

MICHIGAN TRADESMAN

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Thirtieth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 30, 1912

Number 1519

Pass on the Praise

"You're a great little wife and I don't know what I would do without you." As he spoke he put his arms about her and kissed her and she forgot all the care in that moment. And, forgetting it all, she sang as she washed the dishes and sang as she made the beds and the song was heard next door and a woman there caught the refrain and sang also, and two homes were happier because he had told her that sweet old story—the story of the love of a husband for a wife. As she sang, the butcher boy who called for the order heard it and went out whistling on his rounds, and the world heard the whistle and one man, hearing it, thought "Here is a lad who loves his work, a lad happy and contented."

And because she sang her heart was mellowed and as she swept about the back door the cool air kissed her on each cheek and she thought of a poor old woman she knew and a little basket went over to that home with a quarter for a crate or two of wood.

So, because he kissed her and praised her, the song came and the influence went out and out.

Pass on the praise.

A word and you make a rift in the cloud, a smile and you may create a new resolve, a grasp of the hand and you may repossess a soul from hell.

Pass on the praise.

Does your clerk do well?

Pass on the praise.

Tell him that you are pleased, and if he is a good clerk he will appreciate it more than a raise. A good clerk does not work for his salary alone.

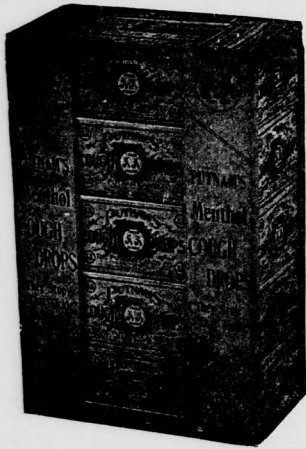
Teacher, if the child is good, tell him about it; if he is better, tell him again. Thus, you see, good, better, best.

Pass on the praise now. Pass it on in the home. Don't go to the grave and call "Mother." Don't plead, "Hear me, mother; you were a kind mother; you were a good mother and smoothed away many a rugged path for me."

Those ears cannot hear that glad admission. Those eyes cannot see the light of earnestness in yours. Those hands may not return the embrace you now wish to give.

Why call so late?

Pass on the praise to-day.



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

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You cannot say too good things about "WHITE HOUSE"—for the good things are REALLY THERE. The Coffee will "back you up" every time. ☞ ☞ ☞ ☞ ☞ ☞ ☞ ☞ ☞ ☞

WHITE HOUSE COFFEE

DWINELL-WRIGHT CO.
BOSTON.—Principal Coffee Roasters.—CHICAGO.

**Fragrant—Delicious
Satisfactory**



SUITS WHEN OTHERS DISAPPOINT

In point of fact, "WHITE HOUSE" is to-day probably the most CONSPICUOUS coffee on the market—for grim, uncompromising HONESTY. ☞ ☞ ☞ ☞ ☞

Ceresota Flour



The PRIZE BREAD FLOUR of the WORLD

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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**The Northwestern
Consolidated Milling Company**

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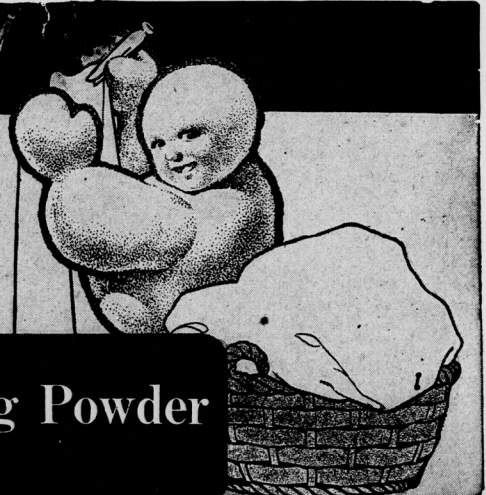
JUDSON GROCER COMPANY, Distributors

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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THE OUTLOOK IN SHOES.

From all sides comes the re-assuring news that the new models will be along nature's outlines. The day of the high heel has gone. Insist as one may, that the unnatural tilting of the heel and the tipping of the toes was an easy one upon the feet, we all know better and are glad not to be forced into bolstering up such an unnatural position. The extreme form which this fashion took was as graceless as insanitary, and the more natural form will be welcomed with pleasure.

Go to any remnant counter of shoes and the offerings are almost universally these grotesque forms—the heels known as "French" and so unwieldy that they were throwing the wearer from the street car, or with toes so narrow that the average foot could not be crowded into them. All this shows that the extremes are not the choice of the public and that when they adopt them it is because of almost compulsory measures. And now the spring promises are for the lower heel and the wider, more rounded toe.

Button shoes are bound to be popular and with reason. They are neat, quickly adjusted, there are no broken laces to repair, the shoe is made proof against the entrance of rain or snow. Proffer the Elliott fastening, but instruct the buyer that a more perfect fit can be guaranteed if this permanent fastening is deferred until after the shoes are worn a few times. Then the foot adjusts itself naturally and the change can be made, ensuring a perfect fit and a guarantee against the plague which once assailed the buttoned shoe, that of continually being required to sew on buttons; for the hand-sewed buttons are soon loose with the strain; but the patent fastening is there to stay, much more permanent and sure than laces and more dressy.

The white shoe will still be popular, as it is easily cleaned and altogether serviceable; but the red shoe is mak-

ing favor slowly, so radical a change, and so glaring, meeting only a lukewarm reception save from those ready to court any fad.

HOW YOU WRITE.

There are good business men in every community who cannot write a respectable looking letter. They may aver that if they can do the work, what is the difference. Of course, the old harness tied together with strings and the mismatched, blemished team will, perhaps, get the grain to market, but who does not now see the advantage of a well kept span and a substantial farm wagon and harness! Appearance is a part of the real working capital in these days, and the letter which barely misses its destination or correct interpretation is not the one which is most effective.

Impressions received at first are lasting. Do you have the confidence in a man who writes to you upon a scrap torn from a note-book, using a lead pencil, and scrawling in an almost illegible hand that you do in the one who uses neatly printed letter heads, and a business hand or, better, uses a typewriter? The letter head itself is a recommendation, a testimonial that he is doing something. These business forms now cost so little—less, really than the hand work!—that no business man should consider his equipment complete without a constant supply.

The average tradesman does not keep a stenographer. His business does not warrant it, but he does have enough letters to write in a year to need a typewriter. Even though it is but a cheap one, it will repay in the end. He can learn to use it himself or turn this work over to some member of the family, and the saving of time to himself and the avoidance of errors through the misinterpretation of his own obscure chirography will prove the wisdom of the investment. Besides, the business method of writing gives him a higher rating among his associates. The letter form means much—what you say, how you word it, and, most emphatically, the sheet and the mechanical inscription. A spoken order may be soon forgotten, but the written one is kept on file—to your credit or the reverse.

The Supreme Court of Ohio has rendered a decision that worn nickels are legal tender. The case was that of a street railway company in Cincinnati against a man who had tendered a smooth nickel to pay his fare, which coin was refused. The decision may have some effect upon conductors who refuse to take worn coins, but those who haven't heard of the legal opinion will continue to refuse battered nickels.

WAITING TO BE TOLD.

A fault excused to-day will go unnoticed to-morrow and an outward blemish often betrays an inward carelessness. One day a merchant was passing through his store and noticed some badly soiled gum tags on a tableful of china plates. He asked for the manager of the department and called his attention to the tags.

"Oh, yes," said the man, "I'll change them right away."

"But," said the merchant, "that is not the point at all. A boy can change them when he is told. What bothers me is not those gum tags, but the fact that you and a dozen other people in this department have seen these soiled gum tags every day for weeks, and not one of you has thought to change them. And if you let things go which are so conspicuously wrong, what assurance have I that you are not letting a hundred other things go at lose ends which I cannot know about unless I come in here and do your work over after you? I don't pay you a salary to change gum tags when someone else tells you, but to know when the gum tags ought to be changed, and to teach your assistants to know when they ought to be changed, and to change them without being told even by you."

Are you waiting to be told to do the duty that stands plainly before your eyes?

STEADY GROWTH NECESSARY.

Are you growing as fast as your business is growing? That is a question every man might well ask himself. Unless there is a continual growth in the individual there is a widening of the distance between him and the higher positions to which he aspires. The requirements of nearly all high positions are increasing. It takes a bigger man to be foreman or manager to-day than it did a few years ago.

In many lines of business it is not uncommon to double the business of the previous year, while an increase of from twenty to fifty per cent. is often considered a normal growth.

Are you growing as fast as your business is growing? This question comes home with especial significance to men who have executive work of any kind. The foreman who handled ten men two years ago and twenty men last year is this year, perhaps, required to handle forty men. He must be able to do it if he is to keep up with his position. The business demands the forty men. If he can't handle them another must. The call everywhere is for men who can keep up with the rapid pace of business development.

ARE YOU IN A TREADMILL?

Is the work you are doing to-day essential to your progress or are you

merely keeping at it and passing your time away? Are you getting anywhere? Are you gaining experience that will be of value to you? If you do the same work for another year will you be any better off than you are now?

These vital questions come to every worker. If the answer be "No," then what? Are you doing anything about it? Or are you tramping the treadmill without trying to get out? The answer to these questions measures the real difference between the progressive and the unprogressive man. When the unprogressive man is somewhat aroused he works harder, but in the treadmill. When the progressive man is aroused and finds himself in a treadmill he spends his first efforts to get out—and doesn't stop until he is out.

If you are working in a treadmill, and you know it is a treadmill, and that you could do better work, why don't you do something about it? Why don't you make some effort to get out? And when you seek advice, don't let some easy-going optimistic friend talk you into a false hope about the treadmill. Find the next step out—and take it.

That the cost of living is higher than it used to be pretty much everyone appreciates and few, if any, will undertake to deny. Upon most people it comes as a burden. To be sure its hardships have been lessened very materially by substantial raises of wages in very many employments. The reason for the demand was that it cost more to live, which fact was by many employers conceded. There is a marked disposition this fall to make the cost of living an issue in the campaign, and all three of the leading parties are doing their best to make something out of it, each for its own use. It is very doubtful if any of the promised legislation would have very much effect upon it, and it is also doubtful if the promises would be faithfully kept. The prospect is that there will be very large crops this year, whereat the farmers are happy, and wherever there is plenty of any product its price usually goes down, and this of itself will make the cost of living less. It will be in order for all the parties now to claim some credit for the prospective good crops. Political claims at this season of the year need to be looked at with more than a grain of allowance. The application of ordinary common sense will be more helpful in the appreciation and as well in the solution of these problems.

The man who won't sometimes make a sacrifice play doesn't belong on the team.

BANKRUPTCY MATTERS.

Proceedings in Western District of Michigan.

October 23—A voluntary petition was filed by Edward M. Andrews, a farm implement dealer of Clarksville, and he was adjudged bankrupt by Judge Sessions and the matter referred to Referee Wicks. An order was made by the referee appointing Ernest Nash, of Clarksville, as custodian, and also calling the first meeting of creditors to be held at his office on November 6, for the purpose of electing a trustee, examining the bankrupt, proving claims, etc. The bankrupt's schedules show the following assets:

Real estate, (Homestead)	\$ 800.00
Promissory notes,	120.00
Stock in trade,	1,958.00
Household goods,	200.00
Debts due on open account	1,147.15

The household goods, real estate and \$250 of the stock in trade are claimed as exempt.

The following creditors are scheduled:

Preferred Creditors.	
Village of Clarksville for taxes	\$ 32.00
State Bank Clarksville, mortgage on homestead	150.00
Unsecured Creditors.	
International Harvester Co., Grand Rapids,	\$2,440.12
Gale Mfg. Co., Albion	30.30
Dowagiac Drill Co., Dowagiac,	79.13
American Seeding Machine Co., Springfield,	178.50
American Buncher Mfg Co., Indianapolis	50.40
The Merrill Co., Toledo,	164.20
	\$3,124.65

October 24—In the matter of the Fargo Shoe Manufacturing Co., bankrupt, of Belding, the final meeting of creditors was held. The final report and account of Henry A. Smith, trustee, was considered and allowed and a final dividend of 6¾ per cent. declared and ordered paid to general creditors. A first dividend of 10 per cent. was paid in this matter on July 1, making the total dividends paid 16¾ per cent.

In the matter of Hoare & Warren, bankrupts, formerly of Ludington, the trustee, A. A. Keiser, of Ludington, filed his final report and account showing balance of cash on hand \$168.71, and an order was made by the referee calling a final meeting of creditors to be held at his office on Nov. 12 to consider such report and declare a final dividend, if any, for general creditors. Creditors have been directed to show cause, if any they have, why a certificate recommending the discharge of the bankrupts should not be made by the referee.

October 28—In the matter of William Snelling, bankrupt, of Grand Rapids, the first meeting of creditors was held. It developed from the examination of the bankrupt that there were no assets above exemption and no trustee was appointed. Decision as to the bankrupt's exemptions was reserved.

In the matter of Cornelius Bylenga,

bankrupt, formerly of Grand Rapids, the final meeting of creditors was held, and the final report and account of the trustee, Fred Maichele, was considered and allowed, and a final dividend of 22½ 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 voluntary petition was filed by Lewis Hancock, a laborer of Grand Rapids, and he was adjudged bankrupt by Judge Sessions and the matter referred to Referee Wicks. The schedules filed show no assets excepting household goods claimed as exempted, and the calling of the first meeting of creditors is being delayed until money for actual expenses is advanced by the bankrupt. The following creditors are scheduled:

J. DenHerder,	\$ 6.00
Otto Getz,	20.00
James Williams,	4.00
Frederick Fuller,	80.00
Mrs. Walte,	6.00
H. Tornga,	4.00
Mrs. A. Shoemaker,	6.00
Martin Zinser,	18.00
P. Orwant,	4.00
Bert Lawton,	2.00
Harrison Land Co.,	64.00
Dr. C. M. Druste,	10.00
Dr. D. E. Cox,	22.00
John Colleton Estate,	23.00
John Rowe,	10.00
C. F. Adams Co.,	2.00
Moon Lake Ice Co.,	12.74
Mrs. P. Stacy,	6.00
Earl Stacy,	10.00
Joseph Tazzler,	3.75
	\$310.99

The Outlook.

Sometimes when I think of the days that are before us, and the better things that a few more decades of progress must surely bring—the fuller fruition of certain general tendencies for good now springing up, the fuller utilization of the undeveloped power and resources in men and women; the higher ideals and standards as to the moral and aesthetic phases of business life; the gravitation of more rational men toward the control of industrial affairs; the awakening of popular appreciation of the opportunities of self-improvement; the uprooting of biased theories which warp the judgment and misguide men and organizations; the reform of systems and policies to more properly conserve, develop and distribute the energy, materials, and products of industry; the increase in the spirit which welcomes constructive criticism; the rapidly increasing improvements in mechanics, architecture and systems of transportation and communication; a wider recognition of individual rights to comfortable working conditions, peace of mind, leisure and the fruit of one's labor; and the broadminded co-operation in efforts that make for the common good—I cannot but feel that the outlook is cheering, and that the moments are all too few in which to fully prepare ourselves to intelligently appreciate and take a worthy part in the activities and enjoyments of that time.

Waldo Pondray Warren.

NEW YORK MARKET.

Special Features of the Grocery and Produce Trade.

Special Correspondence.

New York, Oct. 28—Recent arrivals of coffee have caused quite a generous supply and buyers will find at any rate a better assortment than for some time. Trade during the week was only moderately active and on the last two days really dull. At the close Rio No. 7 is worth, in an invoice way, 15c and Santos 4s, 16¼c. In store and afloat there are 2,615,307 bags of Brazilian coffee, against 2,181,350 bags at the same time a year ago. The quietude in the coffee market, it seems likely, is due to the warlike conditions in Europe, rather than to any factor here. Mild grades sympathize with the Brazilian and are very quiet.

Refined sugar is quiet, although the situation is not much unlike that of other years at this time. With big supplies in sight it seems altogether likely that lower quotations will be made. The prevailing rate is 4.95c.

Nothing of interest can be picked up in the tea trade. There is simply a routine business at quotations showing absolutely no change and neither buyer nor seller appears to be much interested.

Rice is quiet, but there is apparently a better undertone to the market, which is pretty well cleaned up. Prices are unchanged and firmly adhered to. Good to prime, 5@5½c.

In the spice trade, pepper, nutmegs and cassia are being more sought for and the market as a whole is, perhaps, in better shape. Quotations, however, show no observable change.

With the advancing season the demand for molasses shows steady improvement and, with a prospect of light supplies, the outlook seems at this time decidedly in favor of the seller. Quotations are as yet unchanged, good to prime centrifugal being listed at 26@34c. Syrups are slow and without change.

Canned tomatoes of really standard quality seem to be in rather better supply than a week ago at about 85c. Buyers are not scrambling to purchase and the general situation is rather quiet. Fancy corn, 82½@85c, with fair demand. Offerings are rather light. Peas are in light supply, but there seems to be enough to meet the moderate demand. Other goods are steady.

Butter is steady, with the situation rather in favor of advancing quotations. Creamery specials, 31¼@31½c; firsts, 29@30½c; seconds, 27@28½c. Imitation creamery, 25@25½c; factory, 24½@25½c.

Cheese is steady, with, perhaps, a little easier feeling. Whole milk, 17¾@18c.

Eggs are on the upward way at a merry rate and 52c is the rate for select near-by stock. The range of Western is from 32@38c, with the general outlook in favor of the seller.

Nearly Fifty Years With One House.

R. E. Blumrich, of the H. Schneider Company, will soon complete the fiftieth year of his service with one house. Mr. Blumrich entered the employ of Edward

Mohl in 1863 as a cigarmaker and continued with the house of Mohl after H. Schneider was admitted to partnership, in 1865, and since the death of the principals, with their successor the H. Schneider Co., to the present. He is one of a quartette, composing the four merchants longest in trade in Grand Rapids. Albert Preusser, Joseph C. Herkner and Wilder D. Stevens, of Foster, Stevens Co., are the others. Mr. Blumrich entered upon his work as a salesman in the year 1870 and has scarcely missed a day at the store in forty-three years. He is a son of Dr. Blumrich, one of a community of Austro-Hungarians of high character who settled in Grand Rapids sixty years ago. As a mere boy he served in the Union army during the war of the rebellion and won an honorable discharge when peace was established. He is jolly, generous and kindly man, whose buoyant spirit and humorous pranks in his earlier years attracted a host of admirers and friends. He is now quiet and sedate, as becomes his age. He organized the Cuckoo Club, a merry coterie of lovers of sports of the field and the stream, many years ago. Nightly meetings were held at the store of the H. Schneider Company, when the tales that were told and the songs that were sung would stir the envy of Baron Munchausen and Signor Brignolia to the depths. Harvey O. Carr, Capt. Jackson, George W. Fairchild, John Brennan, Jacob Eisenhardt and John Krauskopf were members in various degrees of standing in the Club. Mr. Blumrich is in the prime of life and in the full enjoyment of health and happiness. When the writer saw him last, he was about to enter the store of a florist for the purpose of buying a bunch of roses to be presented to his wife, in recognition of the empty-sixth anniversary of her birth. Not a bad sort is Mr. Blumrich.

Got What He Was Looking For.

Battle Creek, Oct. 28—Charging fraudulent use of the mails, Frank Sherwood, a local business man, has made complaint to Government authorities against Straus & Schram, a Chicago mail order firm. Last August he alleges he purchased a stove from the concern sending in an order and accompanying it with a check for \$2.75, the first payment. As yet he has not received the stove.

As every business man has something to sell—merchandise or services—it is important to acquire those qualities which go to make up salesmanship: courtesy, tact, knowledge of goods, judgment, accuracy, energy, appearance and dignity. It avails nothing to say that these qualities are inborn. Whoever lacks them can measurably acquire them. The way to do so is open; observe those who possess them, adapt but do not imitate their best traits, analyze the subject and master it in sections, love your work and be in earnest all the time.

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.

S. H. Burton, General Merchant, Writes Us on Sept. 28

"I am exceptionally well pleased with the result of your plan. It was a success in every respect and now we are doing a strictly cash business. That is the result of your plan on us and was the making of us."

The Tennessee Consolidated Coal Co., who operate a general store, write us saying: "Your plan has been a pleasure to us from the very first day it started. In one day it brought us in \$1,841."

R. O. Grover, who is using our plan, writes us saying: "Recently we put on a special sale of talcum powder and during the sale we sold 150 cans at 25c per can, and the very same article was selling across the street that day at a special sale for 15c per can."

REMEMBER THIS

By taking hold of our business-getting plan right now you can do the biggest holiday business in the history of your store. Not only this, but it will save you from running at a loss during the dull months of January and February—in fact it will help you make these months the biggest of the year, and it will do it without your putting on a ruinous cut price sale even though your competitor does—our plan will get you the business in the face of a cut price sale.

Our Business Getting Plan

gets hundreds of people directly interested in your store—it has this army of people hustling for you—it has them urging the people of your community to trade at your store. And it keeps them hustling for you for six solid months or more.

With our plan you can make dull Wednesday a bigger day than busy Saturday. You can work off slow sellers and old goods at full prices. In other words, our plan eliminates the necessity of putting on a cut-price sale and throwing away your profits. And you need not hold a cut-price sale even though your competitor does—even though he cuts the very life out of prices—our plan gets you the business. You will sell all of your goods at regular prices for cash while your competitor carries the absolutely-necessary-charge-accounts at cut prices.

Do You Want to Raise Some Extra Cash Quick

That is, do you want the people of your community to pay you cash for goods that you have not even purchased—to say, would it be any advantage to you to have the people of your community deposit their money with you to be traded out later. In other words, do you want a lot of ready cash in the bank to meet the bills that will soon be due? There is one feature of the

Brenard Manufacturing Co.'s Business Getting Plans

that will get you a lot of ready cash and do it quick. We will be glad to explain this feature more fully to you if you will write us. \$7,500 in cash was deposited with Dearing Orman & Co., to be traded out later.

\$3,750 in cash was deposited with E. S. Clark.

\$2,500 was deposited with R. H. Evans Company. In addition to this \$2,500 they have asked for supplies that will enable them to get in \$2,500 more.

Oliver Hill Company telegraphed for supplies that will bring up the money deposit with them to \$5,000.

Linn-Crumley & Company has written for additional supplies that will bring up the money deposit with them to \$15,000.

\$2,000 was deposited with S. A. Hodges to be traded out later. And, mind you, this \$2,000 was deposited with him in less than six weeks and in a town of 600.

\$2,500 was deposited with the Peerless Clothing Company.

Our Plan Gets Full Prices at Special Sales

With one of our special plans—in which the most minute detail has been worked out you can hold the largest clearance sale in the history of your store—you can clean up your stock—dispose of your odds and ends and slow sellers without reducing—without slaughtering your present prices one bit. You can do this in the face of a cut-price sale by your competitor.

In writing us on March 25th E. N. Hall says: "I have found your plan excellent for disposing of unsalable goods." In one day he put \$2,569.14 into his cash drawer.

On January 29th H. R. Pollock wrote us saying: "Notwithstanding that this is the very slowest time of the year your plan up to date has secured us a net gain in business of over 81%."

What Merchants Say of the Results of our Plan

Ward-Coppage Mercantile Company, Missouri, says: "Contest closed in great style. Last day's sales over \$1,500. Our sale show \$15,000 increase over same period last year as result of contest."

E. H. Harrison, Clothier, Ohio, says: "Contest closed December 30, 1911. Was great sales maker and very successful with us."

George S. Tate, Dry Goods, Tennessee, population 750, says: "Contest closed in blaze of glory. Biggest day our little town ever saw. Day's sales amounted to \$1,700. Sold 179 \$5 Trade Books that day."

Collects Monthly and Old Accounts

Besides overcoming competition, our plan will collect your monthly accounts; that is, get the cash into your drawer between the 1st and the 10th.

Besides collecting your monthly accounts, we will be glad to tell you just how it will collect those old accounts that you have practically given up hopes of ever getting.

Mr. E. N. Hall writes us that in one day he received \$659.22 on account.

Mr. Geo. Garber writes us that in one day he received \$1,468.13 on account.

R. P. Ransom writes us that for a cash producer, as well as a mover of old stock and a collector of old accounts our plan is certainly a winner.

Overcome Catalog House Competition

It will cause the person to buy the hundred dollars' worth of goods from you which he was going to buy from the catalog house.

It will cause a woman to change her mind about joining a soap club. She will stay out to spend her money with you.

It will stop a person from coming in, getting your prices and saying that he will look around only to go out, come back and say that so-and-so up the street will give it to him for less. He wants to beat down your prices. With our plan he will stop such work. He will pay what you want without questioning.

It will stop that fellow who has things charged at your store and pays cash to others. He will not only start to giving you his cash trade, but will settle up his bill in full.

WARNING

The Brenard Manufacturing Co. is not operating under any other name.

This statement is deemed necessary as recently our attention has been called to the fact that firms under other names with similar propositions to ours have claimed connection with us.

Our Plan

The small merchant can increase his sales just as easily as the large merchant with our plan, the details of which are so worked out as to appeal to the selfishness of people, and you know as well as we do that every human being is intensely selfish. If he thinks he is going to get something for nothing he will not only buy more goods than usual, but will tell all his friends and neighbors about the big advantage of buying all their goods from you.

The advantage of this plan is that it so centers the customer's attention on getting something for nothing at some future time, that he loses sight of present values and pays you your regular price and glad of the opportunity.

People will be so intent on securing the piano for their own homes or their relatives that they will ask their friends and neighbors to buy their goods of you.

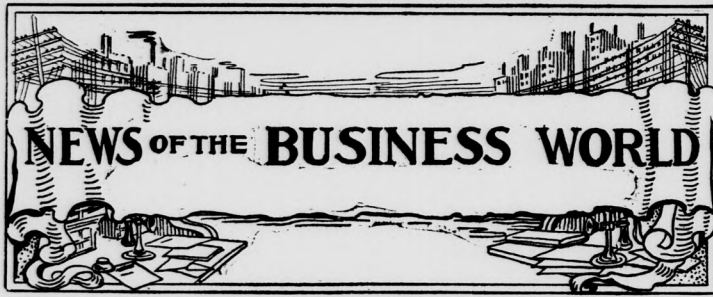
Maybe you carry a \$20,000 stock and maybe you don't. Goods are easily bought; as our plan brings in the actual cash, you pay your bills and get the discount.

You buy a bill of goods on the first of the month—they are reasonable—our plan will sell them—will turn them into cash before the bills come due—you pay the manufacturer or jobber his share and you bank the balance, which is profit. This profit you have made without investing a cent. You make it off of the other fellow's capital.

We Protect You

If you accept our proposition we will agree not to sell it to any other competitor in your town as long as you remain our customer. If you desire to increase your business with our plan, do not delay writing us. If you do delay, it may be that your competitor will already have secured our service. We will close the deal with the first merchant who wants it in your town. Address

Brenard Mfg. Co., Iowa City, Ia., and Chicago, Ill.



Movements of Merchants.

Owosso—Fred Croft has engaged in the meat business here.

Grand Ledge—A. D. Baker has engaged in the harness business.

St. Johns—Stephen Temple has engaged in the meat business here.

Detroit—The Marx Market Co. has increased its capitalization from \$20,000 to \$50,000.

Elwell—The Elwell Gleaner-Farmer Elevator Co. is erecting a grain and bean elevator, 80x30 feet and 50 feet high.

Charlesworth—Robert Carkroff, recently of Springport, has leased a store building here and engaged in general trade.

Carson City—Chester R. Culver has purchased the J. H. Ruel stock of general merchandise and taken possession.

Brimley—A bank has been organized under the style of the Brimley State Bank, with an authorized capital stock of \$20,000.

Charlotte—Ira Woodard has closed out his stock of groceries and removed to Battle Creek, where he will engage in a similar business.

Greenville—C. N. Ware was uttered a trust mortgage on his drug stock, securing about twenty creditors. Lee M. Hutchins is named as trustee.

Owosso—Earl Rancour has purchased the Vandebogart & Co. stock of groceries and will continue the business at the same location.

Zeeland—Jacob Lokers, who conducted a bazaar at Borculo, has removed his stock here and will continue the business in Zeeland.

Parshallville—L. E. Smith has sold his stock of general merchandise to A. W. Stein, who will continue it as a branch to his Fenton store.

Mackinaw City—G. M. Harris has sold his stock of general merchandise to Amos Risk, who will continue the business at the same location.

Hillsdale—A. J. Manee, recently of Jonesville, has purchased the David Manheimer store building and will occupy it with a stock of meats Nov. 1.

Cloverdale—Howard Mosher, who has conducted a general store here ever since the town was laid out, died suddenly from heart disease, Oct. 28, aged 65 years.

Morenci—J. C. Becker has sold his stock of bazaar goods to William Lewis, recently of Carlton, who will add a line of paints and wall paper and continue the business.

Detroit—The Scotland Woolen Mills Co. has been organized with an authorized capital stock of \$10,000, of which \$5,000 has been subscribed and paid in in cash.

Battle Creek—The Helmer & Goodale Drug Co. has purchased the Chas. E. Humphrey drug stock and will continue the business at 420 Maple street as a branch store.

Morenci—Carl Baum has sold his interest in the bakery of Baum & Fellows to H. J. Mohrmann and the business will be continued under the style of Fellows & Mohrmann.

Albion—Sibley & Clark, who have conducted a grocery store here for the past nineteen years, have dissolved partnership, Frank E. Clark taking over the interest of his partner.

Deckerville—Frank Harrison and Martin VanSickle have formed a copartnership under the style of Harrison & VanSickle and engaged in the clothing business here.

Harlan—Fred Plowman, Jr., has uttered a trust mortgage on his grocery stock, securing all his creditors. H. T. Stanton, of the Judson Grocer Co., is trustee of the mortgage.

Benton Harbor—Charles Schaefer, recently of St. Joseph, has purchased an interest in the stock of the Fred B. Collins Drug Co. The business will be continued under the same style.

Prairieville—W. H. Rockwell, dealer in general merchandise, has admitted William Norris to partnership and the business will be continued under the style of Rockwell & Norris.

Edmore—Mrs. A. M. Pierce is closing out her stock of dry goods, clothing and shoes and will retire from business, having conducted a store here for the past thirty-one years.

Jackson—Charles S. Furman, wholesale dealer in clothing in New York City, has opened a clothing store here at 213 West Main street, under the style of the Great Four Clothing House.

Lowell—Jones & Fashbaugh, of Saranac, have bought the meat market of Taylor & Staal. Frank Taylor, of the retiring firm, has been in business at the same location for the last ten years.

Carson City—A. N. Dumas, recently of Chesaning, and Harry Wilson have formed a copartnership and engaged in the poultry, butter and egg business under the style of the Carson City Produce Co.

Battle Creek—The Stern-Cramer Co. has engaged in business for the purpose of selling wearing apparel, with an authorized capital stock of \$5,000, of which \$2,000 has been subscribed and paid in in cash.

Republic—Carl Peterson, the veteran hardware dealer, has purchased the stock of the Republic Hardware Co., which entered the field as a competitor two years ago. The transfer involved about \$3,000.

Owosso—A. C. Dowling, who conducts a grocery store on West Main street, has sold a half interest in his stock to Frank Brown and the business will be continued under the style of Dowling & Brown.

Detroit—Russell & Duncan Co. has engaged in business to buy, sell and deal in merchandise on commission and otherwise, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Big Rapids—Mrs. Clara Peterson, grocer on Fourth avenue, has sold her stock to Mrs. B. Williams and son, Horton, recently of Grand Rapids, who will continue the business at the same location under the style of the Williams Grocer Co.

Marquette—Louis Getz, who conducts a dry goods and women's furnishing store in the Adams block, has leased another store in the same block and will occupy it with a stock of men's and boys' clothing and shoes under the management of Charles Mogren.

Pontiac—Daniel Thomas & Co., dealers in furniture, have merged their business into a stock company under the style of the Thomas Furniture Co., with an authorized capital stock of \$25,000, which has been subscribed, \$7,500 being paid in in cash and \$17,500 in property.

St. Ignace—C. H. Eby has sold his bakery to Ed Rudd, recently of Cedarville, who has taken possession.

Marquette—J. H. LaRochelle, who has conducted a millinery and fancy goods store here for the past twenty years, died at St. Luke's hospital, Oct. 28, as the result of a delicate operation.

Mendon—Recently Robinson's hardware inaugurated a unique prize contest, the object of which was to find the oldest stove in this part of the country. Mrs. Jonas Evert was the lucky one. She has a cook stove purchased in 1859, made by James Hager, which has been in continuous use ever since it was purchased, and is still in excellent condition, and she won the \$5 worth of merchandise offered by Mr. Robinson.

Manufacturing Matters.

Monroe—The Chicago Candy kitchen has changed its name to the Lotus Candy Shop.

Saginaw—The Saginaw Milling Co. is building a bean elevator, 50x100 feet and 140 feet in height.

Detroit—The Warren Motor Car Co. has increased its capital stock from \$300,000 to \$600,000.

Burr Oak—The Whitehouse Underwear Mills filed an involuntary petition in bankruptcy Oct. 26.

Lansing—J. E. Maynard Co., engravers, have increased their capital stock from \$7,000 to \$12,000.

Detroit—The Michigan Steel Casting Co. has increased its capitalization from \$60,000 to \$90,000.

Detroit—The capital stock of the Trussed Concrete Steel Co. has been increased from \$1,200,000 to \$2,000,000.

Butternut—George H. Merrifield has traded his 120 acre farm to Sidney Holsinger for his feed mill and planing plant, and will continue the business.

Roseburg—The Roseburg Butter Co. has been incorporated, with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

Traverse City—A. W. Wells, president of the Wells-Higman Co., manufacturer of baskets and fruit packages, died at Battle Creek Sanitarium Oct. 24, following an operation.

Muskegon—The West Michigan Steel Foundry Co. has been incorporated with an authorized capital stock of \$15,000, of which \$10,000 has been subscribed and paid in in property.

Detroit—The Standard Tool & Manufacturing Co. has been organized with an authorized capital stock of \$20,000, of which \$10,000 has been subscribed, \$4,000 being paid in in cash and \$6,000 in property.

Detroit—A new company has been organized under the style of the T. W. Ward Company to manufacture and sell, at wholesale and retail, children's dresses and other garments and wearing apparel, with an authorized capitalization of \$10,000 of which \$5,710 has been subscribed, \$510 paid in in cash and \$1,700 in property.

Merchants Will Combat Catalogue House Business.

Kalamazoo, Oct. 29—Kalamazoo merchants will combat the catalogue houses through the medium of the catalogue. This was decided upon at the last meeting of the retailers' division of the Commercial Club.

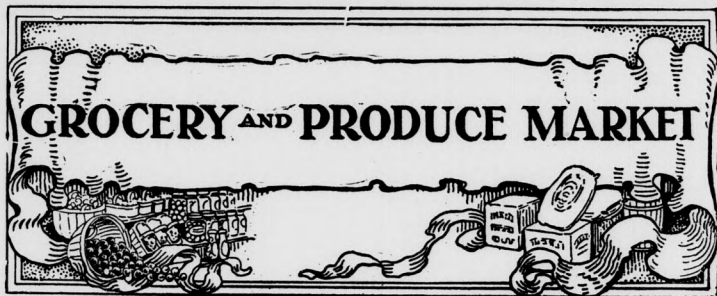
Activity of catalogue houses in this part of the State has for a number of weeks been attracting the attention of members of the division, who have decided to make a concerted effort to see what can be accomplished in combating this sort of trade.

"It is planned to reach every purchaser of merchandise in southwestern Michigan within a radius of twenty-five miles of this city," said Secretary Louis Conger. "There should be no reason why the plan should not prove a success."

A prepared list of local people who patronized catalogue houses was discussed without coming to any decision what action should be taken in that regard. The use of the parcels post also was talked over.

The board of directors of the retailers, division is composed of W. M. Bryant, chairman; F. J. Maus, drugs; C. W. Carpenter and D. T. Jones, dry goods; A. S. Prentice, furniture; F. A. Cowlbeck, furnisher; Meyer Desenberg, Jr., furniture; W. W. Williams, dry goods; W. A. Hamilton, jeweler; A. W. Walsh, grocer; H. J. Bresson, meats; W. A. Wooden, office supplies; F. A. Appledoorn, shoes; A. L. Blumenberg, installment house, and J. C. Ross, hardware.

Experience cannot properly be measured by time. One man mastered five branches of printing in ten months: typesetting, type-founding, linotyping, stereotyping and web press operating—and taught them to inexperienced men in Australia. It is possible to step over the arbitrary time limits for gaining experience, to shorten the process of crowding achievements closer together, and thus save many a wasted year.



The Produce Market.

Apples—Wealthy, Wolf River, Maiden Blush and Baldwins command \$2.75 per bbl. Spys and Snows fetch \$3 per bbl. The market is weak and the demand light, owing to the large crop of winter fruit. American apples are greatly esteemed in Europe, where it seems impossible to grow the winter varieties. The foreign demand for the products of our orchards is bound to increase as shipping facilities are improved and transportation rates modified.

Bananas—\$3.75 per 100 lbs.

Beets—60c per bu.

Butter—The consumptive demand for butter is normal and the market is firm, due to a falling off in the make. Arrivals are showing average good quality and are meeting with ready sale at an advance. Under grade butter is very scarce. Creamery extras are now held at 31c in tubs and 32c in prints. Local dealers pay 25c for No. 1 dairy grades and 20½c for packing stock.

Cabbage—\$1.50 per bbl.

Carrots—60c per bu.

Cauliflower—\$2 per doz.

Celery—18c per bunch for home grown.

Cranberries—\$7.25 for Early Blacks and \$8.75 for Late Howes.

Chestnuts—18c per lb for Michigan sweets.

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

Eggs—Receipts of fancy fresh continue very light and arrivals meet with ready sale at an advance of 1c per doz. over the price ruling one week ago. The consumptive demand is good and absorbs everything as it comes in. The market is healthy and no radical change appears in sight. Local dealers pay 26c for fresh, loss off.

Egg Plant—\$1.50 per doz.

Grape Fruit—\$3.75 per crate for 54s, 64s or 80s. The quality so far is only fair. The crop this season is an enormous one and prices are sure to rule low.

Grapes—California Tokey, \$1.25 per crate of 40 lbs. Malaga, \$3.75@4.50 per keg of 50 to 60 @s.

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—Southern head, \$2 per bu.; hot house leaf, 10c per lb.

Onions—Spanish are in fair demand at \$1.50 per crate; home grown command 40@50c per bu. Country buyers are paying 28@30c. The crop is the largest on record.

Oranges—\$4.25@5 for Valencias.

Pears—Kieffers, \$1 per bu.

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

Pickling Stock—Onions, \$1.25 per ⅔ bu. box.

Potatoes—Country buyers are paying 25@30c at outside buying points. Local dealers quote 40c per bu. in small lots. The estimate of the crop-reporting board of the Department of Agriculture that the 1912 crop of potatoes will be 401,000,000 bushels, or 123,000,000 bushels more than the yield of 1911, had the effect of seding prices down, and yet there is abundant indication that our entire crop, enormous as it is, will ultimately be needed to supply the world's demand; for the wet, cold weather that prevailed throughout the greater part of Europe during the latter half of July and all of August, brought disaster to all the growing crops, including potatoes.

