Thirtieth Year
GRAND RAPIDS, WEDNESDAY, JANUARY 29. 1913
Number 1532

## Bright Choughts by the Zurorld's Brightest

The habit of looking on the best side of every event is worth more than a thousand pounds a year.-Johnson.

The gayest castles in the air are better for comfort and for use than the dungeons in the air that are daily dug by discontented people.-Emerson.

Some people are always finding fault with nature for putting thorns on roses. I always thank her for putting roses on thorns.-Alphonse Karr.

Sorrow itself is not so hard to bear as the thought of sorrow coming. Airy ghosts that work no harm terrify us more than men in steel with bloody purpose.-T. B. Aldrich.

Life is made up, not of great sacrifices or duties, but of little things in which smiles and kindnesses and small obligations given habitually are what win and preserve the heart and secure comfort.-Sir H. Davy.

No work is worth doing badly, and he who puts his best into every task that comes to him will surely outstrip the man who waits for a great opportunity before he condescends to exert himself.-Joseph Chamberlain.

Once, perhaps, in each crisis of our lives our guardian angel stands before us with his hand full of golden opportunity, which, if we grasp, it is well with us; but woe to us if we turn our backs sullenly on our gentle visitor and scorn his celestial gift! Never again is the gracious treasure offered and the favorable moment returns no more.-Maxwell Gray.

The men whom I have seen succeed best in life have always been cheerful and hopeful men who went about their business with a smile on their faces and took the changes and chances of this mortal life like men, facing rough and smooth alike as it came and so found the truth of the old proverb that "good times and bad times and all times pass on." -Charles Kingsley.

If I can by a lucky chance, in these days of evil, rub out one wrinkle from the brow of care or beguile the heavy heart of one of sadness; if I can, now and then, penetrate the gathering film of misanthropy, prompt a benevolent view of human nature and make my reader more in good humor with his fellowbeings and himself, surely, surely I shall not have written in vain.-Washington Irving.

I once gave a lady two-and-twenty receipts against melancholy. One was a bright fire; another, to remember all the pleasant things said to her; another, to keep a box of sugar-plums on the chimney-piece and a kettle simmering on the hob. I thought this mere trifling at the moment, but have in after life discovered how true it is that these little pleasures often banish melancholy better than higher and more exalted objects and that no means ought to be thought too trifling which can oppose it either in ourselves or in others.-Sydney Smith.


## 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 farreaching 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 theiempty cases for 10 or 15 ceach . thereby adding to his profits.

The Shredded Wheat Company Niagara Falls, N. Y.

Worden Grocer Company
THE PROMPT SHIPPERS


## Let the

 Other Fellow ExperimentTwenty 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.



# MICHIGAN TRADESMAN 

    THE NEW MAN IN POWER
    AN APPRECIATION.

## BANKRUPTCY MATTERS.

Proceedings in Western District of Michigan.
Jan. 21-In the matter of the Montague Iron Works Company bankrupt, of Montague, a hearing was had on the trustee's report of offer for the assets of said bankrupt's estate, excepting bills and accounts receivable, of $\$ 14,000$, of which $\$ 7,000$ in cash, and the balance certain real estate subject to mortgage of $\$ 3,000$, such real estate consisting of a farm of 258 acres in Montague township, Muskegon county, and no further of fers having been received and it appearing that such sale will be for the best interests of the estate, it was authorized and confirmed.
Jan. 22-A voluntary petition was filed by Herman and Abraham Lucas, copartners as Lucas Brothers, of Maple Grove, Missaukee County, and they were adjudged bankrupt by Judge Sessions and the matter referred to Referee Wicks. An order was made by the referee calling the first meeting of creditors to be held at his office on Feb. 11, 1913, for the purpose of electing a trustee, proving claims, examining the bankrupt, etc. The only assets scheduled are stock in trade $\$ 1.800$, subject to mortgage, and accounts receivable $\$ 50$. The following creditors are scheduled:
Taxes Meekhof, Lucas, Michigan, se- 18.47 cured by mortgage on stock. . Kelly \&. Olson, Cadillac
Grand Rapids Grand Rapids Notions $\because$ Judson Grocer Co Michigan Knitting Co. Co...........
Bucklin \& Co., Chicago ......... Michigan Knitting Co, L
Bucklin \& Co., Chicago.
Hamstra \& Co.
$\qquad$
Peoples' Savings Bank, Cadillac 100.00 $\$ 1,978.60$
A voluntary petition was field by Hans J. Fisher, doing business under the name of Fisher \& Fox, a druggist at 1534 Grandville avenue, and he was adjudged bankrupt by Judge Sessions and the matter referred to Referee Wicks. An order was made by the Referee calling the first meeting of creditcrs to be held at his office on Feb. 10, 1913, for the purpose of electing a trustee, proving claims, examining the bankrupt, etc. The following assets are scheduled
Interest in real estate, subject to
land contract, assigned $\ldots \ldots$. \$
Stock in trade, subject to mort-
 Household goods, etc. (exempt)
Fixtures, Fixtures, (subject to mortgage Accounts receivable
500.00 2.500 .00
260.00 Interest in bond in National Life Insurance Company of Chicago,
The secured or prefe mount or liabilities ed aggregates $\$ 3,733.93$, total $\$ 5,508$. 93 , the following being the principal creditors:

