

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY

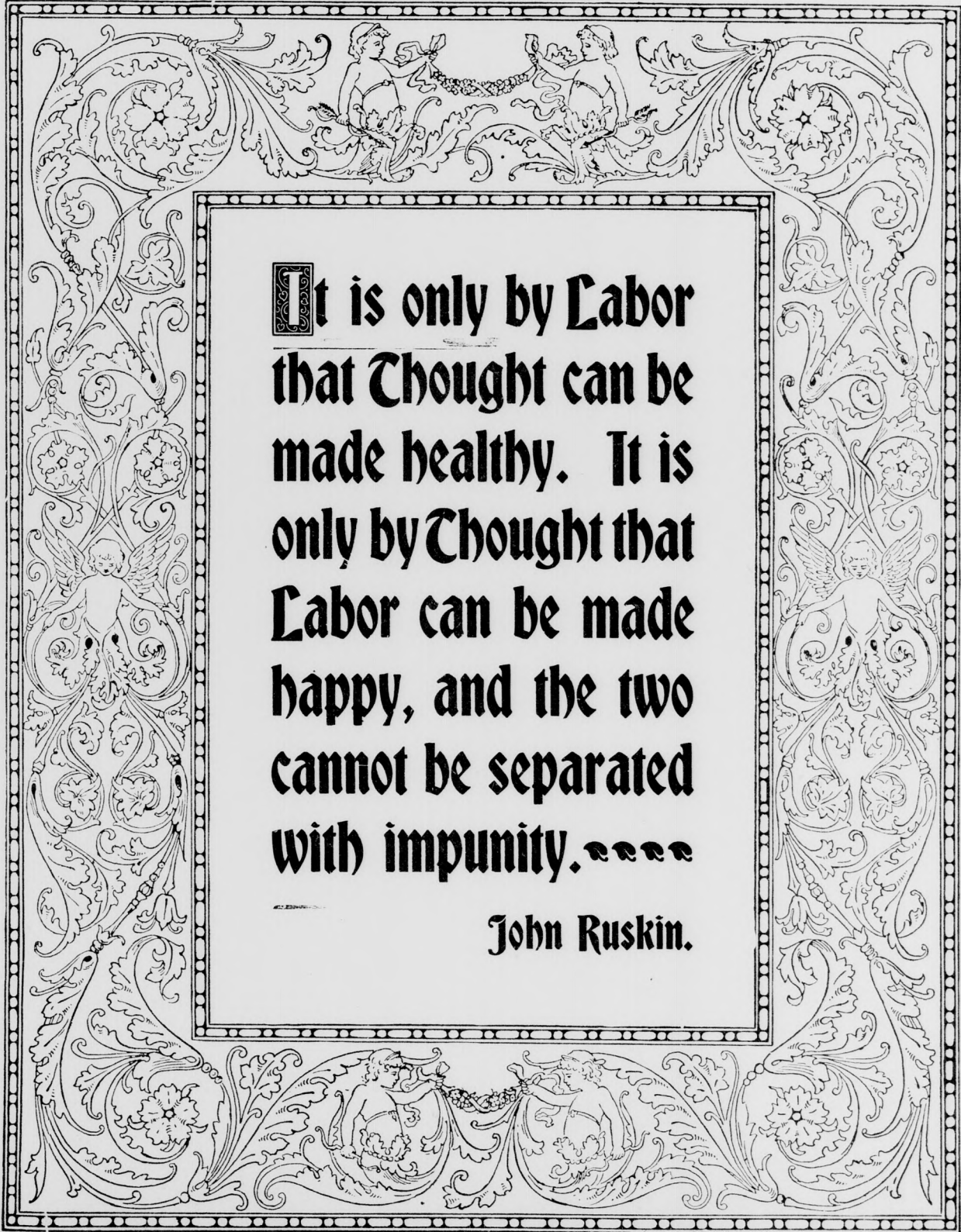
TRADESMAN COMPANY, PUBLISHERS.

\$1 PER YEAR

Thirtieth Year

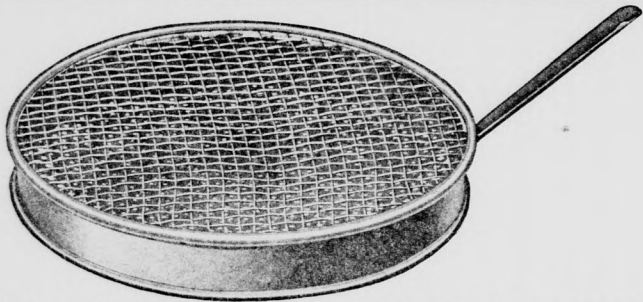
GRAND RAPIDS, WEDNESDAY, NOVEMBER 6, 1912

Number 1520



**I**t is only by Labor  
that Thought can be  
made healthy. It is  
only by Thought that  
Labor can be made  
happy, and the two  
cannot be separated  
with impunity. **~~~~~**

John Ruskin.



## The APEX BREAD TOASTER

THE BEST TOASTER MADE

FOR USE OVER GAS, GASOLINE AND BLUE FLAME OIL BURNERS

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

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



## Putnam's Menthol Cough Drops

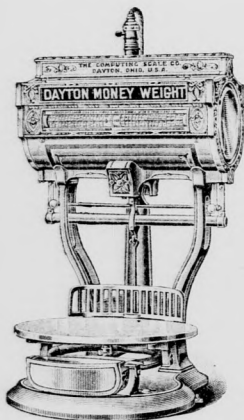
Packed 40 five cent packages in carton  
Price \$1.00

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.



## Let the Other Fellow Experiment

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

Buy a Scale with a System

Buy a Scale with a Record of Good Service

Buy a Scale with a Ten Year Guarantee

Buy Dayton Computing Scales

**Moneyweight Scale Company**

165 North State Street Chicago, Illinois

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

The grocer who has not taken "White House" Coffee seriously should awaken to the FACT, that solely on account of its splendid reliability and high character, it is a household word ALL OVER THE UNITED STATES—which means: IT'S WORTH WHILE—a coffee no grocer can afford to omit. ☞ ☞ ☞ ☞ ☞ ☞ ☞ ☞ ☞ ☞

# WHITE HOUSE

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

# COFFEE



**SUITS WHEN OTHERS DISAPPOINT**

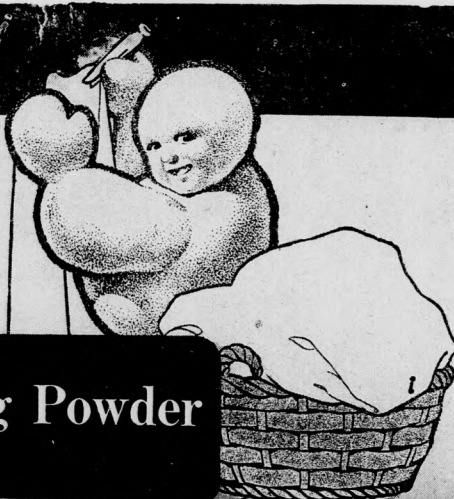
JUDSON GROCER CO., Distributors  
GRAND RAPIDS, MICH.

**next time**

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

**Lautz Snow Boy Washing Powder**

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



# MICHIGAN TRADESMAN

Thirtieth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 6, 1912

Number 1520

## SPECIAL FEATURES.

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21.	Special Price Current.

## BANKRUPTCY MATTERS.

### Proceedings in Western District of Michigan.

October 30—In the matter of Harry M. Hinshaw, bankrupt, of Leland, hearing was had on the order to show cause as to sale of the assets and, no further bids being received, the sale was ordered made to the Polkton Mercantile Co., for \$1,216, and immediately confirmed. It was ordered that the assets be sold free from the claimed mortgage lien of Elmer E. Chandler and that the lien, if any, attach to the proceeds of such sale.

In the matter of Charles Johnson, bankrupt, of Ludington, the first meeting of creditors was held. By vote of creditors C. G. Wing, of Ludington, was elected trustee and his bond fixed at \$5,000. Geo. N. Stray, Malcolm T. Sawyer and Henry S. Taylor, of Ludington, were appointed appraisers. The bankrupt was sworn and examined and the first meeting then adjourned, without day.

In the matter of Jacob S. Davis, bankrupt, formerly merchant at Manistee, the final report and account of the trustee, Geo. A. Hart, was filed, and an order made by the referee calling the final meeting of creditors to be held at his office on November 18, to consider such report and petitions for attorney fees and for the purpose of declaring a final dividend for creditors. Creditors are also directed to show cause, if any they have, why a certificate recommending the bankrupt's discharge would not be made by the referee.

October 31—In the matter of Gleggery Mercantile Co., bankrupt, an order was made confirming the trustee's report of sale of the assets of said estate to Heman B. Sturtevant, of Owosso, for \$5,050. As soon as the trustee's first report and account is received a special meeting of creditors will be called and a first dividend declared for general creditors.

November 1—In the matter of Orrie Vander Meiden, bankrupt, of Grand Haven, the first meeting of creditors was held. It appearing from the examination of the bankrupt that there are no assets not exempt to be ad-

ministered by the bankruptcy court an order was made that no trustee be appointed. Unless further proceedings are desired by creditors, the estate will probably be closed at the expiration of twenty days.

November 4—In the matter of the Muskegon Steel Casting Co., bankrupt, of Muskegon, the adjourned first meeting of creditors was held. The first report and account of Edward S. Lyman, trustee, was filed and decision reserved and a first dividend of 25 per cent. declared and ordered paid to general creditors.

A voluntary petition was filed by the Montague Iron Works Co., of Montague, and an order was made by Judge Sessions adjudging it bankrupt, and the matter referred to Referee Wicks. An order was made by the referee, appointing Geo. D. Mason, of Montague, to act as custodian until the appointment of a trustee and an order was also made calling the first meeting of creditors to be held at his office on November 20 for the purpose of electing a trustee, proving claims, examining the officers of the bankrupt, etc. The following assets are scheduled by the bankrupt:

Real estate .....	\$15,000.00
Debts due on open account .....	6,249.50
Patenters, scrap iron, fittings, etc. ....	2,500.00
Stock in Koyak Standard Oil Co., Seattle, Wash., (doubtful value) .....	400.00
	\$24,149.50
Preferred Claims.	
Village and State taxes .....	\$ 275.00
Labor claims .....	1,480.32
	\$ 1,755.32
Unsecured Creditors.	
Link Belt Co., Chicago .....	\$ 705
Samuel Harris Co., Chicago .....	1.05
Harvey C. Buson, Chicago .....	25.00
Ruggles & Ruggles, Batavia .....	2.40
Semet-Solvay Co., Detroit .....	129.44
Lakeside Foundry Co., Muskegon .....	4.16
Eagle Emery & Corundum Wheel Co., Chicago .....	7.12
Standard Oil Co., Grand Rapids .....	6.00
Wolverine Oil Co., Manistee .....	9.18
Harvey C. Beeson, Chicago .....	10.00
The Marine Review, Cleveland .....	91.80
H. D. Edwards, Detroit .....	14.65
American Steam Gauge & Valve Co., Chicago .....	23.75
Lukensheimmer Co., Cincinnati .....	17.98
Turner Brass Co., Chicago .....	9.00
Henry R. Worthington, N. Y. ....	256.50
Morton Mfg. Co., Muskegon .....	2.16
Machinists Supply Co., Chicago .....	106.37
Johnson Brothers, Ferrysburg .....	17.81
Towner Hardware Co., Muskegon .....	127.35
Muskegon Steel Castings Co., Muskegon .....	174.93
Barclay, Ayers & Bertsch Co., Grand Rapids .....	64.79
United Home Tele. Co., Montague .....	32.20
National Coal Co., Cleveland .....	50.00
Whitehall Milling Co., Whitehall .....	4.50
Wm. Rathsaek Sons Co., Manitowoc .....	682.29
Manitowoc Dry Dock Co., Manitowoc .....	926.96
Wm. Witt, Manitowoc .....	125.00
J. W. Williams, Whitehall .....	102.15
Emma C. Mason, Montague .....	6,803.85
Farmers' Bank, Montague .....	4,740.00
Bank of Whitehall, Whitehall .....	250.00
Martha Rogers, Montague .....	300.00
W. J. Baxter, Montague .....	400.00
Rogers Iron Mfg. Co., Muskegon .....	294.97
Knowlton Coal Co., Grand Rapids .....	51.90
Total .....	\$17,535.70

When an employe asks questions about the business don't snap him off impatiently. He is more valuable to you, as he gains information.

Many a man has bumped into trouble while trying to dodge his duty.

## IS THE GROCER A PARASITE?

"Put the grocer to work; he has been a parasite long enough." These are the words of a New York divine, recently given among a series of epigrams in a lecture delivered in a Pennsylvania town. This same man, it is stated, has recently been in the grocery business, for a few hours only, to show the people how easily the problem of the high cost of living might be solved by selling to the people at cost.

Now it is, of course, all fun to stand behind the counter and weigh out tea and sugar. The modern grocer should have enough of charity in his heart not to exact a toll for such delightful amusement. He should even be willing to pay rent and take his chances on bad debts for the sake of the good cause.

Unfortunately for the fine theories, most merchants are mortals. They work to live, just as should the rest of the human race. Because their share happens to come not as producers but as a part of the legitimate machine of distribution, must they be branded as parasites?

What if he is banished, as the worthy lecturer advises? Some one will want a pound of coffee or a few pounds of sugar or a half dozen fresh bananas. Can he just step down to the sub-tropics and get them direct. He might order by the quantity, but this is hard to do when he can only advance money to pay for a small order. He might club with neighbors, but he would find the buying to advantage a new trade, with the possible chances that in a co-operative deal some one will be left with the culls. No, the grocer is a necessity, not merely a convenience. While some of his class may take undue advantage, it is the patron's privilege to select. He saves the customer time and money in many ways. The man who doubts this should only try for himself the advantages (?) of getting along entirely without him before joining in the cry to him of "Depart, parasite." By the time he has arranged his supply of provisions for the month or year, made provision for cold storage of such as require it, taken due risks on perishable material, familiarized himself with the various markets for this or that, he will, perhaps, appreciate that the grocer does work just a little, with capital, hands, and brain.

## THE RIGHT TRACK.

Many persons are trying hard to do work they are not "cut out for," while perhaps a greater measure of success awaits them in some more congenial line.

A young man was working in the stock room of an electrical supply

house at a salary of eight dollars a week. He seemed energetic and in earnest, but out of place, and was dismissed. Three months later, after another chance or two, he was employed as an artist on certain kinds of commercial work, at three times his former salary. Within a year he was making good progress in his work and receiving forty dollars a week.

Too little attention is paid to finding just the right work. Young men often start in a business because a friend works there, or because a relative offers a position. They are often advised to take the first position they can find and work up.

While a certain variation of experience often fits a man peculiarly for a later work, it is usually desirable that he should seek as directly as possible for the one line in which he is most likely to make a success.

Are you really suited to the work you are in? Ask yourself that question.

## UNFOLDING A TASK.

Most questions settle themselves when you have all the necessary information at hand, and by attaining one step the next becomes plain. Many persons fear to undertake projects which they might easily perform, simply because they cannot see the end from the beginning, and are not willing to work their way along.

The fact is, most of the great works in the world have been undertaken by men who did not pretend to be able to see the end from the beginning; but they did know that questions which look perplexing at a distance become clearer when you get up to them.

Suppose a man is to erect a great office building. The size of his lot determines that he shall not build larger than a certain space. The value of the land determines that none of it shall go to waste. The purpose of the buildings helps to determine the height. The number of steel beams is fixed by the dimensions already established—across the side nine would not be enough, eleven would be too many, leaving ten as the logical number. The price of materials and the money the man is willing to spend determine whether it will be brick, terra-cotta or granite. The purpose of the building will decide many minor features, such as entrances, stairways and windows. At every point the question to decide usually settles itself when all the facts are considered. Perceiving this principle of unfoldment ought to encourage the fearful to undertake any reasonable work without fear.

The clerk who is uniformly polite to employer, fellow employes and customers is not a very common occurrence. Why not be that kind of a clerk?

### SUCCESSFUL SALESMAN.

#### W. J. Kingsbury, Representing Taylor Bros. Co.

Willard J. Kingsbury was born on a farm near Lapeer, November 27, 1876. He remained there until he was 16 years of age, when he went to Pontiac and obtained employment in the factory of the R. D. Scott Carriage Co. He became Assistant Superintendent of the factory, but concluded after five years' experience, that he would rather travel than work on the inside. He secured a position as Michigan traveling representative for the Belmar Co., of Canton, Pa. He remained with this house four years and then leased the National Hotel, at Greenville, which he conducted for six years. The old longing for the road returning by this time, he obtained the position of General Sales Manager for the Taylor Bros. Co., manufacturer of thermometers, Rochester, N. Y. His territory includes Michigan, Indiana, Illinois and Wisconsin, in which states he is expected to establish traveling salesmen, keeping them keyed up to the highest possible notch of effectiveness, both for themselves and for the house. After retiring from the hotel business. Mr. Kingsbury removed to Chicago, and about a year ago he removed to Grand Rapids, and purchased the residence at 524 Glenwood avenue, where he and his family now reside.

Mr. Kingsbury was married August 26, 1900, to Miss Eva Blanch Elwell, of Pontiac. They have three children—two boys and one girl.

Mr. Kingsbury is a member of the Knights of Pythias and the Methodist church. He has two hobbies—fishing and playing checkers. He attributes his success to the fact that he has a good line and that he is enthusiastic over its success.

### Doings in the Buckeye State.

Written for the Tradesman.

The Ohio Automobile Federation is urging the adoption of a state law requiring all horse-drawn vehicles, as well as automobiles, to show lights at night and a bill to this effect will be introduced in the Legislature this winter. Five states now have such a law. It is pointed out that Ohio's present law was enacted when there were 7,000 machines in the State, while now there are 70,000 and more precautions are necessary. The Federation's bill also provides a one to seven years' penitentiary sentence for the theft of an automobile.

It is estimated by an official of the State Board of Health that the pure water supply of Columbus has already saved that city \$700,000 or almost \$4 per capita.

Dr. McLaughlin, Government health expert, declares that Cleveland's present water supply, as taken from the intake at the four-mile crib, is not free from contamination by sewage which the city dumps into the lake. This opinion is directly contrary to that of D. D. Jackson, Cleveland's water expert, who states that contamination does not extend out into the lake more than two miles.

The fight for good roads will be continued in Ohio and under the new plan counties will pay only for the

building of their own roads. The proposed law contemplates appropriation by each county of one half of one mill, to be used for construction and maintenance of roads.

The State Board of Health met in Cincinnati Nov. 5 to consider plans for the improvement of the water supply in Zanesville.

The Ohio River & Northern Railroad, which proposes to build a line from Lisbon to Wellsville by way of East Liverpool, is again asking the Public Utilities Commission for permission to sell bonds and stock. The new line will compete with the Pennsylvania, which is now the only system reaching the East Liverpool district.

The State Board of Pharmacy, in session in Cincinnati, agreed upon reciprocity relations with respect to accepting diplomas of their respective schools in pharmacy with the following states: Indiana, Illinois, Michigan, Wisconsin, Minnesota, Kentucky, Virginia, West Virginia and the District of Columbia.

The price of coal in the Hocking district has taken another jump and is now \$2.50 per ton at the mines,



General Store of A. H. Saur & Co., Kent City.

as against \$1.65 Sept. 1. The advance is attributed to the car shortage, which the Ohio Public Service Commission is to investigate.

State institutions are too small and the next Legislature will be urged to provide additional buildings. At the Cleveland hospital patients sleep in the hallways and on the floors, the capacity of the institution being exceeded by more than 400.

A dividend of \$5 a share has been declared by the Standard Oil Company of Ohio, the original Standard Oil Company, which is the first since the segregation of the various companies. It is payable Dec. 16.

Almond Griffen.

### Booming the Business.

A church in Georgia, which had some cause to be dismayed by the scanty attendance at the Wednesday evening prayer-meeting, advertised recently that watermelons would be given free to all who should attend the meeting on the subsequent Wednesday. The supply of watermelons was a large one, but not any larger than was necessary, for the people simply packed themselves into the meeting house.

### NEW YORK MARKET.

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

Special Correspondence.

New York, Nov. 4—The week has been one of waiting in almost every line, and coffee is no exception to the routine market. Orders have come in quite frequently, but, as a rule, the quantity taken is for simply enough to keep assortments unbroken. Santos, 16½@17c; Rio 7s, 14¾@15c. Milds are firmly held, but no change is to be noted in quotations. Good Cucuta, 17c.

Sugar is dull, with some concessions reported by sellers of beet outside local markets. As near as Albany, for instance, the rate is 4.75c, while cane is quoted at 4.90. It is not thought that any reduction at this time would create any greater demand and the present situation may last a fortnight. Lower prices seem to be generally looked for, owing to the excellent crops reported.

Rice is quiet and the best that can be said is that quotations are firmly sustained, and the man who is looking for job lots will have to hunt for some time. Prime to choice domestic, 5¾@5½c.

Green teas are quiet. Formosas and

Best Western, white, 34@37c; refrigerator, 23@24c.

#### Merchants of Chelsea Organize.

Port Huron, Nov. 4—A meeting of the business men of Chelsea was held Nov. 1 and addressed by H. D. Mann, organizer for the Retail Grocers and General Merchants' Association. A permanent organization was perfected, to be known as the Chelsea Retail Merchants' Association, and the following officers were elected:

President—D. H. Wurster.

Vice-President—John Farrell.

Secretary—Frank Storms.

Treasurer—W. P. Schenk.

The members are C. Emil Kantlehner, H. H. Fenn Co., John Farrell & Co., H. S. Holmes Mercantile Co., Chelsea Elevator Co., Epply & Van Riper, F. C. Klinger, F. H. Belsler, L. T. Freeman Co. and W. P. Schenk. J. T. Percival, Sec'y.

#### M. H. Luce Quits Velie Company.

Morton H. Luce, manager of the Chicago branch of the Velie Motor Vehicle Company, has tendered his resignation. He has not made his plans for the future. Mr. Luce for many years was manager of the New England branch of the Velie concern, and during the last year has filled the Chicago position. He inaugurated a "service-and-satisfaction" policy that is being copied in cities all over the country. He has been one of the energetic boosters of reliability runs, hill climbs, and was active in the management of the Elgin races. He has been prominently mentioned as the next president of the Chicago Motor Club.

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

Buffalo, Nov. 6—Creamery butter, 28@32c; dairy, 25@30c; poor to good, all kinds, 20@24c.

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

Eggs—Choice, fresh, candled, 30@35c; cold storage, candled 24@25c.

Poultry (live)—Turkeys, 17@19c; cox, 10@11c; fowls, 11@14c; springs, 11@15c; ducks, 15@16c; geese, 13@14c.

Beans—Red kidney, \$2.50; white kidney, new \$3; medium, new \$2.65; narrow, new \$3; pea, new \$2.65.

Potatoes—50@60c per bu.

Rea & Witzig.

It is refreshing to know that there are great forces for good at work in the business world; that improvements are but the natural expression of uplifted thought; that example, purer motives, higher ideals, and the rivalry of excellence are leavening the world; that oppression is decreasing in order that spontaneous effort may be utilized; that courtesy and kindness are gaining recognition as factors of success; and that men are learning to love their daily work because through it they feel the divine impulse.

#### 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.

Butter is firm, with a satisfactory demand, Creamery specials, 32c; firsts, 29@31c; seconds, 27½@28½c; process, 27@28c; imitation creamery, 25@25½c; factory, 24½@25c; packing stock, 23@24½c.

Cheese is quiet, but the range is still very high, the best grades of N. Y. State whole milk being held at 17¾@18c.

Eggs are firm for desirable stock with a little weaker feeling for refrigerator.

## PREMIUMS WITH FLOUR.

### Not as Advantageous as Other Forms of Publicity.

Written for the Tradesman.

The giving of premiums—usually consisting of chinaware, cut glass, pressed glass, kitchen utensils, draperies and sometimes articles of furniture such as rockers, library tables, etc., is thought by some milling concerns to be a clever and effective way of winning and holding trade.

There is a large milling company in the writer's city which has worked this plan rather extensively during the last five or six years. They give coupons with all of their products from a 5 cent bag of cornmeal to a barrel of patent flour. In each barrel of flour there is a twenty-ticket slip. Five coupons are equivalent to one ticket; and various articles of merchandise are redeemable for a certain specified number of tickets. The concern issues a catalogue of its premiums and maintains a down-town store where these tickets can be redeemed.

In order to estimate the strength of this scheme the writer accumulated a number of these tickets and visited the little store where the premiums are kept on exhibition—and redeemed. For a twenty-ticket slip the writer got a porcelain bowl that would have cost him fifteen or twenty cents in a shop where popular priced chinaware is carried in stock. When he carried the parcel home to his wife and presented it to her with an air of mystery, the expression on her face, when she had unwrapped the bowl, was amusing to a degree. She didn't enthuse over the premium.

It would be unreasonable for the customer to expect a piece of Haviland china as a premium on the purchase of a single barrel of flour. I didn't expect Haviland china premiums. In fact, I didn't expect anything of any particular consequence and, therefore, wasn't disappointed. All of these premiums—and there were shelves and shelves of them—looked pretty much alike; and none of them looked very desirable. The chinaware was rather ornately decorated with the kind of decorations that wear off with usage. The pressed glass looked very cheap and junky; while the so-called cut glass was what is called acid cut. It was evident that the total value of the entire premium outlay couldn't have been very much.

It is contended by advocates of the premium system that certain premiums—particularly in ceramic ware and house furnishing goods—in the way of inexpensive merchandise appeal strongly to consumers—particularly where your consumer belongs to the fair sex. Women, so the argument runs, are strong on premiums. Put out a good, foxy looking line of premiums and you'll get the women folks sure. The women folks are the ones who give the orders over the telephone. Mr. Business Man doesn't know what brand of flour his wife buys—and doesn't give a rap to know. When it comes to the table metamorphosed into hot roll, hot biscuits or light-bread, he doesn't know the difference; but if you once get the housewife tied-on by the prospects of getting some stunning premiums absolutely gratis, you'll hold her trade in flour, year in and year out.

The premiums will guarantee the call and the call will make it dead easy to sell Mr. Grocer.

The writer is frank to confess that the premium does appeal to certain classes of people and that, among these people, it has the effect of popularizing the products of the concern that puts it out; but he is quite as fully persuaded in his own mind that this same money could be invested to better advantage in advertising of a more dignified and result-getting kind.

My chief objection to the premium is that it somehow fosters and perpetuates the delusion that something can be had for nothing. Now nobody can give away valuable merchandise at a profit. The premium pretends to be a gift or a bonus on certain stipulated conditions. The woman who qualifies for the premium and earns her bonus, also pays for it. You have to pay the manufacturer or jobber for these premiums and you've got to get your money back. So, in the final analysis, you are simply acting as an agent for these producers of premium-commodities. One of the worst features of the whole business is that you are helping to popularize cheap and shoddy wares of one sort and another. Premiums are notoriously shoddy. They've got to be inexpensive to make any sort of showing—and it is expected of the premium that it perk up and make a show like the real thing. Otherwise it wont excite any cupidity.

Isn't there something radically incongruous in exploiting a high grade mill product by means of a low grade premium-commodity? I verily believe many excellent milling products are cheapened by the distribution of shoddy premiums. The biggest and most successful merchants in other lines are repudiating the premium method. And they are doing this just for the reason that they do not believe it has any legitimate place in modern merchandising. It seems to me that, if any milling concern now addicted to the premium habit will carefully estimate how much it costs per year to maintain its redemption store and then add to this amount the original cost of the premiums distributed during the year, together with the amount of money spend on premium catalogues and other advertisements specifically directed to the premium feature of their business, it will be able to see that this total could be spent to far greater advantage in other forms of publicity.

C. L. Garrison.

No doubt a great many uncollected accounts on the books of retail merchants would not be outstanding if effort were made to collect them at the proper time. And the proper time is when they are due. Indifference on the part of the creditor makes the debtor also indifferent. Then he becomes actually careless, and a later request for payment is regarded by him as of minor importance and requiring no immediate attention. Credit should be extended with a definite understanding as to the time of payment. Settlement should be expected and asked for on the moment. If there seems valid reason then for extending the time, it may do no harm. But it is very bad management to overlook the date for collection without the proper request for payment.



# Does this Apply to You?

Are you making the very best bread of which you are capable? Or are you doing yourself the injustice of working under the handicap of using a flour that lacks uniformity and quality?