Poultry—Local dealers pay 10c for springs and fowls; 6c for old roosters; 8c for geese; 10c for ducks; 14c for turkeys. These prices are for live-weight. Dressed are 2c higher.

Quinces—\$1.75 per bu.

Squash—\$1.50 per bbl. for Hubbard.

Sweet Potatoes—\$2.25 for Virginias and \$3.75 for Jerseys.

Veal—6@11c, according to the quality.

Geo. Ford & Son will open with a new stock of groceries in the old Ford block at Ludington. The store will be operated under the title of Fords' Grocery Store and will be in the old stand where the senior Ford carried on business successfully for thirty-three years. The stock was furnished by the Musselman Grocer Co.

F. R. Willett has purchased the store building of John Karcher, five miles from Remus, and engaged in the grocery business there, purchasing his stock of the Worden Grocer Co. Mr. Willett was formerly engaged in the grocery business at Butternut.

The Ginseng Syrup Co. has filed a trust mortgage covering the entire stock, furniture and fixtures at 206 Clark building to Glen W. Holmes as trustee. The assets are listed at \$1,535.07 and liabilities at \$1,579.50.

Antoinette Faught, who formerly conducted a grocery store on Turner avenue, has removed to the stand formerly occupied by Homer Klap, at the corner of Shawmut street and Lexington avenue.

Wm. H. Van Leeuwen, Jr., Manager of the Grand Rapids Notions & Crockery Co., is happy over the advent of an eight pound boy at his home.

The Grocery Market.

Sugar—The market is weak. Reports from nearly all beet growing sections of the country indicate that the crop will be large. It is said that the present European beet crop promises to be two and one-half million tons larger than in the year of 1911-12.

Tea—The market continues to hold firm in all lines, but without special activity. Japans are now coming in freely, the principal demand being for the better grades. Ceylons show considerable strength in all grades. Tippy Orange Pekoes have advanced from 1@3c. First crop China Ceylons are being firmly held for higher prices. The lower grades are being offered at rather lower prices.

Coffee—Prices are steady in spite of occasional weakness in options; and the demand is fair. Mild grades are firm at ruling prices and are in fair demand. Java and Mocha are unchanged and quiet.

Canned Fruits—Gallon apples are selling at an attractive figure for the time of year, but still the trade is not taking supplies very readily, as it is stated consumers prefer the fresh fruit to canned. California goods are coming along slowly, deliveries being somewhat delayed.

Canned Vegetables—While the pack of tomatoes is probably larger than was expected, there was no carryover from 1911 and prices are sure to remain high. It has developed that the pack of corn in the East was not as large as expected early in the season, and it has strengthened the Western markets, as many buyers are said to be buying large blocks of stock in the West. There is a good demand for peas of quality. The pack was small and jobbers have had a great deal of trouble in getting sufficient supplies to fill their future orders. It is said that some peas are on the market which are of poorer quality than a soaked pea of past years.

Dried Fruits—Apricots are steady to firm and quiet. Raisins are cheap and easy. The demand quiet as yet. Currants are about ¼c higher on account of the war situation in Greece, and the demand is fair. Other dried fruits unchanged and in quiet demand. Prunes are even easier than they were a week ago. The market is decidedly in buyers' favor, but the demand is still light owing to buyers' uncertainty as to whether prices will go even lower. High grades of peaches are held firmly, but the lower grades are easy and show decline.

Syrups and Molasses—No change in either corn or compound syrup. The demand for compound syrup is quiet. Sugar syrup is quiet and unchanged, as is molasses.

Cheese—The consumptive demand is fair. The market is likely to remain firm at unchanged prices for a while at least, as stocks of cheese in storage are also lighter than usual. Under grades are in the same relative condition as the better grades and show a fair demand at relatively lower prices.

Rice—Prices are unchanged during the week, but reports coming from the South are to the effect that the market is very firm at all primary points.

Considerable losses due to the frost are reported from some districts.

Pickles—The pack is not over 50 per cent. of normal and there is sure to be an advance of fully 25 per cent. before spring. The greatest shortage is shown in small and dill pickles.

Fish—Cod, hake and haddock have not yet opened their fall demand. Though moving moderately, prices are steadily maintained. All grades of salmon are unchanged and quiet. Both domestic and imported sardines are in light demand, although the latter is relatively much firmer than the former. There has been no change in mackerel during the past week. Norways are held firmly on a comparatively high basis; demand fair. Other grades show no particular change.

Provisions—The consumptive demand for smoked meats has fallen off considerably. The supply is ample and the market appears to be fairly healthy on the present basis. Pure and compound lard are firm, with a seasonable consumptive demand. Dried beef, canned meats and barreled pork are in fair demand at unchanged prices.

Michigan Has Bumper Crop of Beans.

Receipts of beans from farmers the past week have been very heavy and the grocers are now supplied with a few bags each, which will keep them out of the market except for immediate needs for some time. Most of them are looking for a much lower price and are not inclined to carry much stock.

Elevators are well filled up and are lowering their price to farmers, as they are unable to sell their finished product for future shipment except at a long discount.

Michigan has a bumper crop of beans. New York State and California are fully up to the average. Foreign beans are being offered in Eastern markets at 10@20c per bushel below our price.

Red Kidney Beans, Yellow Eyes and Brown Swede beans have declined with white beans and, aside from a little Cuban export demand on Reds, the market is very weak.

Adam Hertel has bought the interest of his partner in the meat market of Hendershot & Hertel, on Stocking street, and has moved to the corner of Valley avenue and Bridge street.

The Wolf-Lewis Co., Ltd., 47 Division avenue, south, has filed a trust mortgage covering its entire assets. Frank W. Hines is named as trustee. Liabilities, \$4,020.10.

E. J. Hammersley has engaged in the grocery business at Clifford Lake, five miles from Stanton. The Worden Grocer Co. furnished the stock.

Advertisers in the big city newspapers seem often to forget the out-of-town subscriber and fail to provide the full information he needs.

W. A. Skillman has bought the grocery stock of Albert May, at the corner of Leonard and Taylor.

The man who is looking for trouble seldom has to go away from home to find it.



Need of a Blue Sky Law in Michigan.

Following the annual meeting of the American Bankers' Association in Detroit last summer, a meeting of such bankers as make a specialty of investment securities was held in New York to organize an Association of their own to serve purposes peculiarly their own. The organization then effected will be perfected and made permanent at a convention to be held in New York Nov. 22. The purpose of the organization is to make investment banking safer and to eliminate, so far as possible, the get-rich-quick class of securities which are constantly being floated. The purpose is not only to protect the bankers themselves, but the investing public as well. The plan of operation has not been detailed as yet, but it will not be difficult for the Association to establish standards and to refuse recognition of such issues of stocks and bonds as will not come up to the requirements. The time seems very opportune for such an organization and it is significant that bankers all over the country are giving the new Association every encouragement. The bankers realize, if the investing public does not, that there is entirely too much blue sky afloat. At different times this blue sky has been mining propositions, oil wells, railroad building, the organization of trusts and various other visions. Just now the popular form seems to be water power developments and the merging of utility corporations into holding companies. Some of these promotions are safe and sound, others are exceedingly visionary, and such an organization as the Investment Bankers' Association ought to have a salutary effect in checking the unworthy schemes.

Michigan will undoubtedly have a blue sky law before another year passes, following the session of the next Legislature. The sentiment for it is strong in many parts of the State and the bill, when introduced, will have a powerful backing from the bankers of the State, the commercial bodies and others. Kansas was the first State to enact such a law and the results have been so satisfactory that several other states have done the same, and now it seems Michigan's turn to fall into line. The Kansas law requires a financial statement from corporations proposing to sell securities in the State and the authorities have power to go behind the statement if they desire to investigate the proposition and its merits. Those who sell securities in the State must first comply with the regulations by submitting to the authorities their offerings for inspection and investigations. The people of Kansas, it is stated, have been

saved millions of dollars by the protection which the blue sky law has given investors in that State. There is need for just such a law in Michigan and it is probable that no where in Michigan is such a law needed more than right here in Grand Rapids.

Again there is talk of the organization of a new trust company in this city. As yet the project is intangible, but the impression seems so strong that there is room in Grand Rapids for another trust company that it would not be strange if it took definite form. The sentiment back of the discussion does not seem to be antagonistic to the Michigan Trust Company, which now has the field to itself, but appears to be based on the sound business principle that there is room here for another and that competition will develop enough more business to make both of them prosper. The Michigan Trust Company was organized in 1889 with a capitalization of \$200,000, and has had a very prosperous and successful career. According to its last published statement it has a surplus and undivided profits account of \$565,150, or nearly three times its capital and probably in a liquidation it could show a still wider margin. In 1894 the Peninsular Trust Company was organized with a capitalization of \$100,000, with offices on Monroe avenue where the Siegel store is now located. The name can still be seen on the building. The Peninsular Trust continued in business until 1900 and then was absorbed by the Michigan Trust at a handsome premium on the stock. In its six years the Peninsular Trust accumulated surplus and profits of \$28,552. The city has grown in population and wealth since the Peninsular dropped out twelve years ago and the territory tributary to Grand Rapids has had a great development. Considering all the circumstances, it is strange indeed that the organization of a new trust company has not been effected before.

There are various services which a trust company could render, but which the Michigan Trust Company does not touch, and the development of these would alone give the new company an excuse for an existence. One of these services might relate to real estate titles. When a piece of real estate changes hands the buyer, either at his own or the sellers' expense, employs a lawyer to make a thorough search of the rec-

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

GRAND RAPIDS SAVINGS BANK

Only bank on North side of Monroe street.

We recommend
**6% Cumulative Preferred
Stock**
of the

**American Public
Utilities Company**

To net 7½%

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

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

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**

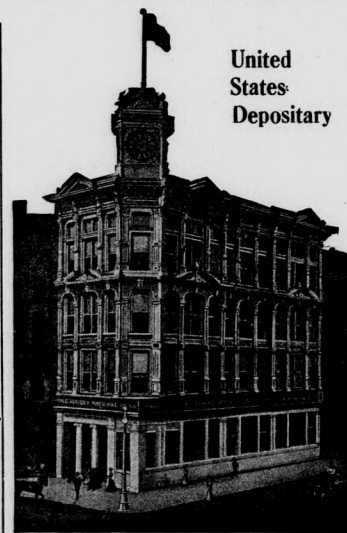
3

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

ords clear back to the title from the Government and this may cost anywhere from \$5 to \$25 and even more. When the property again changes hands the same proceeding is gone through with and at the same expense, and this goes on and on as a perpetual tax on transfer. If we had a company or corporation that made a specialty of real estate titles, one searching of the records and a guarantee that no cloud or flaw existed would effect a great saving of money and time and greatly facilitate real estate transactions. A new trust company could find a field in small-denomination investment securities and in real estate and farm loans payable in small and frequent installments. In various other ways it could do business without infringing upon the field of the Michigan Trust Company and it could develop business along the old company's lines which the latter cannot touch. The city may not urgently need another trust company, but it is certain that no great amount of optimism is needed to see a field for one.

The First National Bank of Manistee has been hard hit by a crooked Assistant Cashier, but the officers and directors of the bank are game to the backbone. The defaulter is John W. Sibben, who has confessed to a shortage of \$44,800. According to his own statement, his speculations began sixteen years ago, when he took a flyer in the Chicago wheat market. He won at first and then the market went against him and he lost and he continued to loose and the money to keep up his margins came from the bank. Three years ago, when his shortage had reached \$44,800, he quit trying to beat the Chicago game and his sole ambition since then has been to conceal his defalcation. He accomplished this by juggling the certificates of deposit and the juggling was done just before the visits of the bank examiners to make the books balance. Last week the examiner dropped in unexpectedly and, unable to manipulate the records, Sibben knew that detection was certain and confessed to the officers of the bank before the examiner accused him. The officers and directors immediately made up the amount of the shortage from their own resources and the bank will continue business as usual. They accepted their responsibilities without question or quibble and in so doing showed a conscience worthy of the best traditions of banking. Sibben will be dealt with in the United States Court in this city. The United States Court does not deal leniently with offenses of this character.

Comptroller of the Currency Murray addressed the National bank examiners of northern Pennsylvania, western New York and eastern Ohio at Buffalo a few days ago and gave them a few things to think about. He urged them to greater vigilance in the discharge of their duties and especially instructed them as to their examination of the small town banks. In the small towns he said the examinations must be made in the presence of and with the co-operation of the officers and directors who must be called together for the purpose. The examinations in the small banks must be as thorough and search-

ing as in the banks of large capitalization and the work should be done during banking hours and not at night. This may involve hardships for the examiners, but it is in the interest of sound banking and the security of depositors and must be done.

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.	432	435
*Am. Light & Trac. Co., Pfd.	109	111
Am. Public Utilities, Com.	58	59½
Am. Public Utilities, Pfd.	80	81
Can. Puget Sound Lbr.	3	3
Cities Service Co., Com.	119	123
Cities Service Co., Pfd.	89½	90½
Citizens' Telephone	96	97
Comwth Pr. Ry. & Lt. Com.	69¼	70
Comwth Pr. Ry. & Lt. Pfd.	89½	90½
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.	114	116
Globe Knitting Works, Pfd.	99	100
G. R. Brewing Co.	180	200
G. R. Nat'l City Bank	185	
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.	89½	90½
Michigan State Tele. Co., Pfd.	100	101½
National Grocer Co., Pfd.	90	92
Pacific Gas & Elec. Co., Com.	64½	65½
Pacific Gas & Elec. Co., Pfd.	93	95
Peoples Savings Bank	250	
Tennessee Ry. Lt. & Pr., Com.	23½	25½
Tennessee Ry. Lt. & Pr., Pfd.	7¾	79
United Light & Railway, Com.	79	82
United Lt. & Ry., 1st Pfd.	84¾	85¾
United Lt. & Ry., 2nd Pfd., (old)	79	80
United Lt. & Ry., 2nd Pfd., (new)	75	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	98½ 100
G. R. Gas Light Co.	1915	100¾ 100¾
G. R. Railway Co.	1916	100 101
Kalamazoo Gas Co.	1920	95 100
Saginaw City Gas Co.	1916	99

How the Levi Family Has Scattered.

Arthur C. Levi, manager of the Atterbury Company, New York, spent a few days in the city last week. "It always seems somewhat strange when I reflect that I left Grand Rapids thirty years ago, married a young lady in New York and raised a family," Mr. Levi remarked. "My wife is dead and I come to Grand Rapids three or four times a year to visit my daughter and son-in-law, Mr. and Mrs. B. May." Mr. Levi was one of the four brothers who settled in Grand Rapids in 1867 and established the Star Clothing and Star Hat Stores. The clothing store is still at the original location, while the hat store was located on the northeast corner of Lyon street and Monroe avenue. A few years later the firm dissolved, Henry C. Levi moving to Indianapolis, where he established the Hub Clothing Co. and accumulated a fortune. Later he moved to Chicago, re-engaged in trade, changed his name to Lytton and is now a millionaire. His sons carry on the business under the firm name of Henry C. Lytton & Sons. Jacob J. Levi has resided in Philadelphia many years. He is in poor health and blind. He is a highly educated gentleman and, during his residence in Grand Rapids, was a frequent and always welcome contributor to the daily press. Isaac C. Levi continued the management of and ownership of the Star Clothing Co. until his death, which occurred a few years ago. His successor, a brother-in-law, Jos. Solomons, has demonstrated ample capacity to manage the business. Mrs. Levi lives in Europe with two daughters. She is a heavy holder of stock in the company.

Arthur S. White.

ANNOUNCEMENT

Beginning October twentieth, nineteen twelve

Williams, McConnell & Coleman
Sixty Wall St., New York

discontinued sending their circulars into the Grand Rapids market. Exclusive reciprocal arrangement has been made with

Howe, Corrigan & Co.

339-343 Mich. Trust Bldg.

Grand Rapids, Mich.

who will be in a position to provide information in regard to the Public Utility Securities of the New York market and to execute orders for the same with promptness.

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.

Grand Rapids is your market place. You buy its furniture, you read its newspapers and deposit in its banks. Buy your Life Insurance there also of

The Preferred Life Insurance Co.

Grand Rapids, Michigan Wm. A. Watts, Secretary and General Manager

Conservative Investors Patronize Tradesman Advertisers



DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by

TRADESMAN COMPANY.

Grand Rapids, Mich.

Subscription Price.

One dollar per year, payable strictly in advance.

Five dollars for six years, payable in advance.

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

Sample copies, 5 cents each.

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

Entered at the Grand Rapids Postoffice as Second Class Matter.

E. A. STOWE, Editor.

October 30, 1912

IN THEIR OWN LIGHT.

The farmer mind is something difficult to understand at times. Kent county has been designated as one of the counties in the state to have the benefits of the "farm management" service of the agricultural department. The Government pays \$1,300 of the expense, the Association of Commerce provides office rent, stenographer and stationery, equivalent to at least \$300, and the county Board of Supervisors was asked to appropriate \$1,000 to make up the remainder needed. The service is entirely for the benefit of the farmers, to show them how to make better use of their opportunities, to be more modern in their methods and more successful in their business. The agent assigned to duty in this county is a graduate of the Agricultural College and has himself been a successful farmer and dairyman, and with him in the field any farmer in the county has an expert at hand to whom to go with his problems and perplexities. The matter of appropriating \$1,000 as the county's share of the expense came up before the supervisors last week and, strange as it may seem, had it not been for the practically unanimous vote of the city members the proposition would have been defeated. The city pays 76 per cent. of the tax and the outside townships only 24 per cent. and yet more than half the country supervisors were opposed to a service that is certain to make the farmers of Kent more prosperous. An almost similar situation arose in the matter of issuing bonds for \$600,000 for the building of good roads in Kent county. The good roads are all to be in the country to make it easier for the farmers to market their products and the townships will pay only 24 per cent. of the tax, and yet the farmer vote for the bonds was so very small that had not the city vote for the bonds been large the proposition would have been lost. Farmers have always been noted for their conservatism, but in these two instances conservatism seems to have been carried to an extreme.

TRICK OF THE TRADE.

Higher price marks on the furniture may be looked for another season. The manufacturers are facing the necessity of getting more for their goods or going out of business and, as they are not inclined to the latter, the prices will have to go up. The cost of lumber has gone up 10 to 15 per cent. the past year

and is still upward inclined. Other materials which enter into furniture construction have advanced in cost. With the adoption of the nine hour work day the labor cost has increased materially. The spirit of the workmen's compensation and employers' liability law is that the industry should be added to the cost of the goods produced, and this has added to the expense which the manufacturers must pay. Under the old common law practice one of the local manufacturers paid between \$400, and \$500 per year for indemnity insurance, and now the bill is between \$2,500 and \$3,000. This must be shifted to the ultimate consumer in the price he pays for his furniture. The method of advancing prices in the furniture industry is not to make a horizontal uplift, as may be done in most other commodities when the manufacturer feels that he needs more money. The usual plan is to leave the old price marks on patterns carried forward from one season to the next, but to put the higher prices on the new patterns. More than usual of the old patterns will be dropped out of the line and more new patterns brought out and the revision of the line will be continued until all the old patterns are discontinued. This plan saves the retail dealer the trouble of explaining to his customer why a chair or a table shown a few months earlier is higher priced now. If the pattern is different no matter to how small a degree then the higher price can easily be accounted for. This is one of the tricks in the furniture trade.

At a special meeting of the Grand Rapids Clearing House this week an appropriation of \$1,000 was voted in aid of the Holland U. B. A. hospital, the payment to be prorated in the usual way among the banks. There was considerable opposition to the proposition, not on the ground that the hospital was not entirely worthy, but on grounds of sound policy and unwisdom precedent. If the banks, through the clearing house, can contribute to the Holland U. B. A., it was urged, they will be asked to contribute to other causes equally meritorious and it will be difficult to draw the line. The question was also raised as to the legality of the banks using their money for charity purposes. The department at Washington and the State banking department in recent years have been disposed to scrutinize closely any diversion of funds by the bank and it was suggested that an appropriation of this character would be open to criticism. Contributions by the bankers as individuals would be eminently proper, and most of them, it is stated, are already on the list, but for the banks to make appropriations without the consent of stockholders would, it was urged, be improper. The appropriation was voted however, and now it will be up to the directors of the various banks to come across with the coin.

Some men are always going at high speed, but they are headed in the wrong direction.

It takes a brave man to face a little woman at the head of the stairs at 2 a. m.

A man may have a swelled head without having a broad mind.

YOUR CHRISTMAS GOODS.

It is high time that most of these were ordered, yet in making his selection the local merchant will do well to consider his surroundings. It is not always what his patrons do buy so much as what they should buy which is the essential thought in the mind of the merchant. It may be that the chance for placing their money where the value received will be greatest has not come to them. In the rural districts, where a trip to the city is an annual event or, perhaps, the extravagance of a lifetime, the purchases run in a groove, wide or narrow, according to the ideas and capital of the local dealer. It is to such people that the mail order eventually appeals. While the hustler knows that it may be eliminated, it is up to him to anticipate probable needs, to look over the situation carefully and to plan for his patrons as carefully as for his family.

What have you to offer that is new and tempting to supplement the time-honored Christmas dinner? There are fruits which may have never found place in your town, special brands of confections which are deserving of notice, pickles and condiments which need some special mention. There are articles of dress which have been untried; standard goods, the beauty and durability of which have been many times proved, which may have been thus far a little above your heads. There are furs, laces and other accessories which some of your patrons could use to advantage. Study the situation over carefully. Get some of these things for a special week's sale, with the privilege of returning those unsold. Work up a bit of enthusiasm over the Christmas goods. Prove that you mean what you say. Get up an attractive window and give instruction at every new point. Strive to have something for each member of the family. Cater to your community, but have in mind always that it is a rising one—and then see to it that you help it to rise.

THE CLOSER TOUCH.

On every side there is dissatisfaction about the high cost of living. It is burdensome and in many instances seemingly unjust; and you, who come in direct contact with the consumer, are the man who must take the blame. True, there is a man occasionally who revolts at the idea of paying five cents for an apple such as he used to pass by on the old farm as not worth picking up. He sends back an order to the old home for a barrel of the fruit, and when it comes and he deducts transportation charges and throws out the decayed portions, he still finds that his apples cost him about the same.

But this is an extreme case. In many instances it might be different. People if they only knew how and where to apply could in many cases save money. Fortunately for you, they do not know or, knowing, do not want the extra annoyance. But you can do a part of this work for them and save both to yourself and to them by a bit of extra care in getting into close touch with the producer. It is your business to get

fresh goods at as low a price as possible. This can be most fully accomplished by keeping in closer touch with the varied productions. There are provisions raised in every agricultural community which you should make use of; yet if you greet the farmer in a half-way tone, he will naturally conclude that his butter and eggs are a drug in the market and will, perhaps, resolve to use more of them in his own family and buy less of something else. Get a move on. Find out where you can dispose of them to the best advantage, and where you can purchase what he needs in their place direct. The short cut will pay you, both in money and in reputation.

A training school in publicity should be established for such public and semi-public institutions as look to the newspapers to awaken public interest to the enterprises they may have in hand. The West Michigan State Fair, the Land and Apple Show, the Association of Commerce, the various hospitals, the Park and Boulevard Association, the Charity Organization Society, the churches—these are some of the institutions referred to and there are others. The newspapers are kindly disposed toward these organized efforts and would gladly help them in every way possible. But those active in the management almost invariably refuse to co-operate. They will not take the trouble to furnish the basis for the publicity which they want. They not only ask the newspapers to give them all sorts of space, but demand that they shall dig up the material with which the space shall be filled. To insure publication an article, besides being properly written, should have some element of popular interest. A properly trained publicity agent could easily secure a column a day in each of the city papers for almost any public enterprise and for an indefinite period by observing the ordinary rules of the game. If these undertakings do not get the free advertising which they think they ought to receive and to which, perhaps, they are entitled it is usually their own fault in not going at it properly. They will not even furnish the facts upon which the stories shall be based, and the newspaper, in disgust at this lack of co-operation, usually quits as soon as it thinks its duty has been discharged.

The banks in southwestern Michigan, from Ottawa and Allegan counties south have been paying 4 per cent. interest on savings deposits. The impression has been growing the past year among them that this rate is too high and a reduction in the rate to 3 per cent. has been agitated. A meeting was held in Kalamazoo Tuesday to discuss the matter and L. Caukins, of the Fourth National Bank, and A. T. Slaght, of the Grand Rapids National City, attended to assure the southwestern bankers that in this movement toward safer and better banking they would have the moral support of the Grand Rapids banks.

There are more brands of cussedness than there are brands of religion.

THE OLD BOARD OF TRADE.

It seems more or less fashionable in Association of Commerce circles to refer with something like contempt to the old Board of Trade. Often we are asked to forget the mistakes which the old Board made, rarely is anybody invited to remember its worthy achievements. This policy of belittling the old organization may be self satisfying to those in control of the new, but it is not easy to see how it can be grateful to those who gave generously and unselfishly of their best energies, their time, abilities and money to carry on the work which the old Board did. The old Board certainly made mistakes, as any person or any organization is bound to do which tries to do things, but why eternally refer to these mistakes when so much can be found in the records to be commended?

The Association of Commerce is a splendid organization and worthy of the city. It is splendidly equipped in finance, ability and membership. It has a membership of something over 1,200, with an annual income in excess of \$30,000. It has a Secretary at \$4,000 a year, an Assistant Secretary, three regular stenographers and others for emergency use. It has a transportation department, with a recognized expert at its head, and it has other departments with heads chosen with special reference to their abilities. The Association is up-to-date and it is doing good work and the money invested in it will certainly bring results. These elements of strength in the new organization are mentioned merely to contrast the difference between the conditions of the present Association of Commerce with those under which the old Board of Trade did its work. For twenty years, while H. D. C. Van Asmus was Secretary of the old Board, the membership never reached 1,000, its income in its most prosperous year was less than \$10,000. The Secretary had a stenographer, but otherwise did all the work himself, with such aid as the officers and directors could give him, and his salary was \$2,500 a year. He was an experienced railroad man and personally conducted the transportation department, and his work in this direction has never been improved upon. He conducted the convention bureau and it may be recalled that Grand Rapids was one of the best known convention cities in the State. He looked after the interests of the retailers, and civic demonstrations of all kinds designed to draw visitors to the city were under his charge. He looked after the interests of the wholesalers and the Trade extension excursion and the Merchants Week festival were both instituted under his administration. He was the city's industrial agent and the Stickley Bros. Furniture Co., the Retting Furniture Co., and the Malleable Iron Works are some of the industries brought here under the help and encouragement of the old Board. It was with the encouragement of the old Board that Grand Rapids made such progress toward becoming a great furniture mar-

ket, with exposition buildings for the outsiders. The old Board gave its active encouragement to the building of the Muskegon branch of the G. R. & I. and was an important factor in securing the extension building of the old Detroit, Lansing & Northern from Grand Ledge to Grand Rapids, now a part of the Pere Marquette system. The old Board boosted the building of the Holland and the Muskegon interurbans and interceded with the Council to secure for them favorable franchises. The present Association of Commerce is standing calmly by while the Council is sand-bagging the proposed Kalamazoo interurban with an old tax title on property which the interurban wants to buy for terminal facilities. The old Board of Trade raised the money for buying the river boulevard from Grandville to the Lake Shore bridge, including the twenty-three acres of Indian mounds. The old Board helped to secure appropriations from Congress for the improvement of the river and was a potent factor in securing attention to this city's need for a new postoffice building. The old Board put the West Michigan State Fair on its feet. It was under the old Board that the Municipal Affairs Committee became an active and influential factor in the city affairs, in the development of the park system and in the improvement of city conditions.

Many of the former presidents of the Board never presented bills for personal expenditures, although in some cases their traveling expenses in behalf of the Board amounted to hundreds of dollars. Many other things could be recalled to the credit of the old Board of Trade, with its scanty equipment and meagre income, but enough has been cited to entitle the old organization to an occasional pleasant word from those who are active in the management of its successor. The old Board may have made mistakes, but it was honest in its purposes, zealous for the upbuilding of the city, earnest and sincere in all its undertakings, and the records show that, considering its opportunities and the support it received, it did a great work for Grand Rapids. Its greatest achievement—greater than the new industries created under its auspices, greater than the material improvements that were brought about—was the training of the business men of Grand Rapids to work together for the common good. But for the training received under the old Board the present Association of Commerce would be an impossibility. Instead of speaking contemptuously of the old Board of Trade, the present Association of Commerce should refer to it with respect and remember it with admiration, and endeavor to make a record which, in some degree, will compare with what has been done before.

The ability to write a good business letter is a valuable asset. Since almost every large transaction turns on the pivot of a letter, the man who writes the letter wields a power which is worth cultivating.

BOOMERANG CLAIMS.

One of the stock arguments of the railroads is that the reduction of the passenger fare from 3 cents to 2 cents a mile necessarily compels the railroad to employ inferior workmen and clerks. It is a matter of common knowledge that the passenger earnings of nearly every railroad thus effected show a material increase since the fare was reduced, due to the consequent increase in travel. Furthermore, an interesting analogy is found in the operations of the express companies. Everyone concedes that the express companies exact enormous overcharges from the public, so that dividends are paid on stock that represents 99 per cent. water and 1 per cent. actual investment. In other words, practically all of the capitalization of the express companies is represented by stock dividends, on which the public is compelled to pay handsome cash dividends, yet the express companies have kept the wages of their employees down to so low a point that the personnel is at a very low ebb. In this city men are employed who cannot read and write. The slums of the cities everywhere are drawn on for express employees. No attempt is made to serve the public well and faithfully. Business men as a class are willing to pay a fair price for anything they require and any time the railroads can show that they have the managerial ability to handle the traffic of the country as it should be handled and can prove that present rates are not sufficiently high to pay dividends on actual investments, the public will very cheerfully consent to an advance in rates. Three-fourths of the railroad stocks of the country represent nothing but water. They were never issued as ordinary corporations issue stocks. The roads were bonded to cover the cost of construction and the stock was divided among officials and others who were close to the powers that be. It is preposterous to expect the public to pay large dividends on stock of this character and when a railway official whines and complains that he is not getting a dividend on his stock, the first enquiry the public should make should be to ascertain what the stock actually represents. Does it represent actual value or does it represent water injected into the organization through graft and greed?

DISCHARGING A MAN.

It is a serious thing to discharge a man—it may change his whole career. It is often a positive injustice, as well as a business mistake, to discharge a man in a fit of temper.

A department head in a mercantile house came to the superintendent and said: "I want your permission to discharge that man right away—right on the spot." The superintendent, noticing that the man was angry, said: "You are mad now. Just cool off before you do anything. Come back to-morrow and see me and let me know if you still wish to discharge him. If you do, you have my permission."

The next day the man came back

to the superintendent and said: "You were right yesterday. I don't want to lose that man. He did all I said he did, but it was only a misunderstanding. We talked it out and I see now how it was. I might have made the same mistake myself. I believe that man is as earnest as any man in the department and I want to keep him."

That is a good rule for every man in authority—wait until you cool off. Don't take a step when you are angry that may harm another man. In such a state of mind it is impossible to think correctly about a case and any view you might take of it would perhaps be distorted. Nothing is lost by waiting a while and talking it over with another person.

George J. Cowan, of the Dry Goods Reporter, Chicago, gave the Grand Rapids Advertisers' Club an interesting talk last week on window displays and interior decorations. The talk was illustrated with views of show windows in every age and in every country, and it was instructive as well as interesting. Instead of being one of three speakers of the evening, however, Mr. Cowan should have had the entire evening to himself and it would have been better had his audience been confined to those who are directly concerned in show windows and the stories they tell to the shopping world. Mr. Cowan should be invited to return for an evening with window trimmers and retail merchants who have windows for the display of their wares and who are directly interested in the best methods of window advertising. The character of his audience last week and the necessity of hurrying along compelled him to omit much that would have been in the highest degree instructive to the trade, and should he return these interesting details could be given. In no branch of advertising has such progress been made in recent years as in window arrangement and display. No longer is the window left to chance or to some clerk with an idle hour on his hands. The window now calls for thought, study, artistic ability and the services of an expert. In no city in the country, perhaps, has the change in window methods been so marked as in Grand Rapids and it is likely that no where could be found a more appreciative audience should Mr. Cowan return. A movement is on foot by the retailers to get up a window display contest, with prizes for the most attractive displays in the different branches of trade. A lecture by Mr. Cowan on the technicalities of window trimming and what other cities are doing would be an appropriate part of the proceedings.

The most far-reaching work is teaching; for it calls into action the latent capacities of others, virtually accomplishing in the aggregate vastly more than the teacher could do by his own efforts, however great his individual capacity for work. The business captain of the future will be more than ever a teacher.

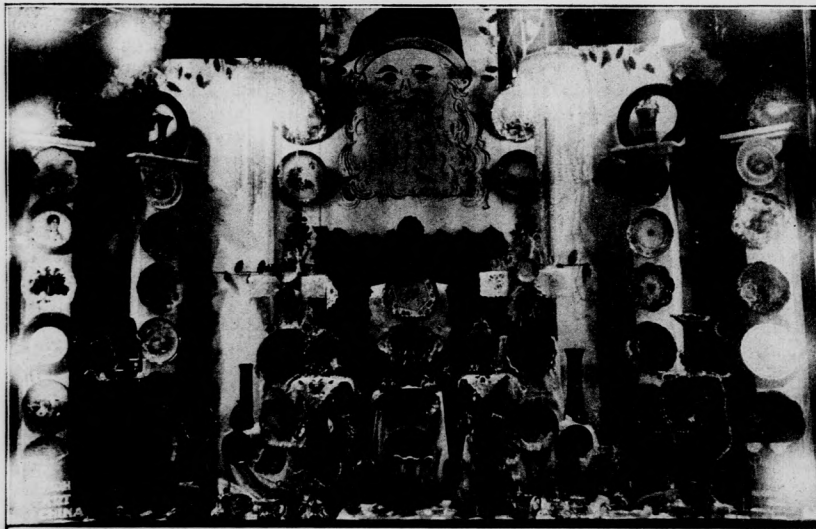


Do Not Neglect the Christmas Windows.

Written for the Tradesman.

Your plans for your Christmas windows this year deserve more than the ordinary consideration and they should be well laid and carefully thought out.

exactly what you want them to. They are designed with an exact knowledge of your requirements, with an expert knowledge of how the merchandise should be placed and with all of the beauty of design and attractiveness of finish which adds tone and character to



They should be taken up early, with the all important fact in mind that with your windows you are going to create the desire to buy.

The public this year have the money to spend and they are going to spend it and, if your store front is inviting and your goods well displayed, you are going to get more than your share of it, because most merchants do not give the attention to their window displays that they should. It is up to you to be an exception this year and see how much it means to you in "real money." The location of your store, the size of your city, town or village has absolutely nothing to do with the case, for if the merchants who are located out of the business centers of the cities or those located in the smaller towns and villages would give the attention to their window displays that they should the public would trade at home.

How long would you tolerate a clerk who would drive trade away from your store or who, through indifference, would not make the sales that he could? Now, then, let us ask you how long you are going to permit your windows to be anything less than 100 per cent. efficient?

The excuse is too often made that the city-merchants and the big stores employ expert trimmers and have up-to-date facility. Perhaps you do not know that you can secure equipment now with which the proper display of merchandise is not at all difficult, for fixtures these days are designed to do

your displays.

The Christmas windows are in many ways the most important of the entire year. It is also true that more merchants pay attention to their Christmas displays than any other store event. This means that everyone of our readers will at this time be deeply interested in anything that will give them suggestions that will be helpful in putting in their Christmas displays. With this idea in mind we are showing here with several illustrations of windows that have been installed and that have been proven profitable.

The first window that we show is used for displaying china ware, which, of course, is an exceptionally good line to show at this time of the year. The background painting of the head of Santa

Claus placed in the center of the upper portion of the window. This has been flanked on either side with tall, box columns, over which has been fastened cotton batting or cotton wadding in imitation of icicles. A thick coating of diamond dust has been placed over this to give it a most realistic snow effect.

The vines and branches of artificial holly have also been used in this decoration to introduce a bit of color. The tall posts on either side of the window, on which are fastened the plates, is a very clever method of showing these goods. In fact, the arrangement of merchandise all through the windows has been carried out very cleverly. The introduction of fancy pieces of linen is most appropriate in a window of this kind, because one associates them with china. This also would help sales during the Christmas season for the linen department.

In showing this window, you must realize that this will not only be helpful in the showing of china and crockery, but this same background can be used for the showing of practically any line of merchandise which it is worth while featuring at this time of the year. If you have no one in the store talented enough to make the large painting of the Santa Claus head you can have this done by some one who is artistically inclined in your own town. Probably the best party to approach on this subject would be some sign painter. If, however, there is no one in the town who can do this, you will be able to buy large paper posters, on which a large head has been printed in brilliant colors. These posters can be bought from any firm handling bill posting supplies or they can be procured through your local bill poster, who has a catalogue illustrating all the pos-

ters which are on the market. If you want something more pretentious than this, it would be possible to have this

source of revenue, prestige and happiness. No article can cost more than its price less what it earns. J. S. Fisher.

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For Your Christmas Windows



NOW is the Time to Start with Perfect, Easily-Made Displays and Classy Modern Windows Done with Fixtures That Cost Least of All.

The Windows Will Create the Desire to Buy This Christmas Season of Plenty



Three Big Assortments for Little Money

These assortments contain just exactly the correct selection of fixtures, display attachments and parts of all kinds with which you can create the most attractive, modern displays of dry goods and general merchandise.

Are you getting along with poor fixtures, or worse still no fixtures at all? Don't waste any more time or money by neglecting your "SILENT SALESMAN," your windows. The size of your town or location of your store have nothing to do with the case.

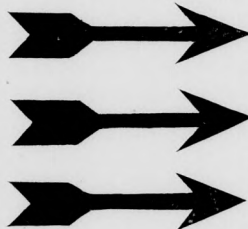
"The Better Way" is the biggest, most complete, beautifully designed, perfectly made and richly finished line of fixtures and we are the largest exclusive manufacturers of display equipment. Because of this you cannot get anything that would cost less and our expert knowledge of the business and your requirements insures satisfaction.

OUR EXPERT SERVICE

If these special assortments are not just what you want, write us at once telling us what kind of merchandise you handle, sending us a rough sketch of your windows showing the length and depth and we will IMMEDIATELY send you full information, prices and illustrations of an assortment of fixtures selected expressly for your own windows and any kind of merchandise.



Unit Display Made With Parts in Assortments



No. G 1—\$20.00 For Dry Goods, General and Department Stores. A complete assortment for two windows. This outfit contains the rigid and telescoping stands, display attachments, and Adjustable-Attachable Cross Arms and Shelves for all merchandise.

No. G 2—\$25.00 For Dry Goods, General and Department Stores. Same assortment for two windows, containing all of the various stands, attachments, and the addition of the Draping Set shown on the left, consisting of Adjustable-Attachable Draping Form, Big Adjustable Draping Shelf, etc.

No. G 3—\$35.00 For Dry Goods, General and Department Stores. Two full windows or more, and containing all that the other two do for all merchandise, and also containing a full set of 5 clever new draping pedestals, complete with slabe (in assorted heights, 10 pieces.)

These stands, the "Adjustable-Attachable" Draping Form and the "Adjustable-Attachable" Draping Display Shelf, are part of assortments No. G 2 and No. G 3.