Secured or Preferred. Ed. Kramer, Zeeland
Albert Klomparens,
(Chater)..
Hamilton, (Chattel mortgage on stock) ... John Slafekorn, Grand Rapids
(Chattel mortgage on fixtures dorsed note) Bank, Zeeland (En G. R. National City Bank, Grand Rapids (Endorsed note) ©......
Kent State Bank, Grand Rapids
(Endorsed note)
 Unsecured.

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Jan. 23 -In the matter of Brink Shoe Store, bankrupt, of Grand Rapids, the final meeting of creditors was held. The final report and account of Albert A. Frey, trustee, was considered and allowed, and a final dividend of 10 per cent. was ordered paid to general creditors. A first dividend of 10 per cent. was ordered paid on Sept. 24, 1912, making the total dividends 20 per cent..
Jan. 25 -In the matter of Lewis Hancock, bankrupt, of Grand Rapids, the first meeting of creditors was held. No creditors were present and it appearing from the examination of the bankrupt that there were no assets above statutory exemptions, it was determined that no trustee be appointed. Unless further proceedings are desired by creditor's the estate will probably be closed at the expiration of twenty days.
In the matter of the North American Boiler Company, bankrupt, of Muskegon, the final meeting of creditors was held. The final report and account of the trustee, John H. Moore. of Muskegon, was considered and approved, and a order for final distribution entered. There were not more than sufficient assets to pay the preferred claims and administration expenses, and no dividends was ordered for general creditors.
Jan. 27-In the mater of Homer Klap, bankrupt, formerly merchant at Grand Rapids, the first meeting of creditors was adjourned to Feb. 27, 1913.

A voluntary petition was filed by Eugene D. Tangney, a merchant of Ludington, and he was adjudicated a bankrupt by Judge Sessions, and the matter referred to Referee Wicks. An order was made by the referee appointing John J. Cronin, of Ludington, as custodian, and calling a first meeting of creditors to be held at his office on Feb. 14, 1913, for the purpose of electing a trustee, proving claims, examining the bankrupt, etc. The following assets are scheduled by the bankrupt:
Stock in trade, subject to mortgage
for $\$ 1,470$
Acounts receivable
000.00
556.80
500.00

Preferred and Secured.
Tax
Jos
Lud
(

Taxes
Joseph
Reis........................... $\$ 100.78$
5.00 Ludington State Bank, Ludington (seiured by mortgage on stock) $1,470.00$

voluntary petition was field by William G. Palmer and Philip S. Palmer, copartners as Palmer Auto Company, of Hart, and in the absence of Judge Sessions, they were adjudicated bankrupt by Referee Wicks. An order was also made by the referee calling the first meeting of creditors to be held at his office on Feb. 18, 1913, for the purpose of electing a trustee, proving claims, examining the bankrupts, etc. Lester Slocum, of Hart, was appointed custodian, pending the election of a trustee.

The following assets are scheduled: Real estate, claimed as exempt and
subject to mortgage ......... subject to mortgage exempt and
Stock in trade, subject to exemp- $\$ 300.00$ stock in trade, subject to exemp-
tions..............................$~$
750.00 One Ford automobile, subject to
contract note contract
lecounts receiva note envable
350.00 The following liabilities are scheduled:

## Preferred and secured.

Taxes for 1912 .................... $\$$ on automobile ................... Churchill \& Conger, Hart, chattel
 Unsecured.


Jan. 28 -In the matter of Fowler \& Fowler, bankrupt, formerly merchants at Fremont, the final meeting of creditors was held. The final report and account of the trustee, T. I. Fry, of Fremont, was considered and allowed. and a final dividend of 9 per cent. declared and ordered paid to creditors. Creditors have received nothing previous to this time. No cause to the contrary having been shown by creditors it was determined a certificate recommending the bankrupts' discharge be made by the referee.

A bird in the hand does not get the early worm.