It is a duty you owe to yourself and your good family to try a sack of

# NEW PERFECTION

"The Faultless Flour"

It is the safest way to avoid the strain and worry of "bad bakings," for New Perfection being a flour of perfectly uniform granulation, bakes out evenly and successfully every time.

It does not require the pains and care necessary with ordinary flour to get results.

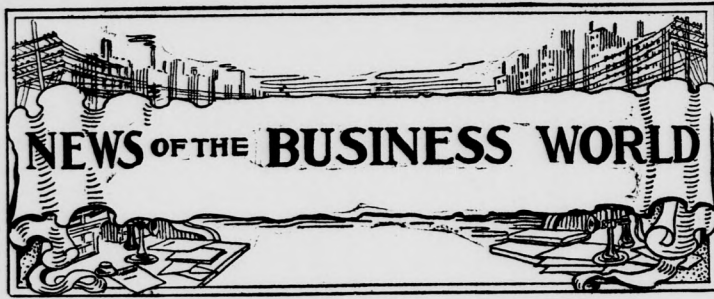
"It's easy to bake with  
New Perfection."

AT ALL GROCERS

Watson-Higgins  
Milling Co.

GRAND RAPIDS





### Movements of Merchants.

Montrose—M. C. Dowd will shortly engage in the grocery business.

Dowagiac—Hoppe & Reske have engaged in the meat business here.

Ishpeming—John Vanhala has opened a ready-to-order clothing store on First street.

Ishpeming—The Homes Store Co. has opened a branch bazaar store on Main street.

Caro—The Caro Elevator Co. has increased its capital stock from \$12,000 to \$25,000.

Clare—The Clare Elevator Co. has increased its capital stock from \$10,000 to \$20,000.

Battle Creek—The Erwin Drug Co. has decreased its capital stock from \$25,000 to \$10,000.

Freeland—The Freeland Elevator Co. has increased its capital stock from \$10,000 to \$25,000.

Sault Ste. Marie—The C. P. Haerle Co., grocer has changed its name to the Central Grocery Co.

Grand Haven—Len Fisher & Co. have engaged in the meat business at the corner of Sixth and Fulton streets.

Shelby—Mrs. C. W. Fisher will continue the cigar and tobacco business of her late husband under the same style.

Marquette—S. B. Jones, Sr., has engaged in the drug business at the corner of Third street and Baraga avenue.

Blanchard—J. W. Fate & Co., grain elevator operator has increased its capitalization from \$8,000 to \$20,000.

Lake Odessa—Ora Lapo has sold his furniture and hardware store to a man from Indiana, who will take possession soon.

Nashville—O. M. McLaughlin has sold his stock of electrical supplies and fixtures to E. L. Appelman, who has taken possession.

Otsego—Henry Tiefertenthal, of Allegan, and William Reinhart, of Hopkins, have formed a copartnership and opened a bakery here.

Emmett—John Downs has purchased the general stock of Mrs. W. E. O'Neill and will continue the business at the same location.

Marshall—A. H. Cathcart, who conducted a jewelry store here for the past fifty years, died recently of paralysis, aged 68 years.

Flint—Harry Blodgett, recently of Chicago, has engaged in the wholesale confectionery business at 609 South Saginaw street.

Romeo—Wm. Gray, Jr., dealer in grain, coal, produce, etc., has merged his business into a stock company under the style of the Gray Elevator Co., with an authorized capital stock of \$10,000, which has been subscribed and \$1,500 paid in in property.

Remus—The capital stock of D. Mansfield & Co. wholesale dealer in produce, has been increased from \$15,000 to \$40,000.

Reed City—Erwin Upp has sold his meat market to Anderson & Bibby, of Fremont, who will continue the business at the same location.

Evart—Davy & Co., dealers in general merchandise, celebrated the thirtieth anniversary of the establishment of their business by a reception Oct. 25.

Holland—Joseph and Thomas White have formed a copartnership and engaged in the meat business on River street under the style of White Bros.

Pontiac—E. V. Allison, who has conducted a jewelry store here for many years, has sold his stock to F. J. Titus, formerly engaged in a similar business at Zeeland.

Middleville—James L. Rugg of Central Lake, has purchased the J. H. Doak stock of dry goods, shoes and notions of Mrs. Doak. Mr. Rugg has been in business for several years.

South Boardman—L. M. Clapp, furniture dealer and undertaker at Kalkaska, has opened a branch to his undertaking business here which will be connected with Leach Bros. furniture store.

Owosso—The Mellen Baking Co., of Pontiac, is erecting a cement block building, 40x60 feet, on Howard street, which it will occupy about Dec. 1 with a wholesale and retail baking business.

Hopkins—F. C. Walten has formed a copartnership with C. Lloyd Brackett, of Allegan, and taken over the poultry and egg business of Cramer & Co. and will continue the business.

Wexford—Blackhurst & Connine has sold their hardware stock to Sprague Pratt and Wm. J. Rennie, both of Traverse City, who will continue the business under the style of the Wexford Hardware Co.

Saginaw—Miss Laesch, her brother and Henry Wolf have formed a copartnership and engaged in the grocery business at the corner of Park street and Lapeer avenue under the style of the Model Grocery.

Dowagiac—William Cory has sold his interest in the grocery stock of Smith & Cory to Mathew Carlisle and the business will be continued at the same location under the style of Smith & Carlisle.

Hastings—W. L. Hogue has sold his stock of general merchandise to W. J. Hanna, recently engaged in the bazaar business at Ludington who has taken possession and will continue the business.

St. Johns—Wm. E. Eldridge, who was born on section 30, Bengal, and has lived there all his life except two years, has rented his farm to A. O. Kellogg, of

Monroe Center, Illinois, and will soon remove to Fulton, where he will engage in the banking business.

Grayling—The State of Michigan has in numerous instances profited by the liberality and public spirit of wealthy lumbermen in the gifts of libraries, parks and other public benefactions for the use of the people of the State. The latest example of this kind is the donation by R. Hanson, of this place, of 75,000 acres of land which has been offered to the Michigan National Guard for annual encampments and for the purposes of a great public park and game preserve. The State military board has just inspected this tract, which is varied in topography, including a beautiful lake, high hills and valleys, partly wooded and partly open country, abounding in game. At the last session of the Legislature a bill was passed creating a commission to secure a site for a permanent camp for the National Guard, and several sites have been looked over, but the property donated by Mr. Hanson is pronounced by far the most suitable which has been examined. It reaches within two miles of Grayling and lies three miles north of a State forest preserve containing 36,000 acres. Mr. Hanson's offer has not yet been formally accepted by the State, but undoubtedly will be inasmuch as no conditions are imposed.

### Manufacturing Matters.

Three Rivers—The Kirsch Manufacturing Co., manufacturer of specialties, has changed its principal office to Sturgis.

Detroit—The Monroe Body Co., manufacturer of automobile bodies, has decreased its capital stock from \$500,000 to \$42,000.

Kalamazoo—The Gibson Mandolin & Guitar Co. has outgrown its plant on Harrison court and is building a \$20,000 factory on Parsons street.

Detroit—The Green Seal Cigar Co. has been incorporated with an authorized capitalization of \$1,000, of which \$500 has been subscribed and paid in in cash.

Frankfort—The Frankfort Milling Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$10,000, which has been subscribed, \$5,000 being paid in in cash and \$5,000 in property.

Lansing—The Lansing Harrow Co. has been organized to manufacture and sell agricultural implements and machinery, with an authorized capital stock of \$20,000, which has been subscribed, \$155 paid in in cash and \$10,000 in property.

Farwell—The Farwell Creamery Co., which has been doing business here for many years, has failed for \$20,000. R. J. Powell, owner and manager of the business, will engage in the creamery business at Clare under the style of the Farmers Creamery Co.

Detroit—The American Nut Products Co. has engaged in business to manufacture and sell all products which can be manufactured and sold by machine shops, with an authorized capital stock of \$3,500, all of which has been subscribed and paid in in cash.

Port Huron—Watson Bros., plumbers, have merged their business into a stock company under the style of the Robert Watson Plumbing Co., with an authorized capital stock of \$20,000, which has been subscribed, \$800 being paid in in cash and \$19,200 in property.

Detroit—A new company has been incorporated under the style of the Farlinger Manufacturing Co. for the purpose of manufacturing and dealing in automobile parts, accessories and equipment, metal stamping, die and tool works, with an authorized capital stock of \$30,000, of which \$15,080 has been subscribed and \$3,000 paid in in cash.

Kalamazoo—Plans have just been completed for a new factory and an office building for the William Shakespeare, Jr. Sporting Goods Co., to be erected at the intereseccion of Pitcher street with the Michigan Central Railway, on the property formerly used by Dewing & Son for storing surplus lumber. The estimate cost of the two buildings is \$30,000, and they will cover 35,000 square feet of ground. Work on the buildings will be started in a few days.

Clio—The plant of the Clio Manufacturing Co., was damaged by fire Nov. 5 to the extent of about \$10,000. The blaze broke out during the noon hour and is supposed to have been caused by spontaneous combustion. The company manufacturers tables, wastebaskets and clothes hampers, and the plant has been running night and day for the last few weeks. Thirty men are temporarily thrown out of employment as a result of the fire. The loss is partially covered by insurance of \$4,500.

### Discuss Plans for Reaching Patrons.

Kalamazoo, Nov. 5—A good representation of the retail membership of the Commercial Club met recently to discuss the establishment of a mail order business for the local merchants with the inauguration of the parcels post January 1. Various plans were presented as to the best means of reaching the people in the territory in and about Kalamazoo, but no definite action was taken in regard to the matter.

J. Charles Ross was appointed chairman of a committee, of which he is to choose the members, to look over the field and the various methods of covering the territory. After investigation the plans will be presented to the Club for action.

An increased trading service over the M. U. T. lines into Kalamazoo was also discussed with a view of securing better service for local patrons from those places. A plan was suggested that the city lines furnish special cars at stated times for the accommodation of the shoppers from these places in order to facilitate getting to and from the city.

A Ferry correspondent writes: A. J. Kellogg has secured a position with the Indiana Silo Co. to represent it in the western half of Michigan. He will have his headquarters in Grand Rapids.

Q. B. Stout, general dealer at Alba: "I cannot get along without the Tradesman."

No man is an optician just because he makes a spectacle of himself.



### The Produce Market.

Apples—Wealthy, Wolf River and Baldwins command \$2.75 per bbl. Spys and Snows fetch \$3 per bbl.

Bananas—\$3.25 per 100 lbs.

Beets—60c per bu.

Butter—The consumptive demand continues good and receipts are cleaning up every day. The market is firm at prices unchanged from last week. The quality of the present production of butter is fully up to the standard for the season and the outlook is for a continued active consumptive demand. If any change it is likely to be a slight advance. Creamery extracts are now held at 31c in tubs and 32c in prints. Local dealers pay 25c for No. 1 dairy grades and 21c 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. Wisconsin stock has not yet put in an appearance, but is expected shortly. The demand so far has not been very satisfactory, which is said to be due to the warm weather. Wholesalers are looking for an active business with the arrival of cold weather, as prices are considered reasonable.

Chestnuts—18c per lb. for Michigan sweets.

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

Eggs—The consumptive demand for new laid eggs is good, and receipts are very light. The market is firm. Storage eggs are moving slow and stocks are larger than usual. The market for storage stock is only fair. Local dealers pay 26c for fresh, loss off.

Egg Plant—\$1.50 per doz.

Grape Fruit—\$3.25 per crate for 54s, 64s or 80s. Receipts from Florida are increasing and the quality is much better than some time ago. Prices for the time of year are low due to the enormous crop in prospect.

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

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

Lemons—The price has advanced to \$6.50 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.

Oranges—\$4@4.25 for Valencias.

Pears—Kiefers, 75c per bu.

Pickling Stock—Onions, \$1.25 per ⅓ bu. box.

Potatoes—Country buyers are paying

28@32c at outside buying points. Local dealers quote 40c per bu. in small lots.

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 \$4 for Jerseys.

Veal—6@10½c according to the quality.

### Third Re-union of Old Guard.

Detroit, Nov. 5—The Veteran Traveling Men's Association will hold its third annual re-union on Friday, Dec. 27, at Hotel Cadillac, followed by a dinner at 6 p. m.

Samuel Rindskoff, Sec'y-Treas.

Kalamazoo Gazette: The Executive Committee of Post K, Knights of the Grip, held a meeting Monday afternoon to formulate plans for the entertainment of the annual convention of the Michigan members of the order and the visitors are promised one of the most elaborate receptions ever afforded a State convention in Michigan. The Michigan Knights of the Grip will meet in Kalamazoo in their annual convention on December 28 and 29. This city had the honor of entertaining the gathering in 1898 and gave the boys a reception that has been the talk of the order ever since. This time, however, Kalamazoo expects to far outdo its efforts of former years and to throw into the shadow the receptions afforded the order by other cities in the past few years. Since the last meeting of the State organization, Post K has been busy making plans for entertainment of the big gathering along various lines and some of the most unique stunts are promised.

David A. Drummond (Brown & Sehler Co.,) who successfully introduced the Winner tile Machine about six months ago, has now undertaken the exploitation of the Kettles electric tire filler, for which he has secured the exclusive sale in Michigan. Mr. Drummond is exceedingly fortunate in securing the sale of so valuable an invention which promises to add very materially to his bank account.

Fremont Times: W. S. Purcey, of Fennville, traveling representative for the Star Watchcase Co., of Ludington, met with quite a misfortune last week on his way to Fountain. Some one on changing cars at Baldwin picked up Mr. Purcey's grip, containing \$600 worth of lockets and several gold watches with complete movements.

### The Grocery Market.

Sugar—Weakness characterizes the market for both raw and refined, but no change in price has occurred. Reports from the beet sugar districts are to the effect that crops are large. This with the large yield of sugar beets in Europe and cane in Cuba, will, it is thought, mean cheap sugar during the coming Winter. Quotations of the past week are fully 1½c per pound below prices of a year ago. Some accumulations are shown now as the receipts are increasing and the consumption decreasing.

Tea—The Japan market remains unchanged and firm, notwithstanding the effort to force lower prices in Japan by foreign buyers. All grades are now in and marketed. China Greens have been selling well at prices well maintained. Congous are easier and some very good values have sold cheap. The market in Formosa Oolong is dull and without note. Ceylons and Indias show more life than any other teas, tippy Orange Pekoes advancing from 1@3c. The market is steady, with prospects of good winter trade.

Coffee—The war in Turkey will cause some financial disturbance, and it seems to be believed that this may indirectly cause unloading by the coffee interests, who are peculiarly susceptible to financial influences. It is possible to buy Rio and Santos coffee ¼c cheaper than a week ago. The demand does not seem to be affected. Milds have not shared in the weakness and are steady to firm and in moderate demand. Java and Mocha are unchanged and quiet, Mocha apparently tending higher.

Canned Fruits—Gallon apples are still cheap, but not meeting with very good success from the trade, as green apples are plentiful and prices reasonable. California canned goods are coming forward, very much delayed. The demand from first hands is nil. Small staple Eastern canned goods unchanged and quiet. A large consumption has been looked for in canned fruits on account of prices being quite reasonable, but as yet it has not developed.

Canned Vegetables—The market on tomatoes holds firm after the advance of 5c per dozen of a week or ten days ago, and if the reports coming from all tomato growing sections are to be depended upon, prices will be much higher than they are at the present time. Gallon tomatoes show a much greater advance than any other size. There seems to be plenty of poor peas to be had, but wholesalers are unable to find sufficient stocks of standards to fill their orders, and prices are sure to be high during the coming season. There is a little more life in canned corn than during the past four or five months, thought to be caused by a light pack in both Maine and New York, bringing buyers from that section to come West for their supplies. Recent reports state that the pack in Minnesota is smaller than last year, and even with the large carry-over it is possible that the trade will take care of supplies at present prices.

Dried Fruits—The apricot crop was not as large as at first reported, and prices are quite sure to advance, as opening quotations were exceptionally

low. There has been only a fair demand for both peaches and apricots, but prices are not expected to go any lower. Prunes have declined until they have reached about the average price quoted previous to the past two years. New prunes arriving have been commanding a premium of fully a half cent per pound. New dates and figs are arriving and selling at practically the same price as at the opening of the 1911 season. Peaches are selling moderately at unchanged prices. Sultana and Thompson seedless raisins have developed considerable firmness, and prices on the coast are possibly ½c higher, owing to speculative movements on the coast. Currants are unchanged on this side, but the outlook is firm, particularly on spot, owing to the difficulty of getting vessels on the other side. This is due to the war troubles. Other dried fruits are dull and unchanged.

Syrups and Molasses—No change in corn syrup. Compound syrup is quiet and steady. Sugar syrup is not wanted except for mixing, and molasses is also quiet at ruling prices. The first barrels of new cane reached New Orleans during the week.

Cheese—The market holds very firm after the recent advances and it would seem that the retailer must realize that prices are up to stay, as the wholesaler has had a great deal of difficulty during the past month in obtaining sufficient supplies. The demand has been decreased some by prices reaching such a high point for the time of year.

Fish—Cod, hake and haddock are quiet and unchanged. Domestic sardines are exactly where they were a week ago with a light demand. Imported sardines quiet but firm on account of scarcity. Salmon are unchanged and moderately active. The market for all varieties of mackerel remains unchanged from a week ago with a fair demand.

Provisions—Smoked meats are steady and unchanged. Pure lard is steady at a decline of ¼c, with a fair consumptive demand. Compound lard is steady and unchanged; consumptive demand good. Barreled pork is firm and if there is any change it will probably be a slight decline. Dried beef is in good consumptive demand at unchanged prices. Canned meats unchanged and dull.

### Beans Weaker Than a Week Ago.

Price of beans has eased off considerably during the past week. Many of the grocers have received their first lots of new beans and are now out of the market. Shipments are being made mostly in less carlots on account of car shortage and this seems to fit the situation very nicely, as buyers are taking nothing except for their actual needs.

Farmers have so far been free sellers and have been able to get a fair share of their holdings into the elevators at a good price and now the elevator man is having his troubles to break even on some of his purchases.

There is little better demand for Red Kidney beans and other varieties, but they are not being taken at any advanced price.

E. L. Wellman.

Samuel J. Cook, who conducts a second-hand store at 1200 Front avenue, has sold his stock to Rudolph J. Victor for \$125.



### Clearings One-Fifth Greater Than a Year Ago.

The bank clearings for October reached the very handsome total of \$15,085,162.70. Only one month in the history of the clearing house has shown a larger total and that was last March, when the clearings were about \$150,000 greater. The total to date this year is \$136,508,051.29, which represents an increase of about 20 per cent over the corresponding period last year. The total up to the end of October is only two and a half million short of the total for the entire year of 1911, about half that short of the total for 1909 and is far ahead the total for any year previous to 1909. The clearings this year have been running very steadily at high figures. This has been due in part to the greater activity in trade and manufacturing, partly to the growing importance of Grand Rapids as the financial base of Western Michigan and in part to the fact that this is the center for some of the big deals in utility enterprises that have been put over the past year. The United Light and Railways Co. carries a very substantial balance in the local banks and some of its important deals have been put through the Grand Rapids banks. The American Public Utilities Co. makes Grand Rapids its financial headquarters and some of its deals have helped swell the total. The Commonwealth Power, Light and Railway Co. and its subsidiaries have headquarters in New York, but some big checks have gone through the Grand Rapids banks to their accounts.

There has been a good demand the past month for foreign exchange, and most of it has been on London. The Grand Rapids colony of Greeks has been sending money home to help along the war against the Turks and their remittances have for the most part been in the form of drafts on London, as banking facilities in their native land just now are somewhat unsettled. This city has a considerable colony of Greeks and very few among them are in circumstances that could be called "comfortable," but they are patriotic and are digging up the coin to a surprising degree. The remittances have been in amounts from a few dollars to \$500 or more, and for a time the amounts sent averaged \$1,000 a day. There are also a few Turks in town and it is said they have made up a purse of \$5,000 to send to their government to help it in its day of trouble. This is a considerable amount for a small and not wealthy colony to contribute and it is possible some discount should be made but even a small contribution would show

a patriotic purpose. The Syrians are also contributing to the cause and it is said their contributions are to help give the Turks the trouncing of their lives, which is not at all surprising considering the treatment the Turkish government has always extended them.

The Greeks in this city do their banking mostly at the Fourth and the Old National. The Syrians do their banking at the same places and also at the Monroe avenue branch of the Kent State. The Grand Rapids National City handles most of the accounts of the local Chinese, and their aggregate accounts, it is said, are something very substantial. The Kent State has the big end of the Holland patronage and has also a large Polish account. The old Kent Bank, in the days of J. A. S. Verdier was the first to specially cultivate the foreigners, but now all the banks go after this trade with clerks who can speak to almost any customer in his native tongue. German, Polish, and Holland are spoken in all the banks and some of them have clerks who can hand out enough Italian, French or Lithuanian to do ordinary business.

The conference of the bankers in the seven counties in Southwestern Michigan, held at Kalamazoo last week to consider the matter of interest to be paid on deposits, was not conclusive, but another will soon be held when it is expected results will be reached. The purpose is to secure the adoption of a uniform rate in these counties thereby doing away with an undesirable form of competition between banks in the same town and between different towns. The Grand Rapids plan for paying 3 per cent. on book accounts and short time certificates and 3½ per cent. on certificates left for a year is favored. Many of the banks are now paying 4 per cent. on three months and it is urged with such a rate there is not enough margin for safety to say nothing of profits for the banker. If the banks in Kalamazoo district agree on a uniform rate it is likely the effort will be made in other sections of the state to bring the rate down to one that will give the bankers some profit on their business.

Mahlon Smith has been promoted from Discount Clerk to Assistant Cashier for the Grand Rapids National City Bank to succeed John Benjamin, recently elected cashier. Mr. Smith was for eleven years with the National City Bank before the consolidation and his promotion comes

as a recognition of long and faithful service.

Certificates of deposit issued by the local banks and by most other banks as well give notice to the holder that interest will cease at the end of a year from date. This is a clause that is not very rigorously enforced, however. If the holder of a certificate fails to present it for renewal it is customary to allow interest for all full months after the date of expira-

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Only bank on North side of Monroe street.

## Kent State Bank

Main Office Fountain St.  
Facing Monroe  
Grand Rapids, Mich.

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

Deposits  
**7 Million Dollars**

**3½ Per Cent.**

Paid on Certificates

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

## Fourth National Bank

Savings  
Deposits

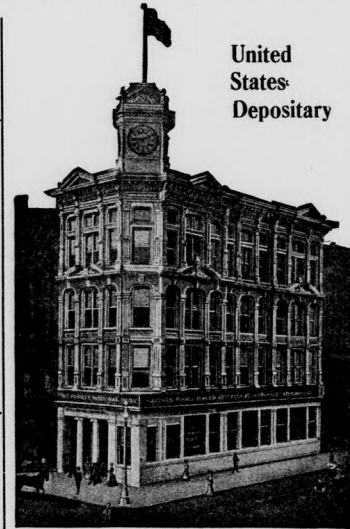
**3**

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**

## 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**



tion. If certificates remain outstanding long enough to warrant a suspicion that the holder has forgotten that he ever made a deposit or that the certificate has become lost it is customary for the banks to send out notices to either the depositor or his heirs. This city has not much of a transient population and it is rarely that money is long left unclaimed, but in sea ports the unclaimed funds become an important item.

The Grand Rapids Credit Men's Association has a couple of bills for presentation in the next Legislature which will be almost of as much interest to the bankers as to the credit men. One of these bills is to require the filing of chattle mortgages at the county seat instead of with the clerk of the township in which the maker of the mortgage may be doing business. This bill has been before the Legislature two or three times, backed by the Detroit credit men and has never gone much beyond the committee pigeon hole. The Grand Rapids credit men will back it this time and it is hoped that action will be secured. Under the present system the township clerk may be located anywhere within a six mile square area and not only may he be hard to find but very rarely has any system of doing business or security to offer for the safe-keeping of a mortgage until too late for the protection of their interests. Requiring the filing with the county clerk will do no injustice to any honest debtor and then there will be only one point in a county that creditors will have to watch to insure getting a fair deal. Another proposed bill relates to checks drawn upon a bank without sufficient funds deposited for their payment. At present the man who accepts a check in payment for a bill does so at his own risk. If there are no funds to meet the check the man who accepts it is the loser and the giver of the check can laugh at him, with nothing to fear from the law. The bill which the credit men will ask to have enacted will make it a fraud, with penalties attached to give a check without making it good at least a week thereafter. This bill, if enacted, will give the banks a stick over those who more or less habitually overdraw their accounts. The overdraft fiend will have the prospect of criminal prosecution the minute the banks cease to be good natured and this prospect may make them more conservative in handing out their checks. These two measures are sound in principle and will prove no hardship to honest men. There ought to be no great difficulty in securing their enactment and the bankers might well throw their influence in their favor.

#### Too Late.

Promoter—Can you tell me the address of the man who wrote this here book called "Arabian Nights' Tales?"

Librarian—Not on earth any more.

Promoter—Too bad. I wanted to get him to write a prospectus for my new mining Proposition.

#### Will Not Cut the Melon—Yet.

The directors of Sears, Roebuck & Co. have declared the usual quarterly dividend of  $1\frac{3}{4}$  per cent, representing an annual earning of 7 per cent. The actual earnings of the stock are vastly more than that. "New York," says a financial writer, "keeps sending out reports intimating that the big mail order concern is getting ready to cut melons of various kinds." Vice-President Loeb denied these reports. So the stock holders will have to wait a little longer for the melon and be content with the measly 7 per cent. on their money—a return alone that most of us would be glad to get.

However, when the melon is cut, it will be a dandy; and the longer the cutting is delayed the sweeter and bigger it will be. This same writer says in the Chicago Inter Ocean: "This year it is figured that the net earnings will be around \$8,000,000. This conclusion is reached on the fact that Sears' net profits to gross last year were around  $10\frac{1}{2}$  per cent. and, if the present year's profit margin is approximately as good on the volume of business estimated, the net results should be about as given."

Sears, Roebuck & Co. are apparently not yet ready to confess to the country how enormous their profits are. But, this writer says, "It is evident from these figures that Sears, Roebuck directors are not retarded by any action involving a more liberal dividend on the common shares as a result of the earnings position."

This net profit of  $10\frac{1}{2}$  per cent. is over everything—high salaried officers, expensive improvements and valuable city real estate. The local merchant works without salary as a rule, seldom charges against his business his property investment, and has to worry along with half the profit of the mail order house. But he is close to the consumer. He must give quality as well as price, must furnish accommodation as well as goods and must help bear the town's burdens.

#### Influence and Example.

Every community ought to exemplify the enterprise and energy of its most progressive citizens. The wide-awake citizen ought to see the importance of devoting a share of his time to the public service in aid of his community.

Public spirit characterizes the modern successful business man. He realizes that he is indebted to the community in which he has attained his success, and that the best and most practical method of meeting his obligation to the community is to take an active interest in community affairs.

Activities of the disreputable elements in any community are in inverse proportion to the indifference of the respectable citizens. The effect of good example is sanitary in the community as well as in the family.

Moreover, when the citizens of wide influence—the bankers and merchants—take active part in community development the less influential are easily induced to do likewise, for they can be made to see that their aid and influence are important. Though their sphere of influence is less extensive their voice and example are potent, perhaps more

so than their more prosperous neighbors would be in the same sphere.

No one's interests are too small to warrant engaging in the work of community building. The great strength of the American army is said to be due to the fact that each soldier is an officer. So when each and every citizen is working in community building nothing can long retard its progress.

A pretty young girl said to a woman of eighty, who still attracted all in spite of her snowy hair: "Tell me the secret of your power, and teach me to fascinate people as you do." "My child," was the gentle response, "remember just this,—in the alphabet of charm there is no such letter as I: it is all you." Here is a hint that every girl can well take to heart.

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**6% Cumulative Preferred Stock**  
of the  
**American Public Utilities Company**

To net  $7\frac{1}{2}$ %

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

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

## 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  $3\frac{1}{2}$ % if left a year.

### $2\frac{1}{2}$ % 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  $6\frac{1}{3}$ % and **TAX EXEMPT**

**A. E. Kusterer & Co.**

733 Michigan Trust Bldg., Grand Rapids  
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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

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E. A. STOWE, Editor.