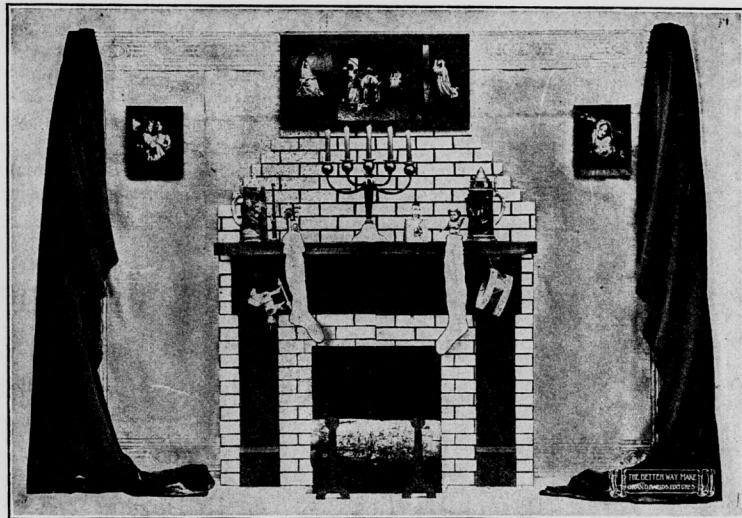
Natural Oak
Golden Oak

Choice of 8 Standard Grand Rapids Finishes:

Fumed Oak Bog (Green) Oak
Weathered Oak (Mission) Silver Filled Mission

Natural Birch
Mahogany

Make Your Windows Express the Christmas Spirit of Your Store



The "Ole Fashion" Christmas Fire Place Made for Your Window---Ready to Set Up

BECAUSE we specialize exclusively in window and display equipment and possess every modern facility for making the best at the least cost this "SPECIAL" will appeal to the merchant requiring the best. Made "take down" in the best manner possible, it can be used again and again and because we can make them in quantities, we can give you a finished article that you cannot afford to make up yourself. The old fashioned imitation red and white brick work is 6 ft. high and 4 ft. wide. The massive Mantel Shelf is 38 inches from the hearth and the imitation wood andirons complete it in every essential detail. It can be placed easily in a few minutes time and by adding the hearth log, stockings, toys, a background, and pictures, the Christmas Eve picture is complete.

Finished in a rich Brown Mission.

Don't Put Off---Order Now. **PRICE \$5.00** F. O. B. Grand Rapids. Shipping Weight 50 lbs.

Interchangeable Fixtures Co. "The Better Way" Makers Grand Rapids, Mich.

Ship the following via

- "Ole Fashion" Christmas Fire Place. Price... \$ 5 00
- Dry Goods and Gen'l Mdse. Assortment No. G 1 20 00
- Dry Goods and Gen'l Mdse. Assortment No. G 2 25 00
- Dry Goods and Gen'l Mdse. Assortment No. G 3 35 00

Name _____

Address _____

Town _____ State _____



Status of the Principal Dry Goods Staples.

The cotton goods markets are firm with buying showing more breadth and with buyers looking farther ahead. In some quarters of the primary markets purchases have become large and bookings have been for deliveries extending into next year. Roadmen who are out with spring merchandise are sending in some very good business. This applies to many lines of dress gingham, to several lines of fancy goods, to lace and embroideries, to knit goods for fall and spring delivery, and to various lines of miscellaneous merchandise wanted by the retailer and the jobber. Cotton domestics are firmer and are showing more activity, especially on any goods that can be delivered in the last three months of this year.

There has been more firmness shown in sheetings and drills for November and December delivery and the buying has been more general. Wide print cloths are higher and some numbers are very scarce for delivery this side of November 15. Narrow print cloths have hardened in the past two or three days. Staple colored cottons, such as denims, tickings, chevots and many lines of working suit goods are decidedly firm for any nearby delivery and the cutting trades are doing a much better business with jobbers and retailers. Improvement is noted in the call for low printed lawns and for novelties in wash fabrics for delivery to Southern and Southwestern retailers. The lining trade with clothiers has been a little slack, but the prospects for spring are excellent. Converters of these goods have worked stocks low and clothiers have light stocks.

Southern mills making sheetings, drills print cloth, yarn convertibles and other brown goods have laid the foundation for a large spring business. They have accepted contracts that will carry into March, and in several instances they are covered on cotton for the period covered on cloth sales. For October deliveries these mills have very few goods to offer. This fact is gradually becoming apparent to jobbers whose orders are running out and who have not been able to pick up surplus stocks save at mill prices in the past three weeks.

The largest handlers of Southern napped cottons state that they have never had such light stocks at this time of the year. The chances now favor going into a new season with absolutely clean stock sheets, something that has not occurred in a long time. On all standard flannelettes the market is very strong and buyers

are willing to pay stiff advances for spot deliveries.

Dress gingham business is coming in every day. It is irregular in different houses. Staple gingham continues to hold steady, without much prospect of an advance in the near future. Jobbers are not ordering their usual volume of gingham for spring, although there are some well known exceptions where the business placed with mills has been materially in excess of last year. Shirting chambray continues well sold up.

Denims and tickings are under order in the leading houses for the next thirty or forty-five days. The business recently submitted has been small, and seasonable so, but agents have been glad of the lull, as it is giving them a chance to catch up on delayed deliveries.

The yarn markets are showing signs of a steadily broadening trade. The worsted yarn markets have not been in such a strong position in five years. The raw material market is strong, and the finished goods market could hardly be stronger, in so far as strength is reflected back to the spinner in the form of requests for quick and prompt deliveries. Cotton yarns rule steady, with business coming from a wider area.

There is a better trade coming forward for spring on laces and embroideries. Some of the manufacturers of fine underwear are ordering fine embroideries more largely than last year and are placing business on the costlier qualities. Laces continue in favor.

There is a well-settled conviction in large houses in dry goods that the spring trade is going to be very active. This thought is based on the steadiness with which re-ordering has been going on and the caution shown by every one at a time when consumption is increasing beyond any reasonable doubt.

It is beginning to become apparent to buyers of many novelties and dry goods specialties made in New York State, that the new short-hour law, which went into operation October 1, is going to have some effect on merchandising because it is going to restrict deliveries very materially and is going to restrict production at once. A great deal has been published on this topic from time to time in the past few months, but it seems to have fallen on deaf ears. This change of law means a reduction of running time amounting to 10 per cent., or a reduction from sixty hours to fifty-four hours weekly. The many underwear and hosiery mills, the fancy knit goods mills, the hun-

dreds of factories where aprons, skirts, waists, ties, etc., are made, in fact, the whole of the cutting trade, will be effected.

If there is to be no larger demand for goods in the next three months than there has been in the past three there will then be a famine in stocks. The indications are that the demand for merchandise will broaden in the next three months, hence buyers will have to take into account the chances of getting the goods they order, and which they now think will come along as usual.

The world's wool markets continue to gather strength and to advance in price. The flax markets are strong. The jute markets have been very strong. Cotton, of all the staples in textiles, is relatively cheap, but with a full demand it is hard to see how it will remain uninfluenced by other raw materials.

Foulards and other printed silks, embodying many new ideas in fabrics and colorings, are now confidently expected by a considerable part of the trade to have an important part in the business for next spring. This opinion is held despite a considerable sentiment on the contrary, based on the acknowledged overdoing of the foulard business of late years. A few number of converters are now said to be working on foulards, meaning, it was stated, that most of the business will be done another season by a limited number of houses of established reputation in the manufacturing of this fabric.

One of the leading manufacturing concerns in printed silks has already shown its new fabrics for next season, and others, it was learned, have been working on new ideas in foulards. Speaking of the trend for next season toward a new impetus in printed silks, a well-informed member of the trade pointed out the confusion that had arisen in regard to these fabrics, particularly showing how the name foulard was commonly misused to express the whole list of printed silks.

The history of the trade showed,

he said, that the term printed silks really referred to many articles besides foulards. He named over a list of printed fabrics that had been popular in the past twenty years, such as printed cantons, printed Japanese and Shanghai. Then came the fine twills, which were the real foulards. Printed satins also had a run, he said, followed by a season of printed fleur de soie, and lately printed crepes had had some call.

Immediate silk business was stated by a large part of the trade to be moving satisfactorily. Orders, it was stated, were as a rule not of large size, but were coming in frequently by mail and wire. Prices on popular fabrics were stated to be firm and likely to advance by another season.

In staple silks for next spring a growing demand was reported, and manufacturers generally were stated to be showing more independence in naming prices. Many reports have circulated as to the weak position of certain grades of messalines, but as a matter of fact desirable merchandise, it was claimed, was bringing at least as firm prices as last season.

The price situation in ribbons was the topic of general interest in the trade, the opinion being strong that actual advances would, before many days be asked by most of the leading mills and selling agents. Such an advance will apply, it was stated, to practically the whole ribbon list, higher prices, of course, having been obtained already on goods in greatest demand, and in which supplies are short, such as fancy edges.

Advances of 5 per cent. have been talked of by at least one house for some weeks, and announcement of an advance of 2½ to 7 per cent., of course, has been sent out by another. Although a portion of the trade felt that a general advance was hardly obtainable right now, it was reported by several houses as being considerably in excess of a year ago at this time.

Leading importers and manufacturers of embroideries profess to feel

We are showing a new handsome line of white embroidered Fancy Linen, scalloped edges or lace trimmed.

12 inch Doylies	-	\$1.15 Dozen
18 inch Center Pieces		2.25 Dozen
30 inch Lunch Cloth		4.25 Dozen
30 inch Shams	-	4.25 Dozen
50 inch Scarfs	- -	4.25 Dozen

Grand Rapids Dry Goods Co.

Exclusively Wholesale

:::

Grand Rapids, Mich.

certain that another spring will witness the beginning of a trend toward wider skirts and consequently a larger use of their goods. They base their opinion on information received from the garment and dressmakers as to style trend. In this connection the predicted vogue of the pleated skirt next season is pointed to as a beginning.

Unquestionably the opening of the embroidery business for next spring has given support to the present feeling in the trade. Business has not started with a rush according to the best reports, but the number of orders and the character of the buying was especially satisfactory. Some improvement noted in the demand from the underwear manufacturing trade has been looked upon as indicating the trend of fashions.

Large houses making a specialty of high grade imported goods stated that orders were coming in somewhat beyond expectation. Embroideries selling as high as \$8 a yard have been taken hold of already by large buyers. At the same time the more staple goods have not suffered.

The trade was not sure of the goods that would lead in the next season's trade, fashion not having been established enough so as to decide whether it would be bands, wide goods or something else. So far interest has been shown, it was stated by several houses, in broad range of goods. Flouncings 45 inches in width have been quite freely ordered, also 27-inch goods and even narrower.

The present demand in high grade effects of course means more to the imported articles, but it was pointed out that such a demand was natural in the early part of the season. Business, it was stated, in domestic made goods would improve in proportion provided the present high expectations as to embroideries materialized.

Buyers of knit goods have been dropping into the market from different sections of the country, mainly to replenish stocks of fall underwear. The report was that they were having difficulty in getting deliveries on new orders in time to do them much good for this season. Advances in price are willingly paid, the one consideration being shipments in time for this season. Heavy ribbed goods, for example, in which an advance of 25 cents a dozen has been made, were said to be scarce.

First hand reports on trade conditions in the Middle West show that jobbers there are in a strong position, with stocks in good shape and orders coming in satisfactorily. Some progress, it was said, has already been made in spring underwear business by jobbers' salesmen. The volume of this business placed already, it was stated, was not large, but considered as satisfactory for the time of the season and other conditions, chiefly political, that are now existing.

On the leading question of the moment, namely, the shortage, if not scarcity of certain lines of fall goods, the situation that New York State mills have to face through the enforcement of the new fifty-four hour a week

law, was being discussed in the trade. Actual experience under similar laws in other states, such as Massachusetts, was said to have shown a full loss of 10 per cent. in production.

Preparation, it was found, had been made early by a number of mills to meet the new conditions created by the law, several having already put its terms into operation. The full effects, of course, will not be known for some time, but the feeling was general that prices would tend to become firmer. Whether they actually advance, particularly in underwear, where the competition is so keen, was held to be uncertain. In other knit goods, such as sweaters, for example, an increase in prices was held to be inevitable, considering the additional factor, the higher prices of yarns.

Scattered orders of small size were reported as coming from buyers who had delayed their initial business in spring balbriggans. Considerable interest was shown in the recent public announcement by a large concern of its entry into the nainsook branch of the business. The result of such a combination of the woven goods business with printed goods, it was agreed, would be watched with interest.

Winning the Confidence of the Customer.

The customer buys for one of the following five reasons:

- Avarice.
- Ambition.
- Pride.
- Profit.
- Necessity.

These five reasons are modified by his ability to earn and his willingness to spend.

The man who buys from avarice is the bargain hunter—the man always looking for something for nothing. He must be taught to buy for profit instead of mere avarice.

The ambitious buyer is the one who wants the best of every thing. As a rule, his willingness to spend is more strongly developed than his earning capacity; but if properly handled, and if the value is always in the goods which he purchases, he will make a good customer.

The man whose pride alone prompts him to buy must be handled very carefully. If too high priced an article is shown him he is flattered by your error in judgment in regard to his circumstances and too proud to admit to you that he cannot afford the article. Great tact is necessary here in letting him down to his proper level and a little human interest on the part of the salesman frequently helps in closing him for the article which he really should buy.

The man who buys for a profit is your best customer. His earning capacity and willingness to spend are in perfect balance and it is only necessary to show value in order to sell him a high priced article.

In the man who buys from necessity, as a rule, the earning capacity and the willingness to spend are both at a low ebb. His very necessity will surely make one sale for you. But it is always necessary to handle this

customer very carefully, else the one sale that you make will be your only sale to him. Here is a splendid opportunity to sell at a profit both to the house and to the customer, any slow moving stock; but it must always be born in mind that the value must be there.

The Service a Customer Expects.

In discussing the goods, the clerk must have a thorough knowledge of them. He must know, not only the strong points of his own article and how best to put them up in a pleasing manner to his customer, but he must also know the weaknesses of his competition. He must know the particular adaptability of his goods to his customer's needs; he must know the amount of service the customer expects to get from a particular shoe; and he must know what shoe in his stock will best serve the needs of that customer.

As to the specific merits of a shoe, why should the customer buy this shoe rather than some other shoe? The clerk must be thoroughly acquainted with the strong points of every shoe in the store to be able to point out every strong feature that is in that shoe. He must be able to convince the customer that a certain shoe is the one shoe that will give him the desired service and he must make it so attractive that the customers can not refuse to buy.

The sale proper is divided into three parts:

- The approach, or interview.
- The demonstration.
- The closing.

What a Successful Sale Is.

Certain fixed conditions exist in every sale and are always the same, whether voluntary on the part of the customer or induced by the salesman. That is to say, the mental process is the same, whether you step into a cigar store and purchase a 5 cent cigar or into an automobile sales-room and order a \$5,000 car. These elements are attention, interest, confidence, desire and conviction.

Attention may be divided into two parts: Assumed attention, or the customer's ordinary manner, and fixed attention, which means that the salesman has obtained control of the customer's mind to the exclusion of all sense perceptions.

Interest is merely intensified enthusiasm on the part of the salesman

and must immediately succeed the fixed attention. If the customer gives you his fixed attention and you can not immediately win his interest you can not hope to hold his attention very long. The salesman must show a ready interest in the sale himself, together with enthusiasm, to get the customer interested.

The Customer's Confidence Won.

The next step is to win the customer's confidence. The personality of the salesman, together with his thorough knowledge of the goods so impresses the customer that his confidence is won; and that confidence, once secured, should never be betrayed.

We have now placed the customer in the proper mood for the demonstration of the goods. A customer in this frame of mind, to whom the article is properly demonstrated, can not resist the desire for possession. Settled conviction comes from the logical reasoning and summing up of all the specific merits and the particular adaptability of the goods to the customer's needs. If each of these four steps—attention, interest, confidence, and desire—have followed each other in logical order the settled conviction must result and the sale is bound to follow. E. L. Kruse.

Two Talking Machines.

"Everything lovely down at the house?"

"Yes; we are leading the quiet life these days."

"How do you work it?"

"Well, you see, we have a phonograph, and it alternates with my wife after supper."

Where a publication carries well-written and well-set advertisements the advertising columns receive unusual attention.

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.



Utica

With nearly every article of merchandise one particular kind wins the popular approval and takes its place as the best. This is because it has important advantages over all others.

"Utica" fleeced underwear is of the class referred to. Look over the line and we will tell you why. Every live merchant should have this in their line. We are distributors for Western Michigan.

PAUL STEKETEE & SONS

Wholesale Dry Goods

Grand Rapids, Mich.

MEN OF MARK.

C. E. Lawrence, Writer of Trade Journal Advertising.

Clifford E. Lawrence was born in Chicago in 1885, but in a few years his parents moved to Woodstock, Illinois, and in this little city he received all his schooling, so he calls Woodstock his home. It became necessary for him to leave high school after the first year and he went to work in the Oliver typewriter factory, which institution, by the way, is the city's chief industry. In all he was with this company five years, during which time he progressed from unskilled day work at \$3.75 per week to the highest type piece work, which paid \$18. From the day he entered the Oliver building he had one great ambition—he wanted to go to college. He realized that he could never be satisfied with the work of a mechanic. His mind was on drawing, writing, speaking—anything, in fact, but what he was doing. This desire for more schooling would not be held back. After five years he had saved enough to give him a little start and he determined to strike out and work his way through school.

Then followed one of the happiest experiences of his life. He went to Northwestern College, at Naperville, Ill. Everything turned out quite as he had dreamed it would. He soon found jobs enough to keep him busy and was even scheduled for a paper in one of the literary clubs. One bright Saturday he went to the country to shock corn. It was his first experience at work of this kind and the day was a hard one. At night he was tired and sore and warm from so much exertion. Riding home on the back of the farmer's wagon he caught cold. There was no warm water where he roomed, so he very foolishly took a cold bath. The next morning he was ill with pleurisy, which developed so rapidly that he returned to his home. The result was that he was critically ill with pneumonia for weeks. The sickness not only took all his savings, but it also left him without strength. He finally had to go to the Northwest and work with a lumber company. For six months he worked as a common laborer in a lumber yard for \$2 per day. The experience was very trying, but he would not take a great deal for it at that. He lived with working people and he found it interesting to study their monotonous lives.

After having fully regained his strength he returned home and went to work for the International Correspondence Schools of Scranton as their representative at Elgin, Illinois. He was doing very well with them, but was still quite sure that he had not found his life work. School now seemed quite out of the question. He concluded to find a line of work which would make up, in some measure, for what he had lost by not getting the schooling he sought—and he found it in advertising. Answering a Chicago Tribune advertisement he applied at Butler Brothers for work in their advertising department and was successful. He went to work with a light heart and firm determination to succeed. His duties were checking proofs, holding copy or doing anything else a beginner could do. The work was hard, but he liked it better

each day. He made considerable headway. In fact, he progressed much faster than was usual in a place of that kind. The work held his interest from the start. He realized that he was learning new things of value each day and saw that he had chosen wisely. He worked in every part of the advertising department and finally succeeded in handling the work so successfully conducted by Glen Buck.

About a year ago he accepted the editorship of a chain of trade papers at Cincinnati, but relinquished this position to accept a more lucrative one with the National Cash Register Co. as the writer of its trade journal advertising. His experience since then has been so valuable that he would not exchange it for twice the cost. It has opened up a much wider field of effort. It has enriched his life in many ways, for which he is thankful.

He is now going with Finch, Van Slyck & McConville, of St. Paul, and



will have complete charge of their advertising. In a personal letter to the Tradesman, Mr. Lawrence writes: "I cannot begin to tell you with what pleasure I look forward to the new work. I really believe that I will be in St. Paul for many years to come. Wife and I are already planning to buy our long coveted little home next spring. I am jubilant because I feel the same confidence in myself that I have always felt and because I know I am in my right sphere. I could never describe how much I love my work. I am going to school every day and can look forward to continue doing so all my life. Wife and I were just saying a few nights ago that advertising seems to have come to me as a sort of a compensation for the sacrifice I had to make."

Mr. Lawrence has the air and bearing of a student, but he has a pleasant personality which is worth its weight in gold to any man who has back of it a sterling character and a laudable ambition to succeed.

Because one advertiser does not find that his advertising has cumulative effect is no reason why another advertiser may not find just the opposite.

Everybody who knows much about advertising knows that as yet the best informed know only a part of the science of the business.

Wanted the Work That Appealed To Him.

In the Dakota town where Brandman was raised and made his start in life he was given up as "a good for nothing." There were just exactly two places where he could get work in that town. One was the village store; the other was the mill. In neither of these places did Brandman last long, and both his employers lectured to him on the virtue of constancy, and quoted the proverb about the "rolling stone."

Brandman's father was worried about his boy. How could he help but worry when two such pillars of success as the town miller and the grocer were firmly convinced that the boy would never amount to much? Neither the miller nor the grocer had anything to say about Brandman's honesty or sincerity. He was a boy of excellent habits, and could be trusted with money, they testified. Only he tired of his jobs easily. He lost interest in them, and once his interest in the work was gone there was no use keeping him. He tried to be honest with his employer and give him his money's worth, but whatever he did his lack of interest in the work always came to the surface.

Finally Brandman landed in Chicago. Just before the train pulled out of his home town Brandman's father embraced him and, in a subdued voice, pleaded with his son to "settle down to work," to master himself, overcome this habit of wanting to change places.

Brandman promised.

Kept on Changing Jobs.

But promises are easier made than kept. In Chicago, too, Brandman kept on changing. He had, several good jobs as jobs go. But he quit them because he was not interested in his work. Several times Brandman left a job which paid him \$15 a week to take one for \$9, for no other reason than thinking that the \$9 a week job would agree with him better. One streak ran through all his roving and job seeking. He was looking for work where he could make use of his mental faculties, of his imagination. Unconsciously Brandman aimed at that sort of work which can be best done with hands folded but with the brain working at top speed.

One day he landed in an office where there were only two young men and their two stenographers. The two young men would talk to the stenographers every half hour or so, and the stenographers would then click away on the typewriter letters about land in Texas and the possibilities of that land; or they would click away on the machines telling all about the latest invention in farm machinery, a new cream separator which will interest every farmer, or something similar, or rather dissimilar, which was a thousand miles removed from the office on the tenth story of a skyscraper.

Succeeded in Work He Liked.

Brandman's employers were in the advertising business. Brandman got a job and became interested in it. It was brain work. It required breadth of vision. That was five years ago. Brandman is to-day drawing a salary of \$125 a week. It is conceded that he has a great future before him. Ask him how he found his success and he will tell you:

"Because I followed my inclination, and never stayed in a place or position that I did not like simply because other people thought the position attractive. I wanted to find the work that would appeal to me and interest me. I found it, and you cannot help succeeding when your work is a part of yourself."

What Brandman said in simple words Carlyle has put into literary language something like this: "Give us, O, give us, the man who sings at his work. He will do more in the same time; he will do it better; he will persevere longer."

There are many men nowadays who choose their occupation carelessly, and as a result do not get nearly as far ahead as they would if they had given their choice of a life work more attention, more thought.

"I'll take anything so long as it will pay me a living," says the young man.

Yes, take anything so long as it will give you a livelihood. This is the proper way to proceed. But do not be satisfied with that anything. While sticking to the job which pays you a living wage, but in which you are not interested, look about yourself to find not merely a job but your life work. If you are pent up as a clerk in a store, and clerking does not agree with you, either physically or mentally, while the job of a delivery boy appeals to you, take the job which will give you the most satisfaction.

It is a bad recommendation to have to look for jobs frequently because you have been discharged by each of your employers for incompetency, but it is not a disgrace to change jobs often because you are looking for the sort of work which will appeal to you most. Life is long, and to be hitched all your life to a job which is at variance with your tastes, with your physical and mental makeup, is a perpetual inquisition.

R. F. Vogle.

A great many columns in trade papers are devoted to telling clerks how to perform their duties, and cautioning them to be zealous. There is less space devoted to advising managers and proprietors to remember they also owe something to the employees. As a matter of fact it is much easier to preach duty than it is to practice it, but it is difficult to find much that is new to say on the subject. There is a great deal of harping on one old string. There should be a happiness in duty. It should be possible for the entire force to work together so harmoniously as to make it a pleasure to be one of the number. The man who can create an atmosphere of that kind in his place of business is a real general. Frequent discussions of ways and means are good things. Taking all the employees into your confidence, and asking them for advice as to how to improve methods is not only good team work, but is often productive of profitable ideas. Some business men in large concerns have these meetings daily—others weekly. Once in a while the office boy springs an idea that is worth while. Young America is very observant.

The mental attitude of the subscriber is of fully as much importance as his purchasing power.

Largest Wholesale Grocery House In Western Michigan

WE have nearly completed the extensive improvements we decided to make in our Grand Rapids establishment at the time we acquired the stock, business and good will of the Lemon & Wheeler Company—enlargements which were necessary to enable us to house and handle the largely increased stock we will be compelled to carry hereafter—and the Lemon & Wheeler stock is now being removed to our store and so arranged that we can fill orders for the Lemon & Wheeler brands with the same celerity for which the Worden Grocer Company has been so long noted. Our coffee roasting, tea importing and sugar grinding departments will all be greatly strengthened and augmented and every feature of our business will be so completely systematized that we can fill all orders the same day they are received—sometimes the same hour.

The Kalamazoo store of the Worden Grocer Company, under the management of Mr. Barber, will continue to handle the Lemon & Wheeler Company brands which have proven so satisfactory to the trade in the past and also the leading brands controlled by the Worden Grocer Company, thus greatly strengthening its position in the trade.

We bespeak the continued patronage of an ever increasing circle of customers.

WORDEN GROCER COMPANY

GRAND RAPIDS
KALAMAZOO

The Prompt Shippers

TRAVELING BROKERAGE.

It Sounds the Death Knell of Present System.

Written for the Tradesman.

Most traveling salesmen feel a hunch at some time or another, that they would like to carry a little side line of their own. This may come about either by reason of his financial interest in some small manufacturing enterprise, or the importunings of some friend who has an article he wishes introduced. Always, in such cases, the salesman feels himself treading on dangerous ground; unless he happens to be so situated that his firm will not object to his undertaking a secondary venture.

The whole ethics of salesmanship is against the salesman taking up the sale of a second line of goods without the full knowledge and consent of his principal. Some salesmen have ventured into such business surreptitiously and found themselves in a most embarrassing position.

The story is told of a stove salesman who undertook by stealth to sell a line of artificial flowers. He sold his artificial wreaths and sprays largely to country undertakers. For a while he made out very nicely with extra commissions, but the inevitable had to happen. On one occasion he carelessly gave an undertaker his stove firm business card. Some time later, his stove firm got a wire, bearing a country town address, and reading: "Ship two dozen wreaths at once in accordance with our price talk." It happened that the firm made a stove that had rather an ornate wreath on the front door. Not wishing to seem obtuse, they hustled off two dozen of these stoves at once.

When the salesman got back to the house, he was complimented on the nice little order he had worked up at Cinderburg. He nearly dropped apart as he realized the situation. He had the flower order filled and set earnestly about squaring things. It took all the extra money he had made on the sale of flowers to straighten the thing out by re-shipping the stoves in small quantities on orders of buyers unknown to his house. The country undertaker paid the bill for the stoves all right; but the salesman had to settle with him. The incident naturally had the effect of curing him permanently of the side line habit.

The growing importance of side lines has had the effect of changing the attitude of both firms and salesman toward them in these latter days. Numbers of salesmen are now making contracts containing a clause which permits them to carry non-competing lines at their pleasure. Salesmen have a desire to make their short years of highest earning power as profitable as possible, and if firms are satisfied with the results produced by their salesmen in a given territory, there is no one else to be considered.

The traveling salesman, for instance, will make a contract with a manufacturer of a short line of women's and children's shoes who grants the privilege of adding a line of men's shoes or work shoes. The clothing salesmen will handle pants or work

clothing as a side line. Salesmen for women's clothing will carry petticoats or underwear and non-competing items.

With these men, the main line will be carried, perhaps, on a commission basis with a guarantee or drawing account, based upon an agreement on the part of the salesman to produce a certain amount of business from his territory within a year or during a certain specified period. The side line will be handled on a straight commission basis.

Some salesmen have gone a step farther than this. Having more con-

capitalized their selling talents and are prepared to assume business risks the same as any other dealer.

These men work entirely on commission and upon their own time. They pay all their own expenses and live as they please. They may handle one or a dozen lines of goods. They accept no selling contracts with strings to them. They are selling free-lances and many of them are highly successful in a financial way.

The whole tendency of selling goods on the road in these days is toward the development of this type of salesman. Selling costs are invariably

percentage and produce their results in their own way.

Some have thought that this method would eventually destroy team work in the selling organization; but this does not necessarily follow under the direction of a wise sales manager. It may have the effect of doing away with certain forms of petty tyranny which obtain in some sales departments, which would be a good thing for all concerned.

Naturally, as the fixed percentage selling system becomes more firmly established, the enterprising and energetic salesman objects to the waste of his time involved in handling a line so exclusive that he can only call upon a very limited amount of trade in a given town. The handling of legitimate side lines comes about as a direct outworking of the system.

From the development of the past, it may be confidently predicted that traveling brokerage will be almost the only system within the next ten years. The effort of the real salesman will not be to get a position on salary with expenses paid, but his sole concern will be to secure the right connection with a good firm and be guaranteed protection in a good territory.

With this plan fully established, the salesman will come into his own. He will attain coveted commercial independence and be saved from abandoning his sales work, perhaps in the prime of life, and very often embarking in some business enterprise with inside duties and untried responsibilities for which his years on the road have utterly unfitted him. Once having acquired the art of salesmanship and knowing that as his physical powers become impaired it will become increasingly necessary for him to finance himself in the practise of his calling, he will save his money, with this end in view. If opportunities do not open to him otherwise, he will, at least, be spared the bitter experience of becoming in his declining years a man without an occupation. With the myriad of things to be sold there will always be something to be taken hold of by the traveling broker, able to assume his share of the financial risk involved in the tryout.

Charles Edmund Barker.

Eiffel Tower Sinks and Rises.

The remarkable discovery has been made that the Eiffel tower sinks or rises an inch into the ground in certain atmospheric conditions, rising again later to its normal state. It was known that the tower swayed horizontally to the extent of several centimeters, and M. Guillaume of the Academy of Science conceived the idea of stretching a piece of wire from the second story to the ground. Leaving the wire taut, he found that twice after storms it has loosened to the extent of an inch or more. Further investigations have shown that the tower sinks several hours before the approach of stormy weather—in other words, the great structure is an admirable barometer. The Eiffel tower is 985 feet high and was constructed by the engineer Eiffel for the great 1889 exhibition.

The Fellow Who Takes My Place.

Here is a toast that I want to drink to a fellow I'll never know,
To the fellow who's going to take my place when it's time for me
to go.

I've wondered what kind of a chap he'll be and I've wished I could
take his hand,

Just to whisper, "I wish you well, old man," in a way that he'd
understand.

I'd like to give him the cheering word that I've longed at times
to hear;

I'd like to give him the warm handclasp when never a friend
seems near.

I've learned my knowledge by sheer hard work, and I wish I could
pass it on

To the fellow who'll come to take my place some day when I
am gone.

Will he see all the sad mistakes I've made and note all the battles
lost?

Will he ever guess of the tears they caused or the heartaches which
they cost?

Will he gaze through the failures and fruitless toil to the underlying
plan,

And catch a glimpse of the real intent and the heart of the
vanquished man?

I dare to hope he may pause some day as he toils as I have
wrought,

And gain some strength for his weary task from the battles which
I have fought.

But I've only the task itself to leave with the cares for him to face,
And never a cheering word may speak to the fellow who'll take
my place.

Then here's to your health, old chap! I drink as a bridegroom
to his bride,

I leave an unfinished task for you, but God knows how I tried.

I've dreamed my dreams as all men do, but never a one came true,
And my prayer to-day is that all the dreams may be realized by you.

And we'll meet some day in the great unknown—out in the realm
of space,

You'll know my clasp as I take your hand and gaze in your tired
face.

Then all our failures will be success in the light of the new-found
dawn—

So I'm drinking your health, old chap, who'll take my place when
I am gone.

confidence in their selling ability and possessing capital enough to carry them, regardless of results, they have cut loose entirely from salary or other form of guarantee and have engaged in what has come to be known as Traveling Brokerage. Men who do this have, as a rule, considerable commercial instinct and possess much skill and judgment in picking out lines that will sell in the territory they propose to cover.

Usually they are high types of salesmen. They are no man's servant. They are in business for themselves as surely as are the men whose business they call to solicit. They have

figured to include both the salesman's salary and traveling expenses. The day of the fat, loosely audited expense account has passed forever. All salesmen to-day understand that the larger their traveling expenses the smaller will be their personal pay. Salesmen realize that they are, in fact, working on commission, no matter what basis is used in paying them for their services. This realization leads more and more of them each year to throw off the wage yoke and put their operations on the sound business basis as fixed percentage for selling expense. They claim the full

Consider First Your "Turn-Over"

That's where success or failure comes to a business.

If it isn't what it should be, you are accumulating dead stock and tying up too much good capital.

We offer you a line of goods with the best profit and greatest "turn-over" of capital on the market to-day. Magazines and other

Periodicals is That Line

On monthly publications you get twelve, and on weekly publications fifty-two "turn-overs" a year, *and your profits will surprise you.*

Tell us, on what other class of merchandise can you make such a "turn-over?"

Then why not write asking us for our price list of periodicals and full particulars how a profit-paying News Department may be installed without risk or expense to you. It's free.

For convenience, fill out the coupon below.

The American News Company

9 to 15 Park Place

New York City

The American News Company New York

Please send me your price list of periodicals and full particulars how a profit-paying News Department may be installed without risk or expense.

Name _____

Address _____

M. T.



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.

The Salesman As Interpreter of the Goods.

Written for the Tradesman.

"The trouble with young fellows now-a-days," remarked the old hardwareman, thoughtfully, "is that they don't make the slightest effort to learn things. They just mosey along, trying to earn their money with the least effort. Of course, there are exceptions. But as a rule there's precious little effort to study the stock so that they can talk the goods."

My young friend, just starting hardware—Can you talk the goods?

Salesmanship demands it—calls for it every minute of your working day in loud, clear tones.

Salesmanship demands more—that you interpret those goods in terms which your customer can understand.

Our friend Customer, viewing hardware from beyond the counter, dwells on the outer fringe of more or less mystery.

Can you interpret this mystery of hardware so that it grows luminously intelligible to Customer?

If you can't interpret the goods, you are not yet a true salesman. And you can't interpret the goods if you don't know them thoroughly, from tacks to turpentine and from saws to sewing machines.

Knowledge of the goods is the solid rock on which rests the very foundation of selling power.

"But," you falter, "My waiting on customers pays for that \$5 a week I get—if I bothered about the old goods, the boss would be getting the best of the dicker."

Don't you know that learning the goods thoroughly makes it a sight easier for you to earn that five-spot and to earn and to pocket chunks of currency that make the pedro card resemble a lost deuce?

Doubt is a poor salesman and doubt is the child of ignorance.

Certainty, born of knowledge, helps to sell things.

By certainty, I don't mean cock-sureness; but intelligent confidence founded on a thorough knowledge that enables you to find in the least possible space of time the very article that customer wants, to display the thing you're handling before customer in the most convincing light, and to interpret your goods in terms that he can't help but understand.

An ounce of timely, intelligent interpretation of the goods is worth a ton of fulsome, eulogistic praise.

Don't be satisfied to tell the customer—show him.

That's interpretation—it's salesmanship—it converts hardware from slow, unpleasant drudgery to proud, exalted science.

So dig in, studying the goods you handle in every detail that you may interpret them to the great world of buyers. William Edward Park.

Merchant and Consumer Pay for Useless National Advertising.

Written for the Tradesman.

No hunter, in his right mind, thinks of pumping shot after shot into the carcass of a "killed" animal.

No seller of goods is foolish enough to send several salesmen after the same prospects. Why? Because no sales-organization can survive unless each salesman can account for many customers. Reverse the system, secure each sale through the combined efforts of several salesmen, and that business will find the road to ruin easier tobogganing than the rosy path to perdition.

Then, why do nine hundred and ninety national advertisers out of every thousand persist in useless duplication of printed advertisements?

These national publicists choose magazines that have little but metropolitan circulation, and they run the same advertisement in several different publications. Did everybody read but a single magazine results might be different. Instead of this, the average city family keeps from three to a dozen popular magazines on its reading table and by the time all of them are inspected, Mr. National Advertiser's announcement has become so familiar that it is no longer noticed.

Some folk will say, "But think of the cumulative effect." Yes and think of the cumulative effect of your own door-knob. How many times do you think you've seen and felt it? Yet we're willing to wager you can't even tell what it looks like.

Varied repetition is effective, but monotonous repetition produces little else but weariness and oblivion.

Besides this, city stores deal less in trade-marked goods than is generally supposed. The average department store has its own brands, and these are the goods that are sold to customers. Even if the effect of the monotonously repeated advertisements were to produce action, the department store would probably substitute a "just as good" private brand for the goods desired.

Here, therefore, is where another one of the wastes due to national advertising comes in. The announcements are needlessly duplicated and that, too, in the very field where stores most completely dictate what goods shall and shall not be sold.

Suppose for the moment that Mr. National Advertiser decides to use several prominent magazines, each of which has a circulation of three hundred thousand. If he uses six, the circulation he pays for approximates two million. But suppose also that the readers of these magazines are what they most probably will be—readers of several different magazines. A conservative estimate would place the number at three. Then, instead of reaching the two million paid for, Mr. National Advertiser really shoots at but six hundred thousand.

But he has paid for two million.

In other words, his selling expense is based upon a possible public of 2,000,000, while his sales can come from an actual public of only 600,000.

This means that his selling expenses are three times as large as the market warrants.

Of course, he doesn't go broke. He makes up the loss somewhere—some-where meaning from the merchant and the consumer—and goes merrily onward adding the cost of his useless advertisements to the price of his goods.

Anderson Pace.

Do you take care of yourself as you do of your horse? You are much more necessary to your business than is the animal.

First impressions count. The manner of greeting the customer has much to do with the sale.

No man is stronger than his weakest habit.

Foster, Stevens & Co. Wholesale Hardware



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

Grand Rapids, Mich.

We carry a Complete Line Winchester and U. M. C. Ammunition

Winchester, Remington
& Stevens

Guns and Rifles



Michigan Hardware Company

Exclusively Wholesale

Ionia Ave. and Island St.

GRAND RAPIDS, MICH.

ROAD BUILDING.

Some New Phases of Work in the South.

Written for the Tradesman.

A most serious element in the problem of road building in this country is the extent of the fertile regions where the ordinary materials for construction are considered practically out of reach. Nearly all of the central prairies and much of the most productive localities in the cotton and cane regions of the South come under that description. With large areas of unvarying clay and humus soils, the most productive in this country, with not a pebble which had not been brought long distances, the outlook for ever controlling the soluble clay so as to make transportation possible, was decidedly dubious. The hopelessness of the situation was such that in many regions the great study was to convert the food products into the most transportable forms, as in pork raising, and where this could not avail, to watch for the most favorable condition of weather and, by main effort and at great cost, accomplish all possible in the way of transportation. Thus in the South there was nothing to do but to carry the heavy, though valuable, cotton bales to the nearest railroad or river. In many localities this cost of transportation would be greater than the cost of growing the cotton, so that the value of cotton land, as indeed, of all in these regions, was very high near shipping points and almost worthless at a distance.