November 6, 1912

**WOODROW WILSON'S OPINION.**

You know what the usual standard of the employe is in our day. It is to give as little as he may for his wages. Labor is standardized by the trades union, and this is the standard to which it is made to conform. No one is suffered to do more than the average workman can do. In some trades and handicrafts no one is suffered to do more than the least skillful of his fellows can do within the hours allotted to a day's labor and no one may work out of hours at all or volunteer anything beyond the minimum. I need not point out how economically disastrous such a regulation of labor is. It is so unprofitable to the employer that in some trades it will presently not be worth his while to attempt anything at all. He had better stop altogether than operate at an inevitable and invariable loss. The labor of America is rapidly becoming unprofitable under its present regulation by those who have determined to reduce it to a minimum. Our economic supremacy may be lost because the country grows more and more full of unprofitable servants.

[From baccalaureate sermon at Princeton University, June 13, 1909.]

**CROWD WELL HANDLED.**

The State teachers' convention last week was a great success and the easy way the crowds were handled ought to re-assure Grand Rapids as to its ability to take care of a crowd when a real effort is made to do so. The total enrollment for the convention was 6,958, of which about 6,000 was of teachers from out in the State. Not only was this multitude cared for without trouble, but as many more could have been accommodated had the necessity for it arisen. The reason that the week passed of so easily and pleasantly was that the Association of Commerce took the proper steps in advance to make smooth sailing certain. It was known approximately how many teachers would come. A canvass of the city was made for rooms in private houses where teachers would be received at the fixed rate of \$1 a day, without board, and 25 cents for breakfast if breakfast should be desired. The teachers were notified to register in advance and about 5,000 did so, and as rapidly as the names came in assignments to quarters were made and each teacher

who registered received by mail her credentials, tickets for the entertainments, badge and her room assignments with careful directions as to what car to take to reach the house. When the teachers arrived all they had to do was to go direct from the station to the house and they were at home for the week and in many instances they were treated as members of the family.

The success in taking care of the teachers might suggest to the Association of Commerce the adoption of something like the same plan for the accommodation of the furniture men until the new hotel solves the problem of caring for the strangers within the gates. It is very certain that there will be a severe congestion during the January sale unless the Association of Commerce takes steps to prevent it. No enlargement has been made in the hotel accommodations, as compared with a year ago, and the indications are that the attendance of buyers and sellers will be larger. A list both of sellers and buyers can easily be procured and if the Association of Commerce would notify them in advance, as the teachers were notified, that accommodations would be procured for them at private houses, there is little question but that many of them would be glad to avail themselves of the opportunity of securing comfortable quarters during their semi-annual visit to town, instead of taking chances on being packed eight or ten in a room on cots. The furniture men, of course, are not in the same class with the teachers and it is unlikely that as many homes would be opened to them, but a systematic canvass would develop enough to insure the furniture men comfortable and conveniently located quarters while they are here. The Association of Commerce made an effort to find quarters for the furniture men during the July sale, but it was a failure because the list of houses that would receive the strangers was left with the hotels and only those who balked on being sardined were sent outside. Instead of leaving it to the hotels, whose interest is to get as many guests into a room as possible, the Association of Commerce should take the matter in its own hands and, profiting by its success in caring for the teachers, use much the same methods. The Association has two months in which to work out a plan and, for the benefit of the city, should get at it without delay.

It is well to acquire a habit of analyzing every problem that confronts you: the single stick may be readily broken, but taken in a bunch it resists your strongest efforts. The application of this principle is almost without end. By it you may grasp the fundamentals or details of a complicated business, improve your merchandise, work out inventions, solve perplexing business problems, develop opportunities, beget foresight, overcome faults—in short, you may progress rapidly and surely along any desired line.

**ELLIS AS A HUMORIST.**

The carpenters and joiners union, which conducted the strike in this city in the summer of 1911 which resulted so disastrously for the dupes of the union, held a national convention at Washington two or three weeks ago and Mayor Ellis visited the convention while it was in session and invited the organization to hold its next annual meeting in Grand Rapids. He did this on his own volition, knowing all the time that the invitation would not be accepted or even considered for a moment. In the first place, the organization spent \$125,000 in conducting the strike here and has received little if anything in return and never will, because Grand Rapids will never be a union town in the ordinary meaning of the term. Furthermore, the delegates to such a convention insist on going to a large city, where the opportunities for free drinks and free frolics are greater and where they can spend their money among their friends. Under no circumstances would they expend several thousand dollars in coming to a town that had thrown them down as Grand Rapids did in the summer of 1911.

Being something of a humorist and seeing an opportunity to curry favor with the powers of darkness and disaster, Mayor Ellis suggested that the furniture manufacturers extend an invitation to the union. Of course, they demurred, because they have had enough experience with the carpenters and joiners union to last them a life-time. Then he suggested that the Association of Commerce extend the invitation, but that organization very politely ducked and refused to be wheedled into a controversy of that character. He succeeded in getting William Alden Smith to write a letter, although Senator Smith now probably realizes that in doing this he placed himself in a position of antagonism to the city and its best interests. Then Mayor Ellis journeyed to Washington and extended the invitation himself, so that he might be able to say later on that he was anxious to secure the convention for Grand Rapids, even though he might be refused co-operation by the furniture manufacturers and the Association of Commerce.

Mayor Ellis is still repeating his old lie regarding the Brunswick-Balke-Collender Co.'s factory not locating here. But for Mayor Ellis and a few fool aldermen, Grand Rapids would now have an enormous factory conducted by the Library Bureau. This is only one instance of the pernicious activities of Mayor Ellis in undertaking to traduce the good name of the city and make it ridiculous in the eyes of the people.

The local merchants, in their willingness to boost the land and apple show which comes next week, are making a liberal use of apples in their window displays. These displays are so pleasing to the eye, attract so much attention and are so effective in every way that they ought to suggest a larger use of fruits and flowers in season. Apples are so beautiful in color, take such a brilliant polish and

make such a direct appeal to popular favor that they may be peculiarly suitable for window display purposes. But could not strawberries, raspberries, cherries, plums, pears and peaches in their season be arranged so attractively that everybody passing would stop to look and admire? And then there are the flowers—do the merchants make as large use of them as they might? One of the most attractive windows on Monroe avenue has its daily bouquet of seasonable flowers, beginning with crocuses in the spring and going right through the floral gamut to chrysanthemums in the fall, and following them with flowers from the hot house. Many passers-by pause before this window almost as a matter of habit to receive the cheer which the flowers give them. Flowers and fruits are always beautiful, their arrangement is easy and they give a touch to a window trim which nothing else can bestow. Window trimmers might well study their possibilities.

The weather in Europe during the crop season was phenomenal, and the most discouraged body of agriculturists in the world are the farmers of Great Britain. The rainy season began in the midst of the hay harvest, and when the wheat and oats were almost ready for the reaper. Thousands of acres of cut and cocked hay were under water for weeks together and were entirely ruined, while the more fortunate ultimately were able to stack hay that can serve little good aside from its use as bedding. Where wheat and oats were cut they sprouted in the field, while in other instances the standing grain, broken down by the weight of the incessant rains, rotted in the fields. Potatoes were also badly effected by the wet weather and the lack of sunshine; and turnips, the mainstay of sheep husbandry, were also damaged. The farmers of Great Britain are therefore in a bad way, and a great many will need help to tide them over the winter and carry them through to another harvest. Conditions similar, though not so disastrous, prevailed in France and Germany, where the crops are partial failures in consequence.

The process of elimination insures a selection which is self-evident and final. By discarding those elements that are less than the best, only the best can remain. In selecting printing paper, for example, you readily reach a conclusion by discarding the samples which are too heavy, too light, too expensive, too cheap, too rough, too smooth, and so on. By thus removing the possibility of a doubt a wholesome assurance is gained which wakens a greater energy and gives freedom to procedure. In buying a carload of paper you feel no hesitancy if you have considered everything of the kind in the market. The application of the principle is unlimited; it determines the size, form, color, pattern, quality, method, time and price. It is the last word on mooted points; and its use in reaching a conclusion cannot be too strongly urged as a factor in business progress.

**SUCCESSFUL SALESMAN.****E. A. Welch Sales Manager Michigan Motor Car Co.**

Eugene A. Welch was born in Boston, Mass., April 14, 1862. His father and mother were both natives of Ireland. He was the sixth child in a family of seven, four of whom are still living. When he was 4 years old the family removed to Kalamazoo, where he attended the parochial and public schools. He left school at an early age to take a clerkship with Nathanson & Schuster, where he learned the grocery business thoroughly. At 20 years of age he was receiving \$100 a month and when he left the firm, after eleven years of continuous service, he was head clerk and possessed a knowledge of the business which added very greatly to his value, both to his employer and himself. The next two years were spent as traveling salesman for J. Bader & Co., wholesale to-



bacco dealers at Kalamazoo. He covered parts of Michigan and Indiana and achieved success as a traveling salesman. He then engaged in the retail grocery business in Kalamazoo, buying out J. E. Doyle, at the corner of Main and Rose streets. He subsequently removed to South Burdick street and took in as a partner E. B. Russell. The business was continued under the firm name of Welch & Russell and the store is still in existence under the management of Mr. Russell. In 1899 Mr. Welch was compelled to go to California on account of his wife's health. While there he formed the acquaintance of J. R. Newberry, who conducted twenty-eight retail grocery stores in Los Angeles and is the largest handler of merchandise at retail on the coast. Mr. Newberry promptly engaged him as manager of his principal store, located on Spring street. He would probably have retained this association for some years but for the death of his wife in the spring of 1900. He then re-established his residence at Kalamazoo and for eighteen months covered the jobbing trade of Iowa for Dwinell-Wright Co., of Boston. Eight years ago he transferred himself to the then new coffee house of Clark, Coggin & Johnson, of Boston. His territory included Michigan, Ohio, Indiana, Illinois, Iowa, Missouri and Western Pennsylvania. He covered the jobbing trade exclusively. Last week Mr. Welch made another change and that was to take the position of Sales Manager of the Michigan Motor

# You Are Hurt

By anything that takes men and money out of your community and leaves no equivalent in their place.

By any influence that teaches the younger generation to look elsewhere for opportunities.

By the decadence of local pride that permits any man to say, "This is a dead town."



## What Are You Doing About It?

Are you an idle spectator, letting things go to ruin around you, or have you rolled up your sleeves and begun the fight for new life?

Are you "putting it off till to-morrow" or are you doing it this week because there never will be a better time?

Are you a believer in prosperity? If so, just nail these questions on the front door as a reminder that you can't afford to let a day go by without taking a good sound whack at some fellow who is trying to undermine your community. You will find plenty of heads to hit, and remember

## It's a Just Cause

Car Co., which will compel him to travel, more or less, in the territory west of Pittsburgh and east of Omaha.

Mr. Welch was married in 1883 to Miss Mary Owens, of Medina, N. Y. She died in 1900, leaving four children, now all grown up. Albert, the oldest, has been head roaster for Clark, Coggin & Johnson for six years. Clarence is Assistant District Manager with the U. S. Tire Co., of Chicago. Helen and Marie reside at home in Kalamazoo and are now in their third year at Kalamazoo College, having graduated from the Kalamazoo high school.

Mr. Welch was a member of the St. Augustine church many years and served as Secretary of the trustees for several years. He is now a member of St. Joseph church, where he is first and foremost in all matters pertaining to the religious life of the community.

Mr. Welch's administrative abilities command wide respect. He was offered the wardenship of the Michigan State Prison at Jackson during the administration of Governor Warner, but declined it, as his life has always been spent along commercial lines, and he thought it better to continue in the field with which he was so familiar.

Mr. Welch is familiarly known as "Genial Gene." His smiling countenance is one of the bright shining lights of the B. P. O. E. He has acted in the capacity of toastmaster at more social functions than any other citizen of Kalamazoo, excepting Will Brownell. Mr. Welch at the present time is the Grand Junior Counselor of the Michigan Grand Council of the United Commercial Travelers, and at their next annual state convention, which is to be held in Grand Rapids next June, he will undoubtedly be elected Grand Counselor, this being the highest title that can be given to any member of the organization in the State.

Wm. L. Brownell, a life-long friend of Mr. Welch, was requested to present a view of the personal side of Mr. Welch and responded as follows: "I like Eugene Welch because I have reason to believe he is a square man. I have known him for a good many years and during these years I have known him to do many things which were greatly to his credit when he thought nobody was looking. Men are like horses. Some are gentle, true and always kind, while some are fractious, mean and not at all to be depended upon. When a wise man selects a horse for business or family purposes, he has in mind one quality which he deems essential and which he insists upon and that is, no matter whether the horse be a fast traveler or slow gaited, he wants him, above all things, to be a safe horse. I believe Eugene Welch to be a safe man. He is human, which, of course, means that he has his faults, otherwise he would be so far above me that I should not like him. Being human, he sometimes makes mistakes, but he is oftener found on the right side than on the wrong side and so I count him my friend."

If your friend has got a heart  
There is something fine in him.  
Cast away the darker part,  
Cling to what's divine in him.

Keeping everlastingly at it, subordinating expenses to income and saving a certain amount every year, are three things every aspirant for success must remember.



### A Ghost Story.

This is a sad and fearful tale,  
This ghostly tale of mine,  
If you're afraid of ghosts of white  
And things that mortal men affright,  
You'd better skip it without fail,  
Not read another line.

It is about a man who died,  
As all such tales begin,  
If you're afraid of spirits, spooks,  
Of murdered kings and slaughtered dukes,  
Just put this paper right aside—  
To read would be a sin.

This party, when he was alive,  
Mail order houses prized,  
A roof, a carpet or a dog  
He purchased from a catalogue—  
He never helped the town to thrive  
Or home trade patronized.

His clothes especially he bought  
In other towns remote,  
Chicago furnished him his hat,  
New York his pants and such as that,  
And somewhere else his shoes he sought,  
His collar, vest and coat.

One day, his catalogues amid,  
Disaster struck him down,  
Mail order medicine he tried  
And then, of course, he up and died—  
The only thing he ever did  
To benefit the town.

Now comes the ghostly part, town:  
Right here the shivers are:  
They laid him to his final rest  
In trousers, collar, coat and vest  
And shoes and all the rest of it  
He'd bought in towns afar.

But still he's often seen by those  
Who happen by the place,  
They see a figure all in white  
That wanders shrieking through the night—  
Attired in his mail order clothes  
And with this party's face.

For, though they buried him at home  
His final watch to keep,  
Still with those clothes upon his back  
Unhappy man, alas! alack!  
His spirit is compelled to roam—  
At home he can not sleep.

### Crisis Which Proved to Be a Blessing.

This occurred in the 90s. I was running a small necktie shop. I had a dozen people working for me and was just about beginning to feel the ground under my feet when all of a sudden orders began to fall off. The wholesalers to whom I was selling neckties ceased to buy. It was with difficulty that I should get them to look at my samples, and when they had looked at them they would turn them down. No reason was given. They just could not use any ties then. Overstocked and that sort of dope, you know.

Well, I locked myself up in the shop one evening after everybody went home, to think it over. In those days my shop and my home were in one building. The first story of the building was the shop, and the second was my home.

About 9 o'clock in the evening my wife came in and reminded me that I had not had my supper yet. For an answer I asked her what she thought was the reason all the wholesalers turned down my ties.

"The reason," my wife said, "—the reason is that young Mr. Guizot, that Frenchman."

Now, Guizot was not Guizot at all.

Nor was he a Frenchman. He was a Roumanian whose name included a half a dozen syllables each beginning with "z" and sounded like a mouthful of oaths. He amputated the greater part of his name and to the first syllable he added the "ot," and palmed himself off for a Frenchman.

Nothing Gained by "Knocking."  
Americans liked to be humbugged occasionally, and this Roumanian who had pretensions at being a Parisian from the Parisians was certainly humbugging them right and left. He was getting trade not on the merits of his goods but because of his French accent and profusive bows.

I pondered over my wife's words. The next few days I was studying the situation a little more carefully. I watched and observed, and finally I was fully convinced that it was Guizot who was knocking my business to pieces.

My first impulse was to go to work and try to convince the wholesaler that Guizot was a fraud and that I was putting up the best line of goods. On second thought I decided not to do it. A man never gains anything by knocking his competitor. He only cheapens himself. I did some hard thinking for the next week or ten days, and then I knew what I was about. I called my wife into the shop one morning and told her not to make dinner that day nor supper but to stay in the shop right beside me. I expected her to learn the business in a week's time.

### Wife Is Able Assistant.

She was not in the least surprised. On the contrary, she seemed perfectly calm, as if it was an everyday occurrence with her. Dinner was brought from a restaurant that day, and as we were eating she kept on asking me questions about the business which took me by surprise. I had never known that she had followed the shop and my books and accounts so closely. I discovered that there was mighty little about the business she did not know, and that she was perfectly capable to take charge of the shop at once without waiting for the week to be over. That certainly was some consolation.

Well, to make it short, I decided to create a market for my ties. I would leave the wholesalers to Mr. Guizot. I would go direct to the retailer, not the retailer in the city but the retailer in the three or four neighboring states. I had been a traveling salesman before I went into the business of manufacturing ties. I knew the art of selling goods. My wife readily fell in with my plan.

I told my wife if anybody asked

where I was to tell them that I had gone to Colorado to look after some investments I had there. I told her if any wholesaler should decide to send in an order for ties she should supply the order only partially and should inform the wholesaler in a nice polite letter that we were sorry, but the demand for our ties were more than we could attend to until we moved into our new shop, and that consequently the order could only be half filled.

### Blue Monday Turns Bright.

I started out on a Monday. It was a rainy morning and I felt blue in spite of myself, and in spite of my resolution to fight it out to the end. By noon the skies cleared and my head likewise. Before night I sold fifteen gross of ties in a city ninety miles from home.

I was not on the road two months when my wife began getting orders for ties. She did as we agreed. She only half filled the orders and wrote a brief letter stating that we were pretty well sold out and did not expect to be able to supply the market until we had moved into our enlarged factory. You understand, of course, that this new factory was only imaginary, a sort of a bluff. But it worked.

After I was on the road three months selling celebrated Knickerbocker ties," which company I represented not as its president and pro-

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



**FUR COATS ARE  
SURE SELLERS  
ESPECIALLY THE CLASSY  
SUNBEAM LINE**



Made in our own tannery and tailor shops, to you at one small margin—your profits large. No better line made—all fur, fur lined and plush lined. The demand greater this season than ever—don't fail to stock these and make a nice extra piece of money. Mail orders shipped promptly on a positive guarantee of satisfaction. SUNBEAM GOODS ARE ADVERTISED. We help you sell—to increase trade.

YOU OWE IT TO YOURSELF TO GET THE CATALOGUE

**BROWN & SEHLER CO.** Grand Rapids, Michigan

## Rubber Boots For Your Fall Trade

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



Bear Brand  
Wales Goodyear  
Connecticut  
Woonsocket

**THE MAUMEE RUBBER CO.**

224-226 Superior St., TOLEDO, OHIO

## Lowest

Our catalogue is "the world's lowest market" because we are the largest buyers of general merchandise in America.

And because our comparatively inexpensive method of selling, through a catalogue, reduces costs.

We sell to merchants only.

Ask for current catalogue.

## Butler Brothers

New York Chicago  
St. Louis Minneapolis  
Dallas

Use  
**Tradesman Coupons**

prietor, which I was, but as a traveling salesman, several of the wholesalers suddenly found that their market for ties had been greatly curtailed. Wherever their representatives came they were told that a representative from the Knickerbocker Tie company had preceded them.

One morning the manager of a large wholesale house called up my factory on the phone. I happened to be in town then and in the factory, but I did not answer the phone. My wife did and informed the manager that I was not in. I was in Colorado looking after some investments there.

#### Enquiring Wholesalers Bluffed.

The manager wanted to know if we could not supply him with an order for Knickerbocker ties. My wife informed him that only half the amount wanted by him could be supplied by us, at least until my return from Colorado. The manager then wanted to know how soon we would be moving into our new factory. My wife told him that it would take at least three months before I would be back from the west, and that no change would be made until I got back.

The manager casually asked something about our salesmen in Des Moines, and my wife just as casually told him that our representative had left Des Moines three weeks since and was now covering a new territory. The manager then suggested that we must be doing pretty good business, having several men on the road. My wife thanked him for the enquiry, and told him that we were doing fairly well, nothing to brag about but a pretty healthy business.

When the manager rang off my wife and I had a hearty laugh.

"You know what I think, Frank?" she said to me as we were at dinner that day. "We might have to make good our bluff about moving into a bigger shop. The way things look, the ties manufactured by the Knickerbocker company will be greatly in demand before long, thanks to our excellent traveling men."

#### Swamped With Orders.

We laughed at the little game we were playing. The next morning I was on the road again. Before another month elapsed my wife informed me that we were swamped with orders. I wired her back to fill only a third of each order, as I could dispose of the rest of the ties on the road, and that while I was at it I might as well create a pretty big market for the ties. I was on the road two more months.

By that time the manager of nearly every house with which I had dealt until the Frenchman had cut in on my business had my house on the telephone and wanted to know how soon I would be back from Colorado. Each wanted to see me with regard to making contracts for so-and-so many hundred ties. A few managers tried to get the name of our "traveling representative." He was certainly a firebrand, they said. My wife thanked them for the compliment paid our representative, and sent me this talk in a special delivery letter that same evening. She suggested that as the

season was about to open I cut my exile short, that I cease to be the traveling representative of the Knickerbocker Tie company and come home to be its head once more. She wrote, too, that she was getting a little weary of the managerial duties in the shop and she would like to take a little vacation. She was sure we could afford it now, as we had not only met the crisis in our business but had turned it to advantage.

#### Stops at Summer Resort.

I wrote her back that I would be home in ten days. These ten days I spent at a little summer resort where the fishing was fine. I was out in the open from morning till night. When I came home I had the finest coat of tan you ever saw.

I went around to see the managers of the wholesale houses and was everywhere given a hearty welcome. My tan especially pleased them. Some asked whether I had already become a millionaire in Colorado. I was modest about it. I told them that my investment would bring in considerable, but I was still far from the millionaire class. They asked me about my new factory that I was going to move into and how much my working force would be increased. I told them that I had not yet had a chance to work out my plans, but that I expected to enlarge my factory inside of six weeks.

I closed a number of large contracts. After these contracts were closed my telephone was kept busy for ten days. Smaller houses were falling over each other to get some of my ties, for which there was such a great demand throughout the neighboring states.

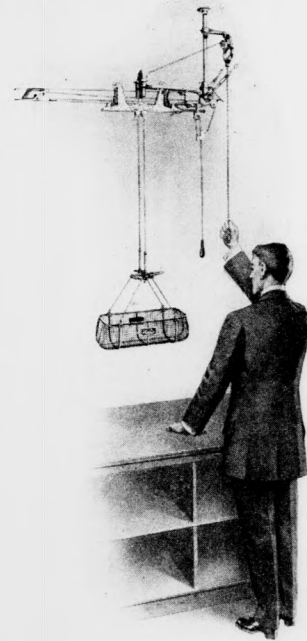
In less than two months we located in a new factory, and, instead of employing twelve persons, I was employing fifty. The Frenchman, or whoever he was, disappeared from the horizon. I never heard what became of him. The crisis which he had created for me had been the greatest blessing to me. And I met it, not with folded arms, but with quick, decisive action. Andrew B. Erdman.

It is a great age for organizations. More and more is being realized that "in union there is strength." In all large cities there are chambers of commerce and boards of trade as well as business men's associations. There are not so many single line organizations, like retail grocers, or retail dry goods men, or retail druggists, and the like, as it is growing more apparent that the interest of each is the interest of all. What builds up the town builds up the business, and all must profit together. It may be that an occasional exceptional occurrence will necessitate some particular line going it alone for some special purpose, but not often. All business men, bankers, wholesalers and retailers, prosper or suffer together. This is especially true in a small community.

It's all right to think good thoughts, but it's more so to do good deeds.

Keep all your counsel from those that envy you.

# LAMSON



## Dispatch Economy Safety

Lamson Cash Carriers improve your service by common-sense centralization and equal distribution of labor.

Cut out lost motion, reduce the payroll and speed up the work.

Give the cashier the quietness and isolation that ensures *correct* records.

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# SERVICE



### Buy At Home.

Buy at home and try at home  
To give the town a show;  
Live at home and give at home  
And help the town to grow.  
Make your cot the nicest spot  
That's under heaven's dome;  
Just buy a bit to brighten it—  
Buy, and buy at home.

If you'd like a town to strike  
All comfort and content,  
It will be the town, you see,  
In which your money's spent.  
If you'd find the finest kind  
Of town, you needn't roam;  
Just boost a bit—and live in it  
Buy and buy at home.

### New Uses for Old Furs.

It does seem unfortunate, when you feel almost sure that you have completed your winter's shopping and you feel a great void, so far as your purse is concerned, that you are forced face to face with the fur question. And such an expensive question it is, too! Undoubtedly there are many who need only take their furs from storage and have no further worry about them, and yet, on the other hand, there are many unfortunates who feel that their furs are too worn for use, even though it be for a short time, to tide over till the fall prices have died down a trifle. To help the latter has been my reason, or might I say excuse, for selecting this subject for the talk this week, for there certainly are delightful models among the new furs that seem quite beyond the woman with the moderate dress allowance, and they offer suggestions for the doing over of old furs.

One may also have a choice of materials with which the fur is to be combined, for we certainly are not limited to velvet this season. Heavy, soft, taffeta, lightweight silk plush, any style or color of satin or chiffon, and if you are intending to use the furs with any particular suit or hat, the same material of which they are made may be introduced in the furs with perhaps a lining of contrasting shade that will harmonize with the other.

I don't know why most people try to fight shy of sewing fur, because it isn't nearly so difficult as it seems, if you are just a little careful. One thing particularly to remember when cutting is to use a sharp knife instead of scissors, first marking the fur on the wrong side so that you will be sure of your line, then cut along the marking carefully with the point of the knife. It is safest to hang the fur up while cutting. Then you can cut the skin without injuring the hair at all, or if you have no place to hang it, holding it with the left hand and cutting it with the right would gain the same effect.

### Match the Strips Carefully.

When you are using fur as a band trimming, at the bottom of a skirt

or sleeve or at the neck, etc., if the fur is not the kind already prepared for band trimming mark the skin with chalk on the back the width you desire before cutting. When marking be sure that the strips run across the fur, not in the same direction that the hair lies. Be sure that the edge of the strip is at right angles with the direction in which the hair grows, and when sewing the strips together be careful to match them correctly and not have the hair point upward in one part and downward in another. When sewing the strips together smooth the hair back at the two ends that are to be joined and lay one edge over the other, with the fur side together. If you haven't a fur needle a strong ordinary one will do quite as well, and use a strong piece of cotton, not too long; then overcast the edges together. When you have long haired fur, like fox, lynx, etc., you will notice that toward the sides at the bottom of the skin the hair is very much shorter and a little thicker, so when you are cutting such a skin for banding and you are forced to use all parts of the skin, try to keep the shorter haired pieces together and then they are no so apt to show such a decided difference.

### Don't Have Throat Too Long.

For the ordinary width of band trimming—that is, the width most generally used—the fur is marked on the back for strips two and one-half inches wide. Of course this width is most generally used on the bottom of skirts, and for the sleeve trimming the banding is a trifle narrower. Cut straight strips about two and a half inches of almost any kind of material to line the banding. It seems extravagant to use silk for this because it will not be seen at all: any old piece of material that you may have would serve the purpose, and any color, too. When you press the seams of the lining turn in each edge a quarter of an inch and press it down. When you have sewed one edge of the lining to one edge of the fur banding lay some padding between the two before joining the other two edges. The cotton batting that comes in sheets is, of course, the best for this, for you can cut it the width you want and use either one or two thicknesses, according to your liking.

Be careful when you are sewing the lining in that your stitches do not catch the hair. You can avoid this by holding the banding so that just the edges show between the thumb and the forefinger, smoothing the fur, and holding it back with the palm and fingers (the latter should be held quite straight) and using the thumb

to keep the edges together. If the thread is not too long you are not so apt to get it knotted and catch the fur in it. This also is the best plan to follow when sewing fur in any way, even when putting the lining in a muff.

### In Making Collar and Cuffs

The easiest way to sew the banding to the garment is to first pin it in place and then catch it with large, strong stitches on the wrong side of the material, so you will not have so much trouble with the hair. To prevent wasting the fur I think that it would be best to measure the skirt or whatever you will use the fur upon and determine the amount of banding you need. Then when you are marking the skin for the strip measure the width of the latter as you go along and do not cut any more than is absolutely necessary.

When you are making the collar and cuffs of fur on a cloth coat be sure that the hair lies downward in the collar—that is, going away from the neck and upward in the cuff, away from the hand. It would be well to put a little cotton as padding in both the collar and cuffs. It helps to make the fur look thick and fine.

### Plan for Making Muff.

The easiest plan for making a muff is to cover the inside with just a straight piece of the fur. If you buy the regular prepared pillow for a muff it will save you a great deal of trouble, for you can get them almost any shape or size, and they are not at all expensive. I think that it would be easiest to begin by putting in the lining first, and if you are buying material for it make it of some light color,

or you will be sure to get your gloves soiled every time you carry it. If you intend to combine the fur with chiffon, first measure the width of the



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It fills a long felt want.

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The Largest Exclusive Retailers of  
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Where quality is first consideration and where you get the best  
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Don't hesitate to write us. You will get just as fair treatment  
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Those inventions which have abridged distance  
have done the most for civilization.

## USE THE BELL

And patronize the service that has done most to  
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## AT ONCE

Your personality is miles away.

Every Bell Telephone is  
a long distance station.



inside of the pillow, where the hands are to go, and no matter what material you use always allow an inch or so of extra material, so that the lining will not have too much of a strain and not tear so easily. Cut a strip of the chiffon the width of the inside of the pillow, plus an inch for extra material and an inch and a half at each side of the headings. The length of the strip of chiffon will be about twice the measure around the whole for the hands.

First sew the top and bottom edges together, and to make a good strong seam you could make a fell of it—that is, turning one edge and hemming it over the other. Fold back the two sides an inch and shirr it a half an inch from the folded edge—two rows of shirring would be best. After that slip it through the inside of the pillow, keeping the seams toward the latter; pin the chiffon to the muff, so that the shirring will come over the edge of the muff, draw up the threads so that the chiffon will be the same size as the hole through which the hand will go, and sew it along the shirring.

After that cut two more strips of chiffon about ten inches longer than the first and about ten inches wide; turn back one edge about an inch and put in two rows of shirring, a quarter of an inch apart and a half an inch from the folded edge, and at the other edge just put a row of gathers. Pin them both to the muff, so that the edges with the heading will come at the outside of the muff, where the other heading is; draw the threads to the size you desire and sew it to the edge of the muff, occasionally catching the chiffon so that the white material of the pillow will not show.

Of course, for the fur you might use your own originality, but no matter what you desire the easiest way is to cut a straight piece of the fur, wide enough to cover the pillow and long enough to go around it. First sew the two ends together to make a sort of hoop. If you are going to carry the whole thing out with the chiffon, cut two strips of it, ten inches wide and twice as long as you cut the piece of fur, putting a heading at one side of each of these like the foregoing and gathering the other edges; sew them to the fur after you have turned in the two edges of the latter. After that is done, there is nothing more to do but to slip the pillow in the hoop of the fur, keeping the former in the middle of the latter, and sew them together.

**If You are Using Velvet.**

If you are using velvet it will look as well and be easier to put the strips in plain at the edge of the fur, letting about three-quarters to an inch of the folded edge show. But if you would prefer having it shirred you need only allow once and a half the length of the fur for the length of the velvet and the width would be the same.

When making a muff of velvet with the bands of fur, the lining would be the same, but it would not be necessary to put the extra piece on the outside of the pillow and allow from

three to five inches for width and three inches at each side for the headings, then cut a strip of velvet that width and long enough to go around the muff, allowing about three inches to that. Upon that strip of velvet you can arrange your strips of fur as you choose and sew them down; it might be well to put a little padding under these strips. Turn the ends back an inch and three-quarters and shirr, with long stitches, an inch and a quarter from the folded edge, sewing it after that to the pillow.

If you are making a long flat scarf of fur, lined with the shirred chiffon, allow once and three-quarters the length of the scarf for the length of the chiffon, and to the width add an inch for fullness and an inch and a half at each side for the headings. Most of the scarfs of this kind shown in the shops have shirrings either two or three inches apart, running the length and the headings may be from one-eighth of an inch to two inches wide. When allowing for the headings allow twice the width plus three-eighths of an inch to raw edge for each heading. Jane Barton.

**Headed for the Top.**

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

I recently heard a good story about an office boy—may his tribe increase! He took the "message to Garcia" and got it there in time.

The boy was given a letter to be delivered to a man at his home that evening and was told that it was very important that the man should have the letter before 8 o'clock. When he got there "Garcia" had gone out, his family did not know where. The boy asked where he might possibly be and they couldn't even guess. Then he asked for the names of two or three of the man's most intimate friends. When these were given he made haste to the nearest telephone and explained the situation to one or two of the friends and got them to guess where he was. Then he telephoned to one of the guesses and found that Garcia had just been there but had gone out with the man of the house, and his family didn't know where. They made a good guess, however, which proved true. The boy got Garcia on the telephone at a clubhouse two miles away and explained that it was now five minutes to 8, and asked permission to tear open the letter and read it to him. This the man agreed to and received the information just in time to enable him to be present at an important meeting. Frank Stowell.

**What's in a Name?**

How many persons in this community know who are the real owners of Sears, Roebuck & Co., of Chicago? How many persons who do know that Sears, Roebuck & Co. is controlled by persons of different names even wonder why the firm retains its original name? How many persons who buy mail order merchandise from this Chicago institution know that Julius Rosenwald is President of the concern and Albert H. Loeb is Vice-President and Treasurer, and that these two gentlemen control the major-ity of the common stock of the mail

order house? It is true that Mr. Sears, who was one of the founders of the concern, is still a member of the board of directors, but it is said he has little or nothing to do with the business management of the institution and owns but a small slice of the stock. Mr. Roebuck severed his connections entirely with the firm. If there is any one who believes that Sears, Roebuck & Co. do not make enormous profits on the merchandise they sell, all that is necessary to convince themselves differently is to look at the enormous rise in the quotation of the common stock of the concern, which only a few years ago was a drug on the stock market. Now this common stock is selling for over \$200 a share. Many persons may wonder why Mr. Rosenwald and Mr. Loeb, who are now in control, do not change the name of the firm to Rosenwald, Loeb & Co. A good guess is that Sears, Roebuck & Co. sounds more American and is a much greater asset in a business way than the change would be.

Kind, unselfish things we have done are the only ones that will bring us a bit of comfort when life slips down to its sundown.

"Mother, were men awful scarce when you married father, or did you just feel sorry for him?"

**Wilmarth Show Case Co.**  
**Show Cases**  
**And Store Fixtures**  
 Take Division St. Car Grand Rapids, Mich.



**Buy a Seller**  
**Win a Buyer**  
**Sell a Winner**  
**Grand Rapids**  
**Broom Co.**

Manufacturers of the following standard brands:

**Puritan**  
**Jewel**  
**Winner**  
**Wittier Special**

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

**Growth**

**EVERY** city contains grocery stores above the average in appearance, in service, in the quality of the goods they carry. These stores have generally grown from small beginnings while their indifferent brothers have stood still. You'll find in these stores *N. B. C. departments*, with a full line of N.B.C. goods ready to meet the needs of the quickest call. N. B. C. departments are levers that force business upward and make trade grow. No really first-class grocer can *keep* growing without a complete stock of N. B. C. goods in the famous In-er-seal Trade Mark packages and the glass-front cans. Rykon Biscuit, a clever combination of nourishing grains, is a new addition to N. B. C. goods.

**NATIONAL BISCUIT COMPANY**



### The New and Charming Uses of Fur.

Fur modes have changed so much within the last ten years that Fashion has had to almost completely change the definition of furs in her dictionary of fashions.

Ten years ago a fur coat described the stereotyped kind that one and all other women possessed—a plain, baggy, and heavy overcoat, that lacked style. If a woman was fortunate enough to have a fur hat, you could be sure that it was a rather small cap that just sat on the head. There were a few horrid styles of scarfs and mantles, besides muffs whose small proportions were ridiculous.

Fortunately all of these modes met their Waterloo a few years ago. Although, I think that their memory should be blotted out, I simply mention them so that the beauty of those of to-day would be more apparent.

Undoubtedly, the discontinuance of the seal fisheries was instrumental in the change of fur modes. Genuine sealskin, as you probably remember, was very heavy and therefore could not lend itself to smart and effective styles, such as those of to-day. And as that fur was such a burden, the clever imitators of furs endeavored to reproduce it in a much lighter weight—and they have succeeded. Hudson seal, which is sheared muskrat has been so marvelously dyed to look like sealskin that even when you blow into it down to the pelt the fur is that deep seal brown. This fur, as well as Arctic seal (French-dyed sheared coney), moleskin and broadtail are the favorite furs for coats this winter, as they are not bulky and therefore can be draped and easily shaped into the new styles. Many of the coats are designed to cling and yet drape into soft folds when they fasten at the extreme left side. And I have even seen moleskin and broadtail coats with inset drapings at the sides to give the modified pannier effect. These coats which are generally as lightweight as those of plush or velour are mostly in the new three-quarters and seven-eighth lengths that are so graceful and modish.

Evening wraps are luxuriously trimmed with furs; of course, the most elaborate are bordered all around with fur, but there are many just with collars and scarfs of fur—a plain wrap of brocade, plush, satin or velour may be made into the latter, simply by wearing the scarf or stole of your set of furs. If you should have such a wrap in mind and also intend getting a set of furs, I think the black fox would be the most advisable, as it harmonizes with all colors and is an admirable fur for the purpose.

One of the most effective wraps that I have seen was of a light emerald shade silk plush, bordered with moleskin—the foot border in the back was so cleverly shaped that it was quite as deep as the shawl collar. Another charming model was of turquoise blue panne velvet with scarf of white fox, and a similarly draped model of sable-color brocaded charmeuse had a scarf of sable-marten—a wonderful harmony of color!

The new afternoon coats of black velour with medium-size Robespierre and rather small square collars of natural opossum or moleskin are decidedly more modish than those that are braided, to say nothing of the luxurious touch that such a little touch of fur gives.

Many of the new tailor suits are trimmed with fur—some with narrow bandings on the skirt and coat, others with deep borders and collars of fur. Such a suit is very nice to possess, but I think it is more sensible to get a fine tailored suit and a set of furs, as a scarf and muff are really trimming for a suit.

If you have a short neck you know how much shorter it looks when you wear a scarf of bushy fox, but you, nor anyone else, except a Paris furrier thought of changing it—that genius made a close fitting collar of seal or moleskin and mounted the fox skins just where it crossed. When of moleskin, with fox dyed in the same shade it is beautiful.

Muffs are large, but not extravagant in size. In the close-pile smooth furs, such as sealskin, ermine and moleskin the muffs are in the flat pillow styles. When of fox and the other furs of which one, two or three of the animal skins are sufficient, the slightly rounded pillow muffs are best.

Mentioning scarfs and muffs reminds me to recommend skunk in case you should want a set of furs for general utility wear, as that fur is durable as well as modish and refined in appearance.

It seems that the daintier a gown is, the more apt it is to be trimmed with fur—for instance, narrow bandings of skunk are used to “weight” the various new skirt drapings and pannier effects in chiffon gowns. Ermine and sables are also used for trimming the new evening gowns.

With fur trimmings on coats, suits and gowns, one would think that fashion would be satisfied with her clever achievements! But not so—she has trimmed the new “dress” blouses with tiny bands of fur. At first, such a trimming seems absurd, but when you realize that it makes the blouse a harmonious part of the fur-trimmed suit, or the suit with which is worn a set

of furs, you appreciate the cleverness of fashion's latest whim. Although I have seen many blouses of light and dark colored chiffons trimmed with skunk, marten, ermine and moleskin, the most unique model was of white Liberty satin embroidered in citron-color and black, with a narrow band of Hudson seal around the center of the high stock, whose ruffles of shadow lace gave the effect of a de Medici ruff, and a band of the fur extended up the center of the front almost to the collar, as it formed a mounting for a dainty ruffle of the lace; and the long close-fitting sleeves were also finished with bands of the fur just where the wrist frills of lace were joined.

Furs are not new in millinery, but the modistes have used them more artistically and in more practical ways. As an illustration, Louison's hat of black velvet, with entire under-brim faced with ermine—the fur is visible at the left side where the brim curves and is considerably turned up—which balances perfectly with the cluster of cut white Paradise that is set in the crown so that its poise is towering and yet slightly to the side.

Lewis created a chapeau that is sufficiently trimmed with fur to warrant its being called a fur hat, and yet it is as dainty as a lingerie style. The foundation of the hat, which is a large

drooping model, is of fine gold lace, veiled with white chiffon, that is edged with a narrow banding of plain white ermine, and the large draped beret-like crown is of pure white ermine. This clever modiste also designed a muff to wear with it—white satin, veiled and draped with ermine-edged white chiffon, and trimmed considerably on the top with ermine. A large antique gold rose is the only ornament on each the hat and muff.

Marion Morris.

When a man begins to saying, “Of course it is none of my business, but—” you may as well stand aside and let him butt in.

Perhaps the time will come when a vast army will strike in the midst of a great battle for more pay and shorter hours.

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.



## The “Good Form” Corset

This is proving to be one of our most satisfactory numbers, and we believe it is one of the best items of its kind on the market. It is a long skirt model of good quality coutil, has back 16 inches with full skirt, is boned throughout with flexible protected steel wire, has waist band attached securely to garment which adds strength, is trimmed with turned batiste and lace edging and has four solid web hose supporters.

Price \$4.50 per dozen  
 Give our corset department a trial.

**Grand Rapids Dry Goods Co.**

Exclusively Wholesale

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Our line of Mufflers are the best. Bradley—Phoenix—La Mode—Rico. A full line of colors. Packed in attractive individual boxes. Prices range from \$2.25 to \$6.00 per dozen.

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



**What Some Michigan Cities Are Doing.**

Written for the Tradesman.

The Trusedell Marble and Granite Co. will retain its shops in Pt. Huron, instead of removing to Detroit, as was contemplated at one time.

The Pontiac Commercial Association has opened a membership campaign, directed by Wm. McComb. Young men of the city will be interested in civics, retail merchants and manufacturers' organizations will be formed, the farm expert idea will be developed and there will be trade extension trips by business men.

The Pt. Huron Business Men's Association has a membership of 500 and a campaign is being planned to raise the number to 1,000. Annual dues have been fixed at \$2.

Kalamazoo has forty-one metal working industries and is out after more.

The Grand Trunk has awarded the contract for the construction of its new depot at Bay City, the cost of which will be about \$70,000.

The contract for the erection of an armory building at Kalamazoo has been awarded. It will be located on what was formerly known as the hay market on East Water street.

Jackson county supervisors have voted an appropriation of \$74,585 for good roads and twenty-four miles will be built, eighteen of gravel and six of gravel and stone.

Decatur will celebrate Celery day Nov. 23 under the auspices of the Booster Club. Celery and other muck land products will be exhibited in the town hall

and liberal premiums will be paid for the best displays.

Lawton's fruit juice factory has been sold to the J. Hungerford Smith Co., of Rochester, N. Y., which will enlarge the plant.

The Southwestern Michigan poultry show will be held at Kalamazoo Dec. 23-28, with competition open to the world.

The Chief of Police of Hancock has signified willingness to co-operate with the school authorities in the campaign to suppress the cigarette evil among the youngsters of that city.

The Edward W. Sparrow hospital, built at Lansing at a cost of \$112,000, was formally opened to the public last week.

Holland's annual poultry show will be held Dec. 21 to 25, with over 1,500 birds on exhibition.

Slot machines were put out of commission voluntarily by the owners at Battle Creek, without waiting for a formal order by the police authorities. The Chief of Police favors stopping the card and dice games also.

Winter taxes in Battle Creek are one-third higher than last year, the rate being \$17.34 per \$1,000 of assessed valuation. While the state rate is less, the county and school tax shows a big increase.

More than seventy-five carloads of goods were packed this season by the cannery at Edmore. The figures are approximately as follows: peas, 25,000 cases; corn, 35,000 cases; succotash, 15,000 cases. Some lima beans and tomatoes were also put up.

The experiment of working Battle Creek prisoners on county roads is being tried in Calhoun. A piece of road improvement in Marshall township has been at a standstill because township officials could not get shovellers at \$2.25 for a nine-hour day, and the sheriff turned over fifteen of his prisoners, who volunteered to do the work and were glad to break the monotony of enforced idleness within jail walls. The township pays the men 25 cents a day and so far the experiment works well.

Work on the Pere Marquette passenger station at St. Joseph will be started this fall. The building will probably be located on the old site.

Flint's new filtration plant is nearly completed and the total cost, including service pipes, will reach about \$400,000.

The next step toward the proposed interurban road between Muskegon and Manistee will be the raising of a bonus of \$280,000 from farmers and towns along the route. It is hoped to have the fund raised by March 1.

Muskegon's tax rate this year is \$32.37—an increase of nearly \$2 over last year.

Sault Ste. Marie will entertain the Michigan State Grange during the week beginning Dec. 9.

Bay county supervisors have appropriated \$2,000 for the support of the Northeastern Michigan Development Bureau, also one-tenth of a mill on the taxable property for premium purposes of the agricultural society at the Bay City fair.

The anti-tussock moth campaign carried on by the school children of Houghton is a success. During the first week the children earned \$15, which means

that they collected 5,000 egg masses and destroyed them.

Mayor Mott, of Flint, is seeking to have the streets cleared of many poles by inducing the wire companies to use poles jointly.

Negaunee's night school will open Nov. 18. Last year's school was attended by 150 and of this number 130 were foreign born persons who desired to learn to speak and read the English language.

Mayor Short, of Sault Ste. Marie, threatens to take matters in his own hands if the police do not stop reckless auto driving in that city.

Frankenmuth will have electric lights, having voted to grant a franchise to the Frankenmuth Light & Power Co.

The steamer May Graham, which has been operating on the lower Grand river between Lamont and Grand Haven this season, has gone into winter quarters. The season has been successful and it is understood that the Crosby Co. will build a large freight carrier for use on the river next season, leaving the May Graham for passenger and excursion traffic.

A report made by the Benton Harbor Development Co. shows that three new industries have already been secured and that \$75,000 still remains of the fund of \$100,000 placed in its hands for industrial uses.

The first annual Southern Michigan apple show will open in the Chamber of Commerce rooms, Battle Creek, election day, with fifty to sixty exhibitors.

The Emmet county poultry show will be held at Petoskey Jan. 1 to 4.

Almond Griffen.



This is our outfit package

# To Give Away—Pure Linen Crash Pillows

How many pillow tops of Pure Linen Russian Crash with back do you think you could give away in your town? One dealer gave away 720 in 1 day. Another 1058 in 1 day. Another 1440 in 1 day. Merchants everywhere are enthusiastic about the Richardson Plan. It's a winner. Brings business right into the store and **keeps customers coming back** time and time again.

## The Richardson Plan

**Don't Miss this liberal offer. Send Coupon TODAY.**

We put up our embroidery outfits in handsome packages. Pillows, Centerpieces, Library Scarfs, Aprons, etc., etc. Let the woman have her choice. All you have to do is to **give** her the outfit. **Then you sell the silk that she needs to embroider it.** Every woman wants one of these outfits. Thousands of dealers have increased their profits by using our plan. How many outfits do **you** think that **you** can give away? Send the free coupon for full particulars.

**FREE COUPON**

**Brings the Women to Your Store** They come time and time again to get more silk. They come there to get the free embroidery outfit. No wonder it's a winner. And when once they're in your store the battle's won. You've made a new customer.

**Send the Free Coupon for Full Particulars**

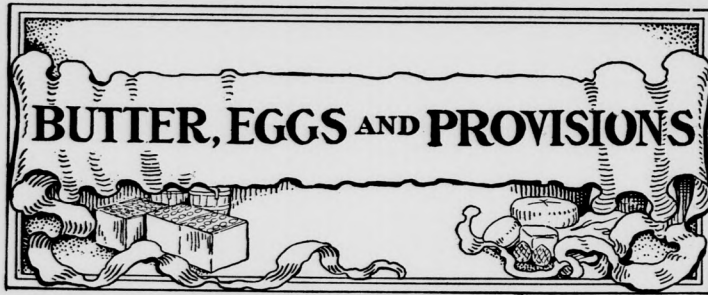
Do not delay. **You** can increase **your** profits just like thousands of other merchants. Send in that free coupon now. It means money. Just your name and address on the coupon or letter or postal is enough. You assume no obligations of any kind. You don't have to buy a thing. Just put your name and address on the free coupon and we will send you full particulars of how you can increase your profits by using the Richardson plan. Write NOW.

**RICHARDSON SILK CO., Dept. 7307 305-9 W. Adams St., Chicago, Ill. N. Y. Office, 648 Broadway**

**Richardson Silk Co.**  
Dept. 7307  
305-9 West Adams Street,  
CHICAGO, ILL.  
N. Y. Office, 648 Broadway

Gentlemen:—Please send me full particulars of "**The Richardson Plan**," and explain to me exactly how you think it will increase my business. Also tell me exactly what other merchants have accomplished. I assume no obligation of any kind.

Name.....  
Address.....



### Has Million Egg Chicken Factory.

Port O'Connor, Tex., Nov. 4—Milo Hastings, formerly poultryman at the Kansas State Experiment Station and who occupied a similar position in the United States department of agriculture, has established a million egg incubator here. This is the largest single unit chicken hatchery in the world. It accommodates 150,000 eggs at one time or 1,000,000 eggs during the five months hatching season.

The Bihn hatchery at Petaluma, Cal., exceeds the Port O'Connor plant in capacity by 15,000 eggs, as it accommodates 165,000 but the Bihn plant consists of many unit incubators and is not a single incubator such as Mr. Hastings has installed. In his chicken factory he has adopted some novel ideas.

It has long been evident that an incubator in which many layers of eggs are placed one above the other would be economical. A number of early experimenters tried to construct such plants, but found the warm air rose to the top and the cold air settled to the bottom.

While poultryman at the Kansas experiment station in 1905, Mr. Hastings first conceived the idea of overcoming this unevenness of temperature in a large hatching room by blowing air of known temperature and humidity through the hatching chamber. In 1908, when, while in the employ of the department of agriculture, he conducted investigations of the evaporation of eggs in cold storage.

The cold storage engineer must maintain an even temperature regardless of the weather outside. He must keep all parts of the room at an even temperature or the colder eggs will be frozen. He must maintain a given rate of evaporation. Except that it is a different point on the thermometer scale, these are the same problems met in incubation, and the cold storage man had solved them.

The application of these same principles seemed easy to Mr. Hastings. Resigning from the government service, he tried to secure financial backing. But the incubator manufacturers were not interested.

Finally, in the latter part of 1910, a small plant was constructed on the Davis poultry farm in Brooklyn, N. Y., and the idea fully demonstrated. This plant was not opened to the public. The summer following Mr. Hastings went to eastern Oklahoma. At Muskogee a hatchery was constructed holding 30,000 eggs. This machine was filled by March 1. The season was severe and the hatches were disappointing to many customers.

From Muskogee Mr. Hastings went to Petaluma, Cal., and then came to Texas and located at Port O'Connor. With more experience and more funds

Mr. Hastings has excelled his previous efforts.

Perhaps the most striking feature of this plant is the fact that all the eggs, together with the rooms for candling, packing, and all engines, fans, and equipment occupy but a single floor, 16x60 feet. Furnished with common incubators such room would turn out about the same number of chicks in three weeks that Mr. Hastings' plant can in a single day.

Power is supplied by gasoline engines provided in duplicate to guard against accidental breakdown. The machine is also heated with gasoline. When the building is once thoroughly warmed and full of eggs at the various stages of incubation, the plant requires no heat at all, but only to be cooled to the proper degree to keep the temperature from falling below the incubating point.

### Bumper Crop of Apples This Season.

The apple crop of the United States is of generous size, showing some increase over that of 1911, and a very substantial gain in the commercial orchard belt. The American Agriculturist in its final report on the crop puts it at 38,300,000 barrels, something considerably short of an occasional big year, yet substantially more than the total included in the 1911 revised figures.

In New York an excellent showing was made, well on to 7,000,000 barrels of apples, a big increase over last year. This gain, by the way, is almost entirely limited to the group of western counties, where apple orcharding has been brought down to a positive science. In the Hudson Valley the crop is really deficient.

Michigan comes next in importance, with a gain over last year, large quantities of apples already being held by speculators and going rapidly into cold storage for winter market. Pennsylvania has a smaller crop than last year. New England, as a whole, will not differ from that of 1911, Maine failing to realize in its entirely earlier hopes owing to a somewhat trying season, yet the Pine Tree State has a fine showing of splendid fruit.

The central West and the far West, the latter including the Rocky Mountains to the Pacific coast, have a good many more apples than a year ago. This is taken as a whole, irrespective of quality. While the Pacific Northwest and California have a splendid lot of apples, this is only partly true of the Southwest. In contrast with the partial failure a year ago, Missouri, Kansas and Arkansas show up with a big total, but much of this is decidedly inferior fruit. Colorado has a magnificent crop of fine fruit, but a little less than expected.

Some people want to make money so the money will make them.

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

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

## POTATOES WANTED

Quote your price on track or delivered at Toledo

M. O. BAKER, - - Toledo, Ohio


## The Vinkemulder Company

JOBBER AND SHIPPERS OF EVERYTHING IN

### FRUITS AND PRODUCE

Grand Rapids, Mich.

## SEEDS WE CARRY A FULL LINE.

Can fill all orders PROMPTLY and SATISFACTORILY. 

### Grass, Clover, Agricultural and Garden Seeds

BROWN SEED CO., GRAND RAPIDS, MICH.

— ESTABLISHED 1876 —

We are in the market to buy or sell Potatoes, Beans, Onions, Apples Call or write

MOSELEY BROTHERS  
GRAND RAPIDS, MICH.

# 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  
Metamora, C. S. Nicholas  
Saginaw, W. C. Moeller, 1309 James Ave.  
St. Johns, E. Marx, Steele Hotel

Write to-day

CUDAHY BROTHERS CO.  
Cudahy-Milwaukee

### Grape Fruit an Ideal Thirst Quencher.

A new reviver for athletes, which also serves in a way as a food and an aid to training, has been discovered by Lieutenant P. A'Beckett, an all around sportsman, also well known as a regimental football player. This is the West Indian grape fruit.

Oranges and lemons, particularly the latter, have served almost since football became a national game, to refresh the player at half time, and of late years many have taken to American chewing gum, which they kept in the mouth all through the play, as it served the double purpose of preventing thirst and killing any desire for an interval cigarette.

Lieutenant A'Beckett, however, says the grape fruit is an invaluable asset to any team, being health giving and sustaining, and to it he attributes the success of his team in the Dorset Senior Football League. He believes in giving each man half a grape fruit every morning, another part at the interval on the football field and another piece at night.

"As one of the rules in training is to cut down all excess fluid, the acid pungent qualities of the grape fruit juice make it an ideal thirst quencher, as a man is content with little, and it is also agreeable to the most delicate stomach, which is important considering how vital it is to an athlete to have perfect digestion."

### Some Facts About Eggs.

George Fitch tells us that an egg is composed of four parts, the shell, the yolk, the white and the price. The shell is very fragile, like one of the Ten Commandments and can be broken without an effort.

The price is the biggest part of the egg and its greatest protection. The price alone has saved millions of innocent young eggs from being boiled and eaten.

Eggs are very delicate and spoil very quickly. When an egg spoils, it puts its whole heart into the performance. One can tell a spoiled egg as far as it can be seen, and with one's eyes shut at that, if the wind is in the right direction.

There was a time when everyone ate fresh eggs in summer and went without in winter. Nowadays, however, business methods have led them to buy up all the fresh eggs in summer and store them until winter, when they have acquired a rich russet flavor. Those eggs which cannot be sold in winter are held over and sold next summer. These eggs are not explosive, but little else that is good can be said of them.

### Perfectly Honest, But—

"Yes, sir, Neighbor Frank is as honest a man as you would meet in a month of Sundays. He belongs to my church and we are like brothers and there ain't anything he wouldn't do for a friend. He's all right. Of course he has his little peculiarities like the rest of us, and if you buy chickens from him I'd advise you to examine the feathers carefully before you weigh 'm. They're pretty apt to be wet."