The problem for many years presented what seemed insuperable difficulties. Naturally the efforts of those working for the solution would be along the accepted lines, studying to find the most accessible materials in use and to have them transported to localities of the greatest need at great and varying cost. Thus such roads as are built out from the cities in those regions are of tremendous cost and, owing to the nature of the soil, wet climate, etc., decidedly perishable.

As so frequently happens in the solution of problems of this kind, help comes from the most unexpected sources. Not long ago the statement that the simplest possible use of materials right at hand in much of the regions described would be found abundantly effective, would not be credited, and yet that is the way the work is being accomplished. While the method has been in use long enough to demonstrate its practicability and also its lasting qualities, just where or by whom the plan was first demonstrated seems likely to remain unknown.

The principle involved is the well known quality of clay to make brick by burning. One of the consequences of poor transportation is the growing up of young trees and brush on much of the land abandoned from cultivation. This growth is easily cut in any quantity required in the immediate neighborhood of the road to be built. The method of operation is to dig trenches across the road every four or five feet, in which brush and wood is loosely piled. The clay thus removed and more from the sides of the road, is piled up with layers of the brush until it is built up to a sufficient height, say four or five

feet—the higher the better and more durable the road. For firing advantage must be taken of a dry spell of weather, and the better the results if a high wind is made one of the factors. In a recent Scientific American article on such roads in Mississippi, it is claimed that the cost per mile is less than the cost of the average gravel road in the North, although, possibly, this may be partly attributed to the abundance of cheap negro labor available.

After burning, the materials must be shaped and rolled to give the usual surface. Permanence is assured on account of the well known indestructible quality of brick. Such a road, effectively burned, properly drained by ditches, would make a foundation for all time. With the addition of the same materials, screened as in the case of gravel, a perfect surface could always be made, thus assuring permanence without undue cost.

To what extent this development in road building will grow must, of course, be a matter of conjecture. Long use will determine its effectiveness in the variously constituted clays. The present methods of improving are probably very crude. Work in the regions where labor is more costly will, doubtlessly, employ special handling apparatus and machinery. It is not too much to assume, however, that the new method is bound to have a wide recognition. In view of its reported cheapness, as compared with the standard methods of road building, it may be found that Michigan will have to look to her laurels in the better start given by abundant materials for the older methods. W. N. Fuller.

Motor Device Prevents Dust.

A British engineer has invented an apparatus which, it is claimed, will prevent the clouds of dust raised in dry weather by motors and other vehicles. The device, which is simple and inexpensive, collects the dust as it rises. The dust is drawn into conduits which are funnel shaped at the mouth and which run from the rear of the front wheels to the rear of the back wheels. These conduits are connected with a box into which the dust is driven by the pressure of air, or this end can also be accomplished by the aid of a centrifugal fan geared to the driving shaft of the car. The contents of the dust box can be discharged by pulling a lever at the front of the vehicle.

The Need of the Agriculturist.

"Here I am," said the returned wanderer, "back with the fortune I said I would make, and ready to pay the mortgage off the farm!"

"Ef that ain't hard luck!" exclaimed the father. "As times are goin' now that mortgage ain't botherin' nobody. I'd a heap ruther have seen you broke an' ready to do regular work for wages."

Encouraging.

First Farmer—I understand your boy Josh is experimenting on the lines of perpetual motion.

Second Farmer—Yes, and I feel some encouraged about it. I thought for awhile that the only thing Josh was goin' to take in was perpetual rest.

Who?

Who helps to build your church and school
According to the golden rule?
When Miss Fortune's hand has struck,
Knocked down your plans and changed your luck,
Who speaks the word that scatters fears,
Gum & Sward, Sawbuck & Shears?

When bills you owe are over due,
Who is it says: "I'll wait on you
Until you've gathered in your crop;
Go right ahead—you needn't stop."
Who helps you out when you are stuck?
Gum & Sward, Sawbuck & Shears?

Who, when you haven't got the dough,
Comes to your aid, gives you a show?
Who sends the goods and pays the freight,
And tells you that he is glad to wait,
Wipes from your eyes the briny tears,
Gum & Sward, Sawbuck & Shears?

Who says to you: "We can't express
Without the cash with your address,
You know we never sell on time
To any one in our clime;
Send us the cash, dismiss your fears,"
Don't that sound like Sawbuck & Shears?

And when you want to make a note,
Sell a pig or calf or goat,
When you need something right away—
A mower blade to cut your hay,
Or a plow point (without ftars),
Do you call up Sawbuck & Shears?

And at last when you're in bed,
The doctor says: "You'll soon be dead,"
Who'll be there to wait on you,
Who'll sit up the whole night through,
At the funeral shed some tears,
Gum & Sward, Sawbuck & Shears?

Who, when they've placed you under ground,
Won't rush away, but linger round,
And when the last "Amen" is said,
Will scatter flowers o'er your head,
And brush away the briny tears,
Gum & Sward, Sawbuck & Shears?

A merchant who had died suddenly left in his bureau a letter to one of his correspondents which he had not sealed. His clerk, seeing it necessary to send the letter, wrote at the bottom: "Since writing the above I have died."

Established in 1873

BEST EQUIPPED FIRM IN THE STATE

**Steam and Water Heating
Iron Pipe
Fittings and Brass Goods
Electrical and Gas Fixtures
Galvanized Iron Work**

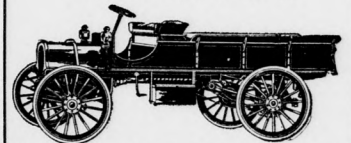
THE WEATHERLY CO.
18 Pearl Street Grand Rapids, Mich.

Aeroplane Toys

And High Grade Wheel Goods
Send for catalogue

MICHIGAN TOY COMPANY
Grand Rapids

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 25,00 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.

Merchants Are Fast Learning About the Wonderful Fisk Advertising Service

For Dry Goods, Department, General and Variety Stores

\$10 Per Year for 52 Issues

One a week. Sold to only one dealer in a town.

After Jan. 1, 1913, \$25 Per Year



Other Fisk Services Ready

For Clothiers and Furnishers

52 ads. one each week for a year, text matter only **\$5.00**

Privilege to buy cuts if desired.

Check must accompany order.



For Hardware Dealers

52 ads. one each week for a year, text matter only **\$5.00**

Privilege to buy cuts if desired. Check must accompany order.

For Grocers

52 ads. one each week for a year, text matter only **\$5.00**

Privilege to buy cuts if desired. Check must accompany order.

Every retailer in America, in these lines, can make more money by using a Fisk Service. Samples sent on request, but I advise you send order and check before your competitor gets ahead of you, as I sell only one dealer in a town.

HENRY STIRLING FISK, President

FISK PUBLISHING COMPANY
SCHILLER BUILDING, CHICAGO

MODERN BUSINESS.

Some Changes Which Fifty Years Have Wrought.

The world has made greater headway in the last forty years than it did in the 2,000 years preceding. Lincoln's son is president of the Pullman company, but Abraham Lincoln never saw a Pullman car; he never dined in a dining car, nor slept in a sleeping car; he never saw the steel frame of a sky-scraper, a concrete bridge, a self-binding reaper; he never saw an adding machine or a piano-la or a bicycle or trolley car or automobile or aeroplane or cash register or typewriter or a type-writer, two beautiful things. They are here and here to stay.

The world swings and centers around a few unforgetful dates. I will give them to you: 1492, 1776, 1876, and 1912. Scientists have told us where we came from and the preachers have told us where we are going to go. We are sure of one thing, and that is that we are here, and we admit it. There is no chance for an argument on that point. Man was discovered in 1776 by Thomas Jefferson, and Thomas Jefferson was the world's first, last and only democrat. With him died the race. Thomas Jefferson had red hair, the only President we have had who had red hair. We have only had two great Presidents, Thomas Jefferson and Abraham Lincoln. If I knew a man with a similar color of hair to that owned by Thomas Jefferson, I would vote for him, irrespective of party. We want another redhaired heather. Thomas Jefferson said this: "The chosen people of God are the people who till the soil." I will tell you a thing about Thomas Jefferson you don't know and it happens to be true; that he was the discoverer or inventor, so far as America is concerned, having seen the principle applied in France, and bringing it back to us in 1776, of the mold board plow, the plow that turns a furrow. The old shovel plow that scratches the soil is an old proposition, but the mold board plow traces its pedigree to the brain of Thomas Jefferson. He was a tree planter, a man with a perfect vision. We want to catch up with him.

Lincoln learned statesmanship at the feet of Thomas Jefferson, and he had a few qualities which will distinguish any man who possesses them. He had the quality of humor; he had the quality of taste; he had the quality of persistency. He gave everybody their own way and at the last he had his.

Lincoln swung no big stick. He founded no Ananias club. You couldn't get in now if you had the ambition, because there is a large waiting list. The nearest thing to an unkind remark I ever heard of Lincoln making was when he wrote to George B. McClellan, and said: "Dear General: If you are not going to use the army, I would like to borrow it." Lincoln was as honest as any man could be and still succeeded in the practice of law. He wasn't a great success as a lawyer either. He left no estate to speak of. But he had qualities and we have taken on the qualities of Lincoln and we have succeeded just as we have taken on those qualities—humor, patience, honesty and persistency.

I was a farm hand once. Yes. When I was a farm hand in Iowa, I would sometimes awaken at night and hear a peculiar noise; it was the gnawing of the mortgage, and this mortgage worked night and day and Sundays; always at it, and my memory goes back to a time of overhearing my father and mother talk about that terrible thing, the mortgage. But when you visit an Iowa farm now you do not hear of the mortgage; you hear something more harmonious, more beautiful—you hear the piano-la and the victrola; and then you hear another musical thing—you hear the cranking up of the buzz wagon. It is a wonderful thing to visit the Iowa farmer and see him crank up his automobile and come in to town and collect his rent. The farmer is now respectable for the first time in history, because he has a bank balance. Any man who hasn't a bank balance or bank account in this country to-day is out of the equation, not worth considering.

"What is the finest book in the world," a lady asked me this morning. I said, "The bank book." No microbes in a bank book.

The farmer is no longer a hayseed; no longer a buckwheat, because no man is a buckwheat who has a bank balance in the right color, and we respect the farmer. High prices are here to stay. When Lincoln passed away, two-thirds of our people were farmers; thirty-five years ago half of our people were farmers, and to-day only 27 per cent. of the people are farmers. The population has increased in the cities and high prices are here to stay—dollar wheat, 60 cent corn, 9 cent hogs, 8 cent cattle—this means prosperity for the farmer. Farming is the most important business in the world to-day. We get our food out of the soil. The farmer will be here when all the rest of us have migrated. The second most important business in the world is transportation, because you

have to have a thing at a certain place at a certain time; otherwise it is of no value. Railroad men now are in partnership with the farmer. I can remember when this was different. I was a traveling man once. There are two ways to make money when you travel on the road; one is to sell the goods, the other is to work the expense account. I did both. There was a time that railroad men made money by mulcting bondholders, but the railroad men now know that they profit only as the people who live along their lines thrive. The railroad man is in partnership with the farmer. I believe in the railroads. I am ashamed of my country when I stop to think that no class of men have been so reviled, so disparaged, so covered with muck by the muckraker, as the railroad men of America. The muckraker is the man whose motto is: "I found your city marble and I left it mud." We have been ruled by the demagogue and the demagogue is the man whose highest ambition is to stand at the grave of industry and boast of his bloody deeds. Yesterday, in the Chicago Northwestern station in Chicago, I took off my hat—and I didn't throw it into the ring—I took off my hat to the man who built that palace of concrete, of marble, of granite, steel and glass and gave it to the people. Everybody welcomes such a beautiful thing for your convenience; it is yours for the asking; all you have to do is to conduct yourself as a gentleman. The conveniences and luxuries of that place are yours, absolutely without price. All the railroad asks you to do is to buy a little of their accommodation. What have they got to sell? One thing, transportation. What is the price? Two cents a mile—carry a human body a mile for two cents! Carry a ton of freight a mile for one cent; that is all. And they have built that palace and dedicated it to time and generations unborn that will

be here long after we have turned to dust. Yet we disparage these people; we revile them until the world of investors have lost confidence in the railroad man.

Now the railroads will haul for you a ton of freight for a cent a mile. Do you know what it costs a farmer to haul a ton a mile? It costs him 30 cents. It costs the farmer 30 cents if the roads are fairly good. There are times in Iowa and Illinois when you can't haul a ton a mile for any price, because your roads are absolutely impassable. Do you know that 72 per cent. of the money we raise from the general government goes for war and war appliances, and the result of war, and only 28 per cent. goes for the arts of peace or arts of education—an infinitesimal part of this goes for good roads. We have got to spend less money for the Dreadnoughts and more money for good roads and we will become a civilized people. I know many a farmer who pays more for carrying his products from his barn to the railroad station than he does for carrying them from the railroad station to the city market.

We are great and sane only as we stand together and as we believe in each other. The greatest book written in the last decade is that written by Maurice Maeterlinck, "The Life of the Bee." It is the best book that has been written for twenty years.

In this book you will find, that if you take the bee alone, four miles from its hive, it is lost and undone and can never get back. A bee alone makes no honey; a bee alone has no intelligence; but a hive of bees has a great and magnificent intelligence. A hive of bees knows things man will never know, while a single bee has no intelligence. A hive is what Maeterlinck calls the "Spirit of the High," intelligence of the whole. Now, they are specialized. They produce the drone and the worker and a

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

HAND SAPOLIO

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

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

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

queen at will. They know what to do with the drones when they get more than they need in their business. That is a problem still vexing human society. Bees have inspectors, undertakers, janitors, teachers; but so far as we know they have no doctors, no lawyers and no preachers, and whether they are wise in this omission, it would be indelicate to ask on this occasion. I am not talking to you about bees, but have given you this illustration. I am talking about men and women. Man alone has no intelligence. Separated from his kind, he is lost, undone, his reason reels and mind totters. Men are only sane as they work with other men and as they have other men in mind. If a man says that he will go and succeed, leaving humanity out of the equation, he is sick; he is a criminal. A man who cannot co-operate—a man who does not know his rights and where the other man's begin—you send to the penitentiary and insane asylum. There is no reason for sending a man to either one of these places so long as he is able to work with and for other men. Here is a truth so big and vast that the world has not recognized it until within your own time and mine—within the last forty years. As a people, we have accepted this proposition of the brotherhood of man. If you wish, you can call it the solidarity of the race, to use the phrase of Herbert Spencer. You can call it Monism, if you wish to use the words of Haeckel.

The only way to make money is to thrive as the people thrive who live along your line. We make our money out of our friends; our enemies will not trade with us. We don't make our money on one trade transaction. Any man who expects to make money on one trade transaction is headed for the receiver in bankruptcy. When we make a sale, we make a friend, and any business transaction where both sides don't make money is immoral. Now, that is the brotherhood of man carried into the business realm, and it is business to-day that is in the vanguard of progress.

We are ruled by public opinion. I was at Washington in the second hearing of the Standard Oil case. In the course of the argument made by Frank B. Kellogg, the chief justice stopped him and said: "You are talking about weak organizations and big organizations, and that small organizations are beautiful and proper and large organizations are mendacious, etc. Will you please inform this court where an organization ceases to become beautiful and right and proper and where it becomes predatory and mendacious and dangerous?" Frank B. Kellogg took a drink of water and launched forth on another thing, hoping the judges would forget the question.

Organization means sound civilization—standing together for a common purpose and the common good. We are held in place by the opposition of forces, just as the planets swing safely through the heavens. Big business must not be done in secret. It must be done out in the limelight and skylight and must be supervised, but it must be supervised by kindly men, intelligent men—bankers, business men, and not by lawyers and not by demagogues. When the railroads are buying iron and extending their lines, we are all prosperous. When the

railroads cease to buy iron, and trades unionists grow rampant, and the mob is heard and a panic follows, we have lost faith in each other. I have no faith in the muckraker. I want to see our government on a business basis. I want to see fewer lawyers sent to Washington and more business men. But do you know, the lawyer is being reformed? There are three kinds of lawyers; the lawyer that gets you into trouble and the lawyer that gets you out of trouble, and the lawyer that keeps you out of trouble. The tendency of the practice of law is away from litigation. The men who get the most money in the practice are seldom seen in the courts.

We have one-sixteenth of the population of the world, and one-third of the wealth of the world. When Lincoln died this country had 33,000,000 people. We have trebled our population and our wealth is ten times what it was when Lincoln passed away. We have made our money on production, distribution, banking, and rendering a service to humanity. We have not made our money on exploitation, on inquisition, on catching men and holding them for a ransom. We are a commercial people; we are a working people, and I hope, never again will you hear that word commercial used in America as an epithet. Commerce is carrying things from where they are plentiful to where they are needed. We believe in the hands that work, the brains that think and the hearts that love.

Elbert Hubbard.

The Fellow Down the Street.

This dealer who asserts his absolute independence and his ability to get along without assistance of any of his fellow dealers has probably never given serious consideration to the reasons why he is now able to conduct a successful business.

He evidently believes that because he is comparatively free from difficulties that would prevent him from continuing his business career in a satisfactory manner, he does not need any assistance. He belongs to that class of dealers who can see nothing good in associations because they get along and are just as free from the troubles as are the association members.

They forget that the good accomplished by associations and the benefits conferred on members by them cannot be confined to the members only, for the "rain falls alike on the just and unjust."

They are willing to accept the situation and enjoy the benefits of the labors of others without contributing anything to support of the efforts which have resulted in those benefits.

They forget, or they never gave a thought to, the fact that if the associations were dissolved and their efforts for the welfare of all members of the trade discontinued, the situation would soon become intolerable because there would be no moral restraining influences at work in their behalf.—Mississippi Valley Lumberman.

If there was a fixed price on salvation some tightwads would want a discount.

THEN AND NOW.

Some Changes in Values in Twenty-Three Years.

Written for the Tradesman.

A copy of the Grand Rapids Daily Democrat, dated Sunday, Oct. 6, 1889, has been placed in my hands. It is well filled with the news of the day and many columns of advertising matter. From the advertisements I have culled the following prices: Vanderwerp, Benjamin Brothers & Co., 84 Monroe street, offered "a splendid overcoat" for \$5; a very good cassimere overcoat for \$6.50; beavers, chinchillas, cassimere, kersey and worsted overcoats for \$10. Prices for other grades of overcoats range from \$2.50 to \$25. H. Leonard & Sons offered Japanese Owari pot-pourri jars for 17 cents each and Owari sugars and creamers for 37 cents. Thum Brothers sold ciderine ("a preparation for preserving cider") for 35 cents per bottle. Trankla, Jamieson & Co., of the Boston Store, used a large space in the paper in presenting bargains for buyers: "A new printed cashmere cloth for 12½¢ per yard; fine dress goods, 50 cents per yard; ladies' camels hair underwear, per pair, 50 cents; white blankets, 75 cents, 87 cents and \$1; men's grey underwear, 25 cents; children's cloaks, from \$1.50 to \$3.50; ladies' Newmarkets, \$5 each. A great sale of fine French serges, Henriettas, Foule suitings, stripes and novelties, every piece all wool and ranging from 38 to 44 inches in width, at 50 cents per yard. A. B. Knowlson's "present prices" for coal were as follows: Egg and grate, \$6.50; stove, nut and No. 4, \$6.75. Kilstrom & Peterson offered egg and grate for \$6.50 and nut, stove and No. 4 for \$6.75. Evidently the local price agreement was in operation at that date.

Spring & Company offered the Con-nemare, fine quality mixed plaid cloaking (8 years) at \$8.50; (10 years) \$9; (12 years) \$10; beaver vest front, piped with Astrachan belt (sizes 6 to 12 years) from \$7 to \$12; also 100 ladies' Newmarkets at \$3; 100 at \$5 and 100 at \$7.50 each. Vossen Brothers were engaged in the sale of dry goods at 18 Monroe street. On the date mentioned they offered 50 pieces of 36 inch Tricots for 20 cents; 40 pieces double fold, all wool, at 25 cents; a lot of summer silk for 25 cents; 25 pieces of colored and black satin Rhadames, all silk, at 75 cents; 30 pieces Faille Francaise at 97 cents.

The grain and produce markets sup-

plied the following quotations: Flour, \$2.35 per cwt.; feed (corn and oats) \$16 a ton; wheat No. 1 white, 80 cents per bushel; shelled corn, per bu., 30 cents; oats, 20 cents; rye, 35 cents; barley, \$1 per 100; kerosene oil, Michigan test, 9½¢ per gal.; gasoline, 9¾¢ per gal.; molasses, 22 to 25 cents per gallon; coffee (Rio Green) 20 to 22 cents per lb.; cut loaf sugar, 9½¢ cents per lb.; Jap tea, 14 to 16 cents per lb.; Oolong, 32 to 70 cents per lb.; dressed beef (sides) \$4 to \$4.50; hogs, \$4.75 to \$5 per 100; chickens, 9 to 10 cents per lb., spring, 11 to 12 cents.

Building materials were considerably cheaper than at present. Dressed flooring was sold for \$16, \$18 and \$20 per 1,000; shipping culls, \$8 to \$10; lath (40 bunches) \$4 to \$4.25; shingles, \$3 to \$3.15 per thousand; nails, 12d to 40d, per keg, \$2.

Farm produce was quoted as follows: beans, \$1.60 per bu.; dairy butter, 17¢ per pound; apples, 75 to 90¢ per bu.; potatoes, 30 to 35 cents per bushel; eggs, 10 cents per dozen.

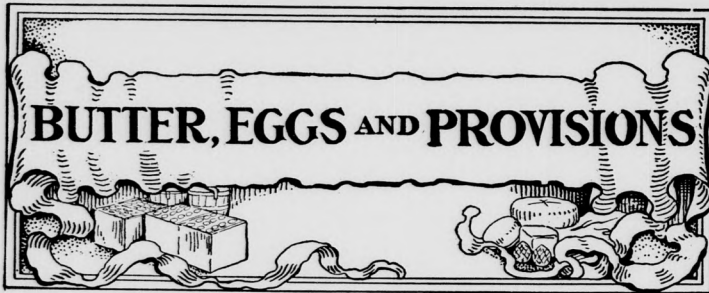
Among the patrons of the advertising pages was C. B. Stauffer, of 110 Monroe street, who occupied considerable space for the purpose of claiming that his prices were from 15 to 20 per cent. lower than his competitors could offer. Mr. Stauffer failed to state, however, what he had to sell. J. L. Hudson (recently deceased) occupied the big white tower building opposite Sweet's Hotel with a stock of clothing. Houseman, Donnelly & Jones advertised "a great remnant sale of underwear at the popular price of 49 cents;" the Giant, a special sale of overcoats; Smith & Sanford, carpets, draperies and parlor screens; E. P. Kidder & Co., kid gloves; W. S. & J. E. Graham, crockery; Weatherly & Pulte, gas fixtures and the Hub, 57 Canal street, clothing.

"A prominent local coal dealer" is quoted as follows: "Following the opening of a canal between Grand Rapids and Lake Michigan, coal would be sold here at from \$1.10 to \$1.25 per ton cheaper than at present."

Arthur S. White.

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

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. 🍷 🍷 🍷 🍷 🍷



Handling Farm Produce to Show a Profit.

The Omaha Trade Exhibit takes the ground that the handling of produce profitably is still an unsolved problem, so far as 99 per cent. of country merchants are concerned. This is not because practicable solutions have never been presented—they have been and they are demonstrated successes in many towns.

The difficulty in applying these solutions is that a certain percentage of retailers will not co-operate on any basis, while others will promise to co-operate only on the condition that everybody else does so, leaving in the average town just a few who are ready and willing to go ahead—but who apparently see more and better reasons for standing still.

These paragraphs are not written in a spirit of harsh criticism, but merely to set down the facts as they actually exist in the average country town. No well-posted man will deny that there are enormous leaks, wastes and losses in the produce trade from the moment the produce is ready for market on the farm until it finally reaches the consumer's table.

Much of this extravagant loss starts right on the farm, due to the farmer's carelessness and inefficiency in handling the produce.

The loss is added to by the careless and inefficient manner in which the produce is handled in the average general store.

And the loss is multiplied by the continued carelessness and inefficiency of transportation lines, commission houses and final distributors.

It is no wonder that consumers howl about the high cost of living and the prices they are forced to pay for all manner of farm products.

It is no wonder that thousands of city residents have joined the farmers in clamoring for a parcels post system that will bring produce direct from the farm to the city home without the intervention of any middleman, save Uncle Sam.

There is no use trying to shut your eyes to these facts, Mr. Retailer. They are true, as you must know, and the only way to change these facts is to change the conditions upon which they rest—the conditions on the farm in your community, the conditions in your store and in the stores of your brother merchants—in short the substitution of modern, efficient, economical methods in handling produce for the out-of-date, wasteful, extravagant and absurdly inefficient methods now in use.

Probably ninety-nine out of every hundred general merchants declare that they handle produce at a loss. And

yet, when a suggestion is made as to getting rid of it, they are afraid to let go. They remind one of the typical railroad official who declares repeatedly that his road loses much money in carrying Uncle Sam's mails—and who howls like a hyena when it is suggested that a rival road would gladly carry them at the price.

The produce business demands more time and attention than the average busy general merchant is able to give it as well as a higher degree of technical knowledge and skill than he possesses. The methods of the old days—when stringent pure food regulations were unknown and very few consumers were as exacting as practically all consumers are now—are not profitable today. Few general stores have a sufficiently large volume of produce trade to justify the necessary investment in equipment and the employment of skilled men that alone can assure a profit.

What, then, is the remedy?

Simply that the retail merchants join in handling the produce on a co-operative basis. All they need do is to organize a company with sufficient capital to purchase the necessary equipment (including a cold storage plant, if one is not available locally) lease suitable quarters and employ a competent manager who will buy all produce for just what it is worth and market it to the best advantage.

When this is done all the trouble incident to the handling of produce is taken out of the individual stores. All the produce is bought at the produce store, where it is rigidly tested and graded. The farmer who exerts himself to bring in the best stuff will get top market prices, while the fellow who doesn't care what he brings in will get just what his stuff is worth—and not a penny more. All will get produce checks, good at the various stores whose proprietors are stockholders in the produce company. Thus these checks will buy not only groceries and general merchandise, but hardware, furniture, drugs, lumber and so on, much of which would be bought of mail-order houses, were it not for the produce check system.

Now, if this were all mere theory we should not expect the average retailer to pay much attention to it. But everything set forth is a demonstrated fact! The retailers in every town where this plan has been tested along efficient lines are well satisfied with it.

How long the present wasteful and inefficient way of handling produce can survive changing conditions is a question. Unless the initial handlers of produce—the retailers of our country towns—awaken to the seriousness of the situation and voluntarily adopt mod-

ern, efficient methods, the indications are that other changes will occur which will simply cut out the retailer as a produce shipper.

Live-wire retailers will face the situation squarely and will co-operate along the lines indicated herein. They can save the produce trade for themselves, if they will, and they can change it from a source of loss and annoyance to a source of profit and satisfaction—if they will.

If the problem could be solved simply by kicking the produce business out of the back door, that would be the wise thing to do. But it can be solved only by the adoption of modern methods, which will stop the leaks, eliminate the wastes and losses and satisfy practically everybody along the line from producer to consumer.

Satisfy and Multiply

Flour Trade with

"Purity Patent" Flour

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

Watson-Higgins Milling Co.

Merchant Millers

Grand Rapids :: Michigan

We want Butter, Eggs, Veal and Poultry

STROUP & WIERSUM

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

FEEDS?

THINK **YX** OF

STRAIGHT CARS
MIXED CARS
TON LOTS

WYKES & CO.
GODFREY BLDG.
GRAND RAPIDS

IF YOU SELL FEED YOU BELONG ON OUR LIST FOR QUOTATIONS. WRITE US.

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, C. J. Harris, Crathmore Hotel
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

Record-Breaking Crops of Citrus Fruit in Florida.

This month marks the beginning of State-wide activity among the citrus fruit growers of Florida in packing and shipping the greatest and best crops ever produced in that State. Development up to now seems to confirm early estimates of a yield of about 7,000,000 boxes, 1,250,000 of which will be grape fruit. It will require 23,000 cars to move the crop to the markets. The Florida Citrus Exchange will handle something like 7,000 cars. The officials of this organization and a number of large independent growers realized in July that a record-breaking crop was in prospect, and knowing that it could not be handled to advantage without the best attention to packing and shipping, enlisted the co-operation of the State Agricultural Department to inaugurate and enforce radical and much-needed reforms in these lines. The Exchange was the leader in a movement that has gripped practically every grower in the State and it is learned from New York representatives that producers are co-operating "as one man" in a determination to make as much of a success in marketing as they have made of the crop. This movement has been making headway for the past three seasons and, according to an official circular just issued by the Exchange, marketing methods have been revolutionized during that time. It further says that recognizing the utter folly of the course pursued for years, much thought and energy have been devoted to the eradication of methods that had brought the Florida orange into disrepute and to re-establish its reputation as the most delicious orange in the world. Last season a relentless war was waged on the green fruit shipper incurring the wrath of that individual, "whose name is legion," as well as the hatred of a large number of dealers throughout the country who had purchased the immature stuff; but this year it is found the dealers are unanimous in their approval of the course pursued.

The State officials, whose duty it is to enforce the green fruit laws, called a convention of growers at Gainesville in August, who agreed on a standard of maturity which, for oranges, is seven times as much sugar as citrus acid, and any orange showing as much as 1.25 per cent. of citric acid is, by this agreement and the operation of existing law, decided to be unfit for shipment. A simple but thoroughly effective method of testing the fruit on the tree has been devised, and the fruit must remain on the tree until its development conforms to the standard. As to grape fruit, active shipping was not to begin before October 1, and after that date it will be a question of the color of the peel, which must be at least two-thirds yellow.

Growers are generally making "forecasts" as to the possible money value of their fruit as marketed under conditions outlined. Orders are already being booked at \$2.25 per box for oranges, f. o. b., at shipping points. An advance shipment of fifty-one boxes of fair to good grapefruit sold in the New York market at an average of \$7.24 per box, including freight and handling charges. Similar incidents have inspired in the

growers a hope that they may realize an average of something like \$2 a box the season through. It will be neither the fault of producers nor shippers if the average is less, for there is every evidence of a fixed purpose to provide quality and condition that will command that price. They, as co-operative classes, have also determined to make "rough sledding" for any one who attempts to market anything that is worth it. This is shown by an Exchange circular, issued to all interested parties, growers, associations and shippers, carrying an admonition and a warning. It says:

"Keep close watch for green fruit shipments. Any sub-exchange, association or special shipper becoming aware of the fact that any one, either in or out of the Florida Citrus Exchange, is preparing to ship fruit in violation of the standard adopted at Gainesville August 15, 1912, will please immediately notify this office of the name and address of the shipper or packer preparing to so violate this law, in order that we may have inspectors posted to inspect, test and prosecute; as every bit of the machinery and power of the Exchange shall be at the disposal of the State Commissioner of Agriculture to assist him in seeing that the immature fruit law is rigidly observed in the State of Florida. The standard established is sufficiently low to work no hardship on any one, and unless the fruit comes up to this standard it will certainly not be fit to put into consumption."

New Theories About the Air.

The idea that the earth's atmosphere is distributed in layers, with nearly pure hydrogen at the top, has been growing in favor in the last few years, and is now expanded by the assumption that a still lighter gas rests on the hydrogen. This hypothetical gas is called "geocoronium," as it is at least similar to the coronium forming the sun's atmosphere beyond the hydrogen. Presenting some of the evidence, Prof. Wegener, a German physicist, states that twilight rays seem to be reflected from a height of about forty-six miles, but that after twilight he has observed a bluish reflection from a height of about 133 miles. This elevated reflection surface is believed to be the boundary line between the hydrogen and the geocoronium. Small meteors glow at heights between 100 and 50 miles, indicating that their luminosity is due to collision with the hydrogen and the sudden brightening of large meteors at a certain point may be caused by reaching a denser air layer. Other observations confirm the theory of an atmosphere of fairly defined layers. It is calculated that at sea level the air contains 78.1 per cent. of nitrogen, 20.9 of oxygen, 4.939 of argon, 0.0033 of hydrogen, 0.0005 of helium, and only 0.00058 of geocoronium; at 25 miles, 88 per cent. of nitrogen and 10 of oxygen; at 62 miles, 67 per cent. of hydrogen, 29 of geocoronium, and 4 of helium, and at 300 miles 93 per cent. of geocoronium and 7 of hydrogen.

John A. Howland.

When you can keep well by taking good care of yourself it is a crime to be sick.

Electricity Used as Food.

Prof. Bergonie of Paris has advanced the theory that electricity can be made to take the place of food in sustaining life. His idea is that the essential purpose of food is to supply the body with internal warmth. He claims to have proved that low tension, high frequency currents of electricity can be passed through a man in such a manner as to produce the required energy warmth of maintained life. The great thing to guard against is the production of a temperature high enough to be fatal. According to Prof. Bergonie, electric "food" is much superior to vegetables and meat, inasmuch as it imposes no work on the digestive organs, the food being directly absorbed by the nerves. Thus is avoided, the savant asserts, the ordinary fatiguing, wearying process of intestinal combustion which is so exhausting to invalids or to patients in a weakened state. "One dose of electric 'food' we are told, 'will do a man as much good as three solid meals of ordinary food. More than that, electric food actually increases the patient's weight.'"

It Fitted the Case.

The girl asked the polite salesman if he had good cheese.

"We have some lovely cheese," was the smiling answer.

"You should not say lovely cheese," she corrected.

"Why not? It is," he declared.

"Because"—with a boarding school dignity—"lovely should be used to qualify only something that is alive."

"Well," he said, "I'll stick to lovely."

There is always a big demand for a thing that cannot be had.

Take a Lesson From the Hen.

Mr. Merchant, take a lesson From the ordinary hen; How she loudly advertises Her great usefulness to men. Lays an egg, then tells about it— Lets the world know what she's done; She's not like the lazy rooster, Crowing at the rising sun. When you've done a thing that's worthy, When you've got something to sell— Why, just emulate Old Dorking, Advertise, and do it well.

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.

G. J. Johnson Cigar Co.

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

Potato Bags

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

Quick Shipments Our Pride

ROY BAKER

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

The Vinkemulder Company

JOBBERS AND SHIPPERS OF EVERYTHING IN

FRUITS AND PRODUCE

Grand Rapids, Mich.

SEEDS

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

Grass, Clover, Agricultural and Garden Seeds

BROWN SEED CO., GRAND RAPIDS, MICH.

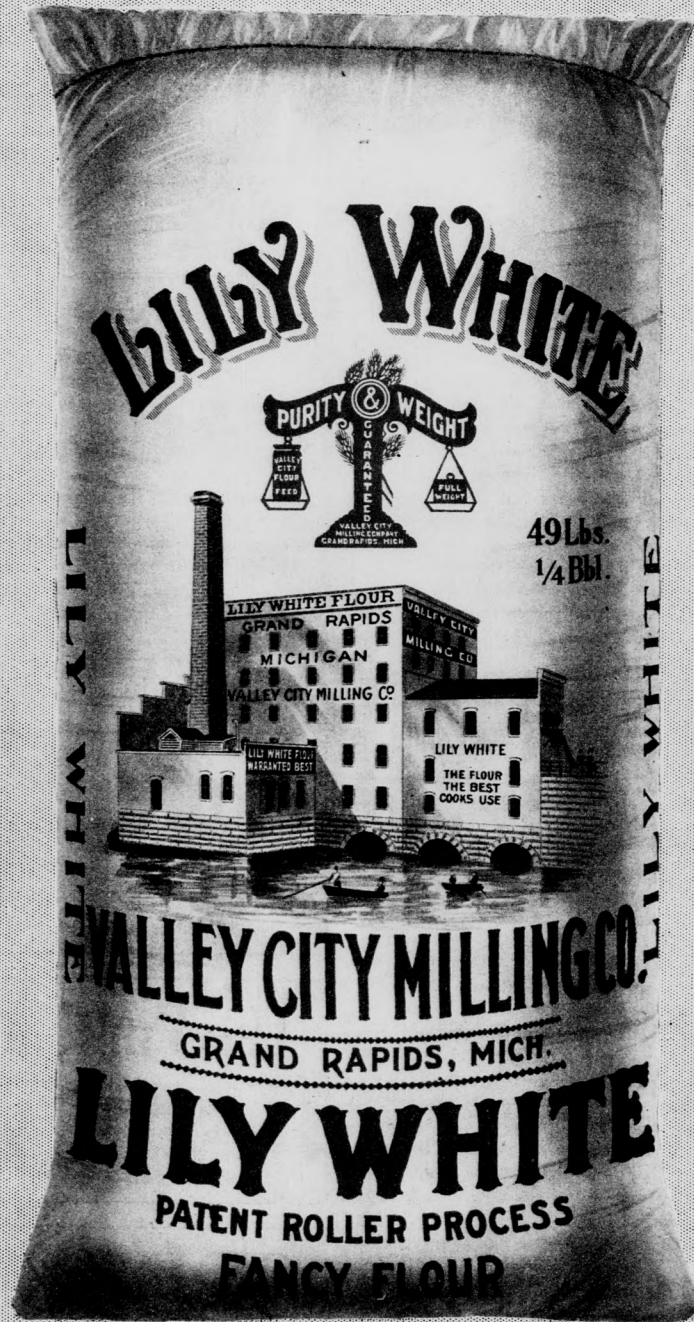
— ESTABLISHED 1876 —

We are in the market to buy or sell

Potatoes, Beans, Onions, Apples

Call or write

MOSELEY BROTHERS
GRAND RAPIDS, MICH.



“The Flour the Best Cooks Use”



Let Michigan Dollars Buy Michigan Flour

Every dollar sent outside the State of Michigan for flour means dollars less for your farmers to pay you for the goods you have to sell.

A truly patriotic firm will push Michigan made goods in preference to those made outside the State.

A wise retailer will so conduct his business that he will keep the dollars of his State at home.

Dollars spent for flour made outside the State are gone, never to return.

They are divided into profits between three outside classes:
 The outside farmer,
 The outside miller,
 The outside railroad.

As a retailer you get no money from any of them. They do not help pay your taxes and they buy no goods from you.

Show the local farmer that you are buying and selling outside flour and how can you blame him for patronizing outside mail order houses?

Set him a good example.
 Buy and sell

LILY WHITE FLOUR

"The Flour the Best Cooks Use."

Made in the State of Michigan, of Michigan wheat and by Michigan labor.

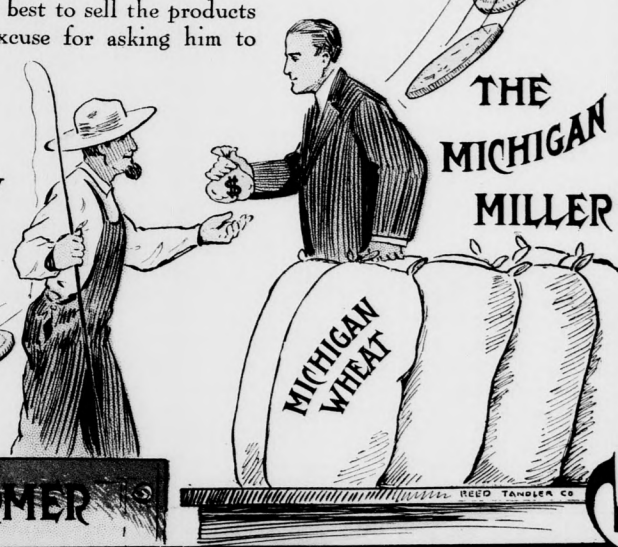
We grind one million bushels of wheat a year, for which we paid last year over one million dollars.