Which are you trying to do—boost this town or bust this town?

Don't work for a bigger town merely—work for a better town.

### SALES LETTERS.

#### Field of Endeavor Too Often Neglected.

Written for the Tradesman.

How do the mail order concerns achieve their success and how do so many national advertisers build up their business? The answer is self evident—by means of a series of sales or "follow-up" letters. Retailers have neglected this field of endeavor too long. It is a branch of advertising which is of vital importance and any reasons for not using such a means of increasing business fade away on close analysis.

Even though there is a good local newspaper in your town, figure, if you will, how many take some other paper and how many who should be customers of your store never see your newspaper advertisements. Understand me, I do not say that newspaper advertising is not important. It is. The newspaper should be used continuously in all cases, but the letter advertising is a mighty strong supplement to the newspaper.

In many localities store keepers have no local papers and here the value of the letter campaign is greatly increased.

As to the method of using the letters, these vary according to circumstances, the character of the stock, the number of people appealed to, the season of the year. All these must be carefully considered.

It pays to send out only attractive stationery. Remember the letter is your personal representative and must look presentable. Have good printing and good paper.

Write your letters in a friendly and earnest spirit. I give a few brief examples of some letters which have been actually used and which have secured results. No cut and dried form can be taken. Your own prices, your own service and trade have to be figured on. The first letter sent out by a general merchant started in this way: "This, our first letter, is sent to inform you of our store policy. In this letter and others to follow we are going to give you important, money making news. Read the letters carefully and if you act on their suggestions it will mean a money saving, time saving proposition."

Following was a plain, brief statement that cash discounts were taken advantage of, that service was good and that deliveries were made within a radius of five miles. Other special points were briefly dwelt upon and an invitation extended to call at the store.

The second letter took a "crack" at the cut rate and mail order pirates: "We have just figured the actual cost of a gasoline stove offered by a concern at what seemed to be \$1 less than our price. We added up the freight, the postage, the cost of money order, then we ordered the stove. The two stoves, ours and the other fellow's, are in our store. Come and judge for yourself which you would prefer. The difference was 18 cents in our favor when we figured up. And we had to wait three weeks for the stove."

Then followed a brief outline of the stock carried by the store, the assurance of right prices and the policy of securing anything wanted, not in stock on short notice.

This letter made a big impression and the comparison of the mail-order stove and the one regularly carried in stock, on which prompt delivery could be made, was an eye opener to the community.

The third letter was a repetition of the personal invitation to call and enclosed a coupon which would be accepted as 10 cents on a \$1 sale, or 50 cents on a five dollar sale. This was a wide premium margin, but it caught the folks who were not trading at the store and served to make them acquainted.

Later a neat six page circular, 8½ x 11, was mailed, illustrating several items in stock and the whole matter furnished by the wholesalers of whom the store bought at actual cost. It paid well.

Some dealers have an idea that the expense of sending out letters is prohibitive. Such is not the case. You can have letters written in typewriting, with the name inserted, the same as any personal typewritten letter, folded, placed in the envelope and all addressed for only \$7.75 a thousand. If you fold and insert them yourself, the cost will be considerably less.

All that is necessary is to supply a list of names of those you desire to reach, furnish the copy for the letter and the entire matter will be taken care of complete. There are companies specializing on this work in all larger towns.

If you feel you cannot turn out a good live letter yourself, turn to your jobber, printer or any advertising agency. There are many with whom you can advise in the matter.

A splendid idea to learn what is what in good mail advertising is to answer the advertisements in the standard magazines and study carefully the matter they will mail in to you.

Merchants who do live advertising and pay attention to the game won't have much dead stock. The truth of the matter is that dead stock is usually a sign of a dead dealer. To convert your stock into good coin of the realm in a hurry with profit and to keep on so doing is real merchandising and every plan and idea that will help you to gain this end should receive your serious consideration and be acted upon.

If it has proven a good thing for the million dollar concerns to use sales letters and the mails for advertising, certainly it is a good plan for you to follow, get in the game, ginger up and have your goods going out and the dollars coming in. That beats

having old brother sheriff loom up with a closing sign in his fist.

Hugh King Harris.

It is easy for other towns to be bigger than this; there is no reason why they should be any better.

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

## The Diamond Match Company PRICE LIST

### BIRD'S-EYE.

#### Safety Heads. Protected Tips.

5 size—5 boxes in package, 20 packages in case, per case 20 gr. lots .....\$3.35  
Lesser quantities .....\$3.50

### BLACK DIAMOND.

5 size—5 boxes in package, 20 packages in case, per case 20 gr. lots .....\$3.35  
Lesser quantities .....\$3.50

### BULL'S-EYE.

1 size—10 boxes in package, 36 packages (360 boxes) in 2½ gr. case, per case 20 gr. lot .....\$2.35  
Lesser quantities .....\$2.50

### SWIFT & COURTNEY.

5 size—Black and white heads, double dip, 12 boxes in package, 12 packages (144 boxes) in 5 gross case, per case 20 gr. lots .....\$3.75  
Lesser quantities .....\$4.00

### BARBER'S RED DIAMOND.

2 size—In slide box, 1 doz boxes in package, 144 boxes in 2 gr. case, per case in 20 gr. lots .....\$1.60  
Lesser quantities .....\$1.70

### BLACK AND WHITE.

2 size—1 doz. boxes in package, 12 packages in 2 gr. case, per case in 20 gr. lots .....\$1.80  
Lesser quantities .....\$1.90

### THE GROCER'S MATCH.

2 size—Grocers 6 gr. 8 boxes in package, 54 packages in 6 gr. case, per case in 20 gr. lots .....\$5.00  
Lesser quantities .....\$5.25  
Grocers 4 1-8 gr. 3 box package, 100 packages in 4 1-8 gr. case, per case in 20 gr. lots.....\$3.50  
Lesser quantities .....\$3.60

### ANCHOR PARLOR MATCHES.

2 size—In slide box, 1 doz in package, 144 boxes in two gross case in 20 gr. lots .....\$1.40  
Lesser quantities .....\$1.50

### BEST AND CHEAPEST PARLOR MATCHES.

2 size—In slide box, 1 doz. in package, 144 boxes in 2 gr. case, in 20 gr. lots .....\$1.60  
Lesser quantities .....\$1.70  
3 size—In slide box, 1 doz in package, 144 boxes in 3 gr. case, in 20 gr. lots.....\$2.40  
Lesser quantities .....\$2.55

### SEARCH-LIGHT PARLOR MATCH

5 size—In slide box, 1 doz in package, 12 packages in 5 gr. case, in 20 gr. lots.....\$4.25  
Lesser quantities .....\$4.50

### UNCLE SAM.

2 size—Parlor Matches, handsome box and package; red, white and blue heads, 3 boxes in fat packages, 100 packages (300 boxes) in 4 1-8 gr. case, per case in 20 gr. lots.....\$3.35  
Lesser quantities .....\$3.60

### SAFETY MATCHES.

#### Light only on box.

Red Top Safety—0 size—1 doz. boxes in package 60 packages (720 boxes) in 5 gr. case, per case in 20 gr. lots .....\$2.50  
Lesser quantities .....\$2.75  
Aluminum Safety, Aluminum Size—1 doz. boxes in package, 60 packages (720 boxes) in 5 gr. case, per case in 20 gr. lots .....\$1.90  
Lesser quantities .....\$2.00

## 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.

## CLOVERLAND.

## Traveling Zephyrs From the Land of Promise.

Marquette, Nov. 5—Our versatile Secretary, Charles A. Wheeler, arrived in town, Saturday. He spent Sunday with us and left for the Copper Country, Monday. He promised that he would be back to spend next Sunday with us. May Heaven bless your pompadour hair cut and every bunion on your feet. We are always glad to see you, Charlie.

We met Brother O. D. Lyons on the street, Saturday, awfully mad about that Bull Moose speech at Onota. He said that there must be some mistake because, in the first place, he is a dyed-in-the-wool Taft man and couldn't even think a nice thing about Teddy. Then he asked us where in Helena Montana Onota was, anyhow, when Olin E. Smith butted into the conversation and told us both that the only town hall there was what was left of an old charcoal kiln. Then he handed us the unkindest cut of all when he told us that his wife interpreted our name as "Ura D. Liar." Just then he confided in us and asked us to ask the editor to send him a few extra copies, one for Billie Normile, one for Dan McLeod and one for his mamma.

Olin E. Smith, John E. Krafft and Thos. Follis were at St. Ignace on October 31, and attended the "funeral obsequies" at the Dunham House, as that popular hostelry closed its doors for the winter that evening. The obsequies took the form of a Presbyterian Church supper as the closing meal and practically all St. Ignace turned out. We noticed our old friend, Mayor Tom Furlong, and Editor Clyde Hicox among the chief mourners. In the dining room there were no less than twenty Presbyterian ladies to wait on us; some of them quite good looking and some of them only fair looking; some of them of uncertain age; some of them in the full bloom and beauty of womanhood and some really attractive looking youngsters, all dressed in white. Our boys—being accustomed to the usual quietude and dignity of the former Dunham House, with gentle and sweet tempered Belle McDonald, whom we have all known so long and respected so highly, and loved so well attending to our needs—were at first nonplussed at the presence of so much femininity, but O. E. Smith was the first to become reconciled to the new condition. Krafft remained embarrassed through it all. Follis got to like it so well that he said he hoped that hereafter there would be a Presbyterian church supper in every town he visited. Krafft, in a weak attempt to shake off his embarrassment, asked him why, when he answered that the presence of so many "angel faces" somehow just appealed to him. Smith, who doesn't just like Follis anyhow, interpreted when he said as "aged faces" and Krafft vowed that Smith's interpretation was correct. Follis tried his level best to insist that he said "angel faces," but the ladies accepted Smith's and Krafft's interpretation and a riot was started immediately between

twenty angry women and one defenseless little man. Follis figured that a live coward was better than a dead hero, so he started from the dining room on the run and hid in the hold of the steamer Watawam, until the train started north.

We were very much pained to be informed that Harry Brillling, the dean of the dry goods traveling salesmen in the Upper Peninsula, has resigned his position with A. Krolik & Co., Detroit, for whom he has traveled for twenty-seven years continuously—the resignation to take effect January 1, 1913. We must say for Harry that every customer—and they are legion—and every traveling salesman who knows Harry Brillling is his friend. One of his friends, a fellow traveler and, by the way, a competitor, the one who informed the writer of Harry's resignation, gave this tribute to him: "Harry Brillling is one of God's noblemen. He is one of the few who, when I quit being a merchant and become a traveling salesman and a competitor, met me with the glad hand as a friend and now, as the years have gone by, that friendship has never been betrayed, but has continued faithful and true and I feel that his leaving the territory will mean to me the loss of a tried and true friend. What Harry's future plans are has not been stated, but he may be assured that whatever field of labor he takes up, he has the best wishes of the Upper Peninsula boys with him and we all wish him success, happiness and prosperity wherever his lot may be cast."

Hereafter in all future correspondence, we will refer to the Upper Peninsula of Michigan as "Cloverland," the new name adopted by the Upper Peninsula Development Bureau for this region and we will promise our readers that some time in the near future we will write an article on the gigantic work that the Upper Peninsula Development Bureau has undertaken toward the growth and development of this region, agriculturally, commercially, from a manufacturing standpoint and socially.

The Urban Hotel, at Ishpeming, which was closed in July for extensive repairs, is now fast nearing completion and it is expected to be thrown open to its former patrons and the traveling public as a first-class hotel about November 15. The house has been thoroughly overhauled and transformed absolutely and has been modernized in every respect, making it a most comfortable and convenient home for the traveling men. The office is large, special attention having been paid to the subject of light, both by day and by night. It is provided with two large plate glass windows, which gives it virtually a glass front. The radiators run along in front of these windows and will be protected with a heavy brass foot rest. The writing room is in a separate room from the office and will be conveniently furnished with ample desk room. An interesting innovation will be the introduction of two or three large sample rooms, a feature that this hotel has never before enjoyed. The wash,

toilet and coat rooms are on the main floor and are as modern as they could be made. The office ceiling is in the beam effect and is highly artistic. The capacity of the dining room has been more than doubled and the same lighting effects are sought as in the office. The addition, which is in the front, is 27x40 and is beautifully brick veneered and has a handsome front, making a striking appearance. The hotel will now have thirty-five rooms and a number of the rooms will be provided with bath. The rates will be \$2 a day, without bath, and \$2.50 with bath. Ishpeming has needed a house of this kind for some time and we congratulate Landlord Trethewey and his estimable wife on their enterprise in bringing this house up to such a high standard. The writer of this article is particularly pleased to welcome the new Urban Hotel, as he has been a steady and consistent patron of the house for twenty-five years or since 1887.

Ura Donald Laird.

## Enabling Men to Vote Away From Home.

Traverse City, Nov. 4—Enclosed you will find a circular of special interest to the electorate of Michigan and for which we hope to enlist the active support of all members of the United Commercial Travelers, the Knights of the Grip, and others who would be benefitted thereby. A law of this nature would bring out thousands of votes in state and National elections which are lost under the present law.

If you can use this in any way as an item of news of public interest, I would be glad to have you do so.

W. A. White.

The circular is as follows:

A provision made by law whereby any legal voter who has complied with the law regarding registration and whose business might take him away from home and his own voting precinct on election day, can go to the registration board of his voting precinct and have issued to him, a certificate certifying that he is a resident of said precinct and duly registered and entitled to vote therein, together with all necessary information that would safeguard the use of such certificate. Said certificate to also have blanks for filling out by the election board to whom presented, together with the holder's sworn statement that he is one and the same person to whom such certificate was issued. Up-

on presentation of such certificate, properly issued and sworn to, the election board to whom such voter presents said certificate shall issue to said voter a short ballot from which all congressional, legislative and county offices shall be left off. Provision being made for the state to print a quantity of such short ballots to be issued to one central voting precinct in each town, village or city of 500 population or over. These ballots to be counted in the voting precinct where cast, but the certificate which the election board shall take up, when a ballot is issued to the holder thereof, to be returned to the registration board that issued same in order to prevent fraudulent repeating. Said law to apply only to state and National elections.

## Says Railroad Dust Carries Germs.

Judson C. Clements, of the United States Interstate Commerce Commission, believes that the dust discharged along railroads and similar public highways transmits disease germs of a contagious character. As a result he has announced his advocacy of a general law for the regulation of the matter in the interest of the public health. Such a law, he says, would doubtless bring forth improvements in the means for controlling the discharged dust and should be of interest to inventors skilled in the subject.

## Rea &amp; 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.

WORDEN GROCER COMPANY

The Prompt Shippers

Grand Rapids, Mich.

**ON TO SAGINAW.**

**Annual Convention Michigan Implement and Vehicle Dealers.**

Lansing, Nov. 5—Realizing the value of publicity in all matters relating to Association work, we are breaking away from our former method of awaiting until the issue of our souvenir program and year book. We wish to announce through the trade press our program as laid out for the coming convention of the Retail Implement & Vehicle Dealers Association, to be held in Saginaw, November 19, 20 and 21, and extend a welcome invitation for the manufacturers, travelers and dealers from other states to meet with us at our ninth annual convention and assist in our discussions during our open sessions, as all sessions will be open to those interested except on Wednesday afternoon.

The list of questions below will be brought up and discussed and our program is made up and all indications point to the best and largest convention of its kind ever held in our State.

No one who realizes the importance of more education of the implement dealers along the lines of modern methods should miss this, the latest and best. The local committee has made the most elaborate arrangements for a meeting of this kind ever attempted, including the spectacular and novel number of shooting an oil well in the recently developed oil fields in that city. The first well struck shot to the height of 130 feet. This feature will be at the close of the last session, as several wells are now being drilled and one of them will be pulled off for this occasion.

Regarding the questions for discussion, it is our aim to make this feature a school of instruction, where all can be shown the value of more co-operation on the part of manufacturers, travelers and dealers to administer to the wants of the farmer and consumer of implements and vehicles. This is the one and only economical method of distributing this class of goods and it is hoped to instill in every dealer's mind that true "cost accounting" does not mean the marking up a price on goods, but to place them in the consumer's hands at the lowest possible cost, consistent with quality and service, without loss, and at a reasonable profit figured on economical expense of selling.

Our questions for discussion include many that other sections of the country are interested in and, after the convention, we shall endeavor to furnish to the readers of the trade press some of the good features brought out in these discussions.

**Questions for Discussion.**

- Better buying.
- Extending credits.
- Loyalty to loyal manufacturers.
- Overstocking by small dealers.
- Making contracts that are valuable.
- Why consider price before quality and service?
- When should settlement time be with a consumer?
- Why does the right kind of advertising pay?
- How can a dealer increase his selling ability and increase sales?
- How can dealers save money on insurance and cheapen the rate?
- Why is an annual inventory necessary to make insurance valid?

Why is system and cost accounting more necessary now than ever before?

Why prompt payment of bills is necessary to get good prices and contracts?

How can dealers save themselves much annoyance and delays by properly ordering goods and repairs?

What three factors are most necessary to make a success of the retail implement business?

Should a manufacturer make a change in an agency of long standing, leaving the dealer with a big stock, without notifying him that such change would be made? What should be done with him?

If the manufacturer advances the price of a tool \$1, how much should a dealer advance his price?

Should a manufacturer of a large line of tools or specialties, when selling only one line or a small order, be expected to confine his business to the one dealer on other lines when there are other dealers in the same town or vicinity?

Should a dealer having a contract for a certain line of goods in one town furnish the same line to dealers in other towns who may want them to compete with the dealer in that town having a contract for the line?

Is it of any value to dealers to buy or contract for a certain make of goods for the purpose of stouling them and keeping them out of competition?

The convention program will be as follows:

**Tuesday Forenoon.**

**First Session.**

Song—America.

Opening prayer—Rev. Emil Montanus.

Address of welcome—Mayor.

Response—Vice-President in behalf of dealers.

Response—Howard Seely in behalf of travelers.

Adjournment for dinner.

**Tuesday Afternoon.**

Song—Michigan, My Michigan.

Annual address and recommendations—President Reid.

Reading minutes of last convention.

Completing committee arrangements.

Introduction of questions for discussion, led by C. E. Bement, of Lansing, on "How to correct trade evils and improve our conditions, from a manufacturer's stand-point."

M. A. Miller, of Grand Rapids, on "As a traveler sees you."

Wm. Goodes, of Flint, "What we all need," from a dealer's stand-point.

Adjournment.

**Wednesday Forenoon.**

Report of Secretary—F. M. Witbeck.

Report of Treasurer—Otis Boylan.

Cost accounting—J. F. Folmer.

Insurance—Isaac VanDyke.

National Federation—W. L. C. Reid.

The Michigan Federation of Retail Merchants—E. S. Roe, President.

Subject, "Retailing and the power of affiliation."

Address "Cost, Education and Local Clubs," E. W. McCullough, Secretary National Implement and Vehicle Association, from a manufacturer's stand-point.

General Discussion.

Adjournment for dinner.

Wednesday Afternoon—Closed Session.

Song.

Report of the Complaint Committee and recommendations—F. M. Witbeck.

General discussion of same.

Conference committee—W. L. C. Reid.

Legislative—Hon. C. L. Glasgow.

Question box opened and all subjects discussed.

Adjournment.

Banquet at Auditorium in the evening.

**Thursday Morning.**

Reports of Auditing Committee.

Reports on necrology.

Short Address—E. L. Orcutt, traveler, subject "Sales from a quality stand-point."

Short Address—A. R. Guider, subject, "When we get our bumps."

Short Address—F. M. Witbeck, subject, "Only a Dealer."

General discussion.

Adjournment for dinner.

**Thursday Afternoon.**

Song—"When Johnny goes marching home."

Address—C. A. Palmer, State Insurance Commissioner, "Workingmen's Compensation Act and Insurance."

Resolutions and nominations.

Election of officers.

Selecting next place of meeting.

Unfinished business.

Adjournment.

Meeting of new Board immediately after adjournment.

Shooting an oil well at 5 p. m.

Theater party in the evening.

You will note we have endeavored to cover the ground fully and interwoven such topics as will furnish food for thought in an educational way, to raise the standard of the implement dealer by a fuller knowledge of modern business methods.

We hope to meet many readers of the Tradesman at our 1912 convention, for

Saginaw welcomes you and the Michigan Retail Implement and Vehicle Dealers' Association will welcome you.

All sessions will be called promptly on time, regardless of numbers, and all members and friends are requested to be on hand promptly, as we have a vast amount of work to be gone over and all sessions will be called and adjourned on schedule time.

A question box will be installed at this meeting in charge of Paul E. Dunham and all dealers, travelers and manufacturers are asked to take part in this school of instruction. We want to make the question box a strong feature and want you all to take part in discussion.

All active and honorary members are requested to get badges and banquet tickets promptly on arrival. The registration will be looked after by Miss Grace Reid, with headquarters in the lobby of the Auditorium.

F. M. Witbeck, Secy.

No matter where you go you will find some one anxious to separate you from your hard earned wealth.

**ELEVATORS**

Hand and Power  
For All Purposes

**Also Dumbwaiters  
Sidewalk Hoists**



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

Sidney Elevator Mfg. Co. :: Sidney, Ohio

**Switzer Glass  
Sales Jars**



For five years have helped 10,000 up-to-date retailers sell bulk pickles, oysters, pickled and fancy meats, peanut butter, etc.


Jars, clearest tough flint glass.  
Hinge cover attachment of non-rusting aluminum metal.  
Cover, polished plate glass. Always in place, easily removed and stays tilted when raised.

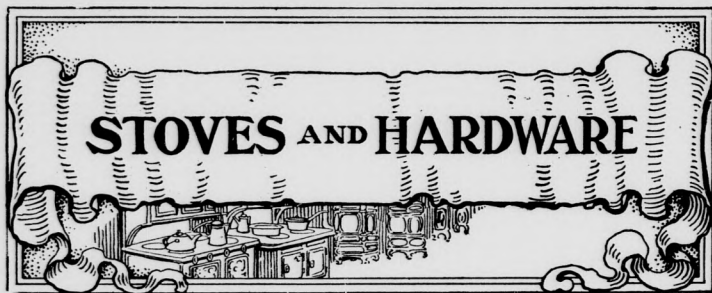
1 gal. complete, each.....	\$1.32	} F. O. B. Chicago
1 1/2 gal. complete, each.....	1.67	
3 gal. complete, each.....	2.10	
4 gal. complete, each.....	2.60	

Send your jobber an order to-day for prompt shipment or we can supply you.

**O. S. SWITZER & CO.,** PATENTEES **Chicago**  
SOLE MFRS.

**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.**





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

#### Management of the Retail Hardware Store.

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

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

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

An easy way of increasing trade is to sell the best goods. Goods that you can stand back of. Educate your

clerks so that they can show why the better article is the cheaper to buy and what to recommend to different classes of customers.

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

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

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

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

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

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

Have your catalogues, especially

## Aeroplane Toys

And High Grade Wheel Goods  
 Send for catalogue

**MICHIGAN TOY COMPANY**  
 Grand Rapids

Established in 1873

BEST EQUIPPED FIRM IN THE STATE

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

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

We carry a  
 Complete Line

**Winchester and U. M. C.  
 Ammunition**

**Winchester, Remington  
 & Stevens**

**Guns and Rifles**



**Michigan Hardware Company**

Exclusively Wholesale

Ionias Ave. and Island St.

GRAND RAPIDS, MICH.

**Foster, Stevens & Co.  
 Wholesale Hardware**



10 and 12 Monroe St.

:: 31-33-35-37 Louis St.

**Grand Rapids, Mich.**

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

Good advertising should attract attention and create a desire to buy that which you advertise. I am a firm believer in direct advertising. We use a store paper which we send out once a month. This gets the people you want to reach, and in this paper be personal. It contains advertisements of the different articles we sell, and also other good reading matter. Newspaper advertising is very good but it must be changed often, once a week if possible. Where you have a weekly paper have your advertisements attractive, simple and to the point. Use advertising furnished you by manufacturers and jobbers, stamp your name on every piece of advertising that you send out. Sign advertising is fairly good, some manufacturers and jobbers furnishing you with fence signs, and these we should put up as they will do us much good.

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

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

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

#### Made a Million in Mississippi.

Written for the Tradesman.

Gregory M. Luce, of Mobile, Ala., spent a few hours in Grand Rapids last week. Only a few years ago the Luce family was prominent in the business and social life of Grand Rapids, but the widow of Ransom C. Luce alone remains here. Mr. Luce resides in Mobile, Ala., where he is largely interested in banking, shipping and real estate and is one of the owners of the Battle House, rebuilt five years ago at a cost of \$1,500,000. He is the principal stockholder in two mercantile corporations at Lucedale, Miss., dealing in all kinds of merchandise, and is largely engaged in the manufacture of lumber and farming near that place. He owns a commodious hotel, the water works, the

electric light plant at Lucedale, a controlling interest in the bank and is the big man financially and in the enterprise of the town. Mr. Luce entered business life as a traveling salesman for the firm of Hawkins & Perry twenty-five or more years ago and proved his ability beyond question. Twenty-two years ago his father staked him to the amount of \$25,000 and he went to the southern states to carve out a fortune. "I lost that twenty-five thousand in six months," he remarked to the writer a short time ago, "and it took four years of hard work to recover it." He opened a store at Basin, a hamlet in the woods of southern Mississippi and also engaged in lumbering. He is a resourceful man, full of pluck and energy and, in time, he was able to purchase 50,000 acres of timber lands located forty miles northwest of Mobile. He expects to clear the tract of the timber remaining in four years, when he will put his many interests into such shape that he can handle it easily, when he will retire from business—perhaps. It would be difficult to imagine the position of a man of Mr. Luce's ability out of business. He would be the most unhappy of all men. Work is the tonic which sustains him and the accomplishment of big undertakings is the object of his life. Arthur S. White.

#### A Complaint.

This town is going to the dogs—  
I always said it would;  
The people don't turn in and help  
A neighbor like they should.  
I've always thought we all should aid  
A fellow in his fight,  
And, when he gets the worst of it,  
Should help him get his rights.

But do the people do like that  
In this community?  
When I have trouble like I have,  
Do they come helping me?  
For instance, with the railroad I  
I have got some trouble now;  
Have people helped me as they should  
To fix that little row?

You see I bought some shingles from  
Chicago, where they're cheap;  
I saved a dollar on the lot,  
For here they're pretty steep.  
I needed them, and right away,  
The rainy days were near;  
The railroad took a month at least  
To get the shingles here.

And, when I got them, half a bunch  
Was missing from the lot;  
I guess it was the better half—  
The poorest ones I got.  
The freight bill was another fright—  
They overcharged me, too;  
And I won't pay it, not a cent—  
I won't be robbed. Would you?

But I can't get the shingles now,  
Nor get my money back.  
The railroad will not give them up—  
It's raining in the shack.  
The merchants they won't do a thing—  
I think it is a crime;  
They ought to rise and make a kick  
And bring that road to time!

#### The Word to the Wise.

Many a young man loses an opportunity by not heeding the casual recommendations of his employer. There are a good many things an employer can recommend, but does not feel in a position to require. The suggestions for the good of the employe are often given very simple, but are none the less valuable. They are often the fruit of wide experience and are merely a sample of what the employer would like to do in that way if his suggestions were properly received.

A manager said to me, "I was greatly surprised recently. I started a young man in my office and, as he seemed open-minded and anxious to learn, I took the trouble to tell him a few things for

his own good. One thing I suggested was that he read 'Calumet K,' and another was that he watch his chance and practice on the typewriter. During his extra time at noon on the first day I saw him busy at the typewriter and the next day he came in with a book under his arm."

"And what was the surprise?"

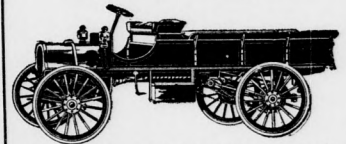
"That he actually did what I suggested. So many young men will do what they are ordered to do, but if you give them a mere suggestion they will pay no attention to it. I hardly expected him to do anything about either of the things I mentioned, because I have had much experience with young men. It is encouraging once in a while to find an exception to the rule."

Frank Stowell.

Don't be satisfied merely to live in this town—help make it a better town to live in.

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

#### Chase Motor Wagons



Are built in several sizes and body styles. Carrying capacity from 800 to 4,000 pounds. Prices from \$750 to \$2,200. Over 25,00 Chase Motor Wagons in use. Write for catalog.

**Adams & Hart**  
47-49 No. Division St., Grand Rapids

Use  
**Tradesman Coupons**



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**

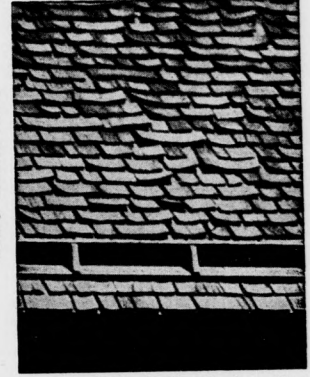
215 Wabash Ave.  CHICAGO, ILL.  
GRAND RAPIDS NEW YORK BOSTON PHILADELPHIA

## REYNOLDS FLEXIBLE ASPHALT SLATE SHINGLES

HAVE ENDORSEMENT OF LEADING ARCHITECTS



Reynolds Slate Shingles After Five Years Wear

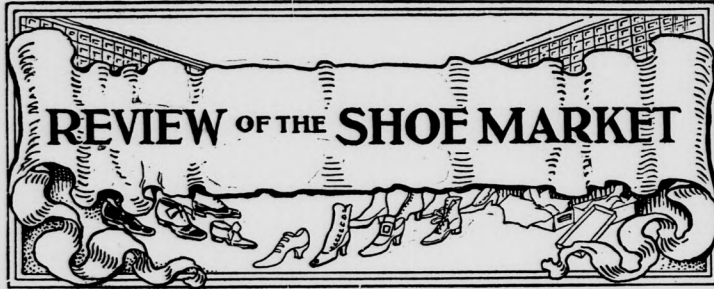


Wood Shingles After Five Years Wear

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

Write us for Agency Proposition. Distributing Agents at  
Saginaw Kalamazoo Toledo Columbus Rochester Boston Chicago  
Detroit Lansing Cleveland Cincinnati Buffalo Worcester Jackson  
Milwaukee Battle Creek Dayton Youngstown Syracuse Scranton

**H. M. REYNOLDS ASPHALT SHINGLE CO.**  
Original Manufacturer, GRAND RAPIDS, MICH.



### Good Bait for the Wary Customer.

One of the biggest stunts of recent times in the construction of shoe store fronts is the so-called "island" case. And the obvious advantage of this case lies in the fact that you "get 'em going and coming." This is because the four sides of the case are of glass and trimmed pyramid, or shelf, style, with front, side and back view.

Where the entrance is wide enough to admit of an "island" case the outer edge should be brought out flush with the line of the windows, right and left. The width of the case must, of course, be determined by the size of the entrance, and the details of its finish would be in keeping with the treatment of the windows.

Sometimes, instead of having the "island" case out in the entrance, it may be placed just inside the store back of the entrance, the doors opening to the right and left of it. Or, if the entrance-way is very deep, but not so wide, the case may be turned about edgewise with the walk, thus providing a sort of arcade passageway on either side. And with any of these three methods of construction excellent results may be secured and effective trims staged.

The peculiarly subtle and effective appeal of the "island" case is due to the fact that it tends to focus attention and compel some notice even from the most disinterested passerby. And the very fact that the trim confronts the customer as he leaves the store gives the case a pulling power almost twice as great as the ordinary window.

In addition to this decidedly superior structural advantage, the "island" case is trimmed with smarter styles and high-grade specimens of footwear, so the merchandise displayed gets an additional hold upon the attention of people entering, or leaving, or lingering about the front of the store. Thus, the "island" case is the logical place for novelties, snappy styles, and high priced creations which have been bought to beguile the more extravagant patrons. And seeing, is frequently wanting—and when you get folks to wanting your finer offerings strong enough, the profits are yours.

If your store front has become out of date, or if a dealer is figuring on a new one, he should consider the possibilities of an "island" case. On the other hand, if the store front is fairly good, but not quite up to the "island" case standard of store front excellence, why not have an architect take a look at the store premises to see if he cannot add this finishing touch to the display facilities? Who so maketh an "island" case to grow where none was before hath

certainly put out good bait for the wary customer.—Shoe Retailer.

### Creative Salesmanship

Any person who sells footwear, or other goods, may be a salesman, but a clerk is a creative salesman only when by personal suggestion he sells goods not asked for by the customer. He is a creative salesman, when, by means of display, advertisement, or any other method, someone is induced to purchase something he otherwise would not, had not his attention been drawn to the article. The number of sales made by the retailer, over and above the actual demand, depends upon the degree of efficiency with which he uses the selling powers which are at his command. The proprietor or clerk, for instance, who combines an attractive personality with a knowledge of the talking points of the goods in stock, who presents his displays in an adequate manner, who advertises judiciously and effectively, is going to get more new business than the man who utilizes but one of these methods, other things being equal.

### The Change to Lower Heels.

Walking boots for women are being made with low heels, some as low as one inch. These boots will probably give many women a great deal of trouble, though they are commonly looked upon as nature-shaped shoes, healthful to wear. Most women have been in the habit of wearing boots with heels about two inches high, and their feet have become shaped to them. When they put on boots with heels an inch lower than the heels they have been wearing, they will find that the arches of their feet will stretch, and that the process, unless the boots are properly fitted, will be painful.

### Not a Flat Iron.

A traveling salesman says that, during a recent trip, he fell in with some Western shoe retailers. The conversation turned on soles of shoes, and the salesman spoke of the iron of the sole.

"Do you use an old-fashioned flat iron or an electric iron?" inquired one of the retailers.

The salesman is now more convinced than ever that shoe retailers are ignorant of shoemaking.—American Shoemaking.

### As Tough as Sole Leather.

A man who was dining in a village hotel gazed at the second course for a moment and then asked the waiter:

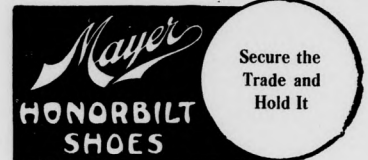
"What is this leather stuff?"

"That is a file of sole, sir," replied the waiter.

"Well, you may take it away," said the diner, after attacking it with his fork, "and see if you can't get me a nice, tender piece of the upper, with the buttons removed."

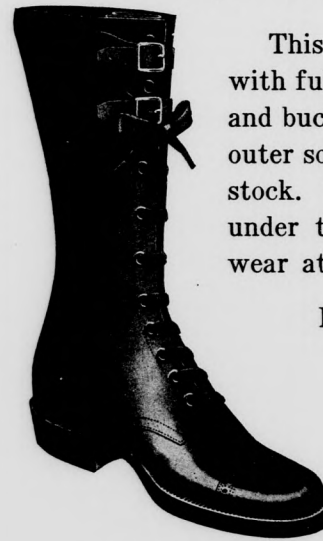
### What Have You to Sell?

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



## 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.

## 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

Use Tradesman Coupons



**Doings in the Hoosier State.**

Written for the Tradesman.

Adolph Melzer, retired soap manufacturer of Evansville, has presented the city with a certificate of deposit for \$1,000, which must remain in the bank there and draw compound interest for 250 years, at the expiration of which time it will amount to \$19,956,400. This is said to be the first instance of its kind in the world. The donor believes that many cities are hampered in taking steps of progress by bonded debts and he plans to distribute his wealth among many towns where such an endowment will insure large public improvements.

The present city administration of South Bend will permit no boxing or sparring exhibitions.

Work has begun on the New Castle-Muncie extension of the Honey Bee traction line.

A boulevard lighting system is being installed at Garrett, the contract calling for forty-four five-light posts and six three-light posts.

Progress has been made in track elevation work by the Wabash and Pennsylvania railroads at Ft. Wayne, but the city has not kept pace and streets beneath the temporary superstructures are in bad condition.

South Bend has taken steps toward securing a new contract for street and park lighting by advertising for bids which are to be opened Nov. 8, 1913. While the present contract does not expire until Jan. 1, 1915, the city must let its lighting contract at least a year in advance. At present the city has over 700 lights in operation, for which it pays the Indiana & Michigan Electric Co. \$50,000 a year. The question of a municipal lighting plant will be taken up.

Ft. Wayne plans to have a purchasing agent, who will serve as a storekeeper, securing all municipal supplies in quantities and dealing them out to departments on written orders from heads of each.

The Bash Fertilizer Co. has started work on a new \$100,000 plant at Ft. Wayne.

The Indiana Better Roads' convention will be held in Indianapolis December 10-12. The call for the meeting declares that traffic on Indiana roads is five times greater than it was five years ago and that 90 per cent. of the traffic is over 20 per cent. of the roads.

An order for the installation of block signals on nine interurban lines in Indiana has been made by the State Railroad Commission.

Two log schoolhouses remain in the State, both being in Clark county, according to the recent report of the State Superintendent of Schools.

The Friends or Quakers have just closed a five-year meeting in Indianapolis and Richmond was chosen as the next place of meeting in 1917. Plans were made for a weekly newspaper and a publishing house, which will probably be located at Richmond.

An industrial exposition and corn show was opened at Terre Haute Nov. 28, with an attendance of 40,000 people. There were approximately 500 entries of corn. The show was

a success and will probably be made an annual affair. Almond Griffen.

**National Advertiser Taking Extra Profit From Retailer.**

Evansville, Ind., Nov. 4.—In my opinion Hugh King Harris greatly misunderstands Anderson Pace's article entitled "Hit Hard" which you published in the Oct. 16 issue of the Tradesman.

I agree with Mr. Pace, and Mr. Harris will also, when he fully understands what Mr. Pace undertook to say in the above mentioned article.

Mr. Pace drew our attention to the waste in national advertising. There is a great deal of difference between national advertising and local advertising.

The national advertiser is taking extra profit from the retailer and the consumer in order to try to force his commodities upon the market, and this method of advertising, as Mr. Pace proves to us is not delivering the goods. In other words, national advertising is costing a great deal more than the real profits can afford to pay and, of course, the money must come from the retailer and the consumer.

All national advertised goods give the retailer less profit than other goods manufactured and sold otherwise.

I push non-advertised goods much harder than those advertised nationally. It makes no difference to me how much an article is advertised. If I can get another article that I know is as good, which can be had in most any line, I push the non-advertised article. There is not another medium of advertising that can overpower my method, and if any other retailer thinks some one else can advertise his goods better than he can advertise them himself, he had better look out or the other fellow will be getting as much profit out of his labor as he (the merchant) does himself.

When the retailers begin to study advertising as hard as others do, they will be reaping the benefit.

I fully understand Mr. Pace's article—and he is correct.

National advertisers are all humorist, wit-snappers, whitewashers and practical jokers. They themselves know that they are not delivering the goods. One is simply trying to outdo the other and making the retailer and the consumer pay the bills.

I will admit that the druggists are a lot of easy marks who will not handle an article unless it is well advertised, but every one of them knows who pays the bills. They themselves could furnish the very same article for less money, if they only would put it up and hand it out. As to any article in a grocery store, I will say any man who can not sell non-advertised food stuff, soap, baking powder, coffee, cereals, etc., is a mighty poor salesman.

If the people in my community will not believe me and have more faith in national advertisements, there is something wrong with me.

Mr. Harris tells us that he has been a traveling salesman. Well, old boy, you ought to be able to sell anything, advertised or not.

If a traveling salesman must be backed up with national advertising before he can sell goods, what's the use to pay traveling expenses? Make the retailer mail his orders into the house.

Edward Miller, Jr.



## The Man Who Wants a Plain Toe Shoe



Usually has a high instep and a wide foot. Here is a shoe that will fit his feet without being too long. Also here is the Damp-proof durability he wants at a price that suits his pocketbook and more than his money's worth in wear.

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

## Get Your Rubbers and Arctics of Michigan's Largest Rubber Footwear Distributors HOOD RUBBERS Are Great Trade Builders



We mailed catalogues to nearly everybody in the trade in the Central States last week. Did you get yours? If not, write us at once.

This is the old Honesty Arctic with double heel and sole  
@ \$1.47 less 5% in 30 days.

You save 5% when you buy HOOD'S.

### Grand Rapids Shoe & Rubber Co.

The Michigan People

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. Crow, 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.  
**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.

#### Wafted Down From Grand Traverse Bay.

Traverse City, Nov. 4—G. R. & I. passenger train No. 5, which leaves Grand Rapids at 7:20 a. m., experienced what might have been a serious affair while at Tustin last Monday morning. A local freight north bound ran into the Pullman car which was attached to the rear end of No. 5. Aside from a good shaking up and slight damage, nothing serious resulted. One passenger who was riding in the Pullman was held over at Cadillac, owing to injuries received. The G. R. & I. seems to be a close running mate to some other roads of late when it comes to accidents. Many of the Grand Rapids boys were pretty well shaken up.

Herman Hoffman, Mayer Shoe Co.'s salesman, is staying at home this week on account of the arrival of a nice baby girl which put in her appearance last Monday. The mother and child are doing nicely. He is well pleased and is handing out all kinds of smokes.

Gard. Wallace, Cohen Bros.' salesman, of Milwaukee, is now practicing economy since his experience at Cadillac. It seems he invited his customer Martin Swanson, of Tustin, to come to Cadillac and purchase his goods, with the understanding that Gard would pay all of Martin's expenses, so Martin jumped into his auto and drove to Cadillac, but on the way the car had a blow out and some other accident occurred, all of which cost about \$15. Although Gard has not come across yet, he will hereafter take the train to Tustin and pay the regular fare of 24 cents each way.

Grover Mapel, Marshall Field's representative, wears the smile that won't come off, all because the stork left a little stenographer at his home here last Saturday morning. There is

surely one happy family, for everybody is lovely.

In reference to an item which appeared in these columns a few weeks ago as to a wager we are pleased to state that Hoffman won the bet. Nuf Sed.

Adrian Oole has been confined to his home the past week with a bad cold, but is slightly on the mend.

The Boyne City, Gaylord & Alpena R. R. has purchased two large freight engines to be operated on the new extension.

A. W. Peck and wife, of our city, are spending six weeks in the South, visiting friends in Oklahoma and other points. Bert's brother lives at Enid, Oklahoma. We wish you a pleasant journey.

One of our friends called up this office and excitedly asked us if it was too late to insert that a certain friend, whose name we prefer to withhold, had just died, as all of his friends would be pleased to know it.

Dorothy, the daughter of Sam Taylor, underwent an operation the past week for appendicitis and is at present resting as easy as can be expected.

One of the meanest tricks we know of is to keep on robbing a person's chicken coop of eggs to discourage the owner until he disposes of his hens to the thief, thinking that the hens have not been laying, and, after said party has purchased the hens, to invite the former in to show him how the hens lay. We refer to no one excepting Frank Wilson and Chas. Cressy. Cressy is the owner of the hens now. Frank did own them.

The first snow of the season fell here last Thursday and we think by all appearances that winter has set in for good.

The fourth of our winter's series of parties will be held next Friday evening and everybody is looking forward to a good time. Our parties are second to none.

The McKinnon House, at Cadillac, specifies on its menu card Archie Jourdan's Snow Apples. Some farmer, Archie.

John T. Beadle and wife have just returned from an extended visit to the old country, visiting their former home in England, and we are pleased to state that Uncle John looks twenty years younger.

Mrs. Ray Thacker is confined to her home, which may and may not be of a serious nature.

Mrs. A. E. Ford regrets very much that she took advantage of the \$1 shoe sale, since the pair which she purchased was intended for a person wearing number nine, but she let a contract with our local shoe factory to have same remodeled.

In checking over A. E. Ford's expense account, Ray Thacker noticed an item of \$5 for supper and after a course of questions, Mr. Ford advised him that he was entertained by a friend at his friend's home. Ray says that he has been entertained several times at different homes, but no such fees. Well, it will all come out in the wash. What doesn't will surely bleach out.

William Bowman, of our city, who sells monuments, demonstrated to friends in Manistee that he is a red hot politician and is in favor of the local option cause. Most of us are the morning after the night before.

Harold Jahraus, a cigar salesman of our city, carries a nice line of candy when in Mesick. We have promised not to say a word to father as to the reason.

W. F. Murphy was seen entering our local dye establishment and Bill will have a brand new winter coat within a short time. Please take note.

We take pleasure in presenting Miss Zelma May Oole, daughter of Mr. and



Mrs. Adrian Oole, of our city, and we can safely say that she is one of the most charming lassies of our city. One redeeming feature is that she will not allow Sunday evening company to remain after 7 o'clock. Mr. and Mrs. Oole are justly proud of her. Adrian says she is the main reason why he has not memorized entirely his ritualistic work since he has been elected Senior Counselor of our Council. Mrs. Oole, the mother, is also held in very high esteem among her friends.

Sol, of Whiting Hotel fame, has been passing out smokes to some of his intimate friends with the understanding that certain items were not to appear in these columns, but we are free to state that we wish you much joy and many happy returns of the day.

Least you forget now about that Thanksgiving turkey, better place your order early, and do not forget to invite your friends. We would be pleased to publish the names of all parties who favor us with same. Some of you should be thankful that we have refrained giving you timely mentions in these columns, so please think it over.

Things we have noticed concerning Adrian Oole since he has been confined to bed with illness:

Wears a night gown, not pajamas.  
 Reads very little.  
 Never talks in his sleep.  
 Very nervous early in the evening.  
 Snores.  
 Prefers to wear slippers in bed.  
 Drinks very little water.  
 Loves toast.  
 Plays bear with baby.  
 When delirious imagines putting up storm windows.  
 Prefers pills to liquids.  
 Keeps medicine in hip pockets in trousers.  
 Has mirror hung up so he can see himself.  
 Does not appreciate visitors.  
 Uses a common razor when shaving.  
 Does not use toilet water.  
 Asks Mrs. Oole to comb his hair.  
 Lies on water bottle most of the time.  
 Used a tooth brush to good advantage.  
 Imagines Amos Musselman is governor.  
 Refers to his trip to Bay City frequently.

Is a very quiet patient.  
 Gives baby the U. C. T. grip.  
 Washes face before each meal.  
 Uses common shears in manicuring.  
 Keeps his baby picture in bed with him.  
 Has had his phone disconnected.  
 Insists that Clara be near bedside all the time.  
 Wears neck ties.  
 Very agreeable patient.  
 Wears "Votes for women" badge.  
 Repeats his boyhood prayer.  
 Insists that curtains are drawn.  
 Lies on his back.  
 Uses two pillows.  
 Greases his throat.  
 Talks about putting up stove pipes.  
 Sings "Cloverland."  
 Uses individual towel.  
 Frequently smiles.

Fred C. Richter.

#### Answers to Puzzle on this Page Last Week.

Laughing jackass, bellbird, trumpeter, jaybird, spoonbill.

S. P. Lee, shoe dealer at Blytheville, Arkansas, has engaged to cover the retail trade of Arkansas for Rindge-Kalmbach-Logie & Co. Harry C. Rindge left yesterday for Blytheville to take Mr. Lee his samples and instruct him in the duties of his new position.

The trouble with most young men to-day is that they want to get to the top too quickly. Success is like a rare plant. Any effort to develop it too rapidly is certain to result disastrously.

Sometimes opportunity knocks at a man's door and he doesn't hear it because he is doing so much knocking himself.

The person who first handles a proposition is in a great measure responsible for its final character.

Don't you ever believe that every knock is a boost; but every failure to boost is a knock.

The man who says he is merely living in the town is merely living on it.

### News and Gossip Around Grand Rapids.

Grand Rapids, Nov. 5—The marriage of Iva L. McCrumb Frost, of Portland, to David L. Robbins, of this city, took place at 4 o'clock a week ago last Monday, at the home of Rev. J. T. Husted, on Bridge street. They were accompanied by Mr. and Mrs. Alvin L. Nye, of Lake Odessa. Mr. Robbins is a U. C. T. and a member of Traverse City Council, but he has declared his intentions of transferring to No. 131. You will be warmly welcomed to our Council, Dave. Mr. Robbins is a representative of the Joy Morton Salt Co., of Chicago, and is very well known throughout the State. Mr. and Mrs. Robbins will make their home at 1107 Jefferson avenue, this city.

Fred Richter, in his dope waited down from Traverse City in last week's Tradesman, says he does not like a knocker. Agree with you, Mr. Richter. Even a tombstone says good things about a man when he is down and out.

Have you read your U. C. T. Bulletin yet? It is a blinger. How do you like the new heading? Some class. If you have not yet sent in your subscription money, do it now.

As was predicted in these columns last week, there was a large attendance at our regular meeting. The ladies brought the men out. It was some meeting, but, best of all, the women report having a good time and the entertainment was fine.

The next dance will be held at Herald hall Saturday night. Come on up. There will be some surprises for you. Tuller's orchestra will furnish the music and refreshments will be served.

Didn't we predict he would win the election? Of course, he will make a good President.

H. J. Barnett, chief engineer of U. B. A. Hospital, is a member of U. C. T. Council 66, of Fort Scott, Kansas. Mr. Barnett has been through the chairs. Would like to see Mr. Barnett at our meetings and dances.

M. K. Lewis, a member of Cadillac Council, No. 143, of Detroit, spent Sunday in our midst. He and several of his friends had some "rum" game Sunday.

Mrs. Herrick, the wife of Bro. Herrick, was a little afraid to attend the last meeting with her husband for fear our U. C. T. band would play during the evening. She only came after being reassured that a barn thirty miles from the city had been secured for practice.

Speaking of the band, don't forget, brothers, that if you are a bit musical, please step forward and join the band.

E. Y. Shaw is some singer. Franklin Pierce has returned from his hunting trip at Bitley. You see, Mr. Pierce's hunting trip was planned very suddenly. Mrs. Pierce went to Chicago and a few days later the school teachers convention was slated for our city. Mr. Pierce thought it better to leave town for fear that the school "marms" would swoop down upon him without warning, which would naturally embarrass our "chief squirt." Mr. Pierce had a very

successful hunt, bringing home a fine lot of birds. He says he killed a lot of birds which he could not find after knocking them down, as he had no dog with him.

C. P. Burg, of Armour Co., was in Chicago last Friday, Saturday and Sunday.

O. H. Dickinson, a member of Washtenaw Council, No. 456, of Ann Arbor, was in town last week. Mr. Dickinson sells Bull Dog suspenders. F. C. Mooney.

### Goldstein Insists He Is Not a Quitter.

Ludington, Nov. 5—The writer takes exception to an article in the News and Gossip column of last week, written in the interests of those "mercantile pests," the traveling men. The article read in part as follows:

"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."

Now, I resent the insinuation of being a quitter very much. The writer carried on the News and Gossip work to the annoyance of E. A. Stowe for over a year and was coming strong when the three meals and seventeen traveling men a day change was thrust on me.

I wish also to take up the cudgel in behalf of F. Caroline Richter, of Traverse City, the meanest, sassiest and finest fellow who ever skinned a two dollar drive out of a two inch skin book (known in this century as a record of expenses). To my knowledge, Fred has been punishing the public and annoying Mr. Stowe well over a year—far from being one of those "don't last long" kind.

Again we will refer our friend, Frank Mooney, to the "Chirper for the Crickets," Guy Pfander. Guy had been slamming his town folk long before Walt. Ryder, Ed. Ryder, J. A. Keane and F. C. Mooney ever switched the black hairs to the grey shades on ye typesetter's switch or straightened a curl on Roy Randall's noble brow.

It is no credit to 131, the really livest, largest and greatest bunch of U. C. Teasers (with a few exceptions—to forestall an attack from Wafted Down from Grand Traverse Bay and others) in Michigan—or Saginaw, that they cannot find a least one writer or imitation as yours truly that can stand the gaff like their lowly brothers from Traverse and Battle Creek.

Please add a year to my subscription, as I hand you herewith the names of the J birds shown in the picture in last week's Tradesman:

The Large Animal—Ralph Lichtenauer.  
The Stork—Rasty Stark.  
The rest as follows:—Art Borden, Wilbur Burns, John Schumacher.

Everybody in this section mentions them as birds and wondered why the Tradesman hadn't taken up this matter sooner. J. M. Goldstein,

The Largest Department Store in Mason Co.

Set a pace so fast your competitors will get tired of following, even if you do have to hustle to keep up with yourself.

### Honks From Auto City Council.

Lnsing, Nov. 4—Brother Woodruff, formerly a member of Traverse City Council No. 361, was received as one of our members by transfer card last Saturday night. Much obliged, No. 361, we will take all like him that we can get.

Brother J. C. Brandimore, the popular auto salesman, reports the closing up of several good deals recently. He attributes a goodly portion of his success to his unusual ability as night demonstrator.

Brother Butler, of Grand Rapids Council, No. 131, was a welcome visitor at our last Council meeting. We understand that he is about to move to Lansing and is very likely to transfer his membership to Auto City Council.

The popularity of the parties being given by our Council is very pronounced. Much enthusiasm was shown at the first of the series, which was held on the evening of October 26. A few more tickets are still in the hands of the committee, who are anxious to dispose of them to the right persons.

Brother and Mrs. J. A. Raymond are now nicely settled in their new home at 121 St. Joseph street, east.

Brother M. L. Moody has been honored with the degree of the Ancient Order of the Knights of The Rod of Aaron. Same was recently conferred by Bro. J. C. Brandimore, who has been Past Master of the "cult" ever since he learned the trick at Chicago last January.

Brother A. O. Bosworth will journey to Dickinson county this week in quest of big game. Good luck, Bro. Bosworth. Under similar circumstances we would be tempted to leave a piece of venison on your back steps.

Brother C. C. Benson, a very highly respected and formerly enthusiastic worker in our Council, was present at our last meeting. For the past two years Bro. Benson has been Division Sales Manager for the Stearns Salt & Lumber Co., of Ludington. His visit with us was made possible only because he was on his way to the hospital, where he will submit to a serious surgical operation. Our sympathy goes out to our beloved brother in his unfortunate condition and we hope for his ultimate recovery.

The last regular meeting of our Council, held in the afternoon and evening of Nov. 2, was a hummer, so to speak. The Council was called to order at 3:30 p. m. and the regular routine of business transacted, after which Brother H. D. Finley, of Howell, who was unable to remain for the evening session, was initiated into the mysteries of the order and immediately became a full fledged and enthusiastic U. C. T. man. The Council was then adjourned until 8 p. m., when it reconvened and initiated five more candidates—H. M. Bradley, A. G. Bowerly, J. W. Peck, E. P. Oviatt and W. L. Swan. Grand Counselor John Quincy Adams was with us in his official capacity and gave a very interesting and enthusiastic address. Each of the new members was given a chance to express their feelings, which they did in a masterly manner. At this point our genial Irish Chef, Bro. D. J. Riordan, announced that the "hot dog" and sauerkraut was ready and the en-

tire assemblage repaired to the dining room and did ample justice to the sumptuous repast. Real good cigars were then passed and Senior Counselor Hastings introduced Brother James F. Hammell as toastmaster who, bubbling over with his usual amount of wit and humor, called upon Grand Counselor Adams, Senior Counselor Ristie, of Battle Creek Council, No. 233, Brothers Mahoney, Moody, Brandimore, Simpkins, Evans, Himmilberger, Riordan, Benson and Bro. Butler, of Grand Rapids Council, No. 131. All replied to the friendly jokes, and spoke intelligently and feelingly of the welfare of the order. Altogether it was the most enthusiastic and inspiring meeting of the season and we hope many such will follow.

H. D. Bullen.

### Chirpings From the Crickets.

Battle Creek, Nov. 4—Remember, boys of 253, we visit Kalamazoo Council Saturday evening, Nov. 9. All you fellows who are uncertain as to whether you can go or not, get into the band wagon. Even Bro. John McIntire, who works day and night, is going and several of our boys just recently taken in are strong for the trip. Kalamazoo Council is made up of good timber and we want to show them a neighborly spirit by a large response to their invitation. Besides—we owe it to John.

Mrs. Chas. R. Foster took in the State convention of teachers at Grand Rapids last week. A gifted entertainer and a well versed school teacher in one family make considerable talent.

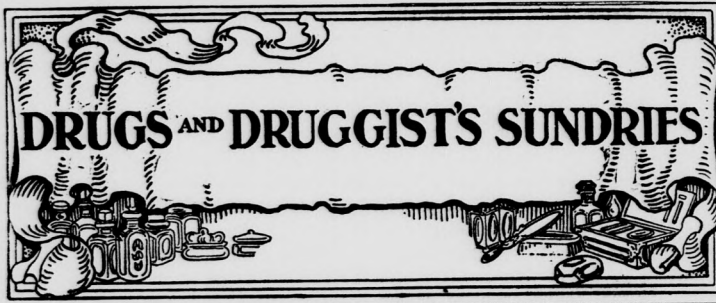
I. L. Heinbaugh, Scotts, has sold his pool room and cigar stand. Irving has been in business at this point a number of years. He intends to rest up a few months. Future not decided.