If the Michigan retailers bought no outside flour we would grind two millions bushels of Michigan wheat and pay Michigan farmers two million dollars instead of one and the Michigan retailers would get that money over their counters.

Show your farmer friend that you're doing your best to sell the products made from his raw material and you'll have some excuse for asking him to patronize you instead of the mail order houses.

Think it over seriously.

Valley City Milling Company
 GRAND RAPIDS, MICH.



THE MICHIGAN FARMER

REED TANDLER CO.

LAKE PIRATES.

How Floating Supply Boats Are Conducted.

Written for the Tradesman.

Breathe it not in Gath, but Chicago is the rendezvous of the greatest crew of lake pirates in the world. Down on the water front almost any day the bands congregate, with their ill-gotten gains, and then, after the fashion of pirates, they slink off to dispose of what they can.

It is a fascinating career—that of being a lake pirate.

Let's walk down State street some morning, looking the shops over. Here's a great china store and in the course of a year there are lots of things chipped, cracked or partly broken there. Wear and tear, carelessness by a customer who is too good a buyer to quarrel with, careless extra help who have nothing to pay with and can only suffer discharge for their negligence—at the end of the year then are great hogsheads down in the cellar with these things. What to do with them? Sell them? Just to put them even on a remnant table would lower the standard of the store.

Twice a year, regularly as clock work the lake pirate comes around and buys. Each individual piece he haggles over, as a ragman does with the things in his pack, but, after all, he carries the things off and leaves the merchant richer.

So again the furniture store, the picture and art dealer are regular patrons of the pirate. They have long ago learned that it pays to set things aside for him, notably old chestnuts—perhaps good as new—but which have proven bad sellers.

Then, again, your pirate buys other things. From the butcher, the baker, the candy man, from even the coffin factory and from the little corner maker of tomb-stones, from the old second-hand store where cradles are sent after the family is scattered—from all these he draws his supply.

Out someyhere on the water front his ship is waiting. It doesn't fly the black flag with skull and cross bones, may be, but it might assume the symbol of three gilded balls, for it is the home of a Shylock.

Then, well stocked, the boat begins its long journey.

From town to town on the five great lakes the little steamer plies. Big cities it avoids, except perhaps to gather fresh material for selling elsewhere, for experience has proven that folks there don't buy. When for a dime, you can get a bisque vase in the 10 cent stores on La Salle street, without blemish, you won't give a quarter for a genuine Limoges with one leg chipped off the ardent lover.

But out in the country, it is different. Like the circus, the floating supply boat—that's the polite name for the vessel, although every one calls it the lake pirate—has its advance men, who know the ropes. They get off, say at St. Ignace three or four days before the vessel will dock there. They have hand bills setting forth bargains, and particularly big things that the pirate would dispose of, and these only need to be

rubber stenciled with the name and date of the respective stop. Of course, they have their own rubber alphabet with them and print the little handbills in no time at all.

Then, like the spokes of a wheel, they radiate. Each man in a buggy travels as far in one direction as one might go in a day. At every farm house he leaves hand bills. At every crossroads he drops a bunch of them or ties such to the telephone pole. Farmers are curious and he knows none will pass this without taking a bill. At the wayside inns, at the toll gate, at this, that and the other place, they leave bills in numbers.

There is never dearth of towns-folk when the pirate drops off at a town. People surge aboard, and find that the whole lower deck is one great storeroom, where everything imaginable is to be found. There are the new things, for the pirate is also a bona fide merchant, and there are the old. Such bargains, too, as you can get there. The village monument dealer—who, thanks to slack trade, is, perhaps, also a farmer—couldn't let that little cross in white marble pass him. Haght Bros. & Co., down Chicago way, wouldn't sell it, because the cutter had flawed it and it would be a standing disgrace to them to have any one point it out in a Chicago cemetery, and tell where they got it; but what does Wicson Rulter, the rich farmer, who's been enquiring about a stone for his late deceased child, know or care about flaws in cutting? It's a nice white stone, with a fern leaf design and space for the Rest In Peace he desires. Wherefore long before the Rutlers' dirve into the vessel, Mr. Monument Dealer has cornered this.

What a boon this institution is in the smaller places can best be described from actual experience. I was still new to the Michigan wilds one summer. I had been dropped, long after dark, by an excursion steamer at one of the hotels of which I knew no more than that it occupied a place on the maps that had advertised fishing, bathing and woodland, and that its rates were so and so many dollars a day.

Out on deck that evening the breeze carried off my cap. Woe was me, but only until my destination was reached I supposed. Far greater woe was mine. Once on terra firma, there was no store, no village, no shop! What should I do? The nearest settlement was too many miles away for even the best rowers. Then they told me of the happy relief, I need only await the pirates.

Every so often, sometimes twice in a week, one such would drop in here. It was a steamer, carrying no passengers, but was fitted up like a country general store. In fact, you would almost suppose yourself transported to a grocery in the back woods. At one side, the counter; behind it the wares. At the other what would have been the loft, had it been above, was the heavier merchandise. At the front, the green groceries. Young folks bought their setting-out from the boat's stock of wares, babies were ushered into clothes that had been bought from cloth off the supply boat; old folks were laid to rest in coffins that were part of its equipment.

All of the romance and glamour of sweet country girls, led aboard by summer sweethearts from wicked old Chicago to buy candy or some crackers or possibly tannery pears. All of the sadness of the poor, the lone logger or Indian, come to barter for fare. All the picturesqueness of the Chippewa women, in their shawls and raven hair, loitering over the gang plank to sell their baskets, to be re-sold by the pirate in Chicago. What prices won't he get for these there—for the baskets, the maple sugar, the huckleberries and the sassafras! It's all money his way, this barter.

I asked the pirate what he carried. He pointed to his stores. There were flour sifters and jugs in one corner. Above shoelaces hung down. There were can-openers in paper bundles and then rubber shoes hung by cords. Dust-pans rubbed corners with salt-bags and corsets; pitchforks reclined against coffee-pots and lamp chimneys; where the ink wells were packed there were cups and saucers, and there, too, fishing tackle and glass jars, turpentine and boots, brooms and vinegar and packages of tea.

It was hard to guess what was not on

that vessel. I discovered milk pans and slop-pails with lanterns under some hay rakes. I found sauce pans, Indian bead work and hammocks. Then there were eggs and scythes, tubs and meat, and, probably of long standing, some hats and garden hose. Even such minutiae as tooth-picks, braces and egg-beaters were on board.

Long before it had rounded the bend, in coming, the three blasts announced the pirate and every one left what he might be doing to come. Until all were satisfied it remained at the landing.

Then triumphant in its knowledge of a good business done and promised, it turned its nose up-stream, weighted with the remaining offal of Chicago to be sold at some other point.

Felix G. Koch.

Some presidential candidate needs your vote, but not so much as your store needs your attention.

For Dealings in
Show Cases and Store Fixtures
Write to
Wilmarth Show Case Co.
Grand Rapids, Mich.

Good Things to Eat

Williams



Mr. Pickle of Michigan

Jams Jellies Preserves Mustards
Fruit Butters Vinegars Catsup
Table Sauces Pork and Beans
Pickles—OF COURSE

HIGH GRADE FOOD PRODUCTS
Made "Williams Way"

THE WILLIAMS BROS. CO. of Detroit

(Williams Square)

Pick the Pickle from Michigan

Brecht's Artificial Refrigeration

For GROCERS' Display and Refrigerating Cases. Storage Rooms.
etc. Keeps Butter, Cheese, Milk, Dried Fruit,
Candies, Vegetables, etc.

**Better, Longer and Cheaper
Than Ice**

All the larger and most progressive Grocers are adopting Mechanical Refrigeration as a matter of economy, and eliminating ice bills and spoilage loss. Simple to operate.

We furnish complete plants including the Refrigerators, Cold Storage Rooms, Refrigerator Display Cases, etc.

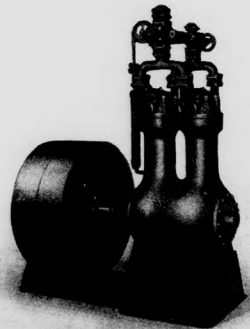
Full particulars, free estimates, etc., by addressing Dept. K.

THE BRECHT COMPANY

Established 1853

Main Offices and Factories:

1201-1215 Cass Ave., St. Louis, U. S. A.
New York, Denver, San Francisco, Cal., Hamburg,
Buenos Aires



TAKES ISSUE WITH PACE.

Sturdy Protest From a Local Advertising Writer.

Written for the Tradesman.

Really it was a surprise to find that first article of Mr. Pace's in the issue of Oct. 16, entitled "Hit Hard." It was a novelty, for in this day and age to attack the merits of advertising seems odd indeed. I have not the pleasure of Mr. Pace's acquaintance. I do not even know his avocation. He may be a merchant. I doubt it.

But I do know Mr. Pace is writing cleverly about a matter which, unfortunately, he seems to have figured on the wrong side. He has stated that advertising decreased the dealer's profits. I am an advertising man. I have been a salesman and have traveled among dealers in thirty-two states of the Union, I have found dealers alive to their own interests demanding advertising. I am with a concern which advertises for trade in competition with concerns which do not advertise in the same identical lines. I defy any man to show a higher price in the catalogues of the concern advertising than in the one which does not advertise.

True, unknown brands, goods which have no guarantee back of them, which the dealer must waste time and effort in disposing of, may sell for a few cents less than advertised goods; but figure the time and effort of the dealer in making a sale of unknown, perhaps unreliable goods, as against those nationally introduced

and for which a demand is created, by this same advertising Brother Pace seeks to run down.

It is a positive fact—and none can gainsay it—that if an article has no merit, it cannot be successfully advertised. To keep in the market, with increased sales, means an article proves its intrinsic worth.

The advertising can introduce and increase demand, but the article must possess real quality. The buying public realize this fact and any line, whether tobacco, food stuff, fabrics, clothing or any other article which is exploited by advertising immediately gains the faith of the public.

Mr. Pace makes the statement in a paragraph thus: "Go into the magazine room of a library and count the number of readers who are studying the advertising pages." He claims very few, thus the advertising pages are a failure. I do not believe, as an advertiser, I would advertise extensively to those who spent time in public reading rooms. Rather would I go to the man or woman at home. But aside from this phase of the question, I went into the Ryerson Library (here in Grand Rapids) and I saw a woman copying addresses from the advertisements in a woman's journal. I counted in one hour six men who did look at and read the advertising pages.

Mr. Pace quotes "a well known investigator" as saying that fewer than 5 per cent. of all readers paid the slightest attention to the tooth-powder talks and automobile advertis-

ments. Whether or not Mr. Pace refers to the readers in the library magazine room is not clear. Suffice to say, I would not presume those who have to read magazines in the reading rooms would be interested in autos and perhaps not in tooth preparations.

A national magazine recently made a canvass by mail, direct with its readers. It asked this question, "Do you, or do you not, buy articles from the advertising in the columns of this paper?" Eighty-five per cent. answered in the affirmative. Surely this would indicate advertising pulls and pulls mighty hard.

Mr. Pace says advertising does not cut prices. I do not know of any dealers who are looking for cut rates. The market is open to all and certainly a price must be right or the product will not sell.

I will ask Mr. Pace a question. He is at liberty to answer or not as he sees fit.

Mr. Pace, will you kindly name the five best selling brands of food stuffs, or articles in a grocery store, including soap, baking powder, coffees, cereals, etc?

Another question: Will Mr. Pace repeat the remark made by thousands of druggists every day when a salesman tries to secure an order for non-advertised articles?

Advertising needs no apology, perhaps no champion, but really the opportunity to read an article, or articles such as Mr. Pace has placed in the Tradesman makes every business

man and student of commercial cause and effect, sort of want to "come back."

As a good friend of mine once remarked—and he was wise in business: "The man or merchant who states advertising is not worth while has done no advertising or has done mighty poor advertising."

I could quote 1,000 large business men who will state without equivocation that advertising has been the means of building up their present business. I can secure 10,000 statements from merchants who declare advertising is essentially vital to modern merchandising, both in a national and local way.

Mr. Pace, the pace is swift these days, the battle is to the strong, the ways of yesterday have passed by and to-day modern business goes onward. He who studies the trend of the times, if he be honest with himself, must say that the multitudinous successes achieved by advertisers is a weighty obstacle in the path of the man who would belittle advertising benefits and financial advantages to the dealer, the manufacturer, the consumer, the pusher and your humble servant.

Hugh King Harris.

Harmony in an organization is an essential, but it should not be sought by making costly sacrifices to wrong conditions and tendencies. A fair compromise has its uses; but if the right is the real object of both sides it can be discerned and followed to the entire satisfaction of all concerned.

Consumers are Wedded to the

Hart Brand Canned Foods

Because Quality is Always Notable

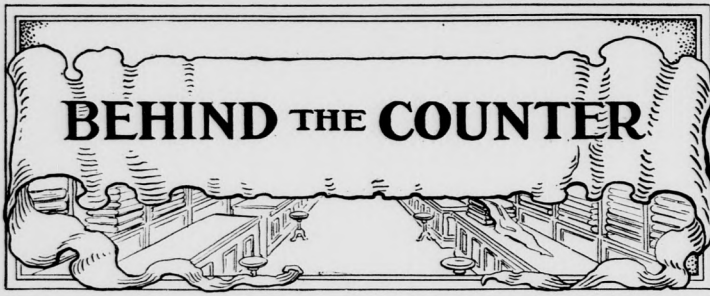
All products packed at our five plants in West Michigan, in the finest fruit and vegetable belts in the Union, are grown on our own lands adjacent to the various plants; packed fresh from the fields and orchards, under best sanitary conditions, insuring exquisite flavor, fine texture, natural color. Every can is well filled.

The HART BRANDS Satisfy Consumers
They Are Trade Winners and Trade Holders

Vegetables:—Peas, Corn, Succotash, Stringless Beans, Pork and Beans, Pumpkin, Red Kidney Beans, Tomatoes, Spinach, Beets.

Fruits:—Cherries, Strawberries, Red Raspberries, Black Raspberries, Plums, Pears, Peaches.

W. R. ROACH & CO., HART, MICH.



Taking on New Life in New Field.

I don't want to discourage the young fellow who has the determination to push out and establish a business for himself in a new country or in some other country than that in which he was born and raised. The people who have had the nerve to push out are the ones who have made the world what it is. If it hadn't been for men of that kind American would never have been discovered and if it hadn't been for the same kind the people who came here first would have stuck on the eastern border of the country and the best part of the United States would never have been settled. But while that is true don't get the notion into your heads that everything is going to be easy where you think of going. Some real estate boomer may try to make you think that you can gather up money by the handful somewhere else than where you are, but the average man never finds that kind of a place. After you get settled you will discover a lot of difficulties that you never dreamed of before you left home. Here is the fact. The man who can do well in Kansas will do well in almost any reasonably good country. If, on the other hand, he is a failure in Kansas he is likely to be a failure wherever he may go. There are exceptions of course to this rule. I have known men who seemed to lose their grip entirely in one locality who moved to another state and seemed to take on new life and courage and strike their gait. They made a success by moving, but that is not true as a general rule.

Are You Born to be a Clerk?

There is this, however, that I would like to impress on the mind of the young man. You may find in a new country more opportunities to get into business for yourself and then if you have the right sort of stuff in you you will do better than you would do slowly working your way up as a clerk for somebody else. There are men who were born to be clerks. They make good clerks because they are honest and industrious but lack the initiative which is necessary to succeed in their own business, but the man who has the stuff in him to succeed as manager of a business of his own makes a mistake to work very long as a clerk.

Advice Easy to Give.

It is easy to give advice, isn't it? Any fool can give advice and I think that I have noticed that frequently the men who never succeeded in business for themselves were most ready to hand out advice for other people. And here I am handing out advice. Well, there is this consolation; there is no law that compels you to take advice unless you want to do so. And what is more, I know of few men who really do take

much advice. Often they will consult some one else and appear anxious to get the opinion of the other party but the fact is that they are hunting for opinions that will agree with what they want to do. Most of the sound maxims of business are old. If you will read the Proverbs with care you will find most of the basic principles of success in business there, but men have gone their own way through all the ages since Solomon lived doing as they pleased, as far as they were able and paying little attention to what the wise man said. The fact is that Solomon didn't follow his own advice. He handed a good deal of it out to other people which he would have been wise to have followed himself. It has been understood ever since business became a regular thing and civilization became comparatively settled, that the man who succeeded as a general thing was the one who gave his undivided attention to his business and did not scatter or go off on side issues. Nevertheless men continue to go off on side lines, to take money out of their regular lines where they know they can make reasonable profits and waste them on speculations of one kind and another knowing that the chances are several to one that they will lose every dollar invested. Men have seen other men tolled off into politics and finally losing their business and coming out without a dollar or any regular business to fall back on, but still they listen to the voice of the tempter and want to run for office just the same. I have known a good many men who lost out by being elected to some country office and I can't remember a single one at this writing who in the long run made money by going into local politics, but that fact will not deter other men from wanting to run for office. Holding a political job has a certain fascination for a good many men. They like the game. They like to feel that for the time being their names are in the public mouth even if it is only in the mouth of the people who live in the county or city where the candidate lives.

Fly Traps.

The other day I stood and watched one of these wire fly traps which are just screen affairs open at the bottom with a pan of sugar, mixed with a little vinegar sitting on the side walk under the trap. The flies were going in under the trap and filling themselves on the sweets. After they had feasted it would have been easy enough to have turned round and walked out of the trap but the fool flies never thought of that. They must go up into the trap and try to find a way out at the top. There was no way there and so the fool flies wore themselves out crawling round until

they finally fell down into the heap of dead flies who had gone before. The fly has nerve but no sense. It will venture anywhere and take all sorts of chances simply because it has no brains. In fact what we call nerve on the part of a fly is just lack of sense. It is no credit to run into danger without hesitation if you do not know that there is any danger. The brave man is the one who realizes the danger but goes in anyway. The fly has less sense perhaps than any other insect of its size. In that trap was a peck of dead flies. Still the live flies were going into the trap in endless and steady procession. You might suppose that out of the thousand that were going in some one fly would have sense enough to turn around and come out the way it went in and thus save its life, but I didn't see a single one that showed that amount of brains.

Men laugh at the fool flies and yet most of them haven't much reason to boast. Generations after generations men have gone on to destruction in the same foolish ways. The paths to hell are worn deep by the feet of succeeding generations, but the people traveling in these well beaten paths are as numerous as ever. Each succeeding generation seems to learn but little from the experiences of the generations that have gone before.

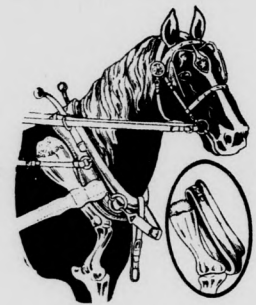
Business Failures.

I was much interested in an article that appeared in a recent Saturday Evening Post giving the experience of a business man who first started out when he had just reached his majority with a cash capital of six thousand dollars and made a complete failure. It was not a complete failure either because the young man learned wisdom from his experience and then starting with just a few dollars he had managed to save out of his earnings for a year, he made another start and won. His experience taught him that a good many failures were caused by the lack of knowledge of the business the man was engaged in. It looks like a self evident fact that in order to succeed your expenses must not exceed your income, but a good many men do not heed that simple maxim and therefore fail. If the man who wrote the story and his partner had not been given as much credit as they got from the wholesale house they probably would have pulled through. They overloaded and went in deep, just as you have seen a man overload his team and get stuck in the mud. If he had just put on as big a load as his team could comfortably haul and no more he would have gone along all right, but when he undertook to haul a third bigger load than his team could pull he failed. Then these young men did not study the law of demand. They did not know what goods their customers would buy and consequently loaded up with goods they could not sell readily. As a result they could not turn the goods in time to meet their bills and finally had to make an assignment and sell the goods at a tremendous sacrifice. It was a hard lesson, but the young man learned it and finally succeeded. There is encouragement in the story in that it shows that the mere fact that a man may fail utterly once is no reason why he should be a failure all his life.

If he has the right sort of stuff in him he will learn from his failures and make them the stepping stones to success.

Be Thankful You Live in America.

The average income of the inhabitants of Japan is \$23.00 per annum. Out of this beggarly sum the government of Japan takes \$4.50 per annum in the way of taxes, leaving the Jap a trifle less than \$1.50 per month to buy his food, clothing and other expenses. The result is that millions of Japanese people never know what it is to have enough to eat, to say nothing of luxuries. There is a general impression that all Japs eat rice. They do not, for the reason that they can not afford to eat rice. How they manage to live at all is a mystery. The poorest workman in America can earn what would seem to be a princely income to the average Japanese. What is true of Japan is true of the masses of many other countries. Life is a bare existence from the cradle to the grave, only the figure is not accurate, for they have no cradles. They could never afford the luxury of a cradle. Partial starvation is their lot. Famine walks beside them all their lives. We do a deal of grumbling here in this blessed land. If we can not afford to have meat on our tables three times a day and fruit at least once we think our lot is nearly unbearable. The people of this country except in a few rare instances, do not know what poverty means as it is understood in Japan or China or in parts of Europe. As compared with the people of these impoverished lands our people are physical giants. The reason is



THE SUNBEAM PERCHERON COLLAR

The best selling collar on the market. Has more good points than any collar made, advertised and backs up every claim. Get details and catalogue if you want the finest trade in your locality.

SUNBEAM FUR COATS

We make these ourselves, from our tannery and tailor shops to you, at one small margin. You secure classy garments and make big money. Great demand this season. Write for catalogue and post up on Sunbeam Lines.

SUNBEAM TRUNKS BAGS SUIT CASES GLOVES, MITTENS

Holiday sellers which we can ship quick. Best prices, most complete lines, backed by Sunbeam Advertising and guarantee. CATALOGUE ON REQUEST.

BROWN & SEHLER CO.

Home of Sunbeam Goods
GRAND RAPIDS, MICH.

plain. Starvation for generations has produced dwarfed races physically. The matter of race domination is a matter of food. The well nourished races will dominate the races that are half starved. We ought to thank God that we have been permitted to be born and live in this favored land.—Old Business in Merchants Journal.

False Rung in the Business Ladder.

The manager of a large clothing house was puffing at his cigar leisurely. He had just finished his dinner and between puffs he would take a sip of coffee.

"I see, Jim, you are feeling fine," said the man who was sitting across the table from him. The speaker was the vice president of the company of which "Jim," or rather James E. Stromberg, was manager.

"Yes, I am feeling pretty good," the manager admitted to the vice president. "And this is rather unusual with me on a day when I fired a man."

"Did you discharge some one today?" the vice president asked.

"I did," was the answer, "and for once I am glad of it. I believe I have saved the house thousands of dollars and I have saved hundreds of our customers or would-be customers unnecessary humiliation at the hands of a snippy little clerk."

"You know that fellow with the pasty hair who always looked so dandy-like. He was in the men's suits department. I have been watching him for some time and studying his methods. Somehow I always found that whenever he got hold of a customer that customer had a tortured look in his face and seemed ready to take anything that was handed to him only to get away from the store."

"I did not like the manners of the clerk, but I did not know just exactly where the trouble lay. This morning I discovered it."

"A young man accompanied by his wife asked to be shown a suit. This clerk with the pasty hair and smartly pressed clothes waited on them. He began showing them suits which were pretty high priced. The young man and his wife winced when they heard what the prices were. They evidently wanted something cheaper."

"But the clerk did not give them a chance to state their wishes. Instead he kept on telling them that so expensive a suit wears much better and is cheaper in the end. He also pointed to the workmanship and style that one gets in the expensive suit."

"He talked in this strain for some minutes. I stood right close and I heard him. From his talk and the superior airs with which he uttered every word—'uttered' is the proper expression for it—you would think that nothing but beggars wore a suit that was less than \$30. Yet, as a matter of fact this same clerk that talked so loftily wore a suit for only \$18 himself and now that he is out of a job he will probably have quite a time before he is able to pay even that much for a suit."

"Well, the long and short of it was that the young man who wanted to

buy a suit finally came out point blank that he wanted a suit for only about \$18. The young wife blushed at the confusion into which her husband was thrown by this painful admission.

"The clerk, with an air that was below zero and with a visible apathy in his face and movements, took them to a different part of the room and showed them the cheaper suits. I did not interfere. I kept a watch, however, upon the couple as they were leaving the store. They had bought a suit, all right, but by the haste with which they were making for the elevator I could see that they wished themselves out in the street and away from the eyes of the clerk with the pasty hair. I doubt whether they will ever enter our store again."

"I immediately called the clerk into my office. I asked him where he learned those aristocratic manners of his and those distinguished airs he was putting on. Did his father wear a suit for not less than \$30. And if he was so highly bred and came from so well-to-do a family that was wearing nothing less than \$30 suits he had better look for a job at some more aristocratic occupation."

"Our store, I told him, was for all the people. We handle high grades and lower grades of goods to meet the demands of all sorts of customers; but the man getting a suit for \$12 is entitled to just the same attention as the man getting a suit for \$30. He should not be made to feel that \$12 suits are worn by an inferior class of people. I told him the snobbish clerk had no place in our establishment."

"I never felt more justified in firing a man in all my life. Moreover, I think it will do the firm a lot of good I am going to go over our entire force and wherever I detect snobbishness on the part of a salesman I will eradicate it root and all in the quickest manner possible."

Richard R. Vogle.

Once a Coward But Now a Star.

Griffin was sitting in a dark corner of the office waiting for the time when he would go into the room of the "Big Chief" and explain just why he didn't make that sale. Griffin did not know just what to say. He had run out of his usual stock of excuses, and now there must be a new one.

Come to think of it, why had he not made the sale? As far as he could see he had made every effort. The man had said "no," and that had been all there was to it. He could not knock him down with a sledge hammer and sell him brooms while he was unconcious.

Griffin stirred in his seat. This was a rotten business, anyhow. There was nothing to it but rebuffs, a life of constant pleading, haggling—Griffin scowled a little and clasped his hands. He was beginning not to care whether he made any explanation to the Big Chief. The office boy walked past him.

"How long will he be busy?" Griffin asked.

"About ten minutes," came the answer.

Griffin settled farther down in his chair to wait. His eyes began to travel a bit. They spied a small pamphlet on a nearby table. A moment of lazy uncertainty and then Griffin picked up the pamphlet. It was a little advertising booklet, filled with quotations that might be used at banquets. As Griffin turned the pages, one of the sayings caused him to stop and to read again:

"Instinct is a great master; I was a coward on instinct."—Shakespeare.

Griffin closed the book and laid it again on the table. Something, a strange something, too, seemed to have swept into his heart and found a lodging place there. A coward on instinct—could that be meant for him? A coward on instinct.

He began to think about himself. Why had he made a practical failure at being a salesman? Honestly, now, was it not because, even before he had seen his man he had believed that he would not be able to make the sale, to convince the buyer that he needed the goods? Truly, now, was that not it? Griffin saw that it was. He saw that he had looked upon this thing only as work, that he had not put his heart into it, that he had not implanted that natural instinct, so much needed, in it.

He had that instinct, he knew he had it. Yet he had allowed cowardice, mental cowardice, to intervene and cripple it. The office boy, coming out of the inner room, started a bit to see Griffin sitting tense-faced at the table, his hands gripping, his eyes staring in a far away nothing.

"Mr. Hastings is ready to see you," the boy broke in. Griffin rose and followed, into the room where the white haired man was sitting, tapping his desk with his glasses.

"Well?" asked the employer in a manner that betokened he knew a threadbare excuse was to follow. Griffin hesitated. Then:

"There's no excuse for this thing, Mr. Hastings, simply because I haven't finished working on that man. He's going to buy. I'm sure of that—and I'm going to sell him!"

Ten minutes later he was hurrying down the street. The instinct was in him now and uppermost. He felt a confidence now. He would not allow the thought of failure to enter his brain. He had been a coward before—but all that was over. He entered the store of the prospective buyer and

smiled at the frown which greeted him.

"But I don't want—"

"Yes you do. Now, look here!" Griffin's tongue was going fast. The feeling of the hunter had taken possession of him. That man needed stock—and he also needed to be convinced. He was headstrong; that must be overcome. Griffin started out to accomplish it. Three hours later he strolled jauntily into the office and told the boy he wanted to see Mr. Hastings at once.

"I just got a double order for luck," he announced with a smile. "Old Beeler's a rather tough nut to convince, and so I thought I'd do all I could while the selling was good."

And then—

Well, you've guessed the rest. Griffin, the man who was once a coward and who found his instinct, is the star of "the bunch" now.

Jonas Howard.



**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.

TO REACH YOUR
PATRONS AND FRIENDS
USE
A MICHIGAN STATE
TELEPHONE

OFFICE OUTFITTERS
LOOSE LEAF SPECIALISTS

The Tisch-Hine Co.

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

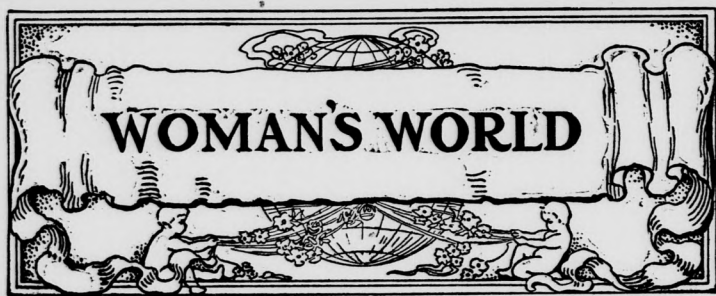
Klingman's Sample Furniture Co.

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



Her Book.

(Mina Irving in the New York Times.)
We sat together on the stair,
I much admired her golden hair;
I talked of authors, Keats and Moore,
And Ibsen's wild, fantastic lore.
With rapt, adoring looks she heard,
And hung upon my every word,
And great indeed was my delight
To find a maid so erudite.

"Here I have met at last," I thought,
"The kindred soul I long have sought."
"What book of all," I asked, "do you
Admire the most? Pray tell me true."
I waited for her lips to frame
Some famous work's familiar name,
My faith her answer sadly shook.
She promptly said, "The pocket-book."

Make the Most of Yourself At Home.

The business of being a husband, the business of being a father, the business of being a wife, the business of being a mother, these are businesses which in our present day civilization are often badly managed. As a result every other business to which the individual devotes himself suffers some or much loss.

To be successful in business we must submit to discipline, bend ourselves in certain directions, and not go in others. To be successful in the business of life we must do the same thing. Life will discipline us whether or no. The question is, Shall we try to thwart her—which we never can do—or shall we try to work in harmony with her dictates—work harmoniously and intelligently with her.

People are often very impatient of the obligations of life. They cannot or will not realize that there are many laws to which all human beings are as subject as physical things are subject to the law of gravitation. They may know that Napoleon lost a battle because he ate his dinner too hurriedly. They may know that it has been definitely proved that a man, perhaps in a flying machine, has lost his nerve because of indigestion, yet they will boast of defying all such laws as those of digestion, and delight to tell of incidents—often quite wonderful chance occurrences—where such resistance resulted satisfactorily.

Oblivious of Small Effects.

Such people are so oblivious to anything but present, immediate effects, and so regardless of such small effects as that produced by the dropping of water which wears away the stone in the end, that they will not see the advantage of looking more than an inch before their noses, especially when such gaze involves effort or some tiny sacrifice of the present. The greater good does not appeal to them, especially if there must be immediate denial and restraint.

In the business of being a part of a family self-denial and restraint must be practiced. It is an unfortunate family where the children are brought up without being trained in these virtues. They suffer a great wrong, for these are virtues which they must have for the most successful commerce with the world, un-

less they are so placed, as to be wonderfully exempt from its requirements. They are being wronged, because to be happiest they must enter into relationships which once entered cannot be departed from without great loss to the business of living and personal failure in some or many of the matters of life.

We have to put up with the weather, and life is not all beer and skittles. It has its clouds and tempests as well as the most beautiful of sunshine and warmth. A man has to put up with rainy days and hot days and windy days, but often he absolutely refuses to put up with a home in which there is not perpetual sunshine.

Ideas of Happiness Vary.

There is a bit of doggerel rhyme to the effect that, "Isn't the day most terribly long when all goes right and nothing goes wrong; and isn't the time most awfully flat when there's nothing at all to grumble at?" The people who try hardest to escape the days when things go wrong, and places where everything is right, cannot succeed, and if they did they would not be happy. They have entirely perverse ideas as to what really after all constitutes the greatest happiness. The people of the city where no one ever died got terribly bored, and those who try to escape from all discomfort are likely to be the people who suffer most, and most often, from frightful boredom.

There are men who will put up—because they have to, perhaps—with all sorts of tribulations that are incidental to their business life, but the moment such tribulations enter their home their patience ceases.

The children in the home have their responsibilities, the husband usually has the great responsibility of maintaining the home—which fact he sometimes considers of sufficient importance to release him from all other duties—and there is the responsibility of the wife and mother. It is a little strange that most writers upon "The Happy Family" lay upon her almost the entire obligation of being pleasant and cheerful, of making the home a bright and cheery place. They do not take into account the fact that she has often less to animate her, less to arouse her enthusiasm and brighten her interest in things, than the one who goes out, meets many people, and learns many things.

Overlook Uncongenialities.

There are sometimes uncongenialities in the home that it is hard to put up with, especially in our day, when men do not aspire to sainthood through the enduring of tribulations, but a good philosopher, a disciplined person, can overlook these and even turn them to account. A sense of humor will keep a man from taking too seriously things

which cannot be remedied but may easily be endured if there is the will.

Men and women who isolate themselves from the home, unless for exceptional reasons, stand convicted before the world of being undisciplined in temper, unable to adapt themselves to others and to live and work harmoniously with them. A few men and women may have work to do which compels such isolation, but the millions must accept for better or worse—and whether it is better or worse depends much upon them—the responsibilities of home life and fulfill them honorably, cheerfully, and nobly.

The father of the family often claims exemption from disturbance, or it may be the brother or sister in the family to whom all give especial consideration, while those demanding such attention grow thoughtless, selfish and inconsiderate. Many a mother has to work to keep the children quiet and to coddle her lord and master while he selfishly exaggerates his function.

Quite the opposite of this is the husband and father who accepts his share of the responsibility of keeping his children happy and busy. I have recently known a charming family of middle aged children of a genial Englishman who, when they were children, entertained them of a Sunday afternoon by a simple device, the precious memory of which they treasure in their loving recollections of him.

Home Amusements Valuable.

He would take a great apple and pare it most elaborately while they looked on, entering into the business as seriously as they. Then he would cut it into many little sections, some of which he nicked, others of which he notched, and others yet he left without nick or notch. These he fitted back around the core of the apple and then he would say to each one, "Nick, notch, or no notch?" After they had guessed which, he would pull out the piece into which he had stuck his knife. If the child had guessed right he or she got the piece, but if not the father, a professional man of much dignity—ate it himself, or gave it to the one who had been very unfortunate in his guessing.

This seems like a simple thing for a dignified man to occupy himself with for an hour or two, but these men and women children of his, scattered over the world, look back to those happy and exciting Sunday afternoons as among the best of their lives. Of course their regard for their father had been strengthened and built up in many other ways, or they could not have been so excited and happy over such a little game as this.

An old fashioned word for husband and wife was helpmates. To-day we mean much the same thing when we say comrades, but there is something more significant and beautiful in the older word. It has been said that the reason it was dropped was because it was used almost exclusively in reference to the wife. There must be give and take when people are real helpmates. The selfish one seldom seems to realize that he is so selfish as he is, or perhaps he does not want to realize.

Duties of Men and Women Same.

History and literature and everyday men are forever setting off in air tight

compartments the duties of men and women, but there is bound to be a place where these overlap, as they most surely do in the home. It is to go back to primitive man to draw hard and fast lines in these things, to times when it was man's duty to hunt, fish and sit about, although the women were often as good as the men in the more strenuous business.

It has been said that among primitive people the men were considered better fitted for violent and brief muscular effort and the women for prolonged exertion. A certain Indian chief once said, "Women are made for work. One of them can carry or haul twice as much as a man can do."

It is impossible in our day to be dogmatic about the different spheres of men and women. Attempts to be so are often responsible for unhappy homes. Each has trespassed upon the territory of the other, as anciently conceived and defined.

Ancient proverbs and faithful old saws are often quoted to prove the one thing or the other. A man possessed of the idea of ruling his home with a high hand may say that if two people ride one horse, one must ride behind. He forgets, however, that many things have disappeared with the pillion. Men and women to-day mostly ride side by side, except when the man is an underling and must take the box or driver's seat. There is also confutation of the idea in the fact that the most flourishing and well conducted business enterprises have been managed by partners in many cases where the community of interest could not be so nearly one and indivisible as in marriage.

Family Co-operation Helps.

A modern theologian in writing on the subject of the happy family has said: "The family can get along with a good deal of individual eccentricity and be the better for it. At the same time a common domestic consent, a household loyalty, an unreserved participation in the large interests of life, and the habit of doing things together, are plainly in the direction of the family good. Under these conditions brothers are more likely to love their sisters and children their parents. Out of such a home boys and girls are more likely to come out into strong, wholesome manhood and womanhood."
C. S. Maddocks.

Pleasant for Clarence.

The sharp penetrating voice of the young woman's mother rang out on the still night air:

"Marie, come in the house this minute! Haven't I told you—"

"Mamma," interrupted an equally sharp voice, appearing to come from somewhere on the front porch, "this isn't Jack! This is Clarence!"

Within Comprehension.

Gilmore—The newspapers tell today the story of a man who charges another man with running away with his wife and \$25 of his money.

Monroe—I suppose the injured husband wants the man arrested and punished?

Gilmore—No; he only wants his money back.

It's easier for love to find the way than it is for it to pay the way.

Doll Headquarters



EVERY DOLL we sell is priced as low as train-load buying can make it.

Into its cost has been figured the expenses of **no** middleman. Our buyers go direct to the homes of the makers and practically dictate the materials that go into the goods we sell.

We sell more dolls than any other distributor and here's the reason: Every number in our line is a triple-sifted seller. Of a maker's assortment we pick only the five or six best sellers. Therefore our huge stock of

dolls are distinctly the XXXX values of a host of manufacturers.

This year, fifteen million little girls are going to spend all Christmas day rocking, cuddling, brushing and dressing fifteen million dolls.

Your share of the fancy profits on these fifteen million dolls depends directly upon the number you buy from us.

BUTLER BROTHERS

THE CO-OPERATIVE IDEA

Offers Retailer Little Which Is Not His Already.

The retail merchant whose business stands alone, whose capital is invested in a single store and whose buying and selling plans have solely to do with one stock of merchandise, finds his business undermined by chain stores, large department stores and mail order houses. His competitors are usually well supplied with capital. Their credit is almost invariably better and their ability to buy in large quantities necessarily follows. It would seem, therefore, that if no method of protecting himself from their competition were devised, in the course of time every independent retailer would be put out of business.

Yet, in the face of these facts, we are told by the publishers of the Saturday Evening Post:

"The retailer has the strategic position.