Our Entertainment Committee has been called together for a special meeting. The result will be something good for the Council.

There are good men in every organization. There are good men in every profession. An example of manhood and loyalty to house and family was unfolded by a Bro. U. C. T. from Indianapolis to the writer last week. We left Sturgis together for La Grange, Indiana. My companion had been away from home two weeks and expected mail from home when he arrived at La Grange. At La Grange he received his mail. His letter told him his little seven year old boy had appendicitis and was to be operated on at once. My brother read the letter three times, then he turned it over to me. I read it. I said, "Go to Indianapolis at once, you are needed." "No," he said. "My wife is at his side. I shall work day and night to finish my trip and then for home." I left him at Kendallville, where he was writing up his orders, etc., and preparing to retire and get an early train to see his patrons and rush to his home. We pray to God his child was saved. He loves his family and he is proud of his traveling connections. He is capable of protecting both and I am proud to know him. His house should be with him. His patrons are with him. With trouble at home, he pushes all the harder.

Guy Pfander.

When you grab opportunity with one hand tie a knot in its tail with the other.



**Michigan Board of Pharmacy.**  
 President—Ed. J. Rodgers, Fort Huron.  
 Secretary—John J. Campbell, Pigeon.  
 Treasurer—W. E. Collins, Owosso.  
 Other Members—Edwin T. Boden, Bay City; G. E. Foulkner, Delton.

**Michigan State Pharmaceutical Association.**

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

**Michigan Pharmaceutical Travelers' Association.**

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

**Grand Rapids Drug Club.**

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

**How to Figure Profits in Drug Store.**

By way of introduction, I would like you to understand that I am not going to give you a lesson on how to conduct your business. This you know better than I do. It is my purpose simply to call your attention to what are, in my opinion, a few grave errors made daily in our stores, and to discuss, in a friendly manner, ways and means of avoiding such errors in the future, for the good and welfare of ourselves and those dependent upon us.

A few weeks ago I was discussing with some friends the policy pursued by some druggists in the neighborhood of selling goods at cost or a fraction above cost, as, for example, Phillip's Milk of Magnesia at 35 cents; sugar of milk, Merck's at 25 cents; J. J. cotton at 35 cents; Lablache face powder at 38 cents; Java rice powder at 25 cents, and so on down the line, to two seamless nipples for 5 cents. The druggists who sell at these figures are under the impression—an erroneous one—that by selling at such low prices, they will make some profit and increase their business.

I will proceed to prove in this paper (1) that they are losing money, and (2) that they diminish their business, and the more sales they make at such prices the more money do they lose, as we have here an example of an inverse ratio: the greater the number of sales, the smaller the profits.

A western concern, for business purposes, placed an advertisement in five leading New York magazines, which are read extensively by merchants and manufacturers, both wholesale and retail. The advertisement was worded as follows:

"An article that costs one dollar must be sold for how much in order to make 10 per cent. profit over an expense of

22 per cent., which is the average cost of doing business?"

The advertiser offered a book as a premium to those sending in correct answers. More than 1,000 replies were received, out of which more than 800, or about 75 per cent. were incorrect. The selling price named by the participants in the contest ranged anywhere from \$1.32 to \$1.50. The importance of this point will be appreciated when it is known that it was discussed in several publications, including drug journals, and furnishes the material for our discussion to-night.

Every sale made consists of three parts: (1) cost of the article sold; (2) cost of selling it, or expense; (3) profit to be made on the sale. These three parts make up one unit, which we call selling price. Consequently, the selling price being 100 per cent., our unit, this should be the basis of our calculation. Two of these parts, the cost and expense, are more or less fixed, whereas the third part, profit, is variable. We can fix any profit we desire to make on the goods we sell, but we cannot always control the cost and expense. Hence we must always look to the third part, profit, as the real factor of consideration.

Now, as for the arithmetic in the foregoing example. The amount for which the article is to be sold, or selling price, is, as we have shown, 100 per cent., our given unit. This unit includes cost of the article, expense and profit. Expense is given as 22 per cent.; profit above expense 10 per cent., making a total of 32 per cent. Deducting 32 per cent. from 100 per cent. there is a balance of 68 per cent, for the cost of the article. The cost in this case is \$1.00; hence 68 per cent. equals \$1.00. By multiplying \$1.00 by 100 and dividing by 68 we get \$1.47 as the selling price of the article.

Let us apply this rule to some replies received to the ad. One druggist said: "If my cost of doing business is 22 per cent. and I want to make 10 per cent. profit, I shall figure this way:

Cost of goods.....	\$1.00
Expense of doing business	22%
<hr/>	
Total.....	\$1.22
Profit at 10 per cent.....	.12
<hr/>	
Equals.....	\$1.34

"I would therefore sell all articles listed at \$1 for \$1.34. Am I correct?"

He is not correct for this reason: \$1.34 equals 100 per cent.; 32 per cent. from 100 per cent., equals 68 per cent.; 68 per cent. of \$1.34 equals 91 cents, which is supposed to be the cost of the article. But the article costs \$1.00; therefore he is wrong in his figuring, and instead of making 10 per cent. profit he makes only 1 per cent.

A druggist in this neighborhood sold in my presence a syringe that cost 75 cents for a dollar, thinking that he made 25 cents. Let us see how much profit he made:

Selling price is.....	\$1.00
Therefore it is.....	100%

Right here I desire to call your attention to the fact that drug store expense is from 30 to 35 per cent., and by adding at least 5 per cent. for profit, we have a total of 35 to 40 per cent. that we must make on each and every sale. Therefore, if we deduct 35 per cent. from 100 per cent., we have 65 per cent., for the cost of the syringe; 65 per cent. of \$1.00 equals 65 cents. Hence 10 cents on cost was lost in the transaction recorded. The selling price should have been figured in this way:

Selling price .....	100%
Expense and profit.....	35%

Cost of goods.....	65%
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The cost of the syringe is 75 cents; hence 65 per cent. equals 75 cents. Multiplying 75 cents by 100 and dividing by 65, the result is \$1.15, which is the correct selling price.

In conclusion a general formula may be stated for finding selling price, depending upon how big the expense is and how much profit one wants to make. The expense being 30 per cent. and the profit 5 per cent., the formula would be:

$$\text{Cost of goods X 100} \\ \text{65}$$

As a divisor always use 100, less the sum of per cent. of expense, plus the per cent. of profit. Meyer Turnan.

**Featuring Candy in the Window.**

An ordinary display is made simply by placing a liberal supply of a certain candy in the window and sacking some of it ready for customers. Price tickets and show cards help do some of the selling. Candy is sometimes shown in barrels, boxes and large sacks in the show window, especially low-priced candies or such kinds as are sold in paper sacks. Such a display suggests to the people that there is plenty of candy to go around. It practically says, "The stock is large, the price reasonable, and the candy is ready for you to put in your pocket."

At other times, a novel arrangement of setting the goods serves to change the scene. Of course, it is quite a little trick to arrange the goods differently each time, but after one becomes a bit familiar with placing the candies in various positions, a new way oftentimes suggests itself before the next trimming of the window takes place. Quite a nice display can be made with candy boxes, and it is only necessary to fill one or two of the top boxes, to leave open, so people can see the candy, while the empty boxes can adorn the window in probably any one of a thousand ways. No doubt you have a special way now in mind, and all you have to do is to act upon the suggestion.

A new or novel way of displaying the candies attracts attention. It should be remembered that people are so accustomed to hurry along the streets that a plain display remains unseen by many of them, hence the advisability of dressing up the window in different ways.

There are many ways of attracting attention to the window, few of which are as gaudy as pertaining to the confectionery window. Trimmings of pure white denote cleanliness or purity and appeal to fastidious folks, while red, brown, pink, green—any color but black—cause people to notice the window.

A plain candy may be shown in a way which suggests how it was made, as by showing a clean kettle along with pans of peanut brittle. Show cards may explain that the reason the peanut candy is so good is on account of the good quality of the supplies used and the extra care taken in handling them—peanuts hand-picked, etc.

In getting up an attractive window trim, some study must be given it. It is necessary to be as original as possible, that is, have the window setting look different than that of other stores.

An arch is made of various materials. Avoid having the structure or frame as large or stout as those sometimes seen in large windows. A couple of upright strips fitted to a curved top make the arch. Wrap the strips with colored cloth or tissue paper. Bows and artificial flowers may adorn the arch. Set the candies under the arch, or just in front of it, on steps or other elevation.

A daintily covered window bottom always helps out a window display of candy. Cheese cloth may be used today, and other material or colors at different times. The confectioner who specially trims the window bottom soon accumulates quite a number of strips, which may be cleaned or washed and used again, either for the window bottom or other purpose. The covering on the window bottom to-day may several weeks hence be placed on a back rod and used as a background. Lightweight materials, each of one solid color, are preferable.

Fancy show cards make the window attractive. Sometimes the confectioner who uses special fruit juices at the soda fountain, or serves a special drink, the ingredients of which are supplied by a manufacturer, is given colored cards by the traveling salesman. Besides placing the cards in the window, the fruit juices, flavor, and even fruit, may also be displayed.

With the coming of corn and pumpkin time a very attractive window can always be arranged with the use of a few yellow pumpkins and a shock of corn. Put the corn in a corner of the window and place the pumpkins here and there on the floor with the vine connecting them. Let a little strong solution of salt, or, better, epsom salts, dry on the top of the pumpkins, to give the effect of frost on them. The candy display should be arranged on the bottom of the window and close to the glass, so that the pumpkins will act as a sort of background. Imprint a good sign, reading, "When frost is on the pun'kin and the fodder's in the shock, You'll find the best of candy is always here in stock." The use of a jack-o'-lantern or two in the window in the fall can be made attractive. An incandescent bulb can be run into each lantern at night to produce the realistic effect.

E. C. Benyon.

The longest hour of the day is the hour that is loafed.



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, and sub-columns for various goods like Holland Herring, Peas, Breakfast Foods, etc.

Index to Markets

Main index table listing various grocery items (Ammonia, Baking, Canned Goods, etc.) and their prices. Includes sub-sections like 'By Columns' and 'AMMONIA'.

Continuation of the grocery price list, including sections for CHEWING GUM, EXTRACT, CONFECTIONS, CHICORY, CHOCOLATE, CLOTHES LINE, COCOA, COCOANUT, COFFEES, ROASTED, and CRACKED WHEAT.

6

7

8

9

10

11

Five O'clock Tea ..... 1 00  
 Protina ..... 1 00  
 Fruit Cake ..... 1 00  
 Ginger Snaps, N. B. C. 1 00  
 Graham Crackers, Red Label ..... 1 00  
 Lemon Snaps ..... 50  
 Oatmeal Crackers ..... 1 00  
 Old Time Sugar Cook. 1 00  
 Oval Salt Biscuit ..... 1 00  
 Oysterettes ..... 50  
 Premium Sodas ..... 1 00  
 Pretzettes, Hd. Md. 1 00  
 Royal Toast ..... 1 00  
 Rykon Biscuit ..... 1 00  
 Saltine Biscuit ..... 1 00  
 Saratoga Flakes ..... 1 50  
 Social Tea Biscuit ..... 1 00  
 Sultana Fruit Biscuit 1 50  
 Soda Crackers N. B. C. 1 00  
 Soda Crackers Select 1 00  
 S. S. Butter Crackers 1 50  
 Unedea Biscuit ..... 50  
 Unedea Junior Wayfarer 1 00  
 Unedea Lunch Biscuit 50  
 Vanilla Wafers ..... 1 00  
 Water Thin Biscuit ..... 50  
 Zu Zu Ginger Snaps ..... 50  
 Zwieback ..... 1 00

**Other Package Goods**  
 Barnum's Animals ..... 50  
 Chocolate Tokens ..... 50  
 American Beauty ..... 2 50  
 Ginger Snaps, NBC ..... 2 50  
 family package ..... 2 50  
 Soda Crackers, NBC family package ..... 2 50

**In Special Tin Packages.**  
 Festino ..... 2 50  
 Minaret Wafers ..... 1 00  
 Nabisco, 25c ..... 2 50  
 Nabisco, 10c ..... 1 00  
 Champagne Wafer ..... 2 50  
 Sorbetto ..... 1 00  
 Nabisco ..... 1 75  
 Festino ..... 1 50  
 Bent's Water Crackers 1 40

**CREAM CARTAR**  
 Barrels or drums ..... 33  
 Boxes ..... 34  
 Square Cans ..... 36  
 Fancy caddies ..... 41

**DRIED FRUITS**  
**Apples**  
 Evaporated, Choice bulk 8  
 Evaporated, Fancy pkg. 9 1/2

**Apricots**  
 California ..... 14@15

**Citron**  
 Corsican ..... 15

**Currants**  
 Imp'd 1 lb. pkg. .... 9 1/2  
 Imported, bulk ..... 9 1/2

**Peaches**  
 Muirs—Choice, 25 lb. b 9  
 Muirs—Fancy, 25 lb. b 10  
 Fancy, Peeled, 25 lb. 18

**Peel**  
 Lemon, American ..... 12 1/2  
 Orange, American ..... 12 1/2

**Raisins**  
 Connosiar Cluster 1 lb. 17  
 Dessert Cluster, 1 lb. 21  
 Loose Muscates 3 Cr 7 1/2  
 Loose Muscates 4 Cr 8  
 L. M. Seeded, 1 lb. 6 1/2@7

**California Prunes**  
 90-100 25lb. boxes..@ 6  
 80-90 25lb. boxes..@ 6 1/2  
 70-80 25lb. boxes..@ 7  
 60-70 25lb. boxes..@ 7 1/2  
 50-60 25lb. boxes..@ 8  
 40-50 25lb. boxes..@ 9

**FARINACEOUS GOODS**  
**Beans**  
 Dried Lima ..... 7 1/2  
 Med. Ham Picked ..... 2 90  
 Brown Holland ..... 3 25

**Farina**  
 25 1 lb. packages ..... 1 50  
 Bulk, per 100 lbs. .... 4 00

**Original Holland Rusk**  
 Packed 12 rolls to contain 3 containers (30) rolls 2 85  
 5 containers (60) rolls 4 75

**Hominy**  
 Pearl, 100 lb. sack ..... 2 00  
 Maccaroni and Vermicelli Domestic, 10 lb. box ..... 60  
 Imported, 25 lb. box ..... 2 50

**Pearl Barley**  
 Chester ..... 3 00  
 Empire ..... 3 75

**Peas**  
 Green, Wisconsin, bu. .... 2 75  
 Green, Scotch, bu. .... 2 75  
 Split, lb. .... 5

**Sago**  
 East India ..... 5 1/2  
 German, sacks ..... 5 1/2  
 German, broken pkg.

**Tapoca**  
 Flake, 100 lb. sacks ..... 5 1/2  
 Pearl, 130 lb. sacks ..... 5 1/2  
 Pearl, 36 pkgs. .... 2 25  
 Minute, 36 pkgs. .... 2 75

**FISHING TACKLE**  
 1/2 to 1 in. .... 6  
 1 1/4 to 1 in. .... 7  
 1 1/2 to 2 in. .... 9  
 1 3/4 to 2 in. .... 11  
 2 in. .... 15  
 2 1/2 in. .... 20

**Cotton Lines**  
 No. 1, 10 feet ..... 5  
 No. 2, 15 feet ..... 7  
 No. 3, 15 feet ..... 9  
 No. 4, 15 feet ..... 10  
 No. 5, 15 feet ..... 11  
 No. 6, 15 feet ..... 12  
 No. 7, 15 feet ..... 15  
 No. 8, 15 feet ..... 18  
 No. 9, 15 feet ..... 20

**Linen Lines**  
 Small ..... 20  
 Medium ..... 26  
 Large ..... 34

**Poles**  
 Bamboo, 14 ft., per doz. 55  
 Bamboo, 16 ft., per doz. 60  
 Bamboo, 18 ft., per doz. 80

**FLAVORING EXTRACTS**  
**Jennings D C Brand**  
 Terpeness Extract Lemon No. 1 F box, per doz. 75  
 No. 2 F box, per doz. 90  
 No. 4 F box, per doz. 1 75  
 No. 3 Taper, per doz. 1 75  
 2 oz. Flat, F M per doz. 1 50

**Jennings D C Brand**  
 Extract Mexican Vanilla No. 1 F Box, per doz. 90  
 No. 2 F Box, per doz. 1 40  
 No. 4 F Box, per doz. 2 25  
 No. 3 Taper, per doz. 2 00  
 2 oz. Flat F M per doz. 2 00

**FLOUR AND FEED**  
**Grand Rapids Grain & Milling Co.**  
**Winter Wheat.**  
 Purity Patent ..... 5 70  
 Seal of Minnesota ..... 5 00  
 Sunburst ..... 5 00  
 Graham Flour ..... 5 40  
 Wizard Graham ..... 6 80  
 Wizard Grain Meal ..... 4 60  
 Wizard Buckwheat ..... 4 80

**Valley City Milling Co.**  
 Lily White ..... 5 70  
 Light Loaf ..... 5 10  
 Graham ..... 2 30  
 Granena Health ..... 2 40  
 Gran Meal ..... 1 90  
 Bolted Med. .... 1 80

**Watson-Higgins Milling Co.**  
 Perfection Flour ..... 5 50  
 Tip Top Flour ..... 5 10  
 Golden Sheaf Flour ..... 4 80  
 Marshall's Best Flour 4 85

**Warden Grocer Co.**  
 Quaker, paper ..... 5 40  
 Quaker, cloth ..... 5 50

**Spring Wheat.**  
**Roy Baker**  
 Golden Horn, family 5 00  
 Golden Horn, bakers 4 90  
 Wisconsin Rye ..... 4 00

**Judson Grocer Co.**  
 Ceresota, 3/8s ..... 5 90  
 Ceresota, 1/2s ..... 5 80  
 Ceresota, 3/4s ..... 5 70

**Warden Grocer Co.**  
 Laurel, 3/8s cloth ..... 5 90  
 Laurel, 1/2s cloth ..... 5 80  
 Laurel, 3/4s & 1/2s paper 5 70  
 Laurel, 1/2s cloth ..... 5 80

**Wingold, 1/8s ..... 5 80**  
**Wingold, 1/2s ..... 5 70**  
**Wingold, 3/4s ..... 5 60**

**Wykes & Co.**  
 Sleepy Eye, 1/8s cloth 5 50  
 Sleepy Eye, 1/2s cloth 5 40  
 Sleepy Eye, 3/4s cloth 5 30  
 Sleepy Eye, 1/2s paper 5 30  
 Sleepy Eye, 3/4s paper 5 30

**Meal**  
 Bolted ..... 4 40  
 Golden Granulated ..... 4 60

**Wheat**  
 Red ..... 1 05  
 White ..... 1 05

**Oats**  
 Michigan carlots ..... 37  
 Less than carlots ..... 38

**Corn**  
 Carlots ..... 74  
 Less than carlots ..... 76

**Hay**  
 Carlots ..... 15 00  
 Less than carlots ..... 18 00

**Feed.**  
 Street Car Feed ..... 33  
 No. 1 Corn & Oat Feed 33  
 Cracked corn ..... 32  
 Coarse corn meal ..... 32

**FRUIT JARS**  
 Mason, pts., per gro. 5 10  
 Mason, 1/2 gal. per gro. 5 50  
 Mason, can tops, gro. 1 40

**GELATINE**  
 Cox's, 1 doz. large ..... 1 75  
 Cox's, 1 doz. small ..... 1 00  
 Knox Sparkling, doz. 2 25  
 Knox's Sparkling, gr. 14 00  
 Nelson's ..... 1 50  
 Knox's Acid'd. doz. 1 25  
 Oxford ..... 75  
 Plymouth Rock, Phos. 1 25  
 Plymouth Rock, Plain 90

**GRAIN BAGS**  
 Broad Gauge ..... 18  
 Amoskeag ..... 19

**HERBS**  
 Sage ..... 15  
 Hops ..... 15  
 Laurel Leaves ..... 15  
 Senna Leaves ..... 25

**HIDES AND PELTS**  
**Hides**  
 Green, No. 1 ..... 11 1/2  
 Green, No. 2 ..... 10 1/2  
 Cured, No. 1 ..... 13  
 Cured, No. 2 ..... 12  
 Calfskin, green, No. 1 15  
 Calfskin, green, No. 2 13 1/2  
 Calfskin, cured, No. 1 16  
 Calfskin, cured, No. 2 14 1/2

**Pelts**  
 Old Wool ..... @ 30  
 Lambs ..... 50@1 00  
 Shearlings ..... 50@1 00

**Tallow**  
 No. 1 ..... @ 4  
 No. 2 ..... @ 5

**Wool**  
 Unwashed, med. @ 20  
 Unwashed, fine @ 15

**HORSE RADISH**  
 Per doz. .... 90

**JELLY**  
 5lb. pails, per doz. .... 2 20  
 15lb. pails, per pail ..... 50  
 80lb. pails, per pail ..... 95

**JELLY GLASSES**  
 1/2 pt. in bbls, per doz. 15  
 1/4 pt. in bbls, per doz. 16  
 8 oz. capped in bbls, per doz. .... 18

**MAPLEINE**  
 2 oz. bottles, per doz. 3 00

**MINCE MEAT**  
 Per case ..... 2 85

**MOLASSES**  
**New Orleans**  
 Fancy Open Kettle ..... 42  
 Choice ..... 35  
 Good ..... 22  
 Fair ..... 20

**Half barrels 2c extra**  
 1/4 lb. 6 lb. box ..... 16

**OLIVES**  
 Bulk, 1 gal. kegs 1 05@1 15  
 Bulk, 2 gal. kegs 90@1 05  
 Bulk, 5 gal. kegs 90@1 00  
 Stuffed, 5 oz. .... 90  
 Stuffed, 8 oz. .... 1 35  
 Stuffed, 1 doz. .... 2 25  
 Pitted (not stuffed) 2 25  
 14 oz. .... 90  
 Manzanilla, 1 oz. .... 1 35  
 Lunch, 16 oz. .... 2 25  
 Queen, Mammoth, 19 oz. .... 3 75  
 Queen, Mammoth, 28 oz. .... 5 25  
 Olive Chow, 2 doz. cs, per doz. .... 2 25

**PICKLES**  
 Medium  
 Barrels, 1,200 count ..... 6 75  
 Half bbls., 600 count ..... 1 90  
 5 gallon kegs ..... 1 90

**Small**  
 Barrels ..... 8 25  
 Half barrels ..... 4 65  
 5 gallon kegs ..... 2 25

**Gherkins**  
 Barrels ..... 25  
 Half barrels ..... 14 50  
 5 gallon kegs ..... 8 00  
 5 gallon kegs ..... 3 25

**PIPES**  
 Clay, No. 216, per box 1 75  
 Clay, T. D., full count 60  
 Cob ..... 90

**PLAYING CARDS**  
 No. 90, Steamboat ..... 75  
 No. 15, Rival, assorted 1 50  
 No. 20, Rover, enam'd 1 25  
 No. 572, Special ..... 1 75  
 No. 98 Golf, satin fin. 2 00  
 No. 808, Bicycle ..... 2 00  
 No. 632, Tourist whist 2 25

**POTASH**  
 Babbitt's ..... 4 00

**PROVISIONS**  
**Barreled Pork**  
 Clear Back ..... 22 00@23 00  
 Short Cut Clear ..... 21 00@21 50  
 Brisket, Clear ..... 22 00@23 00  
 Pig ..... 23 00  
 Clear Family ..... 26 00

**Dry Salt Meats**  
 S P Bellies ..... 13

**Lard**  
 Pure in tierces ..... 12 1/2@13  
 Compound Lard 9 @ 9 1/4  
 80 lb. tubs ..... advance 1/2  
 60 lb. tubs ..... advance 1/4  
 50 lb. tins ..... advance 1/4  
 20 lb. pails ..... advance 3/4  
 10 lb. pails ..... advance 3/4  
 5 lb. pails ..... advance 1  
 8 lb. pails ..... advance 1

**Smoked Meats**  
 Hams, 12 lb. av. 16 @16 1/2  
 Hams, 14 lb. av. 15 1/2@15 3/4  
 Hams, 16 lb. av. 15 1/2@16  
 Hams, 18 lb. av. 14 1/2@15  
 Skinned Hams ..... 16 @16 1/2  
 Ham, dried beef sets ..... 20 @20 1/2  
 California Hams 13 @13 1/2  
 Picnic Bolled Hams ..... 15  
 Boiled Hams ..... 23 1/2@24  
 Minced 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 bbl. .... 4 00  
 1 bbl. .... 8 00

**Tripe**  
 Kits, 15 lbs. .... 90  
 1/2 bbls., 40 lbs. .... 1 60  
 3/4 bbls., 80 lbs. .... 3 00

**Casings**  
 Hogs, per lb. .... 35  
 Beef, rounds, set ..... 17@18  
 Beef, middles, set ..... 30@95  
 Sheep, per bundle ..... 80

**Uncolored Butterine**  
 Solid Dairy ..... 12 @12 1/2  
 Country Rolls ..... 12 1/2@18

**Canned Meats**  
 Corned beef, 2 lb. .... 3 50  
 Corned beef, 1 lb. .... 1 85  
 Roast beef, 2 lb. .... 3 50  
 Roast beef, 1 lb. .... 1 85  
 Potted Ham, 1/4s ..... 45  
 Potted Ham, 1/2s ..... 90  
 Deviled Ham, 1/4s ..... 45  
 Deviled Ham, 1/2s ..... 90  
 Potted Tongue, 1/4s ..... 45  
 Potted Tongue, 1/2s ..... 90

**RICE**  
 Fancy ..... 6 @6 1/2  
 Japan Style ..... 5 @5 1/2  
 Broken ..... 3 1/2@4 1/4

**ROLLED OATS**  
 Rolled Avena bbls. .... 4 75  
 Steel Cut, 100 lb. sks. 2 60  
 Monarch, bbls. .... 4 50  
 Monarch, 90 lb. sacks 2 15  
 Quaker, 18 Regular ..... 1 45  
 Quaker, 20 Family ..... 4 00

**SALAD DRESSING**  
 Columbia, 1/2 pt. .... 2 25  
 Columbia, 1 pint ..... 4 00  
 Durkee's, large, 1 doz. 4 50  
 Durkee's, small, 2 doz 5 25  
 Snider's, large, 1 doz. 2 35  
 Snider's, small, 2 doz. 1 35

**SALERATUS**  
 Packed 60 lbs. in box. Arm and Hammer ..... 3 00  
 Wyandotte, 100 1/2s, .3 00

**SAL SODA**  
 Granulated, bbls. .... 80  
 Granulated, 100 lbs. cs. 90  
 Granulated, 36 pkgs. .... 1 25

**SALT**  
 Common Grades  
 100 3 lb. sacks ..... 2 40  
 60 5 lb. sacks ..... 2 25  
 28 10 1/2 lb. sacks ..... 2 10  
 56 lb. sacks ..... 40  
 28 lb. sacks ..... 20

**Warsaw**  
 56 lb. dairy in drill bags 40  
 28 lb. dairy in drill bags 20

**Solar Rock**  
 56 lb. sacks ..... 24

**Common**  
 Granulated, Fine ..... 95  
 Medium, Fine ..... 1 00

**SALT FISH**  
**Cod**  
 Large, whole, ..... @7 1/2  
 Small, whole ..... @7  
 Strips or bricks 7 1/2@10 1/2  
 Pollock ..... @ 4 1/2

**Halibut**  
 Strips ..... 15  
 Chunks ..... 16

**Holland Herring**  
 Y. M. wh. hoop bbls. 12 00  
 Y. M. wh. hoop 1/2 bbl. 6 50  
 Y. M. wh. hoop kegs 72  
 Y. M. wh. hoop Milchers kegs ..... 75  
 Queen, bbls. .... 11 00  
 Queen, 1/2 bbls. .... 6 15  
 Queen, kegs ..... 68

**Whitefish**  
 100 lbs. .... 9 75  
 50 lbs. .... 5 25  
 10 lbs. .... 1 12  
 8 lbs. .... 1 2  
 100 lbs. .... 4 85  
 40 lbs. .... 2 10  
 10 lbs. .... 75  
 8 lbs. .... 65

**SEEDS**  
 Anise ..... 14  
 Canary, Smyrna ..... 5  
 Caraway ..... 10  
 Cardomom, Malabar 1 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  
 Maccaboy, 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 51  
 Cloves, Zanzibar ..... 20  
 Cassia, Canton ..... 14  
 Cassia, 5c pkg. doz. 25  
 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  
 Nutmegs, 150-160 ..... 15  
 Pepper, Black ..... 25  
 Pepper, White ..... 25  
 Pepper, Cayenne ..... 22  
 Paprika, Hungarian ..... 45

**Pure Ground in Bulk**  
 Allspice, Jamaica ..... 12  
 Cloves, Zanzibar ..... 25  
 Cassia, Canton ..... 12  
 Ginger, African ..... 12  
 Mace, Penang ..... 75  
 Nutmegs, 75-80 ..... 35  
 Pepper, Black ..... 16  
 Pepper, White ..... 35  
 Pepper, Cayenne ..... 24  
 Paprika, Hungarian ..... 45

**STARCH**  
**Corn**  
 Kingsford, 40 lbs. .... 7 1/4  
 Muzzy, 20 lb. pkgs. .... 5 1/4  
 Muzzy, 40 lb. pkgs. 5

**Gloss**  
 Kingsford  
 Silver Gloss, 40 lbs. 7 1/4  
 Silver Gloss, 16 3lbs. 6 3/4  
 Silver Gloss, 12 6lbs. 8 1/4

**Muzzy**  
 48 1lb. packages ..... 3 1/2  
 16 3lb. packages ..... 4 1/2  
 12 6lb. packages ..... 6  
 50lb. boxes ..... 3 1/2

**SYRUPS**  
**Corn**  
 Barrels ..... 28  
 Half barrels ..... 31  
 Blue Karo, No. 2 ..... 1 70  
 Blue Karo, No. 2 1/2 ..... 2 06  
 Blue Karo, No. 5 ..... 2 00  
 Blue Karo, No. 10 ..... 1 91  
 Red Karo, No. 2 ..... 1 91  
 Red Karo, No. 2 1/2 ..... 2 31  
 Red Karo, No. 5 ..... 2 26  
 Red Karo, No. 10 ..... 2 17

**Pure Cane**  
 Fair ..... 16  
 Good ..... 20  
 Choice ..... 25

**TABLE SAUCES**  
 Halford, large ..... 3 75  
 Halford, small ..... 2 25

**TEA**  
 Japan  
 Sundried, medium ..... 24@26  
 Sundried, choice ..... 30@33  
 Sundried, fancy ..... 36@40  
 Basket-fired medium 30  
 Basket-fired, choice 35@37  
 Basket-fired, fancy 40@42  
 Nibs ..... 30@32  
 Siftings ..... 10@12  
 Fannings ..... 14@15

**Gunpowder**  
 Moyune, medium ..... 35  
 Moyune, choice ..... 33  
 Moyune, fancy ..... 50@50  
 Fingsuey, medium ..... 33  
 Fingsuey, choice ..... 35  
 Fingsuey, fancy 50@55

**Young Hyson**  
 Choice ..... 30  
 Fancy ..... 40@50

**Oolong**  
 Formosa, Fancy ..... 50@60  
 Formosa, medium ..... 28  
 Formosa, choice ..... 35

**English Breakfast**  
 Medium ..... 25  
 Choice ..... 30@35  
 Fancy ..... 40@50

**India**  
 Ceylon, choice ..... 30@35  
 Fancy ..... 45@50

**TOBACCO**  
**Fine Cut**  
 Blot ..... 1 45  
 Bugle, 16 oz. .... 3 84  
 Bugle, 10c ..... 11 00  
 Dan Patch, 8 and 16 oz. 52  
 Dan Patch, 4 oz. .... 11 52  
 Fast Mail, 16 oz. .... 5 76  
 Hiawatha, 16 oz. .... 7 80  
 Hiawatha, 5c ..... 60  
 May Flower, 16 oz. .... 3 86  
 No Limit, 8 oz. .... 1 78  
 No Limit, 16 oz. .... 3 55  
 Ojibwa, 8 and 16 oz. 40  
 Ojibwa, 10c ..... 11 10  
 Ojibwa, 5c ..... 1 85  
 Petoskey Chief, 7 oz. 2 00  
 Petoskey Chief, 14 oz. 4 00  
 Peach and Honey, 5c 5 76  
 Red Bell, 16 oz. .... 3 86  
 Red Bell, 8 foll ..... 1 99  
 Sterling, L & D 5c ..... 5 76  
 Sweet Cuba, canister 9 16  
 Sweet Cuba, 5c ..... 5 76  
 Sweet Cuba, 10c ..... 9 32  
 Sweet Cuba, 1 lb. tin 4 90  
 Sweet Cuba, 16 oz. foil 4 80  
 Sweet Cuba, 1/2 lb. foil 2 25  
 Sweet Burley 5c L&D 5 25  
 Sweet Burley, 8 oz. .... 2 45  
 Sweet Burley, 24 lb. .... 4 90  
 Sweet Mist, 1/4 gro. .... 5 70  
 Sweet Mist, 3 oz. .... 11 10  
 Sweet Mist, 8 oz. .... 3 35  
 Telegram, 5c ..... 5 76  
 Tiger, 5c ..... 6 00  
 Tiger, 25c cans ..... 2 35  
 Uncle Daniel, 1 lb. 60  
 Uncle Daniel, 1 oz. .... 5 22

**Plug**  
 Am. Navy, 16 oz. .... 32  
 Apple, 10 lb. butt ..... 38  
 Drummond Nat Leaf, 2 and 5 lb. .... 96  
 Drummond Nat Leaf, per doz ..... 60  
 Battle Ax ..... 28  
 Bracer, 6 and 12 lb. 30  
 Big Four, 6 and 16 lb. 32  
 Boot Jack, 2 lb. .... 86  
 Boot Jack, per doz. .... 86  
 Bullion, 16 oz. .... 48  
 Climax, Golden Twins 48  
 Climax, 14 1/2 oz. .... 44  
 Climax, 7 oz. .... 44  
 Days' Work, 7 & 14 lb. 37  
 Creme de Menthe, lb. 62  
 Derby, 5 lb. boxes ..... 28  
 5 Bros., 4 lb. .... 65  
 Four Roses, 10c ..... 90  
 Gilt Edge, 2 lb. .... 50  
 Gold Rope, 6 & 12 lb. 58  
 Gold Rope, 4 & 8 lb. 58  
 G. O. P., 12 & 24 lb. 36  
 Granger Twist, 6 lb. 46  
 G. T. W., 10 1/2 & 21 lb. 36  
 Horse Shoe, 6 & 12 lb. 43  
 Honey Dip Twist, 5 & 10 45  
 Jolly Tar, 5 & 8 lb. .... 40  
 J. T., 5 1/2 & 11 lb. .... 35  
 Kentucky Navy, 12 lb. 42  
 Keystone Twist, 6 lb. 45  
 Kismet, 6 lb. .... 48  
 Maple Dip, 20 oz. .... 25  
 Merry Widow, 12 lb. 32  
 Nobby Spin Roll 6 & 3 53  
 Parrot, 12 lb. .... 34  
 Parrot, 20 lb. .... 28  
 Patterson's Nat. Leaf 43  
 Peachey, 6-12 & 24 lb. 40  
 Picnic Twist, 5 lb. .... 45  
 Piper Heidsieck, 4 & 7 lb. 69  
 Pipo Heidsieck, per doz. 96  
 Polo, 3 doz., per doz. 48  
 Redcut, 1 1/2 oz. .... 38  
 Red Lion, 6 & 12 lb. 30  
 Red Scapple, 2 & 4 doz. 43  
 Sherry Cobbler, 8 oz. .... 32  
 Spear Head, 12 oz. .... 44  
 Spear Head, 14 1/2 oz. 44  
 Spear Head, 7 oz. .... 47  
 Sq. Deal, 7, 14 & 28 lb. 28  
 Star, 6, 12 & 24 lb. .... 48  
 Standard Navy, 7 1/2, 15 & 30 lb. .... 34  
 Ten Penny, 6 & 12 lb. 31  
 Town Talk, 14 oz. .... 30  
 Yankee Girl, 6, 12 & 24 30

**Scrap**  
 All Red, 5c ..... 5 76  
 Am. Union Scrap ..... 5 40  
 Bag Pipe, 5c ..... 5 88  
 Cullas, 2 1/2, 5c ..... 26  
 Globe Scrap, 2 oz. .... 30  
 Happy Thought, 2 oz. 30  
 Honey Comb Scrap, 5c 5 76  
 Honest Scrap, 5c ..... 1 55  
 Mail Pouch, 4 doz. 5c 2 00  
 Old Songs, 5c ..... 5 76  
 Old Times, 1/2 gro. .... 5 50  
 Polar Bear, 5c, 1/2 gro. 5 76  
 Red Band, 5c ..... 1 76  
 Red Man Scrap 5c 1 43  
 Scapple, 5c pkgs. .... 48  
 Sure Shot, 5c, 1/2 gro. 5 76  
 Yankee Girl Scrp 2 oz 5 76  
 Pan Handle Scrp 1/2 gr 5 76  
 Peachy Scrap, 5c ..... 1 90  
 Union Workman, 2 1/2 6 00

**Smoking**  
 All Leaf, 2 1/2 & 7 oz. 30  
 BB, 3 1/2 oz. .... 6 00  
 BB,

Special Price Current

12

13

14

Table with 2 columns: Item Name and Price. Includes items like Big Chief, Bull Durham, Buck Horn, etc.

Table with 2 columns: Item Name and Price. Includes items like Sweet Lotus, Summer Time, Standard, etc.

Table with 2 columns: Item Name and Price. Includes items like 3-hoop Standard, Double Acme, White House Coffee, etc.

15

16

17

Panatellas, Bock, Jockey Club

COCOANUT Baker's Brazil Shredded



10 5c pkgs., per case 2 60 36 10c pkgs., per case 2 60 16 10c and 38 5c pkgs., per case 2 60

COFFEE

Roasted

Dwinell-Wright Co.'s B'ds



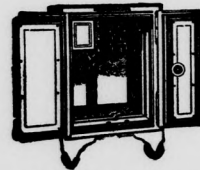
White House, 1lb., White House, 2lb., Excelsior, Blend, 1lb., etc.

The only 5c Cleanser

Guaranteed to equal the best 10c kinds



SAFES



Full line of fire and burglar proof safes kept in stock by the Tradesman Company.

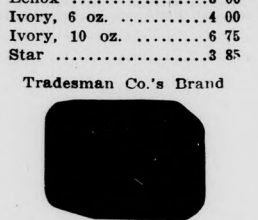
SOAP

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

Marseilles, 100 ck toil 4 00 Marseilles, 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

A. B. Wisley Good Cheer, Old Country

Soap Powders Snow Boy, 24s family size, Snow Boy, 60 5c, Snow Boy, 100 5c, Gold Dust, 24s large, Gold Dust, 100-5c, Kirkoline, 24 4lb., Pearline, Baubitt's 1776, Roseline, Armour's, Wisdom

Soap Compounds Johnson's Fine, Johnson's XXX, Rub-No-More, Nine O'clock

Enoch Morgan's Sons Sapolio, gross lots, Sapolio, half gro. lots, Sapolio, single boxes, Sapolio, hand, Scourine Manufacturing Co, Scourine, 50 cakes, Scourine, 100 cakes

Ceresota Flour The Prize Bread Flour of the World



The U. S. Government Laboratory Test

Shows "Ceresota" Flour to be worth 14 cents to 79 cents per barrel more than are other well known and extensively advertised Flours.

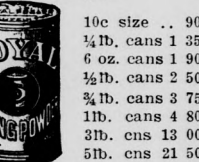
Why Not Buy the Best and Get Your Money's Worth?

Manufactured by The Northwestern Consolidated Milling Company MINNEAPOLIS, MINN. H. P. GALLAHER, Vice Pres. and Manager



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

BAKING POWDER Royal



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

CIGARS Johnson Cigar Co.'s Brand



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



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

**For Sale**—Lot 22x120 ft., brick store 22x50 feet, ice house on lot. J. P. Haner, Sunfield, Mich. 530

**Agents**—With or without experience, make big money during spare time. Something new. Big seller. Liebig Medicine Co., Richmond Hill, N. W. 529

**Extra good opening** for a dry goods store in the best new town in Florida. (Less than two years old and has over 2,000 population. Write Box S, Lynn Haven, Fla. 528

**Don't lose money** on window faded tan shoes. Use "Re-Tan-Um." It does the work. One bottle restores 60 to 75 pairs. Saves \$50 or more. Price \$1 from jobbers. Sent direct prepaid on receipt \$1.25. Two bottles prepaid \$2. Sample 10c. H. L. Brown & Son, Lansing, Mich. 527

**Plant And Business For Sale**—Fine opportunity for anyone wishing to manufacture furniture, refrigerators, woodenware or automobile bodies and accessories. The A. J. Phillips Co., Fenton, Mich. 526

**For Sale**—Grocery and hardware stock and fixtures, with or without buildings. A. W. English, Wyocena, Wis. 525

**Large profits** made with a "Long" cigarette machine. One man reports profits of \$1,500 in one month; another \$1,465; another \$600 gross in one week; another \$250 in one day. Many report excellent profits. Splendid locations are open everywhere. Put a machine in a window, small store or small place in any city. It draws crowds—everybody buys. Costs little to start. Big profits soon made. No skill required to operate machine. Send for free book "How To Make Money in the Cigarette Business." W. Z. Long, 61 High St., Springfield, Ohio. 524

**To Exchange**—Fine improved farm 200 acres near Hobart, Okla., county seat. Will trade for nice clean stock general merchandise, dry goods or men's furnishings and shoes. Prefer Illinois, Indiana or Iowa. Full description on request. Cahill Stock Farm, Lone Wolf, Okla., R. R. 3-40. 523

**Physicians and druggists.** Will sell my drug store and property in one of the best Central Michigan small towns and give physician a fine unopposed territory. Property first-class. Don't answer unless you mean business. Address 522, care Tradesman. 522

**Newspaper**—Best proposition in Michigan. One or two-thirds interest in incorporated company, with management. Publishes semi-weekly and weekly newspapers. Will net good man better than \$1,000 yearly. Cheap for quick sale. If you are looking for a good thing come and see me quick. R. M. Rulison, Clinton, Mich. 521

**Dry Goods**—Have an established dry goods business; sales \$60,000 to \$75,000; capital only \$18,000; need \$15,000 to handle properly and will sell half interest to good man. Gainesville has five schools, churches, artesian water; healthful location, one of the most desirable residential cities in the South. Highest reference given and required. Box 472, Gainesville, Texas. 531

**For Sale**—Bird's Drug Store, Saugatuck, Michigan. Good clean stock, new fixtures, floor cases. Rent \$25 per month. Brick block on main corner. Fine resort trade and soda fountain. News stand. Good reason for selling. 532

**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

**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

**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

**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

**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

**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

**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

**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, 433-25, 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

**Stores bought, sold and exchanged.** If you want to get in or out of business write me. I handle all kinds of business places and real estate. Frank P. Cleveland, 1261 Adams Express Bldg., Chicago, Ill. 386

**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.

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

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

**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

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

**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

## HELP WANTED.

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

**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.

## SITUATIONS WANTED.

**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

Want ads. continued on next page.

## IMPORTANT

### Retail Grocers



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

### Baker's Cocoa and Chocolate

with the trade-mark on the packages.

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

MADE ONLY BY

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

**COUPON BOOKS**

DEFERRED BOOK-KEEPING DISPUTED ACCOUNTS BAD DEBTS

ACCURACY ASSURE PROFIT CONTENTMENT

We make four grades of book in the different denominations.

CIRCULARS ON INQUIRY TRADESMAN COMPANY, GRAND RAPIDS, MICH.

You have had calls for

# HAND SAPOLIO

If you filled them, all's well; if you didn't, your rival got the order, and may get the customer's entire trade.

**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.



### Popular Priced Toy Window for Christmas.

For making this Christmas window trim of popular priced toys, here is what you will need in merchandise and equipment:



Photograph of Window Trim

#### Merchandise.

- (About \$20 worth shown in window.)  
 One dozen drums (assorted).  
 Five Santa Claus masks.  
 Two fuzzy dogs.  
 One fireman's suit.  
 Two roly polys.  
 Two boxes animals.  
 Five automobiles.  
 Two trains.  
 Assorted small animals.  
 Two magic lanterns.  
 One dozen horns.  
 One police suit.  
 Two sets toy dishes.  
 Two sleds.  
 One Noah's ark.  
 Two fire engines.  
 Assorted metal toys.

#### Fixtures.

- Five rolls white crepe paper.  
 Six wooden boxes.  
 One dozen Christmas bells.  
 Holly clusters.  
 Pins.  
 Plenty of price tickets.  
 One roll red crepe paper.  
 One pasteboard box.  
 Folding tissue paper ornaments.  
 Five short boards.  
 Two hoops.

Cover the background with white crepe paper, pinning it neatly and smoothly into position. Then run a border of red crepe paper around the top, cut after the fashion shown by the drawing.

Cover two barrel hoops with white

crepe paper, and nail them in each back corner of the window a little above the border. Run a line of holly clusters around the hoops and in the center of each pin a red paper wreath and Christmas bell. Pin twelve red paper Christmas bells to the border, or more if your window is large enough to need more.

#### Building the Big Chimney.

Now for the big center unit. Build this up out of two tall boxes and a board, as shown by the drawing. Cover boxes and boards with red crepe paper. Around the top box pin white tape to represent bricks, thus carrying out the idea of a chimney. You can use white crepe paper for this purpose if you like, but it will take you longer to fix it right.

At the top of this "chimney," which should reach to the top of the border, pin a big Santa Claus mask, with a horn on one side and a small drum on the other. Then from each side of the chimney, through the hoops, drape three festoons of folding tissue paper ornaments, catching them up at each end of the window.

Next, pin four horns to each end of the background near the glass, decorating them with white holly clusters.

Then make some more "brick work"

at the lower part of the bottom box in the center unit. Over this have some white crepe paper cut irregularly to represent icicles, and pin a Santa Claus mask above it on the box.

#### How to Make the Left Unit.

On the center shelf put two magic lanterns and six stockings. This will complete the center unit.

The left unit is made up of two boxes and two boards, all covered with red crepe paper. On the top shelf put a pile of five drums, decreasing in size from the bottom to the top. On one side of this pile put a large teddy bear and on the other side a fuzzy dog.

Under this shelf at the left pin a box of toy dishes, and in front of it a card containing a fireman's helmet.

On the shelf over the lower box put an auto truck, a touring car and a large roly poly. To the front of the box pin a humpty dumpty circus set.

Lean a sled against the background on each side of the center unit, and then see that the display has plenty of price tickets as far as you have gone.

#### Floor Covering Should Be White.

The floor plan consists of an orderly arrangement of miscellaneous toys, the character of which is plainly indicated by the photograph. Be careful not to put in too many. Each article should stand out sharply and have its own price ticket. The floor should be covered with white crepe paper. Use anything else that is more handy, just so it is white.

A big mass of toys piled together is sure to look mussy even though an attempt at order is made. Have

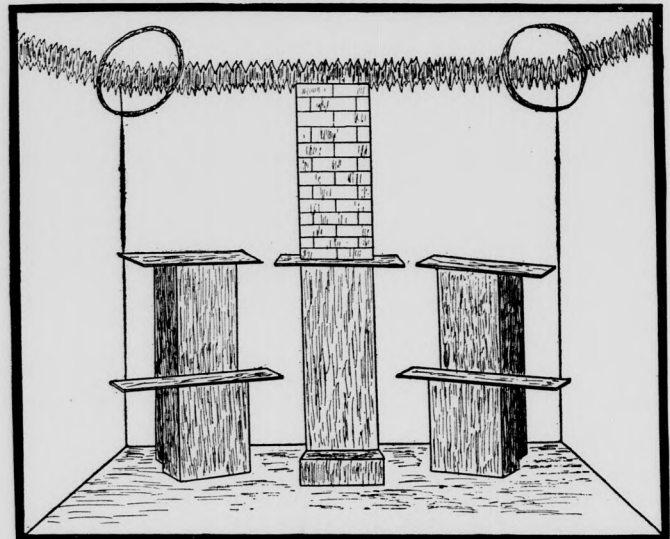
#### Can Water Flow Up-Hill?

Since the earth is an oblate spheroid, instead of a perfect sphere, it comes to pass that its center is farther from the equator than from either pole. The Mississippi flows southward for so great a distance that its surface at its mouth is about four miles farther from the earth's center than at its source. Does it, then flow up-hill?

This is a question which the Coast and Geodetic Survey in Washington is frequently asked to answer. The reply is that "up" means against gravitation, and "down" with gravitation; hence the Mississippi does not flow up-hill, although obviously it moves away from the center of the globe. Plumb-lines rarely point directly toward the center of the earth. The variation from that direction has given rise to an interesting branch of the government's work.

The visible irregularities of the surface of the earth—mountains, valleys and water basins—affect the form of attraction which is known as gravitation. A cubic mile of land is two and a half times as dense as a similar volume of water. The plumb-line tends to lean toward the earth masses and away from the water basins. These influences which may be computed with scientific accuracy, do not, however, explain all of the deflections. Varying degrees of density, some miles below the surface of the earth, must be assumed to exist.

Trifling as these deflections are, never exceeding nine inches in a plumb-line a mile long, they are of considerable scientific importance. They modify the



Drawing of Fixtures

plenty of room between the items and be sure to preserve the balance on each side.

The unit on the right is made after the fashion of the one on the left. The fixtures and arrangement are identical. The merchandise is practically the same.—Butler Way.

Charles A. Ledyard, of the Charles A. Ledyard Grocery Co., has purchased the interest of his partner, Volney Arrowsmith, and has given Mr. Arrowsmith a mortgage of \$450, covering the entire business.

A lot of people are about a day behind in their thinking.

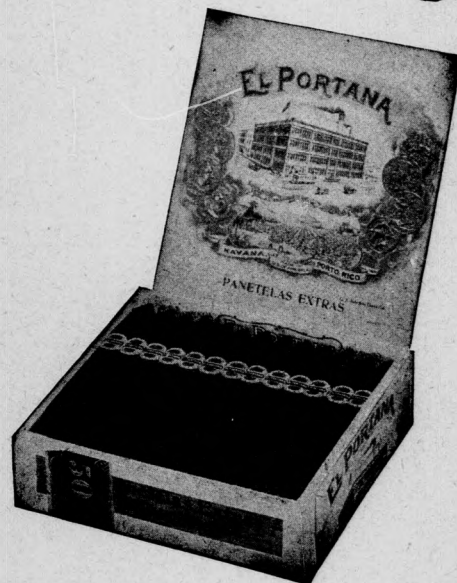
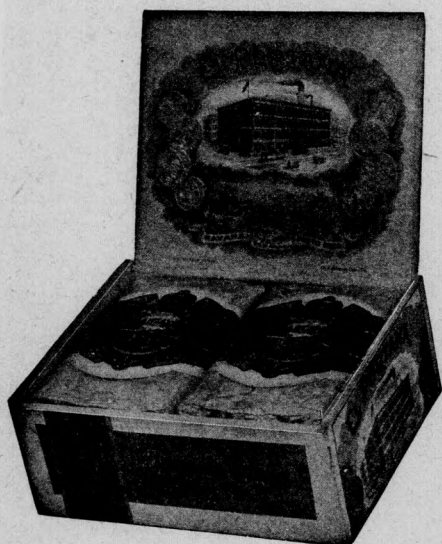
calculations of navigators and explorers as to positions on the earth's surface, derived from the stars. They thus become essential in high-grade map-making. They also help to make the records of measurements of the earth contribute to the story of the history of the earth. In the eye of science there are no trifles.

No man is so poular that he can afford to talk about it.

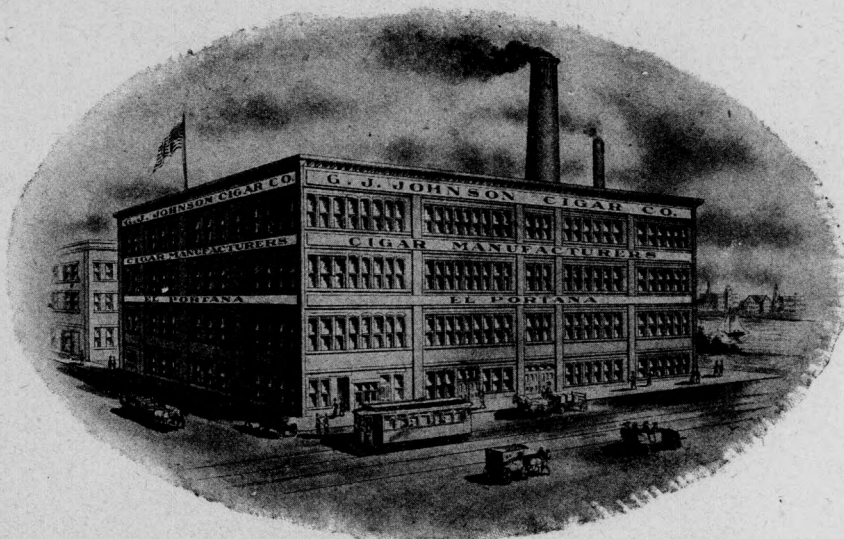
#### BUSINESS CHANCES.

For Sale—A small stock of drugs and fixtures, formerly owned by C. N. Ware, of Greenville, Mich. Good opportunity for moderate capital. Lee M. Hutchins, Trustee, Grand Rapids. 533

# EL PORTANA 5c CIGAR



"In a  
Class by  
Itself"



Manufactured  
Under  
Sanitary  
Conditions

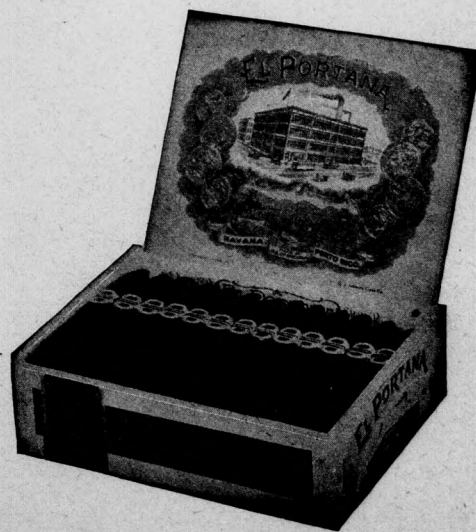
Made in

Five Sizes

G. J. Johnson  
Cigar Co.

Makers

Grand Rapids, Mich.



We have an ambition to largely increase the sale of our old reliable brand of **B-B-B COFFEE**. To assist in this, we will from this date furnish a vastly improved quality, both in style and drink; in fact, a coffee that we believe to be unequalled at anything near the price. It is a beauty and is just as good as it looks, and we ask our patrons, on receipt of the goods, to open and compare them with anything heretofore offered them. To furnish this quality our margin of profit is seriously interfered with but we believe the natural increase in sales resulting from the improvement will more than offset this. If this fails our patrons and theirs will at least be gainers.

**JUDSON GROCER CO.**  
GRAND RAPIDS



## The One Universal Cereal Food

The one universal staple "breakfast food" that has survived the ups and downs of public fancy and is eaten in every city and hamlet in the United States and Canada is

## Shredded Wheat Biscuit

The plans for increasing the consumer demand in 1912 are more extensive and far-reaching than ever. Are you ready to help us supply this increased demand?



Shredded Wheat is now packed in neat, substantial wooden cases. The thrifty grocer will sell the empty cases for 10 or 15c each, thereby adding to his profits.

**The Shredded Wheat Company**  
Niagara Falls, N. Y.

# You Have Got Your Work To Do

This thing of increasing your volume of business month by month is a hard problem

—but it can be done.

The question now is, how are you going to boost your November sales?

Different seasons require different efforts and volume is more easily increased by working on those dependable articles which are in particular demand at the moment.

*More than any other time this is the oatmeal season and this is an oatmeal year.* A prominent store display of

## Quaker Oats

It will pay you to boost this Package in which the public so thoroughly believes

will largely increase your sales during these fall months and add materially to your volume and profit.

We are doing a lot of extra work now to make every customer a possible Quaker Oats buyer. Big additional advertising started September 1st and will run indefinitely.

**The Quaker Oats Company**  
CHICAGO