"Whether it be the giant department store, which is as much an institution as the great thoroughfare of the city; or whether it be the 'general store' in the village where the farmer goes for his pitchfork or the barefoot child for his taffy—the retail store commands the situation in its entirety.

"The retailer speaks with a voice of authority to the people of his community. They look to him for that refinement of merchandising—service. He is nearest the consumer. He extends credit to customers who would be unknown to the manufacturers. He makes possible small purchases. He shows goods in alluring display. He performs direct service, aiding in selection and making exchanges readily."

If it is true that the retailer has the strategic position, then what shall he do?

The Bugaboo of Competition.

Most retailers who are worried by competition never try to discover what are the really dangerous methods used by their competitors. What really hurts is not the ability of their competitors to buy and sell cheaper but the fact that their competitors are usually better salesmen.

Of all the methods of salesmanship which are most difficult for the retailer to down, the mail order stands supreme. Yet there is not a mail order house which can equal the average merchant in point of service and quality of goods supplied, if the merchant is "on the job." At best, they are forced to resort to extraordinary expedients in order to make their distant customers feel that they are giving real service.

The Co-operative Catalogue.

The co-operative catalogue is an attempt to fight the devil with his own fire. But fighting the devil with fire is a mighty poor policy. Fire is the one thing the devil knows how to use best.

The method of meeting catalogue competition must vary with every retailer. It is a great mistake to look for a method which may fit the case of a retailer in a small town

in Maine and think that it will also fit the case of a retailer in some growing city in Texas.

This is the great weakness of the co-operative catalogue. It may be just the thing for a general store which finds it difficult to keep in touch with its trade. On the other hand, it may prove to be a vicious blow to the community where the hardware dealer, the grocer, the furniture dealer and the clothier are each doing a thriving business.

This disadvantage the co-operative catalogue seeks to minimize by providing that the profits on a hardware sale shall go to the hardware dealer, even though the sale is made by the grocer. But supposing the hardware dealer circulates only 100 catalogues, whereas the grocer circulates 500. Supposing the hardware dealer doesn't advertise his catalogues at all, while the grocer spends a considerable amount of money in advertising them both in the newspapers and through circulars. In a few words, supposing the grocer makes five times the selling effort of the hardware dealer, would it be fair to have the hardware dealer get all the hardware business when he has done only a fifth of the work of selling?

Co-operative Selling.

Reduced to its simplest form, a co-operative catalogue is not merely a means of fighting mail order competition nor is it a method of enabling the retailer to buy more cheaply. It is in part these things, but in reality it is principally a method of co-operative selling, and the method by which a retailer will conduct his business will be determined by those who prepare the catalogues.

In advertising their mail order business, every retailer in the town will have to agree upon uniform methods. They will have to agree about credit, about freight, about express, about methods of remitting and almost invariably this agreement will not be what they may wish but what the central organization from which they buy the catalogue determines.

Whether they wish to have it so or not, they will become nothing more nor less than agents, and while their profits as an agent will be great owing to a reduction in their expense, they will find that in the long run they are aggravating and not preventing mail order competition.

Co-operative Buying.

Co-operative buying is an attempt to imitate the condition of competitors who are able to buy better. Not only are these competitors able to buy on better terms and through fewer middlemen but they can take advantage of innumerable economies which the retailer who must keep his capital invested exclusively in one stock can not consider.

Just at this time a number of co-operative buying schemes which seemingly enable the independent retailer to buy at an equal advantage are being widely discussed. In one form or another each of these methods claim that they enable the retailers to buy at a lower cost by affecting three economies:

1. Buying direct and eliminating the jobbers.
2. Buying by mail and eliminating the salesmen.
3. Buying for cash and eliminating credit losses.

These are economies, surely. But are they worth the cost? And is it not possible for the wide-awake merchant to buy to equal advantage without committing himself to a method of doing business which makes him nothing more than an agent for a buying agency?

The Futility of Buying Direct.

Few retailers are of the opinion that consumers can save themselves money by buying direct and eliminating every form of middleman. There are certain inevitable losses which must be added to the manufacturing cost of goods and there are certain services demanded by consumers which must be included in the price they pay. Whether they buy direct or whether they buy from the retailer they will have to pay for these losses and for whatever service they demand and they will have to pay the profit not only upon the manufacturing cost but also upon the retailing cost.

This is so well understood by retailers that any suggestion to a retailer to buy direct from a manufacturer ought to be laughed out of court. Yet every form of co-operative buying is nothing more nor less than an attempt to eliminate the factors between the retailer and the manufacturers, the jobbers and their salesmen.

Advocates of co-operative buying, no matter what form their system may assume, claim that they can eliminate the profits of the jobber and reduce the cost of moving goods from the manufacturer to the consumer.

It is entirely possible that the profits of the jobbers can be shifted, but it is altogether absurd to claim that this cost of moving goods from the manufacturer to the retailer can be eliminated. And if it were possible to reduce it the jobbers,

prompted by self-interest, would be the first to undertake to do so.

Few manufacturers who could be induced to undertake a jobbing business would long remain philanthropists. If they do a jobbing business they will expect the jobbers' profit.

Buying For Cash.

We believe cash talks just as loudly to a jobber as to a manufacturer, while the jobber can render better service.

Whether the day for merchandising from top to bottom on an exclusive cash basis has yet arrived is extremely doubtful. Instead of a cash business being more profitable than a credit business, the very reverse is frequently and should always be true.

A credit business in which the accounts are carefully watched and restricted is a business in which each customer buys regularly a considerable amount, while a cash business is a business in which almost every customer is a transient who must be attracted by changing selling arguments. Almost without exception the large and scientifically managed department stores cultivate charge accounts. But of course the credit is not indiscriminate, and the losses from bad accounts are negligible.

Buying in Large Quantities.

The saving possible by buying considerable quantities is another of the advantages presumed to come from the co-operative buying system. As an actual matter of fact, except in a few scattered instances, co-operative buying on a large scale is very impractical. It is possible that the merchants of a given section may combine to buy an occasional carload of merchandise which is saleable in their district, but the assumption that orders can be pooled from many sections and turn over to the manufacturers to fill when they must ship each part of the large order to widely scattered parts of the country, is fallacious.

Careful students of retailing have come to the conclusion that the successful retailer is not the one who



We Manufacture

Public Seating
Exclusively



Churches We furnish churches of all denominations, designing and building to harmonize with the general architectural scheme—from the most elaborate carved furniture for the cathedral to the modest seating of a chapel.

Schools The fact that we have furnished a large majority of the city and district schools throughout the country, speaks volumes for the merits of our school furniture. Excellence of design, construction and materials used and moderate prices, win.

Lodge Halls We specialize Lodge, Hall and Assembly seating. Our long experience has given us a knowledge of requirements and how to meet them. Many styles in stock and built to order, including the more inexpensive portable chairs, veneer assembly chairs, and luxurious upholstered opera chairs.

Write Dept. Y.

American Seating Company

215 Wabash Ave.



CHICAGO, ILL.

GRAND RAPIDS

NEW YORK BOSTON

PHILADELPHIA

seeks to do his business on a wide margin of profit, but the retailer who seeks to do business on a comparatively small margin of profit, but with a very rapid turn-over of his capital. Such a retailer depends upon his jobber to carry the bulk of his stock, while he himself carries simply sufficient to supply his trade from time to time.

Eliminating Jobber and Salesmen.

In certain lines of business a determined attempt to do away with the jobbers would paralyze the manufacturers. The manufacturers who are apparently willing to sell direct at a low cost do so because they feel they can sell through the jobber a certain proportion of their output at a very profitable figure. Let the jobber be eliminated and immediately the manufacturers will begin raising their prices.

Assuming that the jobber adds to the cost of the goods 15 per cent., it by no means follows that if you buy direct from the manufacturer you save this 15 per cent. It is possible in many cases to do so by making special contracts with the manufacturer, if the bulk of his output is otherwise taken care of. But the manufacturer who would depend entirely upon his ability to sell direct would soon raise his prices to cover the jobber's 15 per cent. or else go out of business.

Every retailer can think of instances of manufacturers who sold direct and whose prices were raised, slowly perhaps, but raised in the long run to a greater extent than when they sold through the jobbers. This was due to the fact that whereas the jobber gets his 15 per cent. by selling to one retailer the product of many different manufacturers, the manufacturer must rely upon a selling organization which sells only the products of his own factory.

"A Better Day's Profit."

Recently the Burroughs Adding Machine Co. made an exhaustive study of what ails the retail merchant.

It discovered that 95 per cent. of all retailers were just barely existing and being gradually forced out of existence, while a bare 5 per cent. were really succeeding. Then it began to study the methods of the 5 per cent. who were succeeding and the conclusion was that the only difference between the two lay in the fact that the successful stores were running their business from positive knowledge. It tried to answer the following questions:

"Which lines show a profit and how much?"

"What does it cost to obtain that profit?"

"Are my clerks earning more or less than I am paying them?"

"Are there any leaks, and, if so, where?"

Then it says:

"The average retailer is a poor buyer. Ninety per cent. of all retail stores over-buy. The biggest store leak is in the failure of the retailer to turn his capital often.

"A jobber's discount of 50 per

cent. from list price is a loss if the goods will not sell. The retailer must not buy for the extra discount but for the profit."

When it speaks of profit it does not mean immediate profit, but profit in the long run. Nowhere does it attribute the lack of success to anything but poor management.

A careful study of every phase of this co-operative buying and selling idea will convince the unprejudiced retailer that it offers to him little which is not his already. If he can buy for cash and induce his customers to buy upon a cash basis, he can sell for cost and make his entire profit out of his cash discounts. If he will study his trade sufficiently he can make contracts for considerable quantities delivered at regular intervals and paid for month by month, and obtain most of the advantages of purchasing in large quantities without the disadvantages. If he will spend the same amount of money in advertising and circularizing that he would have to spend for the catalogues and for distributing them, and bend every effort to make his advertising vitally interesting, he will obtain a larger trade for his own stock without regard to his competitors. If he will co-operate with the jobber and the jobber's salesmen, he will be able to carry a larger stock, which turns over more rapidly, and even though his profits on sales be smaller, his profit on his investment will be much larger.

Finally, if he will co-operate with the more than one million retailers of the nation to make it difficult for the manufacturer to sell at one price to mail order houses and chain stores, and at another price to independent retailers, he will worry less about the competitors who underbid him.

But this work can only be done through a national organization of such magnitude that the entire nation will respect its wishes.

Cost of Goods a Secret Not Always Necessary.

Written for the Tradesman.

When the commercial traveler visits the general store in the village or at the crossroads the store-keeper has no separate room where he can inspect samples and obtain quotations. Business with the agent must often be transacted in the presence of customers, some of whom are always eager to "catch on" to wholesale prices.

Most traveling salesmen recognize the unavoidable condition and quote prices in a guarded tone or use a pencil. Occasionally an agent seems utterly unconscious of the fact that a merchant does not want his customers to know how much he pays for goods, and will quote wholesale prices so as to be plainly heard by the apparently interested bystanders. This so annoys the merchant as to preclude his giving any order or causes him to abbreviate the one already begun.

Some customers are by no means satisfied with what they may "happen" to learn about wholesale prices and should the merchant be called away a moment to give instructions to an employee they begin to quiz the commer-

cial traveler: "How do you sell this shoe?" "What is such a suit worth," etc. The courteous and discreet agent quotes the usual retail price of the goods in question and the inquisitive one is no wiser as to wholesale prices.

Whenever a customer asks the merchant point blank what he pays for such and such goods, he sometimes gets an exact and truthful quotation, and yet does not believe it because he thinks the merchant makes a much larger profit. Again the wholesale price given in reply to such questioning is so ridiculously low and the possible profits so great that the customer realizes at once that the merchant does not propose to enlighten him.

That it is not always necessary to keep wholesale prices a secret, that it does not always injure trade if customers know what the merchant pays for goods may be seen in the case of the city grocer. He many times buys butter, eggs, fruit, farm and garden products right in the presence of customers to whom he retails the same. He bargains openly with the farmer or gardener, and all who choose may listen. He can not always do otherwise. It would lower him in the estimation of many did he try to bargain secretly—aside—in an undertone.

His customers are generally intelligent and many of them well-informed in business matters. They know that he must have a margin of profit sufficient to cover expenses, losses and an income for himself. He is seldom to blame for high prices; therefore, he does not regard the common complaints about prices as personal—as directed against him.

Another thing the discreet grocer does not do: He does not turn from his buying for the store and proceed to inform the nearest customer about the unavoidable losses in handling this or that product, nor of the heavy expense of retailing and delivering little dabs, such as many insist on purchasing. He leaves such explanations until some

one who thinks he is taking too big a slice for himself needs to be enlightened.

Seeing that publicity does not hurt the grocer, why may it not be used to advantage to a certain extent by other merchants? It seems that something along this line might be done to offset the claims of the mail order concerns. Not content to give prices and descriptions, over and over again they state that the local dealer will ask so much more for the same kind of goods. They want readers of their catalogue to believe that the home merchant is making exorbitant profits.


And yet publicity as to wholesale prices would not avail much with those who would admit that the home dealer's profits are none too large if they still gave credence to the mail order concern's claims that of buying in enormous quantities the latter obtain goods much lower than the home dealer has to pay. E. E. Whitney.

Queen Has Solid Silver Phone.


Queen Victoria probably has the most remarkable telephone in the world. It is of solid silver, with a gold transmitter, and is supported by four bronze Hercules figures, between which a boy leaning against a Spanish coat-of-arms is conversing by telephone (a golden wire) with an English girl in close proximity to a British lion. Above the mouthpiece are two goddesses in angel attire. One may well ask if it is possible to get the wrong number on such a contrivance. The queen never does. This work of art stands on her majesty's writing table and connects with the royal nursery.



REYNOLDS FLEXIBLE ASPHALT SLATE SHINGLES
 HAVE ENDORSEMENT OF LEADING ARCHITECTS



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 Original Manufacturer, GRAND RAPIDS, MICH.



Children a Mighty Factor in Shoe Retailing.

The purpose in running a shoe store is to make money. Theories, likes and dislikes may have some influence with the management of a retail business, but the real interest lies in those facts which bring in cold cash. Having passed the childhood stage, we may sometime forget the pleasures, sorrows and actual feeling of childhood days, and in the scramble for the almighty dollar we may be inclined to believe that more money can be made in selling a \$4 or \$5 pair of men's or women's shoes than there is in waiting on a mother wanting shoes for her children. Probably we may at some time or other have had a sad experience of spending twenty to thirty minutes selling a 50 cent soft sole with 12½ cents profit, but when we consider that children take a great many more steps than grown-ups, and that they require a great many more pairs of shoes, we find that the children's business is a mighty good factor in shoe retailing.

In selling children's shoes we should consider the open field resulting from the number of dealers who do not feature children's shoes. When we consider the greater number of pairs of children's shoes that are sold in comparison with the sale of men's and women's shoes it will be seen that the juvenile trade of a shoe store is a mighty important thing after all. We might say that it requires just as much time to sell an infant's shoe at 50 cents as it does to sell a \$4 shoe to the mother. Some merchants claim the stock is hard to keep and in spite of their most careful efforts, they are bound to be stuck on some lines of children's shoes. Suppose these merchants paid as little attention to the adult line! Business would be sure to drop off, perhaps to such an extent a receiver would be called in six months.

To attain success in handling children's trade this stock should be placed in a separate room or department, and divided from the rest of the lines. Certain clerks should be employed in selling little folks' shoes and the entire department given undivided attention. By employing this separate treatment a greater interest is obtained from the customers, goods are more easily sold, and the customers appreciate the service and are willing to come again. If clerks are engaged to sell nothing but children's shoes they unquestionably tender a better service to the customer desiring children's shoes.

Are you aware that fitting children's shoes is based entirely on self-reliance? Why? The salesman must

be both judge and jury in this case. This is true in fitting all sizes, from cacks to misses' sizes. The foot alone offers a guide, since scarcely any dependence can be placed on statements made by the child.

Special advertising directed to this class of trade will produce good results. But many shoe dealers seem to neglect this very important part of their business and seem to be under the impression that no great amount of profit can be obtained from the juvenile department. As a matter of fact, however, retailers are making a great mistake if they do not feature children's shoes to the degree that they should, because the trade of children is well worth catering to. The same dealers who complain about the multiplicity of shoe styles in men's and women's lines are usually those dealers who overlook the fact that children's lines, while they follow the style tendencies of shoes for their parents, are of a more staple character.

Smaller children will be more than pleased to receive a personal letter asking them to call and see the new school shoes. Not being in the habit of receiving mail, such a letter will create a strong impression upon them and ought to be productive of good results.

A young man found after buying a shoe store that his predecessors had not given much attention to children's trade. He found, also, that most all other stores were equally indifferent to displaying or advertising children's footwear, so he began hammering children's shoes. One Saturday he would sell soft soles in all colors and sizes at nine cents a pair. They cost him seventeen cents, so on fifty pair he lost \$4 and the expense of selling them, but he made a score of new customers. Another time he would advertise the gift of a small sled with every pair sold on one day. With dozens of plans, each different from the one before, business began to improve. His children's department grew by leaps and bounds and with it the mother's trade was also secured. The young man is still on the job fitting eleven and twelve feet that have never been fitted in any other store than his and some of them are the nine-cent customers.

He attributes his success to the fact that his competitors neglect their children's business. They show men's and women's shoes, advertise men's and women's shoes, think men's and women's shoes and forget children's footwear almost altogether. Judging from these facts it seems that it proper attention is given to the children's

department there can be more actual money made there, than in any other part of the stock.—Shoe Retailer.

Old-Time Shoe Manufacture

Before the introduction of machinery the shoe manufacturers of the vicinity gave out a great deal of their work to families in the villages and on the farms, especially in the colder months of the year. Most of the uppers of prunella or cloth shoes and carpet slippers were done by the women, but the leather work and bot-toming was done by the men, who worked in small outbuildings warmed by stoves and furnished with the old-fashioned cobbler's bench, with its array of shoe-pegs, sparables, shoemakers' wax, heelball, blacking pot and bristles, shoe thread, awls, knives, lapstone, hammer, strap and lasts.

Generally these buildings were small, holding from four to six benches, and they naturally became a favorite resort for the boys and old men who from time to time came in to tell and hear the gossip of the neighborhood. Many a sharp political or polemical argument was fought out, many a good story told and racy scandal recited "between meals," for everyone started in with a good breakfast and lost no time when the dinner-horn called them home at noon or to a hearty supper at the early sundown.

The old Franklin or "airtight" stove kept their little shops warm and dry; they smoked or "chawed" between the intermittent exchange of argument and conversation, and they felt

perfectly independent of foreman or manufacturer so long as their work was good, and they were up to time on deliveries.

Their work was good, honest work, too, whether "pegged" or "sewed," and the boys were each set to work splitting out and sharpening shoe-pegs, twisting and waxing threads, and doing such of the "chores" at house and barn as were not beyond their strength.

The women for the most part did their share of the work at home, calling in when necessary their neighbors' daughters, who chatted merrily you may be sure over labors that eked out the family resources or gave them a little money for dress, education or travel.

But that feature of shoe manufacture has gone by, and only here and there may be seen the tiny shops and the rotting cuttings of leather, and bits of wood and iron that tell of a phase of industry as extinct as the dodo.—National Magazine.

Button Fastener Machine Replevined.

Chicago, Oct. 28—The Heaton-Peninsular Button Fastener Co. has replevined a machine used by Vincent Canopa on the grounds that the lessee had substituted bogus fasteners. There is also a suit pending in the United States court against the O. K. Leather & Findings Co., of this city, for selling bogus fasteners to be used in Heaton-Peninsular machines. The H.-P. Co. states that this action is the first of a series of suits to be prosecuted on similar charges.

The Wonderful Shoe for Men

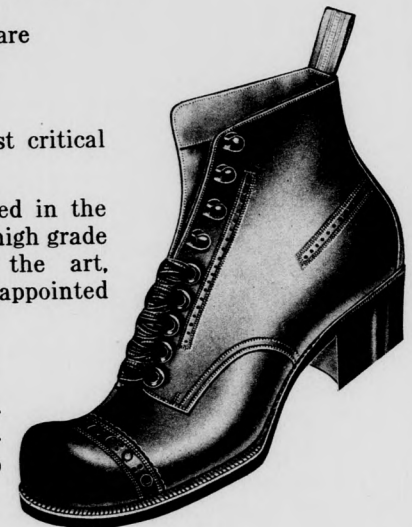
These Wonderful Shoes are different.

Every pair a beauty.

Sure to please your most critical trade.

Extreme care is exercised in the making of these shoes—high grade operatives, expert in the art, make them under finely appointed conditions.

Our specifications demand the best of materials and workmanship and **WE GET THEM.**



Try No. 114 B-C and B \$3.00.

Less 10% in 10 days; 5% in 20 days. Net 30 days.

Get in touch with Michigan's Modern Specialty Shoe House.

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

What Some Michigan Cities Are Doing.

Written for the Tradesman.

Durand is to have free mail delivery through the efforts of Congressman Forney.

Joseph P. Tracy has resigned the Secretaryship of the Saginaw Board of Trade, to take effect Dec. 31, and will return to Chicago to engage in business for himself.

Saginaw is expecting 800 delegates at the ninth annual meeting of the Michigan Retail Implement and Vehicle Dealers' Association, to be held Nov. 19 to 21.

Representatives of the Thumb district are urging the need of a boat line to Saginaw, Bay City and Port Huron, touching at Port Hope, Harbor Beach, Forrestville, Port Sanilac and Lexington.

During the present year 352 new buildings have been erected in Kalamazoo, which is not quite up to records for the past two years, owing to labor troubles.

Onaway is hoping to secure a beet sugar factory.

Marshall seems to be booming. For the first time in years there is not a vacant store on its main street and the Council is having difficulty in finding a place to hold its election.

The Otsego Commercial Club will give a banquet in honor of the ladies who were so successful with the doll parade at the street fair and home coming.

The Albion Council has voted to hold up all electric light bills presented by the Commercial Power Co. until better service is rendered. The present lighting contract expires in January.

Work on the new manual school at Menominee will begin this fall.

The Wabash will build coal docks at Adrian and will make that city a coaling stop for passenger and freight trains.

Benton Harbor will have a new daily evening paper, the Leader, which will start Nov. 15.

The Marquette County Gas & Electric Co. will erect a plant at Ishpeming for the manufacture of roof paint, using by-products of the gas plant.

Benton Harbor will be made headquarters of the Baker-Vawter Co., the general offices being transferred to that city from Chicago.

Dog license money reached nearly \$2,000 in Kalamazoo this year and brings the city more money than any other form of license tax.

Kalamazoo has laid two miles of pavement this year, while 13,300 feet of sanitary sewers has been installed.

The deal whereby W. H. Kitto, of Cleveland, was to have established an automobile factory at St. Louis has fallen through.

Bay City will have its street car tracks extended nearly a mile this fall out Farragut street.

Grand Traverse supervisors have voted to co-operate with Muskegon in the project of a macadamized highway from Chicago to the Straits of Mackinac, skirting Lake Michigan.

Jobs are hunting for men at Petoskey and industries are running short-handed.

Kalamazoo county will have a farm demonstrator, the Commercial Club of Kalamazoo having raised sufficient funds for the work.

The recent reception for farmers given by the Battle Creek Chamber of Commerce was a success, being attended by over 1,000 farmers, with their wives and families. The Chamber sent out 1,100 invitations and almost every one was returned, being brought in by the farmers in person. It is stated that the affair will be repeated at least four times a year.

Kalamazoo will experiment with luminous arc lamps in downtown streets.

Cadillac has had a bucket shop for the past six months and will refuse to renew the license. The manager has been talking of going to Petoskey, but Mayor Homer Sly says: "We have no use for bucket shops here."

A fine business block will replace the Colby-Hinkley mill on West Main street, Benton Harbor.

South Haven people have granted the gas company a new franchise and the company will make extensions and other improvements.

Ludington has passed the weights and measures ordinance which has been hanging fire for the past two years.

Bay City is enforcing its milk ordinance and one of the largest dealers has been notified to discontinue peddling milk until the plant is cleaned up.

Enrollment in the night schools of Battle Creek on first night was over 300, or an increase of nearly 100 over a year ago. There will be seventeen teachers, an increase of four over last year.

Holland citizens are enquiring whether there is not a plumbers' trust in that city. There must at least be some community of interests for the following public notice is being issued: "The plumbers of Holland wish to notify the public that the price of labor hereafter will be 60 cents, instead of 50 cents per hour by reason of the insurance they are compelled to carry for each employe, on account of the workmen's compensation law, which went into effect Sept. 1. The increase is to take effect immediately."

Ann Arbor citizens say that the street car service there is rotten and the company makes the retort that the city lines "don't pay nohow."

Benton Harbor has been told by a manufacturer of reduction plants for garbage disposal that it ought to buy a plant and stop dumping its garbage in the marshes and low places about the city. Benton Harbor is thinking about it.

Marquette has a dairy inspector who is on the job every minute. Premises of the thirty milk producers who supply Marquette are visited once each month and sanitary measures are enforced.

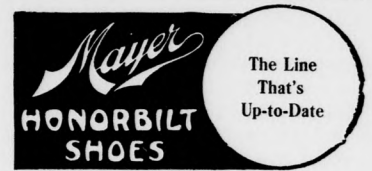
Enrollment at the State Normal School, Marquette, is 300—the largest for a regular term since the school opened.

The boulevard system of lights for Eight street, Holland, is being considered by the Merchants' Association.

The North Side Board of Trade has been formed at Holland, with Chas. Collins as President and Walter Flood as Secretary. Efforts will be made to secure another railroad for Holland and to have Black river dredged and opened for navigation.

Almond Griffen.

Every man on earth considers a promise sacred—if made to him by another.



Use **Tradesman Coupons**

It's the Name that Protects You

"H. B. HARD PAN" shoes have been made so well and so long that every FARMER, MECHANIC or RAILROAD MAN is satisfied with the goods shown him if they bear this name.

They know that the name H. B. HARD PAN is a sure protection against inferior leather and poor workmanship.

Think what an exclusive agency for this line means to you in protection and profit.

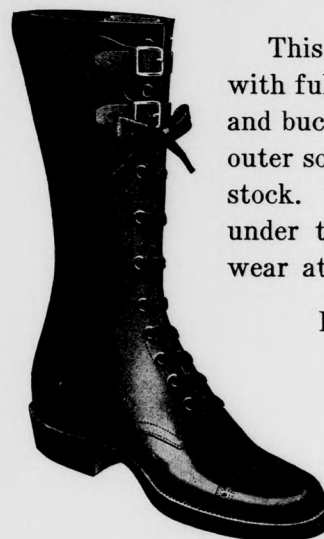
THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.
GRAND RAPIDS, MICHIGAN

No. 408
A Tan High Cut



Now on the Floor for Delivery on Receipt of Orders



This is a 12 inch tan Elk shoe with full bellows tongue, two straps and buckles at top, three soles, the outer sole being of No. 1 viscolized stock. The upper leather runs full under the toe cap, giving double wear at that point.

Rouge Rex High Cuts Satisfy

Hirth-Krause Company

Hide to Shoe
Tanners and Shoe Manufacturers
Grand Rapids, Mich.

FIFTEEN COUNTIES.

Almost Boundless Possibilities of the Upper Peninsula.*

For twenty-five years of my early manhood I followed the profession of a commercial traveler. My line was agricultural implements, which brought me to the front door of the retailers and jobbers in this line in almost every state in the union, so I have had a better opportunity than many to judge the traveling men and their work and worth in the Eastern, Western, Northern and Southern states.

I do not know of a class of men who are so untiring in their ambition to succeed and are more honest in their statements and more generous to their friends.

A real traveling man is always in the sunshine, he is pleasant and tries to make others so, he possesses a talent that sometimes is not made and cultivated by staying in one place and by not mingling with the people of the world, and that is the power to diagnose and judge men's natures and characters.

As a rule they are quick in their perceptions, they are clean and orderly in their appearance, accurate and methodical in their methods, always on time, for if they are not they lose their train and their opportunity of getting to the next town before their competitor does. They have more real love and respect for their homes than many men, and the love for their homes and their dear ones is the potent power which guides their steps in the path of real manhood.

The indiscreet acts of a very few have cast a reflection on many whose social and business lives are as pure and sweet as the breath of a beautiful rose.

As a class they are untiring and persevering, and try not to show disappointment, always trying to benefit their customers with their accurate knowledge of the value of the goods they represent. A real salesman always depends on the future for his success, and he will never endeavor to sell unworthy goods in large quantities to his trade, knowing if he did that his future orders would be as barren as the top of Pike's Peak.

As a class there is no stronger power to gather the real sentiment that exists among the people, and their power of making sentiment and governing the actions of people is possibly greater than any other class of men possess. With their frequent visits they carry information to the mountain top and into the valley. No hidden customer even in the wilderness or in the older settled country is missed by them. They are better conceivers of the value of any location, and the people, as to their commercial economic and religious value than any other class of men.

I heard Governor Rusk remark once that if the traveling men of Wisconsin wanted him for Governor and would manifest that desire by talking to their customers in reference to his

*Address of Colonel Mott, of the Upper Peninsula Development Bureau, given at the banquet of the United Commercial Travelers at Marquette.

ability to occupy that position, that was the only force or power of organization that he would care for, that they had the power of saying more good things and were freer from jealousy, and they always stood for the weak as well as the strong.

I have seen in my life's path many opportunities to test their sympathy and love of doing for the unfortunate. Several times I have seen hats passed around in railway trains and hotels and public stores to relieve some unfortunate person, and during any of these scenes I have always failed to find one ungenerous, selfish and unsympathetic traveling man. I have failed yet to see one refuse to answer questions or give information to any one who applied to him.

I do not, as I have said previously, know of a class of men that I could place as much faith in their ability of

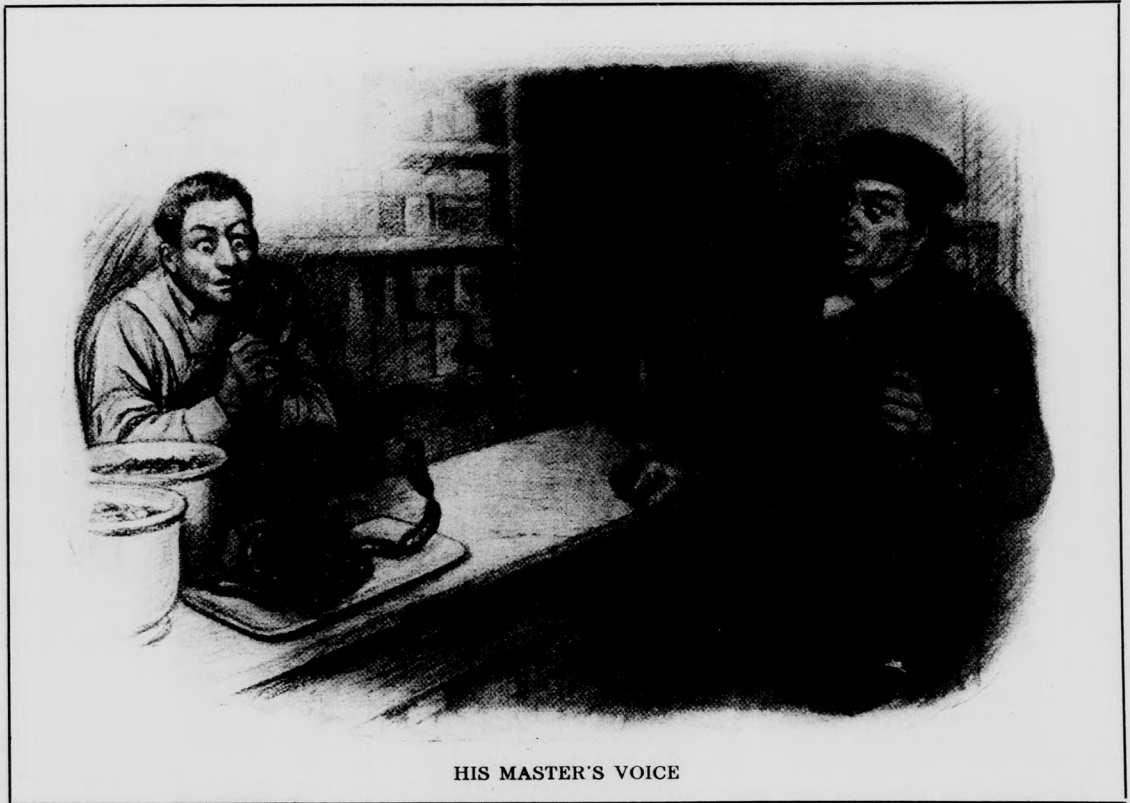
Through your help and through your ability to describe this country and its value as an agricultural proposition you can create sentiment and stir up and stimulate your customers even right here at home to a better appreciation of the value of this country than almost any other class, and when a man will stand up and fight for his country he is a loyal man, he is a good man, and it is that fighting spirit that must exist among the merchants of these fifteen counties if we are successful in bringing and keeping the right people, and you gentlemen can carry to each location and to each store words that are bathed in sunshine instead of knocking and fault finding words.

While you are waiting for your trains after you have closed up your business in each town take it upon yourself to tell the people, if you are in Marquette, how much energy and

that could be produced in Cloverland. Think how much larger your orders would be, how much more permanent your customers would be, how much better they would pay their bills if they had three million instead of three hundred and twenty-five thousand people to sell goods to.

Gentlemen this rests on your shoulders more than on the man who owns the land. He is looking for a one day profit. He can only sell the lands once, while you can constantly be deriving, every month in the year, revenue from the man to whom these lands are sold, because he cultivates and makes wealth for you and your customers.

I tell you, gentlemen, that lots of you can make more money by talking to your customers of the value of this empire than you can by playing Rummy. Of course, I know that no man before me knows how to even



HIS MASTER'S VOICE

doing things, and doing the right things, as the commercial travelers.

Now let me give you a little viewpoint of the future. I have been in the past, and it is from the past that we know the future. If you want more sales you have got to have more customers, and these customers have got to have more people to sell to, and there is no class of people in the world that is of so much value to the traveling man as the farmer. It is the farmer who produces something that gives him the opportunity of paying his bills during a strike or lock out. You gentlemen who confine your efforts and traveling in Cloverland, let me say to you that these fifteen counties are an empire in themselves, for as Andrew Jackson once said, "any country that could not feed and clothe itself should not exist, and a country that could do this was an empire."

progress is being displayed by the farmers of Delta or Menominee counties, and when you are in Houghton tell them how much alive the farmers in Iron, Dickinson and Gogebic counties are. Tell them that they are satisfied with Cloverland, that it is one of the greatest vestibules of wealth that you know of. I, myself, do not know of fifteen counties in one solid body that possess so much wealth under the ground as well as on top of the ground as is here.

Instead of having three hundred and twenty-five thousand people for a population these fifteen counties should have, and could easily support three million people, and of these three million people, if two million of them were agricultural people, and the balance miners, manufacturers, merchants, traveling men and professional men, no one can figure the wealth

play Rummy, but you might have heard of some one who did.

What I mean is wake up to the responsibility that rests upon you for if your customers do not succeed you can not get any orders or be prosperous and be known as a first class salesman.

You who travel in other states speak of this empire to the outside world, for it is here we need people. The well settled congested farming districts in the Southern, Western and the Middle Western states do not need the same care and thought and loyalty on your part in the direction of the upbuilding of the same that this territory needs.

Hundreds of congested families on small acreage that stand around the country store and listen to the stories of the traveling man would be much more benefited by giving them a neat

description of what this country can be made by actual farmers.

Let us analyze a little for your benefit these fifteen counties of Cloverland. This is the home of wild and tame grasses. Clover, timothy and other tame grasses grow wild without the culture and handiwork of man on the cut-over and forest lands. Sugar beets and vegetables possess a better flavor and are greater in quantity than any lands I know of. From a revenue standpoint I call your attention to the farmers of Menominee County last year who went into the culture of peas and obtained from sixty-five to one hundred dollars per acre for their crops.

Cloverland has over a thousand miles of shore line, which is a natural location for the culture of apples, pears, cherries, plums and for all varieties of bush and vine fruits. The large bodies of water, Lake Superior, Huron, Michigan and Green Bay seem to protect the trees and vines from killing frosts. Fruit also does well in the interior counties of Cloverland. The large body of snow that remains on the ground in this territory from December until April is a blanket of wealth which prevents the ground from freezing, so there is generally not more than half an inch of frost existing in the soil during the winter. The snow also protects the roots and vines, and it seems to be a rare thing for grasses to be winter killed.

All the rivers, creeks, lakes and wells are spring fed, so that a high grade of pure water exists in all of the different counties, and as every gallon of milk contains about 94 per cent. of water, the better the water, the better the grasses and the more contented the cows, the higher the quantity and quality of milk. I expect in a very few years with more agricultural settlement and when more cows are fed and reared in the territory, that many in St. Paul, Milwaukee and Chicago will look to this territory for their milk supply.

Fortunately in this territory there is no prevalent August and September droughts so that the pastures offer six months of grazing to about four and a half months that exist in the counties of lower Michigan and Wisconsin.

Every product from the field or factory in these fifteen counties can be carried by rail in ten hours time to eight million people.

I remember years ago when the tariff was first discussed, that the plumed knight of the Republican party, the Honorable James G. Blaine, said in a public speech that I listened to when a boy, "that there had been an anxious demand on the part of the people to have their wheat and other products shipped to Liverpool and London and desired that the tariff be torn down and free trade exist;" he said, raising his right hand above his head, "Ladies and gentlemen, you do not want to live in a country that does not protect its labor, what you seem to desire is a market for your products. You don't need London and Liverpool, you can do business at Kalamazoo and Kokomo if the people have got the money. A mar-

ket is a place where people have money, and if they have money they need what you have to sell them if it is something to eat or wear."

Gentlemen, just cast your eyes to the Western states, to the far off Canadian wheat fields, and what do you see? You see long freight trains moving eastward loaded with the products of their fields, with nearly three thousand miles to go to find a market, a market where the people have money, which is the Middle Western and Eastern states.

Now the cost of the transportation of these products is to be added to the product, it is always the consumer that pays the freight, but the more freight charges the less profit to the producer. Cloverland's location is only two hundred and fifty or three hundred miles by lake or rail to reach the same market to compete with the far away products of the West. The same market that Cloverland is catering to and the same people they desire to do business with prefer the fruit, field and dairy products of our location on account of their quality and freshness, and the cheap and quick transportation places the people of Cloverland with far more advantage for profit than lands located a long distance from the center of population.

Let us look at some of the advantages that this empire offers. Its schools are as good as the best that exist in the world. We have well established district, public, high schools, normal schools, the best mining college, with County agricultural schools, and any improved policy existing in any school is found in Cloverland's institutions of learning. Churches of every denomination are here and extend a welcome to Christian people to come and live and worship God as their own conscience may dictate without any interference. The climate is exhilarating and invigorating.

There are more miles of good roads and macadamized roads in these fifteen counties than any fifteen counties of any state in the Middle West.

Its soil exceeds in producing power more than the soils of other states. It is strong in the production of cereals, grasses, vegetables, sugar beets, fruits and dairy products. Its potatoes are the best grown and can be made to bring better prices by sorting and improving their looks, which will give them more commercial value than any potato on the market. This territory can build up a more favorable reputation for the growing of a superior quality of potatoes and for a natural home for wild and tame grasses. Good pure water and good grasses is the concrete foundation of all dairy countries.

I make this prophecy, that in the very near future there will be numerous cars loaded with milk on the different trunk lines in all of these counties to be shipped with only a night ride to Minneapolis, St. Paul, Milwaukee and Chicago to compete with the dairy industry located near these cities.

It has a vast number of water powers that are only waiting to be har-

nessed and placed in position to be of commercial value. Factories can exist here free from the annoyances that are sometimes common in the great cities, and have more opportunities for cheaper transportation for any product manufactured from iron, copper or wood, and all manufactured goods can be placed on the market with more profit than elsewhere.

Gentlemen, this is an empire. It is in your hands to make this empire known by advertising it by word of mouth to your friends and trade in the adjacent states, and also try and build up more genuine appreciation and enthusiasm among your Cloverland customers for their own territory.

Go to it boys. I know you will succeed, and there will be no one who will appreciate your efforts more kindly than the Development Bureau of the Upper Peninsula of Michigan.

Brown City Merchants Organize.

Port Huron, Oct. 25—The organization work has commenced for the year and I have just returned from organizing a strong local association at Brown City, with thirty-five charter members. They will adopt the Port Huron system of rating their customers. They will also take up the matter of civic improvement. They have elected a bunch of hustlers for their officers, as follows:

- President—Geo. A. McKay.
- Vice-President—Chris Shoenhals.
- Secretary—John Cawood.
- Treasurer—Chas. Noble.

They will meet Nov. 4 and elect directors and committees to continue the association work.

J. T. Percival.


Work properly applied is what counts. There are more cases of misdirected energy than laziness.

Rubber Boots For Your Fall Trade


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


THE MAUMEE RUBBER CO.

224-226 Superior St., TOLEDO, OHIO



Bear Brand
Wales Goodyear
Conneticut
Woonsocket





The Boys' Hard Wear Shoe that will satisfy boys' hard wear, and you know what that means.

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



Repeat Orders for Fall and Winter Goods.

Clothing manufacturers are doing a good business in fall suits and overcoats, according to the reports that are being received by men's wear selling agents. Retailers evidently underestimated the size of their fall requirements when they placed initial orders, for the wholesalers are being required to increase orders in a way that proves that retailers are finding their stocks either too small or that the demand from the consumer has already made inroads that have reduced retailers' supplies to points that require replenishing.

The repeat orders that the manufacturing clothiers are receiving cause them, in turn, to enter the primary market for additional lots of heavy-weight merchandise. Stocks of piece goods to meet this demand do not exist in first hands. Of course, there are some fair size lots available, but such goods are not available in lots big enough to provide buyers with the yardage they require.

It was stated by a high authority that the men's wear market was never so well cleaned up of woolsens and worsteds at this season of the year as at present, and that owing to the fact that the majority of the mills were running full on orders there was little likelihood of any stock goods being produced in anticipation of the demand which is expected to develop with the arrival of cold weather.

This state of affairs means that buyers of piece goods will not be able to have re-orders on good selling styles filled and that when retailers dispose of their present stocks the substitution of other styles will have to be resorted to. Mill agents believe that in many instances retail clothiers will be compelled to go through the fall season with a smaller assortment than has been the case in a long time.

One of the peculiar phases of the business passing in heavyweight goods is that buyers, knowing the position of the market, are not willing in all cases to pay full prices for desirable stock grades. Mills that were not sold up so tight that no work other than the orders on the books for the current fall and the next spring season could be considered, used up whatever surplus yarns they had on hand recently and produced very moderate size lots of fancy worsteds for stock. These goods are being held at the opening fall quotations, but when purchasers find that they can obtain these for quick shipment they expect sellers to make sharp concessions, which, it is needless to say, are not granted.

On the other hand, duplicate orders on good selling numbers for which yarns are available are being placed by the clothiers at full market rates. Anything that must be made is apparently considered worth all that is demanded, but stock goods for some unexplained reason are not considered worth full prices, although they may be desirable in every way as possessing additional value because holders can make quick shipments.

Enquiries for overcoatings are also quite numerous. The leading producers of high class goods have no overcoating to offer and will not be able to furnish any in excess of orders during the remainder of the season. Conditions in overcoatings are perhaps even more acute than in suitings, and while buyers must be thoroughly conversant with the state of the market, nevertheless there is a steady enquiry for desirable goods at low prices, which are wanted for some special purpose.

The Wing Collar Growing in Favor.

Make way for the wing collar and watch it grow in favor. Indications point to its regaining a large portion of the popularity it knew some years ago, and it will be seen encircling necks to which it has been a stranger for a long time. This is not because it is comfortable, but because the fold collar has had a vogue so long the restless public is demanding a change, and the wing is the result. The stylish "wing" will not be the old-fashioned large tab, however, but a small one with the two points set close together.

Discussing the position of "knits" for autumn, in the Clothier and Furnisher, a well-known Broadway furnisher said: "I have tried hard to find something new and different in patterns, but the search is in vain. Manufacturers are simply duplicating the old designs. In consequence, I will have to show the same thing I showed last spring or 'pass up' knits altogether, except in solid colors and fine accordians. I am not blaming manufacturers, as the limitations of knitting machines keep them in a groove, but there must come a decided change in this class of goods if they are to maintain the place they have won in the dealer's stock." As a matter of fact, a change is already under way. Experiments are said to have been successful in producing open-end knitted four-in-hands in both popular and fine grades. Moreover, machines are being tried out to apply delicate figures to "knits" similar to those seen in flat silks. If "knits" can parallel flat silks in their range of designs and colorings, they

will take a fresh grip on general favor and graduate from a fad into a staple.

Open-spaced fold collars have brought a vogue for wider four-in-hands that tie into a sizeable knot and can be pulled up high. This demand is chiefly confined to the big cities. In small towns the narrow four-in-hand still leads.

Knitted silk mufflers will be largely worn this winter. These "protectors" are one of the "little things" which add to comfort as well as appearance and keep the linen in that "snowy" condition of whiteness so greatly desired. Aside from the white silk mufflers, solid colors and a variety of combination of colors are being shown.

Firms that make a specialty at this time of the year of putting up combination sets in boxes for the holiday trade have surpassed all previous efforts along this line. The sets this year are more numerous and more elaborate than ever before, and retailers are advised to make their selections as early as possible. Suspenders, garters and belts are individually boxed in a great variety of styles. Then there are smart combinations of suspenders and garters, suspenders and belts, and garters and belts. Cravats and suspenders are also packed together in attractive gift boxes. In the way of hosiery and cravat combinations there are any number of handsome things to be had, and one of the best selling items is the three-piece combination, comprising hosiery, tie and handkerchief. Men's jewelry is also put up in very attractive combination sets, and these make most acceptable gifts.

The Onrush of Stiff Hats.

While there is no reason to believe the popularity of soft hats prevailing for a couple of years has been a fad, and that it will soon pass away, yet it is not going to supplant the stiff hat so largely during the coming season.

Keep an eye on the trend of purchases. Notice what the men are wearing. They still want a soft hat in their wardrobe, but they want the derby also. This should mean better business in the hat department. In many instances it will result in the sale of two hats instead of one.

In soft hats both crease and telescope styles prevail, with a leaning toward the former. The tendency is to buy hats which may be formed into either shape rather than those which are machined into the style in which they must be worn. Mixed hats with some plain blacks and other sombre shades are most popular.

English cloth hats, which have made a bid for favor during several seasons, are again being shown. They have never gained the popularity hoped for them by their makers, and it is not likely they will occupy a very large place in demand.

As predicted, the first rush of early fall business in the retail stores promptly depleted the stocks of hats and in consequence early September witnessed the usual conditions at the factories with the daily receipts of duplicate orders for immediate deliv-

ery, says the American Hatter. The situation was unusually acute this year, for many of the manufacturers themselves were unprepared for the avalanche of orders and were a week and sometimes two weeks late in filling initial orders.

Much has been written in the way of advice to retailers emphasizing the great danger of overbuying, and in many trades there is probably a great necessity for such caution. Few retailers of hats, however, experience this danger—on the contrary, many of them would do a much more profitable business and secure a remarkable increase of prestige if they would exercise their judgment and, confident in their knowledge of the requirements of their trade and in their ability to select the winning styles, place their orders in more nearly sufficient.

Silk Clothes for Men.

The silk manufacturing trade agrees with the idea that men are showing more independence and originality in their selection of clothes, particularly in connection with garments that insure more comfort and ease in times of hot and humid weather, than the traditional wearing apparel. Accordingly next spring is expected to record the entry of the all-silk suit as an important choice for the man who really wants to have a fair chance with the hot days bound to follow in the summer. Not that the silk suit is an innovation; it has been made in a few styles for some time and met with a limited sale. Next spring, however, according to leading silk manufacturers, will see the silk suit on the market in a larger range of styles and at a price that will attract a good-sized trade.

These new silk fabrics it was claimed, will tailor satisfactorily, the weight being all that is desired in that respect. As to prices, while it was admitted that the cost of the finished suits would necessarily place a limit on the extent of demand, at the same time the possible trade in the country was very large.

It is helpful often to think of the fundamentals of your business. When dealing too continuously with details, thought is apt to become narrowed down, principles and policies forgotten, and efforts misdirected.

Clothing does not make the man, but he who keeps himself as well dressed as his circumstances will permit, maintains the greatest degree of self-respect.

The true diplomat is the man who has advanced more than others in the gentle art of getting along with his fellow men.

What Have You to Sell?

a DRY GOODS stock; or part of it?
a CLOTHING STORE; or part of it?
a GENTS' FURNISHING STORE; or part of it?
a SHOE STORE or an odd lot of SHOES?

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

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

Doings in the Buckeye State.

Written for the Tradesman.

Cleveland is fighting an outbreak of diphtheria.

The Zanesville Chamber of Commerce held its annual meeting Nov. 20 and elected eight new directors.

E. M. Statler, proprietor of Cleveland's newest hotel, entertained 150 of the city's newspaper men at a reception and banquet.

A net increase of \$14,461,650 is shown in the 1912 valuation of natural gas companies operating in Ohio according to the figures of the State Tax Commission.

Columbus recently made thirteen awards for street paving and on only two streets will asphalt be laid, the remainder being brick.

Hikes for girls, as well as for men and boys, under auspices of the Department of Public Recreation, are proving popular in Columbus. Points of interest, historically or otherwise, are visited.

Rest rooms have been provided in four of the public schools of Canton, each of them equipped with a couch, chairs, a lavatory and a medicine case for use in event of sickness or accident.

Ground has been broken on the campus of the Ohio Northern University, at Ada, for the Lehr memorial building, a \$150,000 structure, erected in honor of Dr. Lehr, who founded the college in 1866.

Toledo has granted the Hocking Valley Railroad concessions in the way of vacation of streets and alleys and the company will start work soon

on its proposed \$2,000,000 terminal in East Toledo.

The new directory of Fremont shows 2,800 homes and a population of over 12,000.

Toledo is showing renewed interest in public playgrounds and a bond issue of \$750,000 for improvement and extension of the park system is proposed.

Cincinnati will provide winter sport in the parks, including skiing and toboggan sliding on the hills. Field houses equipped with gymnastic apparatus will probably be established in several of the larger parks. The outcome, however, is dependent largely on the \$750,000 bond issue which will be voted on at the coming election.

Regular policemen on the beat in Cincinnati will hereafter serve as sanitary officers as well, with powers to inspect kitchens, cellars, yards and attics to see that they are kept in wholesome condition. Beating carpets in the back yard, heaping piles of ashes and mixing garbage with other refuse have been designated as misdemeanors by the health department.

The corner stone was laid last week in the new thirty-four story office building at Fourth avenue and Vine street, Cincinnati, the tallest structure in the city.

By recent order of the Safety Director of Cincinnati no vehicles may stand for more than five minutes on any street in the district bounded by Elm on the west, Main on the east

and between Fourth and Sixth avenues.

Will the schools of the future be able to supply the sort of boys and girls for which the industrial world at present is calling in vain? In reply Dr. W. O. Thompson, President of Ohio State University says: "Trade schools can do this if the manufacturing interests will pay what is right. Wages must be made better in many instances. Labor unions put a premium on mediocrity. The schools have got to break up that thing, sooner or later. We must ultimately come to a quality basis for all service."

Forty members of the manufacturers and wholesale merchants board of the Cleveland Chamber of Commerce made a two days' trade extension trip in nearby territory last week.

The Ohio Supreme Court decided in favor of Cleveland in its fight to get possession of fifty-one acres of land along the lake front now claimed by the Pennsylvania Railroad and covered with tracks, wharves and coal docks. The city's victory paves the way for a system of wharves and other improvements. The railroad company will carry the case to the highest court.

The Cleveland Council has passed an ordinance authorizing a bond issue of \$2,000,000 to cover the cost of completing intercepting sewers and establishing a sewage disposal plant in the upper river valley. This action is a result of an order from the State Board of Health directing that steps

be taken to remove the sewage from Cuyahoga River and to abate the nuisance caused by river contamination.

The Dayton Power and Light Co. has completed the purchase of the Miami Valley Light, Heat & Power Co., of Piqua, the price paid being about \$500,000.

The Dayton Chamber of Commerce is waging war against unnecessary blockade of the streets. Transient peddlers displaying their wares are classed with outdoor advertisers who use the streets as nuisances to be eliminated.

A membership of 1,000 and a Chamber of Commerce building are being worked for by the Zanesville Chamber of Commerce. Almond Griffen.

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

Buffalo, Oct. 29—Creamery butter, 27@31c; dairy, 25@30c; poor to good, all kinds, 20@24c.

Cheese—Fancy, 17@17½c; choice, 16@16½c; poor to common, 8@12c.

Eggs—Choice, fresh, candled, 30@35c; cold storage, candled 24@25c.

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

Beans—Red kidney, \$2.50; white kidney, new \$3.25; medium, new \$3; narrow, new \$3.25; pea, new \$3.

Potatoes—45@50c per bu.
Rea & Witzig.

Some men are stingy they won't even tell a joke at their own expense.

Use Your Head Instead of Your Shoulders

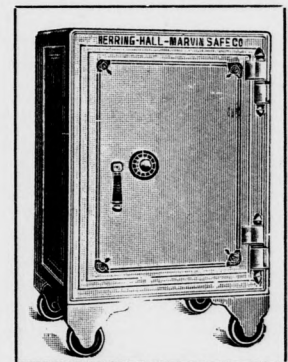


"Many a man goes through life with his shoulder at the wheel, who would have gone farther and with much less friction had he hitched his head to the tongue.—W. L. Brownell.

A man in business if he would be successful must use his head. In some men's heads the bump of caution is more fully developed than in others. Every business man whose bump of caution is normal realizes that he is running a great risk when he leaves his books of account on a shelf or under the counter when he locks up his store at night.

Did You Ever Investigate and Find Out For how Little Money you Could Buy One of Our Dependable Safes?

Just drop us a line to-day and say, "tell us about your safes and name us some prices."



GRAND RAPIDS SAFE CO. Tradesman Bldg., Grand Rapids, Mich.



Michigan Knights of the Grip
 President—C. P. Caswell, Detroit.
 Secretary—Wm. J. Devereaux, Port Huron.
 Treasurer—John Hoffman, Kalamazoo.
 Directors—F. L. Day, Jackson; C. H. Phillips, Lapeer; I. T. Hurd, Davison; H. P. Goppelt, Saginaw; J. Q. Adams, Battle Creek; John D. Martin, Grand Rapids.

Grand Council of Michigan, U. C. T.
 Grand Counselor—John Q. Adams, Battle Creek.
 Grand Junior Counselor—E. A. Welch, Kalamazoo.
 Grand Past Counselor—Geo. B. Craw, Petoskey.
 Grand Secretary—Fred C. Richter, Traverse City.
 Grand Treasurer—Joe C. Wittliff, Detroit.
 Grand Conductor—M. S. Brown, Saginaw.
 Grand Page—W. S. Lawton, Grand Rapids.
 Grand Sentinel—F. J. Moutier, Detroit.
 Grand Chaplain—C. R. Dye, Battle Creek.

Grand Executive Committee—John D. Martin, Grand Rapids; Angus G. McEachron, Detroit; James E. Burtless, Marquette; J. C. Saunders, Lansing.

Wafted Down From Grand Traverse Bay.

Traverse City, Oct. 28—The third of our series of winter parties held last Friday evening was the biggest success ever. The attendance was large and everybody reports a fine time. A number of travelers from out of town also attended.

W. J. Armstrong, of our city, who represents the Johnson Candy Co., of Milwaukee, has decided not to go to Cuba, owing to a heavy extra expense which he was obliged to meet at Grawn one recent evening. Bill had finished his regular business calling on the trade when he was inveigled into spending the spare time in a game of smear while waiting for the 11 p. m. train for Traverse City. Mr. Josephson, who happened to know something about the game and happened to enjoy a good run of luck, incidentally figured here was some easy picking and about midnight informed Bill that the train had pulled through and our victim of the evening was obliged to engage a livery rig at a heavy expense and drive to our city. Mr. Josephson consoled Bill by stating that he knew it was near train time, but did not think that Bill cared to interrupt the game by leaving. A friend in need is a friend indeed.

The G. R. & I. depot at Pellston is nearing completion and that city can boast of one of the finest stations along the line.

W. LeRoy Perkins, of the Tradesman Company, of Grand Rapids, spent a portion of last Sunday hunting for game, at Bellaire, but in the evening attended church, as usual.

The daughter of Ned Lowing, who has been under the doctor's care, is, we are pleased to report, on the mend.

Mr. and Mrs. R. E. Weaver, of "Big Weaver" fame, spent Sunday at Grand Rapids.

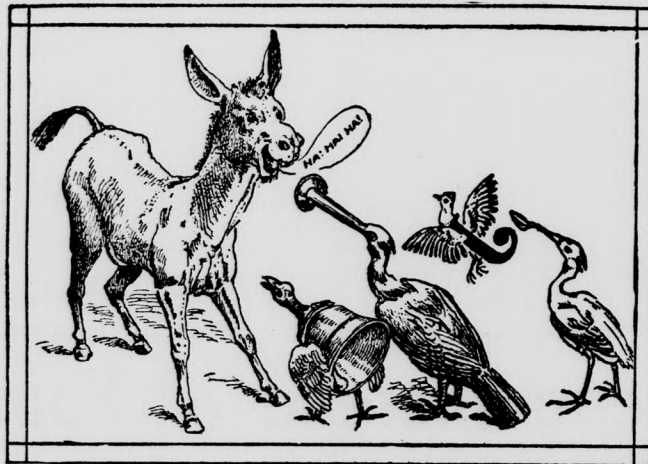
The daughter of Sam Taylor is threat-

ened with a case of appendicitis, but we do hope for a speedy recovery.

L. D. Miller spent Sunday with his family in Detroit.

Con Broene and Dick Warner, of Grand Rapids, and Archie Jourdan, of our city, entertained at the Wolverine, Boyne City, this week. One "old familiar bird" was also a great factor to make things pleasant.

Harry Hurley, as a side line, is now picking up empty beer bottles in dry territory. Possibly he is working for some glass factory.



What Five Birds Are Shown in This Illustration?

A year's subscription to the Michigan Tradesman will be allowed for the first correct answer to this puzzle.

Frank Geiken and wife, of Pellston, enjoyed a short honeymoon this week. They have been married ten years and went down home to celebrate the occasion.

Gene Scott, of Grand Rapids, was seen joy riding in our city Saturday afternoon.

Scarletina has visited the home of W. E. Bennett and three of the children are confined to their beds. They are getting along as well as can be expected and we hope for a speedy recovery.

Harry Hurley, our Secretary, spent most of Saturday afternoon collecting assessment No. 113 of the boys. It seems as though the boys would appreciate the services of our Secretary enough and not ask him to become a collection agency. Think it over, boys, and get there on time when the next one is called.

R. W. Woodruff, of Howell, a member of our Council, has requested a transfer to Auto City Council No. 305. Our loss is Auto City's gain.

Traverse City Council held its regular meeting Saturday evening and one more was added to our number. Fred C. McCloskey, of Red Wing Flour fame,

crossed the hot sands and now wears the button. Past Senior Counselor M. L. Moody, of Auto City, Lansing, paid us a visit and gave us a nice talk for the good of the order. Brother Moody is always a welcome visitor. Brother McCloskey was there also to defend his good name. Thanks, Fred. The meeting was a success, with the spirit of harmony prevailing.

Fred. McCloskey says there is a good licking in store for the guy who wrote that letter. Well, we were all with you, Fred.

While there is nothing in our constitution that forbids Jim Flaggert from selling soft drinks to our members in our Council chambers, we all figured that to work six days was enough without working the sixth night.

Brother W. A. White offered a resolution in reference to voting that would benefit every traveler in Michigan. We certainly have a live bunch in this Council, always starting something.

Brothr Oole again presided with the same ease as if he were selling groceries. A Senior Counselor who is on

Albert Sorenson, of Manistee, spent Saturday evening, Sunday afternoon and Sunday evening on Second street in our city. Seems to us as though things were beginning to look serious. Look out, Albert, Christmas is near at hand and under these circumstances it calls for a set of furs or a gold watch, with your picture on the dial.

"Yankee Girl Pete" Anderson and Dick Benway worked Traverse City Saturday evening.

Grover Mapel, Marshall Field & Co.'s salesman, expects to again to be in position to take up the road work this week, after being confined to his home with illness. Grover's left foot is all right again.

Dick Benway received the following wireless message here from Bill Cosgrove, who spent Sunday at Petoskey: "C. Q. D." We might suggest that it might be well to carry a few personal checks in matters of this kind. Bill and Dick make their home in Saginaw.

Anderson, Benway and Conner held a full dress "rum" party in room 14 Whiting Hotel, but the boys state that Pete was attired in his night robe. For Pete's sake we would suggest that hereafter he not allow them in his room.

Fred. C. Richter.

Sunday School Named After Salesman.

Whitefish Lake, Oct. 28—At the regular session of our Sunday school yesterday, it was decided to change the name from Nazarene Sunday school to Byron S. Davenport Sunday school. We did this voluntarily, because of the interest Mr. Davenport takes in the organization and the manner in which he assists us financially. Instead of spending the day fishing, as many men would do who travel five or six days a week, Mr. Davenport is punctual in attendance at our Sunday school and when he has guests over Sunday, he insists on their accompanying him. As traveling men are liberal contributors to Sunday schools and religious work generally, our revenue from this source is considerable. On a recent Sabbath Mr. Davenport and each of his guests deposited \$2 in the contribution box—all but M. L. Elgin, who gave only \$1. We trust the example set by Mr. Davenport will be followed by many other traveling men.

Deacon Brown.

The Cure.

One of the candidates for the representation of a county district in the course of a speech just previous to the general election had occasion to refer to the flogging of children. Some folks nowadays, he said, object to beating youngsters at all, but he agreed with the truth in that saying of the wise man: "Spare the rod and spoil the child."

"I suppose that I was no worse than other boys," he went on to say, "but I know I had some flogging myself, and I believe it did me good. Now, on one occasion I was flogged for telling the truth!"

"It cured you, sir!" said a voice from the back.

Resolve not to mistake a demijohn for the fountain of youth in 1912.

News and Gossip Around Grand Rapids.

Grand Rapids, Oct. 29—Mr. and Mrs. J. M. Christensen, 940 Worden street, are the proud—indeed, very proud—father and mother of an eleven pound boy, who was born to them, Monday, Oct. 21. James Joseph is the name under which the new heir in the Christensen family will go through life. Both the mother and the boy are doing fine. The boy, according to Mr. Christensen, is the only and original "white hope." "Papa" says the boy is some eater, being on the job of eating sixteen of the twenty-four hours of the day and that when he howls you can hear him a block. Many happy returns of the day.

The second dance of the series of dances given by the U. C. T.'s during the fall and winter season was held last Saturday night at Herald hall. About forty couple attended and a fine time was had. The first dance may have been a fine one, but the last one was a grand success in every way. Tuller's orchestra furnished the music and many musical surprises were sprung. Refreshments were served. Among the dancers were Mr. and Mrs. C. D. Lawton and Mr. and Mrs. A. F. Rockwell. Mr. Lawton and Mr. Rockwell will be installed into the U. C. T.'s next Saturday night. Mr. Lawton is sure a live one and he kept the dance committee busy at the "doings." Mr. Rockwell was a little more peaceable, but he vows he never had a better time.

There are a lot of season tickets for the dances left and if you have not yet secured one, get busy. You can get one from the following gentlemen: C. F. Aupperle, F. E. Scott, H. F. DeGraff, C. W. Bosworth, J. H. Bolen, B. E. Bartlett, Chas. Nye and F. C. Mooney.

M. J. O'Connor, of Flint, and a brother U. C. T. who makes his headquarters at the Livingston Hotel most of the time, trimmed Charles Miller, the well-known cigar dealer, out of a "lot" of cigars the other evening. Mr. O'Connor represents Wm. Ayers & Son, of Philadelphia.

It is very important that every member should attend our regular meeting next Saturday night. Very important business will be transacted. No. 131 proposes to organize a band under the leadership of Fred E. Beardslee, Bro. E. A. Bottje will act as conductor and it is requested that any brother who knows anything about music make it known. Come along, you musicians, and get in line, so that you will be in the band that will lead our parade at the 1913 convention.

One of the most welcome sights in Grand Rapids last Saturday was the appearance of Bro. O. W. Stark at the general chairman's meeting. Mr. Stark has been confined to his home for four months and for a time his life was despaired of, but his fine constitution carried him through. Mr. Stark is now only a ghost of his former self, having lost eighty-six pounds. Will be glad to see you, Bro. Stark, at our meeting Saturday night.

C. P. Reynolds is seen a lot riding in an auto nowadays. Mr. Reynolds lives out on Burton Heights and says the machine beats street cars. Don't have to hang on a strap. Some machine, C. P. J. A. Keane, the editor of the U. C. T.

Bulletin, is wearing a new suit. The trousers are cut in the latest style. You all know, somewhat short. A friend of J. A.'s asked him if he did not think they were a trifle short, but he replied, "No," but that "he had gotten into them too far."

O. F. Moore, of Saginaw, was in our midst this week. Mr. Moore is a salesman for Studebaker, of South Bend. He is a booster and will be at our convention next June.

Speaking of street cars, reminds me that I saw one of our popular members, who is short and rather stout, jammed in among a crowd in the aisle of a car the other day. He was too short to reach the strap and at every stop and start of the car was being stepped on. He was seen to smile and offer up a prayer of thanks. He had discovered a sign in the car which read: "For space in this car, apply to the Street Car Advertising Co. in Michigan Trust building." When last seen our friend was making tracks for the Michigan Trust.

All the brothers are glad to know that L. E. Janney, of the Bostwick-Braun Hardware Co., has fully regained his health and is back on the job. I feel I owe an apology to Mr. Janney for getting his name in wrong in the Oct. 16 number of the Tradesman. Now, Mr. Janney, the brand of dope one has to use to get these articles for the Tradesman is something fierce. One doesn't last long and look at the results. For example I may refer you to James Goldstein, of Ludington, Walter Ryder, Edward Ryder and J. A. Keane. Have a little pity Mr. Janney and overlook a few mistakes, for just look in whose footsteps I am following. I trust my apology is accepted.

Otto Weber is in New York City, where he is buying the latest modes in men's furnishings.

Mr. and Mrs. Wm. Cook, of Kalamazoo, spent a few days with Mr. and Mrs. Peter Fox, of Lafayette street, who are the parents of Mrs. Cook. Mr. Cook is a representative of the Worden Grocer Co., of Kalamazoo. "Cookie" and Mr. Fox are brother U. C. T.'s.

The ladies will gather with the men at the regular meeting Saturday night. During the time the men are in session, the women will enjoy themselves by playing cards and other games. After the business session a fine musical entertainment will be rendered.

A few mornings ago Fred J. Gray sauntered down to the depot, purchased a ticket and then boarded a train. Fred travels out of here so much that he knows on which track every different train stands, so on this particular morning he picked out the track the train he should take should have been on, but fate was against Fred, for the P. M. and M. C. trains had switched tracks. Not noticing this, he piled on the wrong train. Just about 30 seconds before the train he was on was due to leave, someone asked Fred where he was going. Not until then had Mr. Gray discovered his mistake. He jumped up, grabbed his grips and got off just in time to get on the right train. When the conductor came in after tickets, Mr. Gray discovered he had left his ticket in the

ticket holder of the other train. Fred had to dig down. Hard luck, Fred.

The Franklin Pierce who made a political speech at Zeeland not long ago was not our "chief squirt."

Walter Ryder sprung one the other day. He said it was new. He asked Harry D. Hydorn what kind of a hen laid the longest. Harry, being a chicken raiser, wanted to know and Walt told him a dead one. Walt is some Roy K. Moulton. Walter is the man who put the first four letters in Bulletin of our U. C. T. Bulletin.

Chas. Nye's hand, in which blood poisoning had set in, is better.

T. W. Parker, the Marquette U. C. T. member, who is living here now and is going to transfer to 131, was hunting last week near Atlanta, Mich. Where is Atlanta? Anyhow, Mr. Parker reports securing a fine bunch of birds. You should hear him tell about it. The pen cannot describe it. Mr. Parker is going deer hunting the latter part of November. Some game supper we will have, boys, when he gets back.

Mr. and Mrs. Harry McCall are having their home remodeled. At present they are living on a shingle, according to Mrs. McCall.

Inquisitive. No, I never expect to get the shirt I loaned Walter Ryder.

It now develops that our friend, Fred Richter, is also some eater. At Mancelona he ate so much one day that he fell asleep at the table and, in trying to explain, he said he was in a "stupefied condition."

Louis Hake, the 4 X man, says he travels nights so that he can sleep at home daytimes.

Rufus Boer Sundayed in Petoskey and became so interested in a woman suffrage argument that he forgot to go to church.

Hurry those advertisements for the Bulletin, boys. We go to press this week.

How about mailing that subscription to U. C. T. Bulletin?

Finance Committee meeting, Saturday Nov. 2, 11 a. m. at Association of Commerce rooms.

Convention Committee meets every Saturday, at 2 p. m. at Association of Commerce rooms. You are requested to attend regularly if you are on this Committee. F. C. Mooney.

Chirpings From the Crickets.

Battle Creek, Oct. 28—Albert Renkers, formerly of Dowling, has bought a stock of groceries and dry goods at Clarksville. Albert was in business with his father and brother at Dowling. He reports good sales in his new store.

P. W. Rice, of Yorkville, with his wife, has just returned from a short auto trip into Indiana. Mr. Rice conducts a large store at Yorkville, on the shores of beautiful Gull Lake. He and Mrs. Rice always put in a busy summer and well earn their fall outings.

F. G. Solomon, member of the firm of E. A. & F. G. Solomon, of Richland, is the father of a dandy nine pound girl. F. G. is passing good cigars around to his patrons and men who call on him. Mother and child are getting along fine. Fred was tacking signs around the country last week, advertising his fall and winter

line of shoes. One more mouth to feed and he wants the business.

The Temple that the Masons are erecting at Hickory Corners is, or would be, a credit to a town of larger population than Hickory Corners. The structure is of brick and modern in all ways.

Willis Rockwell, of Hickory, had a furnace man in tow Thursday. Willis is on the committee and has to be shown.

G. Blackman, of Delton, starting Monday, will take care of city sales for Miller Candy Co. of Kalamazoo.

Council No. 131, Grand Rapids, has sent out stickers, advertising the convention to be held in their city next June. They can be seen on trunks, grips, post cars and busses. This coming convention will, without any doubt, be the largest Michigan U. C. T.'s have pulled off.

Wm. Masters is confined to his home with sickness.

Bro. Chas. R. Foster is a successful salesman. His recipe for success is "continually at it." For years Charles has always assisted, in an entertaining way, at club meetings, lodge gatherings, etc. Being naturally of a studious disposition—as naturally as a flower budding—Charles has developed into a professional entertainer. During this transformation stage from salesman to professional entertainer, he has continued to cover his allotted territory to the entire satisfaction of his firm and financial gain to himself. But ability will out and he began to get demands from his patrons to either stay over and make their homes his stopping place and put on or pull off, just as the case might be, one of his entertainments. He has got together a large collection of wigs, make-ups, etc., and a portable dressing room. Charles has put on several of his stunts before our Council and his work has met with the approval of all the boys. He had and fulfilled an engagement for one of his patrons (whose wife held a reception) in an Indiana town last week.

M. L. Blakeslee, one of our charter members and an old road man, is having his troubles. The executive staff in his office in Chicago has been changed and Mark has to submit a detailed report on sales and collections, expenses, etc., each week. This is new dope for Mark and it makes his Sunday afternoons short.

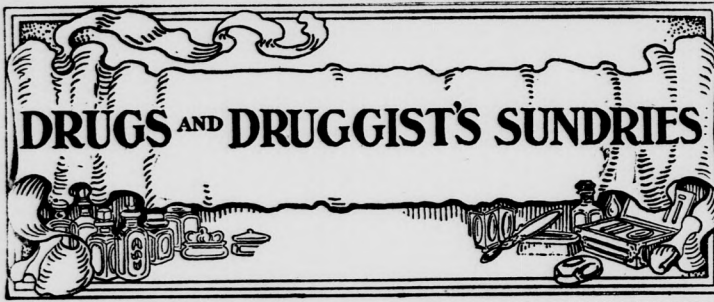
Geo. Fay, Augusta, is putting up a new store building. He will carry a stock of baked goods, candy, cigars and tobacco. He sold his business sometime back to Wm. Purdy. Mr. Purdy is from Lansing.

O. J. Wright, of Urbandale, has added a meat department to his large stock. Orin will have a chance to explain high prices of choice cuts.

Guy Pfander.

If you spend two-thirds of the waking hours of your life in an office there is no harm in making it habitable.

Salesmen make paths in the forests of prejudice which afterwards become the streets of a metropolis.



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. Cochran, Kalamazoo; D. G. Look, Lowell; Grant Stevens, Detroit.

Michigan Pharmaceutical Travelers' Association.

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

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

Over One Hundred Varieties of Commercial Sponges.

The sponge is an animal which has only recently ceased, geologically speaking, being a vegetable. When sponges are first taken from the sea they are black in color. The whole sponge is covered with a thin caul, which is a sort of sieve that keeps out a good deal of foreign substance which otherwise might be siphoned through the sponge and give him appendicitis.

For two thousand years sponges have been hooked up from the bottom of the sea. But now, in Florida, the business has been standardized and divers do the work. One diver will collect as many sponges as twenty-five working with hooks from a boat. "Give him the hook," may have originated on a sponge-boat, but that is neither here nor there.

After the sponge is taken from the water it is exposed to the sun for a time. This kills the animal. The outside skin is then scraped off, and the sponges are thoroughly rinsed in water so all the fleshy substance is washed out. They are then put on strings about a yard long, all sizes mixed, and offered for sale at the various sponge markets.

Sponges are sold by the pound, but there are ways of increasing the weight of sponges by loading them. Sometimes they are colored or discolored in order to make you think that you are buying a Turkish Sponge or a Sheepswool Sponge, when what you are getting is something very different. We remember the Irishman who looked at one of those great big potatoes on a dining-car and, in astonishment, turned to the conductor and said, "Begorra! It wouldn't take many of them to make a dozen."

The most important sponge-market in America is Tarpon Springs, Florida.

Sponges are now complimented by special legislation that protects them. Lobsters the same. We have all heard of the chorus girl who boasted of going to Rector's and finding in the course of interviewing a dozen blue points, a pearl that was worth a hundred dollars. When she told this to a fellow vaudevillian, the other girl said: "That's nothing! I got a diamond necklace out of a Pittsburgh lobster."

The legal life of a lobster was once explained to me by that great and good man, Thomas Brackett Reed, of the State of Maine. He was engaged in a lobster litigation—not a breach-of-promise suit. His mind being full of the subject, he talked it out to me in order

sponges a day, by machinery, with a very small amount of manual labor. And science, which can tell you how to make sensitized photographic paper, can also tell you how to bleach sponges. There is a book on sponges written by the world's greatest living thinker. In order that no Smart Alexander will think that I am talking about myself, I will explain at once that the world's greatest living thinker is Ernest Haeckel of the little town of Jena in Germany.

Darwin also has a good deal to say on the subject of sponges in his book, *The Origin of Species*. All animal life seems to start from about the same basis. Things then move off in various directions. Nature has tried about all the processes that can be imagined, and a good many that can't, in her endeavors to make a man. The sponge seems to be the universal embryo. Everything in animal life begins in a sack filled with a jelly-like substance.

In order to produce a man, Nature draws strings across the sack, closes it here, lets it out there, then ties it up, and out of this sack protrude, in the course of time, arms, head, limbs, eyes, organs, dimensions, passions, political ambitions, thoughts, schemes, plans, that

sponge gets a living, but he has to work for it, just as we have to work for a living.

The sponge is first cousin to the coral-insect. The coral-insect deposits a calcareous matter, this being a sort of waste. The sponge puts out calcareous matter, but it is believed that an absolutely healthy sponge does not allow any lime to get in his bones. Sponges with calcareous matter will scratch your automobile body and are, therefore, without much commercial value. Sponges lay eggs. We have the male and the female living in happy relationship, without scandal, near each other, happily attached to one big rock, living out a beautiful life of self reliance, raising a big family that go off into the sea and attach themselves in turn to rocks and earn an honest living.

Sponges usually attain their growth in about ten years, but in some centers we are told that they grow for fifty or a hundred years. Sponges that are used in America come largely from Cuba and from the coast of Florida. There are other peculiar and valuable sponges that are found only along the Mediterranean Coast and the Isles of Greece.

Elbert Hubbard.

The Peculiar Position of His Appendix.

First he hit him lustily on the chest. Then he applied an ear-trumpet to the left lung. Then he held a little conversation with the heart through a long, evil-looking speaking tube.

"Well, doctor," said the patient, "what's my trouble?"

The doctor pulled his whiskers thoughtfully as he replied: "Appendicitis."

"Nonsense! You must be mistaken!" exclaimed the patient.

"Sir!" answered the doctor huffily, "I am never mistaken!"

"Well, you are this time. I tell you I haven't got appendicitis."

"And I say you have. You've got it badly—dangerously—maybe fatally. The idea of contradicting me!" bridled the doctor. "Why, I don't believe you even know where your appendix is!"

"Oh, yes, I do!" retorted the patient. "It's in a bottle in Dr Jones' surgery!"

Back From Vacation.

"I hear your wife is back from the trip, but confined to the house. Too bad the trip did her no good," said the friend.

"Oh, the trip did her good, all right."

"Then she isn't confined to the house?"

"Yes; she's confined in the house."

"When does the doctor expect to have her out?"

"It isn't a case for a doctor, old man. The washwoman expects to have her out in a few days. She hasn't a thing fit to wear."

Finding a Motive.

"So he believes that nearly all present-day reformers are actuated by selfish motives?"

"Yes, he even insists that a bald-headed man started the swat-the-fly crusade."

Invoice Over Forty-two Years Old

Grand Rapids, Mich. *Rec'd 2 1871*

Helson Pike
 Bought of PUTNAM, BROS. & CO.,
BALTIMORE OYSTERS,
 And Manufacturers of Pure Confectionery,
 20 MONROE STREET.

✓ 25	Rich Candy	20	5
✓ 5	Coconut Bar	25	125
✓ 5	Burn Soap	30	150
✓ 7	Mollars	50	210
✓ 5	Sp. Liqueur Soap	30	150
			11.15

to get the thing straight for himself. The whole talk was vastly illuminating, as anything is when it is approached by a mind of the Thomas Brackett Reed order.

I venture that the average citizen of America knows less about sponges than he does about lobsters. Florida followed the lead of Maine and protected her infant industries. There are federal statutes also on the subject of sponge-fishing. Once it was a very easy matter to get soaked on sponges, but now wise buyers protect themselves by dealing with a responsible firm.

There are one hundred thirty-seven different grades of commercial sponges. These range in price from a few cents a pound up to forty or fifty dollars a pound. The various grades are sorted into firsts, seconds and thirds, and these again subdivided into various sizes. At one warehouse I saw a black sponge thrown into a tank. In a little while it came out of another tank a beautiful golden color, one of those soft, fluffy, blonde, peroxide things that you see in the druggist's window. It illustrated the value of bleaching.

There are sponge firms which have a capacity of bleaching thirty thousand

evolve into an executive. The sea is the great universal mother of us all. Every substance found in Nature is found in the sea. And the sponges seem to represent a very early form of life that fell a victim to arrested development.

The sponge of commerce is the skeleton of the animal. The oyster and the clam and Baptists all have hard shells. The turtle and the lobster are evolved types of jellyfish, fitted out with armor. Instead of armor, man has a brain and he protects himself with ideas. The Irishman who suggested that, instead of putting a bunch of flowers in the hands of his deceased partner, a brick in each mitt would be more appropriate, was not far from right. The sponge finds safety by attaching itself to rocks in the bottom of the sea. It is not much of a traveler.

All those holes and apertures in the sponge are for the purpose of sending currents of water through. They have a distinct purpose. The holes of the sponge carry eats to the animal that is inside. The whole body of the sponge keeps up a peristaltic motion, absorbing water and throwing it out. From the particles that pass through, the

WHOLESALE DRUG PRICE CURRENT

Table listing various drugs and their prices, categorized by type such as Acids, Ammonia, Berries, Barks, Extracts, Flowers, Gums, Leaves, Oils, Potassium, Seeds, Tinctures, and others.

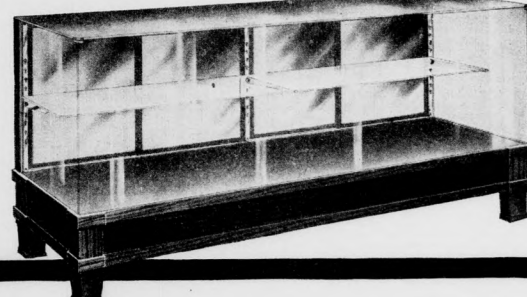


Our Home—Corner Oakes and Commerce

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

Advertisement for Foote & Jenks' Coleman's (Brand) Terpeneless Lemon and High Class Vanilla. Includes text: 'Insist on getting Coleman's Extracts from your jobbing grocer, or mail order direct to FOOTE & JENKS, Jackson, Mich.'

Advertisement for Four Kinds of Coupon Books. Text: '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. Rows include Peas, Cheese, Flour, Dried Apples, Jelly.

Index to Markets

Index to Markets By Columns. Lists various goods like Ammonia, Axle Grease, Baked Beans, etc. with column letters A through Y.

Main price list table with columns 1 and 2. Includes categories like AMMONIA, AXLE GREASE, BAKED BEANS, BATH BRICK, etc.

Continuation of price list table with columns 3, 4, and 5. Includes categories like CHEWING GUM, CONFECTIONS, CHICORY, CLOTHES LINE, COCOANUT, COFFEES, etc.

6

7

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Five O'clock Tea, Frotana, Fruit Cake, Ginger Snaps, Graham Crackers, Label, Lemon Snaps, Oatmeal Crackers, Old Time Sugar Cook, Oval Salt Biscuit, Oysterettes, Premium Sodas, Pretzettes, Royal Toast, Rykon Biscuit, Saltine Biscuit, Saratoga Flakes, Sultana Fruit Biscuit, Soda Crackers, Soda Crackers Select, S. S. Butter Crackers, Uneeda Biscuit, Uneeda Jinger Wayfer, Uneeda Lunch Biscuit, Uneeda Wafers, Vanilla Wafers, Water Thin Biscuit, Zu Zu Ginger Snaps, Zwieback, Other Package Goods, Barnum's Animals, Chocolate Tokens, American Beauty, Ginger Snaps, NBC Butter Crackers, family package, Soda Crackers, NBC family package, In Special Tin Packages, Festino, Minaret Wafers, Nabisco, 25c, Nabisco, 10c, Champagne Wafer, Sorbetto, Nabisco, Festino, Bent's Water Crackers, CREAM TARTAR, Barrels or drums, Boxes, Square Cans, Fancy caddies, DRIED FRUITS, Apples, Evaporated, Fancy pkg., California Apricots, Corsican Citron, Currants, Imported, bulk, Peaches, Muirs-Choice, Muirs-Fancy, Fancy, Peeled, Peel, Lemon, American, Orange, American, Raisins, Connosiar Cluster, Dessert Cluster, Loose Muscavels, Loose Muscavels, L. M. Seeded, California Prunes, 80-100 25lb. boxes, 90-90 25lb. boxes, 70-80 25lb. boxes, 60-70 25lb. boxes, 40-50 25lb. boxes, FARINACEOUS GOODS, Beans, Dried Lima, Med. Hand Picked, Brown Holland, Farina, 25 lb. packages, Bulk, per 100 lbs., Original Holland Rusk, Packed 12 rolls to container, 3 containers (36) rolls, 5 containers (60) rolls, Hominy, Pearl, 100 lb. sack, Maccaroni and Vermicelli, Domestic, 10 lb. box, Imported, 25 lb. box, Pearl Barley, Chester, Empire, Peas, Green, Wisconsin, bu., Green, Scotch, bu., Split, lb., Sago, East India, German, sacks, German, broken pkg., Tapioca, Flake, 100 lb. sacks, Pearl, 130 lb. sacks, Pearl, 36 pkgs., Minute, 36 pkgs., FISHING TACKLE, 1/2 to 1 in., 1 1/4 to 2 in., 1 1/2 to 2 in., 1 3/4 to 2 in., 2 in., 2 1/2 in., 3 in.

Cotton Lines, No. 1, 10 feet, No. 2, 15 feet, No. 3, 15 feet, No. 4, 15 feet, No. 5, 15 feet, No. 6, 15 feet, No. 7, 15 feet, No. 8, 15 feet, No. 9, 15 feet, Linen Lines, Small, Medium, Large, Poles, Bamboo, 14 ft., per doz., Bamboo, 16 ft., per doz., Bamboo, 18 ft., per doz., FLAVORING EXTRACTS, Jennings D C Brand, Terpenless Extract Lemon, No. 1 F Box, per doz., No. 2 F Box, per doz., No. 4 F Box, per doz., No. 3 Taper, per doz., 2 oz. Flat F M per dz., Jennings D C Brand, Extract Mexican Vanilla, No. 1 F Box, per doz., No. 2 F Box, per doz., No. 4 F Box, per doz., No. 3 Taper, per doz., 2 oz. Flat F M per dz., FLOUR AND FEED, Grand Rapids Grain & Milling Co., Winter Wheat, Purity Patent, Seal of Minnesota, Sunburst, Wizard Flour, Wizard Graham, Wizard Gran. Meal, Wizard Buckwheat, Rye, Valley City Milling Co., Lily White, Light Loaf, Graham, Granena Health, Gran. Meal, Bolted Med., Volgt Milling Co., Graham, Voigt's Present, Voigt's Flourist, Voigt's Hygienic, Voigt's Royal, Watson-Higgins Milling Co., Perfection Flour, Tip Top Flour, Golden Sheaf Flour, Marshall's Best Flour, Worden Grocer Co., Quaker, paper, Quaker, cloth, Spring Wheat, Roy Baker, Golden Horn, family, Golden Horn, bakers, Wisconsin Rye, Judson Grocer Co., Ceresota, 1/4s, Ceresota, 1/2s, Worden Grocer Co., Laurel, 1/4s cloth, Laurel, 1/4s cloth, Laurel, 1/4s & 1/2s paper, Laurel, 1/2s cloth, Wykes & Co., Sleepy Eye, 1/4s cloth, Sleepy Eye, 1/4s cloth, Sleepy Eye, 1/2s cloth, Sleepy Eye, 1/2s paper, Sleepy Eye, 1/4s paper, Bolted, Granulated, Wheat, Red, White, Oats, Michigan carlots, Less than carlots, Corn, Carlots, Less than carlots, Hay, Carlots, Less than carlots, Feed, Street Car Feed, No. 1 Corn & Oat Feed, Cracked corn, Coarse corn meal, FRUIT JARS, Mason, pts., per gro., Mason, qts., per gro., Mason, 1/2 gal. per gro., Mason, can tops, gro., GELATINE, Cox's, 1 doz. large, Cox's, 1 doz. small, Knox's Sparkling, doz., Knox's Sparkling, gr. 14, Nelson's, Knox's Acidu'd. doz., Oxford, Plymouth Rock, Phos., Plymouth Rock, Plain

GRAIN BAGS, Broad Gauge, Amoskeag, HERBS, Sage, Hops, Laurel Leaves, Senna Leaves, HIDES AND PELTS, Hides, Green, No. 1, Green, No. 2, Cured, No. 1, Cured, No. 2, Calfskin, green, No. 1, Calfskin, green, No. 2, Calfskin, cured, No. 1, Calfskin, cured, No. 2, Pelts, Old Wool, Lambs, Shearlings, Tallow, No. 1, No. 2, Wool, Unwashed, med., Unwashed, fine, HORSE RADISH, Per doz., JELLY, 5lb. pails, per doz., 15lb. pails, per pail, 80lb. pails, per pail, JELLY GLASSES, 1/4 pt. in bbbs, per doz., 1/2 pt. in bbbs, per doz., 8 oz. capped in bbbs, per doz., MAPLEINE, 2 oz. bottles, per doz., MINCE MEAT, Per case, MOLASSES, New Orleans, Fancy Open Kettle, Choice, Good, Fair, Mustard, 1/4 lb. 6 lb. box, OLIVES, Bulk, 1 gal. kegs, Bulk, 2 gal. kegs, Bulk, 5 gal. kegs, Stuffed, 5 oz., Stuffed, 8 oz., Stuffed, 1 doz., Pitted (not stuffed), 14 oz., Manzanilla, 8 oz., Lunch, 10 oz., Lunch, 16 oz., Queen, Mammoth, 19 oz., Queen, Mammoth, 28 oz., Olive Chow, 2 doz. cs., per doz., PICKLES, Medium, Barrels, 1,200 count, Half bbbs., 600 count, 5 gallon kegs, Small, Barrels, Blue Barrels, 5 gallon kegs, Gherkins, Barrels, Half barrels, 5 gallon kegs, Sweet Small, Barrels, Half barrels, 5 gallon kegs, PIPES, Clay, No. 216, per box, Clay, T. D., full count, Cob, PLAYING CARDS, No. 90, Steamboat, No. 15, Rival, assorted, No. 20, Rover, enam'd, No. 572, Special, No. 98 Golf, satin fin., No. 808, Bicycle, No. 632, Tourn't whist, POTASH, Babbitt's, PROVISIONS, Barreled Pork, Clear Back, Short Cut Clear, Bean, Brisket, Clear, Pig, Clear Family, Dry Salt Meats, S P Bellies, Lard, Pure in tinner's, Compound Lard, 80 lb. tubs, 60 lb. tubs, 50 lb. tubs, 20 lb. pails, 10 lb. pails, 5 lb. pails, 8 lb. pails, advance

Smoked Meats, Hams, 12 lb. av., 16 @ 15 1/2, Hams, 14 lb. av., 15 1/4 @ 15 1/4, Hams, 16 lb. av., 15 1/2 @ 16, Hams, 18 lb. av., 14 1/2 @ 15, Ham, dried beef, 16 @ 16 1/2, sets, 20 @ 20 1/2, California Hams, 13 @ 13 1/2, Picnic Bofled Hams, 15, Boiled Hams, 23 1/2 @ 24, Minc'd Ham, 12 1/2 @ 13, Bacon, 15 1/2 @ 16, Sausages, Bologna, 9 1/2 @ 10, Liver, 7 1/2 @ 8, Frankfort, 11 @ 11 1/2, Pork, 13 @ 14, Veal, 11, Tongue, 11, Headcheese, 9, Beef, Boneless, 17 00, Rump, new, 19 00, Pig's Feet, 1/2 bbls., 1 00, 3/4 bbls., 40 lbs., 2 00, 1/2 bbls., 4 00, 1 bbl., 8 00, Tripe, Kits, 15 lbs., 90, 1/4 bbls., 40 lbs., 1 60, 1/2 bbls., 80 lbs., 3 00, Casings, Hogs, per lb., Beef, rounds, set, Beef, middles, set, Sheep, per bundle, Uncolored Butterline, Solid Dairy, Country Rolls, Canned Meats, Corned beef, 2 lb., Corned beef, 1 lb., Roast beef, 2 lb., Roast beef, 1 lb., Potted Ham, Potted Ham, Deviled Ham, Deviled Ham, Potted Tongue, Potted Tongue, RICE, Fancy, Japan Style, Broken, ROLLED OATS, Rolled Avena, Steel Cut, 100 lb. sks., Monarch, 100 lb. sks., Monarch, 90 lb. sacks, Quaker, 20 Family, SALAD DRESSING, Columbia, 1/4 pt., Columbia, 1 pint, Durkee's, large, 1 doz., Durkee's, small, 2 doz., Snider's, large, 1 doz., Snider's, small, 2 doz., SALERATUS, Packed 60 lbs. in box, Arm and Hammer, Wyandotte, 100 lbs., 3 00, SAL SODA, Granulated, bbls., Granulated, 100 lbs. cs., Granulated, 36 pkgs., SALT, Common Grades, 100 3 lb. sacks, 60 5 lb. sacks, 28 10 1/2 lb. sacks, 56 lb. sacks, 28 lb. sacks, Warsaw, 56 lb. dairy in drill bags, 28 lb. dairy in drill bags, Solar Rock, 56 lb. sacks, Common, Granulated, Fine, Medium, Fine, SALT FISH, Cod, Large, whole, Small, whole, Strips or bricks, Pollock, Halibut, Strips, Chunks, Holland Herring, Y. M. wh. hoops, bbls., Y. M. wh. hoop, 1/2 bbl., Y. M. wh. hoop, kegs, Y. M. wh. hoop, Milchers, kegs, Queen, bbls., Queen, 1/2 bbls., Queen, kegs, Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 8 lbs., Mackerel, Mess, 100 lbs., Mess, 40 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs.

Whitefish, 100 lbs., 9 75, 50 lbs., 5 25, 10 lbs., 1 12, 8 lbs., 92, 100 lbs., 4 65, 40 lbs., 2 10, 10 lbs., 75, 8 lbs., 65, SEEDS, Anise, 14, Canary, Smyrna, 5, Caraway, 10, Cardomom, Malabar, 20, Celery, 40, Hemp, Russian, 5, Mixed Bird, 5, Mustard, white, 8, Poppy, 16, Rape, 6 1/2, SHOE BLACKING, Handy Box, large 3 dz, 3 50, Handy Box, small, 1 25, Bixby's Royal Polish, 85, Miller's Crown Polish, 85, SNUFF, Scotch, in bladders, 37, Macaboy, in jars, 35, French Rapple in jars, 43, SODA, Boxes, 5 1/2, Kegs, English, 4 1/4, SPICES, Whole Spices, Allspice, Jamaica, 9, Allspice, large Garden, 12, Cloves, Zanzibar, 18, Cassia, Canton, 14, Cassia, 5c pkg. doz., 2 1/2, Ginger, African, 9 1/2, Ginger, Cochin, 14 1/2, Mace, Penang, 70, Mixed, No. 1, 16 1/2, Mixed, No. 2, 10, Mixed, 5c pkgs. doz., 45, Nutmegs, 70-80, 30, Nutmegs, 105-110, 22, Pepper, Black, 15, Pepper, White, 25, Pepper, Cayenne, 22, Paprika, Hungarian, 25, Pure Ground in Bulk, Allspice, Jamaica, 12, Cloves, Zanzibar, 25, Cassia, Canton, 18, Ginger, African, 12, Mace, Penang, 75, Nutmegs, 75-80, 35, Pepper, Black, 16, Pepper, White, 35, Pepper, Cayenne, 24, Paprika, Hungarian, 24, STARCH, Corn, Kingsford, 40 lbs., 7 1/4, Muzzy, 20 lb. pkgs., 5 1/4, Muzzy, 40 lb. pkgs., 5 1/4, Gloss, Kingsford, Silver Gloss, 40 lbs., 7 3/4, Silver Gloss, 16 3lbs., 6 3/4, Silver Gloss, 12 6lbs., 8 3/4, Muzzy, 45 lb. packages, 5, 16 3lb. packages, 4 1/2, 12 lb. packages, 6, 50lb. boxes, 3 1/2, SYRUPS, Barrels, Half barrels, Blue Karo, No. 2, Blue Karo, No. 2 1/2, Blue Karo, No. 5, Red Karo, No. 2, Red Karo, No. 2 1/2, Red Karo, No. 5, Pure Cane, Fair, Good, Choice, TABLE SAUCES, Halford, large, Halford, small, TEA, Japan, Sundried, medium, Sundried, choice, Sundried, fancy, Basket-fired medium, Basket-fired, choice, Basket-fired, fancy, Nibs, Siftings, Fannings, Gunpowder, Moyune, medium, Moyune, choice, Moyune, fancy, Pingsuey, medium, Pingsuey, choice, Pingsuey, fancy, Young Hyson, Choice, Fancy, Oolong, Formosa, Fancy, Formosa, medium, Formosa, choice, English Breakfast, Medium, Choice, India, Ceylon, choice, Fancy, Scrap, All Red, 5c, Am. Union Scrap, 5 40, Bag Pipe, 5c, Cutlas, 2 1/2 oz., Globe Scrap, 2 oz., Happy Thought, 2 oz., Honey Comb Scrap, 5c, Honest Scrap, 5c, Mail Pouch, 4 doz. 5c, Old Songs, 5c, Old Times, 1/2 gro., 5 50, Paper Bear, 5c, 1/2 gro., 5 76, Red Band, 5c, 1/4 gro., 5 28, Red Man Scrap, 5c, 1 43, Scapple, 5c pkgs., Sure Shot, 5c, 1/4 gro., 5 76, Yankee Girl Scrp 2 oz, 5 76, Pan Handle Scrp 1/4 gr 5 76, Peachy Scrap, 5c, 1 90, Union Workman, 2 1/4 6 00, Smoking, AB Leaf, 2 1/4 & 7 oz., 3 30, BB, 3 1/2 oz., 6 00, BB, 7 oz., 12 00, BB, 14 oz., 24 00, Bagdad, 10c tins, 11 52, Badger, 3 oz., 5 04, Badger, 7 oz., 11 52, Banner, 5c, 5 96, Banner, 8 oz., 1 96, Banner, 16 oz., 3 20, Belwood Mixture, 10c, 8 84

TOBACCO, Fine Cut, Blot, Bugle, 16 oz., Bugle, 10c, Dan Patch, 8 and 16 oz., Dan Patch, 4 oz., Dan Patch, 2 oz., Fast Mail, 16 oz., Hiawatha, 16 oz., Hiawatha, 5c, May Flower, 16 oz., No Limit, 8 oz., No Limit, 5c, Ojibwa, 8 and 16 oz., Ojibwa, 10c, Ojibwa, 5c, Petoskey Chief, 7 oz., Petoskey Chief, 14 oz., Peach and Honey, 5c, Red Bell, 16 oz., Red Bell, 8 foil, Sterling, L & D, Sweet Cuba, canister, Sweet Cuba, 5c, Sweet Cuba, 10c, Sweet Cuba, 1 lb. tin, Sweet Cuba, 16 oz., Sweet Cuba, 1/2 lb. foil, Sweet Burley 5c L&D, Sweet Burley, 4c, Sweet Burley, 24 lb., Sweet Mist, 1/2 gro., Sweet Mist, 3 oz., Sweet Mist, 8 oz., Telegram, 5c, Tiger, 5c, Tiger, 25c cans, Uncle Daniel, 1 lb., Uncle Daniel, 1 oz., Plug, Am. Navy, 16 oz., Apple, 10 lb. butt, Drummond Nat Leaf, and 5 lb., Drummond Nat Leaf, per doz., Battle Ax, Brazer, 6 and 12 lb., Big Four, 6 and 16 lb., Boot Jack, per doz., Bullion, 16 oz., Climax, Golden Twins, Climax, 14 1/2 oz., Climax, 7 oz., Days' Work, 7 & 14 lb., Creme de Menthe, lb., Derby, 5 lb. boxes, 5 Bros., 4 lb., Four Roses, 10c, Gilt Edge, 2 lb., Gold Rope, 4 & 12 lb., Gold Rope, 4 & 8 lb., G. O. P., 12 & 24 lb., Granger Twist, 6 lb., G. T. W., 10 1/2 & 21 lb., Horse Shoe, 6 & 12 lb., Honey Dip Twist, 5 & 10 lb., Jolly Tar, 5 & 8 lb., J. T., 5 1/2 & 11 lb., Kentucky Navy, 12 lb., Keystone Twist, 6 lb., Kismet, 6 lb., Maple Dip, 20 oz., Merry Widow, 12 lb., Nobby Spin Roll 6 & 3 53, Parrot, 12 lb., Parrot, 20 lb., Patterson's Nat. Leaf, Peachey, 6-12 & 24 lb., Picnic Twist, 5 lb., Piper Heidsick, 4 & 7 lb., Polo, 3 doz., per doz., Redcut, 1 1/2 oz., Red Lion, 6 & 12 lb., Scapple, 2 & 4 doz., Sherry Cobber, 8 oz., Spear Head, 12 oz., Spear Head, 14 1/2 oz., Spear Head, 7 oz., Sq. Deal 7, 14 & 28 lb., Star, 6, 12 & 24 lb., Standard Navy, 7 1/2, 15 & 30 lb., Ten Penny, 6 & 12 lb., Town Talk, 14 oz., Yankee Girl, 6, 12 & 24 30

Special Price Current

15

16

17

Table with 2 columns: Item Name and Price. Includes items like Big Chief, Bull Durham, Sweet Lotus, etc.

Table with 2 columns: Item Name and Price. Includes items like Sweet Lotus, Sweet Rose, Sweet Tip, etc.

Table with 2 columns: Item Name and Price. Includes items like 3-hoop Standard, 2-wire Cable, Cedar all red brass, etc.

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



10 5c pkgs., per case 2 60 36 10c pkgs., per case 2 60 16 10c and 38 5c pkgs., per case ..2 60

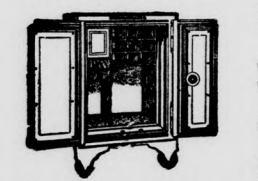
COFFEE Roasted Dwinell-Wright Co.'s B'ds



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

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

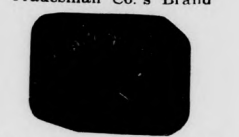
The only 5c Cleanser Guaranteed to equal the best 10c kinds



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. 4 00 Acme, 25 bars, 70 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 25 bx 3 05 Marselles, 100 cakes ..6 00 Marselles, 100 cks 5c 4 00 Marselles, 1/2 box toil 2 10

Proctor & Gamble Co. Lenox Ivory, 6 oz. Ivory, 10 oz. Star



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

Soap Powders Snow Boy, 24s family size Snow Boy, 60 5c Snow Boy, 100 5c Gold Dust, 24 large Gold Dust, 100-5c Kirkoline, 24 4lb. Pearlina Soapine Baubitt's 1776 Roseline Armour's Wisdom

Soap Compounds Johnson's Fine Johnson's XXX Rub-No-More Nine O'clock

Scouring Enoch Morgan's Sons Sapollo, gross lots Sapollo, half gro. lots Sapollo, single boxes Sapollo, hand Scourine Manufacturing Co Scourine, 50 cakes Scourine, 100 cakes

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

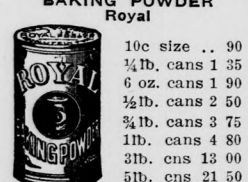
Michigan Tradesman

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 El Portana Evening Press Exemplar Worden Grocer Co. Brand Ben Hur Perfection Extras Londres Londres Grand Puritanos Standard Panatellas, Finas

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.

Business man in Boston with wide acquaintance in community, where he conducted his own hardware business (now sold), desires to represent one or more manufacturers in special lines, in New England. Salary or commission. Can guarantee good results if quality and prices are right. W. S. Smith, Wyoming Heights, Melrose, Mass. 516

Brother Merchant If you will send an addressed envelope, I will tell you how I got rid of my old stock without loss. W. D. Hamilton, Galesburg, Ill. 514

8080 acre stock ranch for half its value for quick sale; address owner for further information. A. J. Johnson, Merchants National Bank Bldg., Springfield, Missouri. 513

For Sale—Owing to ill health, I offer for sale my general stock, inventorying between \$6,000 and \$7,000, living rooms above, storage below. Location exceptionally good. Business established 18 years. Store has always enjoyed an excellent trade. Address John Harriman, Snover, Mich. 512

For Sale—A clean \$5,000 stock of dry goods in growing town. Splendid opportunity. Address J. D. Danner, Prop., Willows, Cal. 511

For Sale—Only drug store in town of 1,800; railroad division; monthly payroll, \$9,000 to \$12,000; coal mine \$600 to \$10,000. Low rent. Owner in business 50 years; retiring. Address L. B. 309, No. McAlester, Okla. 510

Business Opportunity—Modern store for rent, center of Galesburg, Mich. Address N. G. Burdick, 78 La Grave Ave., Grand Rapids, Mich. 509

For Sale—Two fine up-to-date drug stores; having other business requiring all my time. Will sell both stores at inventory, discount for cash. G. Van Arkel, Muskegon Heights, Mich. 508

Cash for your business or real estate. I buy, sell and exchange all kinds of business places and real estate. No matter where located, if you are in the market to buy or sell, write me. Established 1881. Frank P. Cleveland, 1261 Adams Express Bldg., Chicago, Ill. 507

Collect your old accounts. Send form letters. 25 letters, three forms and collection stubs, 50 cents prepaid. Agents wanted. Gem City Pharmacal Works, Quincy, Ill. 505

Free—Investing for profit magazine. Send me your name and I will mail you this magazine absolutely free. Before you invest a dollar anywhere, get this magazine. It is worth \$10 a copy to any man who intends to invest \$5 or more per month. Tells you how \$1,000 can grow to \$22,000—how to judge different classes of investments, the real earning power of your money. This magazine six months free if you write to-day. H. L. Barber, Publisher, 433-28, W. Jackson Blvd., Chicago. 515

To Exchange—Can get you equities in good land at actual value for good merchandise, commission 2½ per cent.; prefer large stocks \$10,000 and up. Only want to hear from parties actually wanting a change. Address A. M. Kauffman, Lockridge, Ia. 506

For Sale—At a bargain, \$1,800 stock dry goods, also one Toledo computing scale and one Dayton computing scale. One Merit cash register and other fixtures. Address J. W. Van Every, Shelby, Mich. 502

For Sale—Fine clean stock general merchandise, located about 100 miles south of Chicago, in live country town, invoice about \$3,000. Best location. Expenses small, a chance of a lifetime. For full particulars, address O. C. La Bounty, 322 Chicago Ave., Kankakee, Ill. 500

Don't you want the best and biggest sale in the history of your town? I, personally, conduct all my sales and guarantee results. Write for particulars. Joseph R. D'Anjon, Traverse City, Mich. 499

For Rent—For dry goods and general merchandise business, large modern store in Marquette, Michigan. Located in most desirable business block. Unusual opportunity to get choice location. Lose no time if interested. Address Harlow A. Clark, Marquette, Mich. 498

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

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

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

Opening for a first-class dry goods store. Stock for sale, store for lease. I am offering for sale, the Chas. Clement stock of dry goods at Colon, Mich. Best located and leading store in town. Stock invoices now about \$3,500. Will sell at a reasonable discount and make a long time lease on building to right party. One other place in town selling dry goods. Colon is the home of Lamb Knit Goods Co., and best town of twice its size in Southern Michigan. Here is a chance to locate where you can do business. Write or come right along and investigate. Ralph G. Clement, Colon, Mich. 497

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

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

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

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

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

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

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

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. 461

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

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

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

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

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

HELP WANTED.

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

Want ads. continued on next page.

Here is a Pointer



Your advertisement, if placed on this page, would be seen and read by eight thousand of the most progressive merchants in Michigan, Ohio and Indiana. We have testimonial letters from thousands of people who have bought, sold or exchanged properties as the direct result of advertising in this paper.

Michigan Tradesman

Zephyrs From the Upper Peninsula.

Marquette, Oct. 28—We are all beginning to wonder how to approach Ed. Montieth after election in case of Roosevelt's defeat. We are afraid he will have a grouch as big as a woodchuck.

O. D. Lyons, the highly popular salesman for Reid, Murdock & Co., Chicago, who has a cozy residence in the Hargreave Flats, in this city, made a rousing campaign speech in the interest of the Bull Moose party at Onota this week. The hall was packed to the doors and the speech was a masterly effort, he being applauded several times. The meeting closed with three rousing cheers and a "tiger" for Teddy.

We were favored this week with a visit from Bro. Gallup, Secretary and Treasurer of the Coldwater Council. We found him a Prince of Good Fellows. While here he had a conference with Brother Follis, Railroad and Transportation Chairman, on railroad matters below the Straits.

Art Boswell made an excellent hit the day the big Bull Mooser was here three weeks ago. He stood on the "gang plank" between T. R.'s private car and the platform on which he spoke and had his hat most artistically trimmed up with a Bull Moose handkerchief, in a sort of "remember the blind" design, as if by the deft hand of an expert milliner. Teddy simply couldn't get away from him and shook hands most cordially with him.

It is with a great deal of regret we learn that our esteemed friend, Jim Campbell, the genial and somewhat fatherly landlord of the Dunham House, known as the "my wife and I" hotel at St. Ignace, is to close his hotel for the winter. This is not done through any lack of patronage, nor is it because the hotel does not pay. It pays, but Mr. Campbell insists that "my wife and I" must have a long needed rest, especially for "the my wife" end of the firm and Jim can afford it, as he has the "dough" all right. We yet hope he may change his decision.

The newly erected and beautiful Hargreave Flats building, corner of Front and Ohio streets, is fast becoming the homes of our traveling boys. At the present writing three of our boys occupy apartments and we know of several more who are watching their chance to secure apartments there. O. D. Lyons, representing Reid, Murdock & Co., of Chicago; T. R. Lindsay, of Hibbard, Spencer, Bartlett & Co., and George C. Webb, with the Standard Oil Co., all live there. The owner, Mr. Hargreave, one of the most prosperous merchants in the Upper Peninsula, a member of the firm of Hargreave & Hill, Grand Marais, is a man for whom all the older traveling men in the Upper Peninsula have a warm spot in their hearts. These apartments are modern in every particular, no expense being spared to make it as modern and as up-to-date as any apart-

ment building in any city could be. It is a credit to Marquette and Marquette is proud of it.

Ura Donald Laird.

'Gene Welch Changes From Coffee To Automobiles.

Continuing its policy of surrounding itself with big men, the Michigan Motor Car Co. has added to its sales department E. A. Welch, one of the best known and most successful salesmen of the middle west.

Mr. Welch becomes sales manager of the Michigan Motor Car Co. for the middle and eastern states. His territory includes all the states east of a line from Chicago to New Orleans. While Mr. Welch will keep his residence in Kalamazoo, he will travel this entire territory, calling on the distributors and dealers of the Michigan Motor Car Co., establishing and supervising agencies.

The appointment of Mr. Welch marks another stage of the rapid development of the Michigan Motor Car Co.'s business. The rapid distribution of the Michigan cars, which has been going on for some time, now gives every state an excellent representation, and it becomes necessary that sales managers, like Mr. Welch, shall give their entire time to the supervision of this part of the business.

Mr. Welch will start on his tour of states within a few weeks, and while some of these trips will necessarily keep him on the road for several weeks at a time, he plans to so arrange his territory that he can devote quite a little of his time at the Kalamazoo office.

In selecting a sales manager for this important territory, several things had to be taken into consideration, and the names of many competent men have been carefully considered, but Mr. Welch, seeming to have the necessary qualifications to a greater extent than any of the others, was selected.—Kalamazoo Telegraph.

Snator Jonathan Bourne, Jr., of Oregon, who made himself so obnoxious to the better class of citizens by his selfish devotion to the few mail order house people who wanted parcels post, is having a hard time. He was turned down by the Republican party when he sought renomination. Then he went to the Progressives, but they declined to flirt with him. As a last resort he has succeeded in getting himself nominated by a petition signed by a few of those for whom he fought. Of course he cannot be elected under the circumstances. Thus does vengeance pursue the wicked. He scorned the will of his constituents who made him Senator. He misused his opportunities, knowing full well that he was flying in the face of the people. Such renegades deserve no sympathy.

Kalamazoo Telegraph: When the Michigan Motor Car Co. appointed Eugene A. Welch its salesmanager, the company added to its strong force, one of the most progressive and up-to-date hustlers in Kalamazoo. The city congratulates the company upon its success in securing a man of such high ability, one who will not only prove a valuable man to the company, but who in his new capacity, will have a greater opportunity to advance the name of Kalamazoo.

Act First and Talk Afterward.

Jamison, the book-keeper, approached the desk of his employer and stood there hesitatingly.

"I came in to find out if I couldn't get a little raise," he began, when opportunity came. "I've been working here—"

The employer raised his hand.

"Jamison," he said, "I have been intending to raise your salary for some time—and I have been holding off in hope that you would deserve a better raise than the one I am about to give you. Now, sit down. I want to have a little talk with you."

Jamison's face lighted at the ease with which he had won. "Thank you," he said, as he seated himself. "I'm glad to know that I've been doing good work and—"

"You're the worst disappointment I have had in this office in the last ten years," the employer cut in, rather sharply. "I am giving you your raise simply because you are a disappointment. Now, let me say what I started out to say.

"When you came here a year ago I thought I had found a prize. Remember the day that I stopped by your desk over there and asked you how you were getting along? You answered me with alertness, and almost swept me off my feet with the flood of ideas that you were going to put into execution. You had more ideas than a dog has fleas. Some of them were good, some of them different, and some of them worse than no ideas at all—but they showed the right spirit, and right then I was for you, and for you strong. You will remember that I told you to go ahead and put your ideas into execution—whether they won or not. I want a man to come to me with ideas. I'm willing to lose a little money experimenting on him."

Jamison attempted to say something, but the employer went on:

"Three weeks later I was again by your desk. The day I had left you I had prophesied to myself within a month that you would be managing the whole office instead of doing

book-keeping. But three weeks of that time had gone by and I had not seen any results that would justify me in sitting up nights to think what a great manager you were. Not one of those ideas had shown any working. You had simply told me of them and then forgotten them.

"That day we talked together again. You had an entire new set of dreams of things you were going to do. I waited a month, but nothing turned up. Two months later I remember we chatted together a few moments. You were the possessor of a new set of plans which nobody but yourself could carry out. Well, I waited for you to do some carrying, but nothing occurred. And that, Jamison, is why you are still in the position you had when you began with this firm—and it is also why I call you my greatest disappointment. You're fast in the head and slow on your feet. I suppose you have another batch of hunches cooked up for me right this minute, the only trouble being that you're the man who must carry them out, and you will get tired before you begin. Isn't that true?"

"Well, I've got some ideas all right," Jamison said. "Now for instance—"

The employer stopped him.

"I've got a better idea than any of yours," he said. "And that is for you to go and carry out some of your plans first; then tell about them afterward."

"Yes, sir," said Jamison meekly.

John A. Howland.

Even a wisdom dispenser shouldn't prolong the performance until people get weary.

BUSINESS CHANCES.

General store with adjoining dwelling, located in Southern Wisconsin. Prosperous community, growing business, good stock of groceries, shoes, men's work clothing, dry goods and notions. An excellent opening for profitable business. Foster Merc. Co., Bristol, Wis. 518

HELP WANTED.

Wanted—A good shoe salesman to work in a first-class shoe store in the Upper Peninsula. State salary desired, years of experience and give references. Address No. 517, care Tradesman.

POTATOES WANTED

Quote your price on track or delivered at Toledo

M. O. BAKER, - - - Toledo, Ohio

The Will P. Canaan Company

WHOLESALE

Stationery - Post Cards - Holiday Goods

NOW LOCATED AT

5 AND 7 NORTH IONIA AVE.

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We have many Holiday Novelties that you should see when in Grand Rapids

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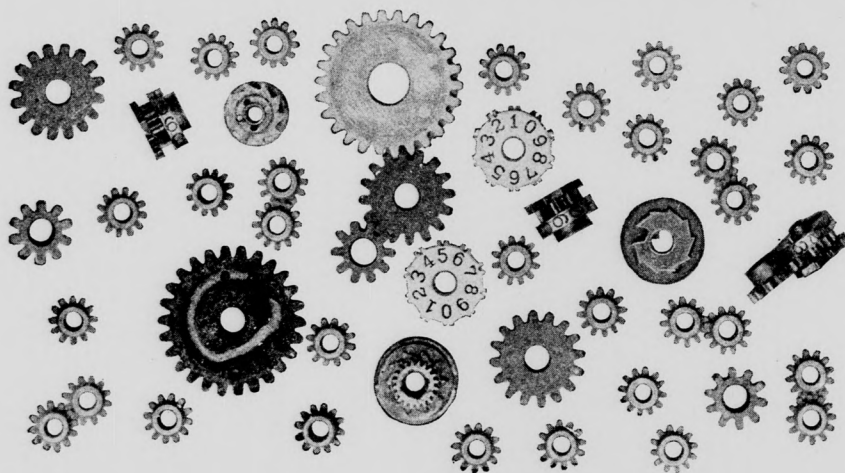
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Six Complete Cash Registers in One



These gears and cogs represent some of the brain cells of National Cash Registers.

They are made of steel and cannot slip or err.

They are not affected by fatigue, excitement or sentiment.

Worry, work or temptation cannot throw them out of mesh, and rush of business cannot make them forget.

They record the detail of every sale and are as fresh at closing time as they are in the early morning.

They work alike, without fear or favor, in the smallest store and in the largest business.

They remember details that no human brain can possibly retain.

Let National Cash Registers handle the figures of your business while you deal with the facts.

The price of the register is governed by what it does.

There is a National adapted to your needs.

Tell us the line of business you are in and the number of clerks you employ and we will send you further information.

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Four Complete Cash Registers in One



Total Adder



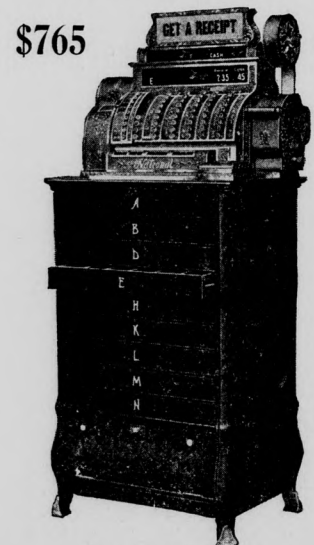
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Total Adder Prints Sales-Strip



Department Store Register



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