## CONVENTION AT FLINT.

Fine Prospects for Meeting of Retail Grocers and General Merchants. Port Huron, Mich., Jan. 2i-Every thing is progresing finely for the an nual convention of the Retail Grocers and General Merchants' Association of Michigan at Flint, Feb. 25 to 27. Merchants from the unorganized towns will be more largely represented than at previous meetings. The different associations will elect their delegates in the next week or so if they have not already done so, and the indications are that there will be 560 deiegates present during the sessions. The following merchants have sent in their applications for membership and expect to be present: R. J. Putnam, Caro; F. M. Cobb, Potterville; E. W. Jones, Cass City; Gundry \& Son, Grand Blanc; C. D. Andrews, Colling; A. H. Sauer, Kent City; C. P. Lillie \& Son, Coopersville; H. O. Whitfield, Pontiac; A. J. Milliken, Clair; Shaws Dry Goods, St. Clair; Joseph Joachim St. Clair; Max Jennings, St. Clair; H. A. Smith, Marine City; Wm. Mannel, Marine City: Hiram Calkins, Marine City; T. W. Crow, Marine City; R. G. \& H. H Baker, Marine City; Beauvas Bros Marine City. J. T. Percival, Secy.

The Grand Rapids Retail Grocers' Association admitted four new members at their last meeting and elected the following delegates to the State Convention in Flint Feb. 25, 26 and 27: F. W. Fuller, F. Merrill, F. A. France, W. A. Wood, A. C. Bertch. R. Andre, M. Dekker, C. Appel, R. DeBoer, L. O. Barber, C. S. Perkins, U. P. Workman, A. L. Smith, Geo. Shaw, J. F. Gaskill, A. W. Ladewig, R. Watkins, Geo. Hanna, E. L. May, J. Koss, M. Van Westenbrugge M. Klunder, J. J. Hartger, W. Mulder, 1 Cov, G. E. Shireling, L. Van Dussen. A. L. Smith, Acting Secy.

## Post H. K. of G. Flourishing.

Port Huron, Jan. 27-Almost the full membership attended the regular meeting of Post $H$ Monday night. One new member was elected and reports from the retiring Secretary and Treasurer showed the Post to be in first class financial condition with nearly $\$ 200$ to its credit and all bills paid..
State Secretary-Treasurer, W. J. erereaux was present and reported emers applications for had been received in the last three weeks and nine of these are to the credit of members of Post H. The report of the Chairman showed much good work done during the year among the sick and afflicted members and their families.

## Where He Was Valuable.

said the celebrated oculist, he had some rare trouble with his eyes. Every time he began to read he would read double. And yet he is able to hold a very high-salaried position."
"Why, what can he do?" said the friend.
"The gas company gave him a job reading meters."

NEW YORK MARKET.
Special Features of the Grocery and Produce Trade.
New York, Jan. 27-Quotations on spot coffee are firmly adhered to. Roasters are taking only large enough for current needs, but they keep coming frequently and the aggregate will be satisfactory. Rio No. 7 is worth 135/8@133/4c. Santos 4s 153/8@153/4c. Milds quiet and steady with a fair jobbing demand. Good Cucuta, 153 桨 @16c.
The tea market is mighty slow just now; in fact there is no market for teas. The trade talks of the proposed duty on teas, but aside from talking they are doing nothing. Simply waiting for spring. Prices are steady, and this is the one redeeming feature
Sugar, too, is another staple that is moving only in a hand to mouth manner. Buyers refuse to take supplies ahead of current requirements. Refined is $3 / 4 \mathrm{c}$ lower than a year ago4.60@4.65c.

Quotations of rice here are said to be below the parity of rates in the South, and the impression prevails that some decline must take place there before anything like activity will prevail. Prime to choice domestic, $53 / 8 @ 51 / 2 \mathrm{c}$.

A fair demand for almost all sorts of spices prevails and while quotations show no advance, there is a better feeling and dealers look for a good spring run of business. Sinapor 3 black pepper in large lots, 103/4@11c; white173/8@173/4c.
Molasses are firm, but there is no
secial activity in the demand. Good o prime centrifugal, 35@40c. Syrups in light supply and quotations unchanged.
There is nothing of interest to report in canned goods. Maine future corn is opening at $871 / 2 @ 90 c$. Some have sold at 85 c but packers are loth to part with stock on this basis. Spot corn nominal and neither buyer nor seller seems to take much interest in the situation. It is hard to find desirable tomatoes below 80 c . If a smaller figure is named the quality is pretty sure to be lacking. Nothing doing in futures. Other goods unchanged in any particular.
Butter is in good demand firm. Creamery specials quoted at $331 / 2(1)$ 34 c ; firsts, 31@33c; held extras, 32@ 33c; first, 29@31c; process 26@27c. Imitation creamery, 241/2@25c. Factory, 23@24c
Cheese is steady and whole milk specials are worth 173/4@18c. The price of cheese seems to be above the views of buyers and they are not anxious to buy ahead of daily needs.
Eggs are steady, but there are no 50 cent goods in sight. In fact the very highest rate for nearby stock is 32c. Best Western white 26@30c; extras 27@28c. Held stock, 19@21c

Bracing Breezes From Muskegon.
Muskegon, Jan. 27-Have you joined the army? What army? Why, the army of Muskegon boosters. The Muskegon Chamber of Commerce has started a campaign for new members and is getting them too. This bunc
never started anthing they did not finish.
The plans for the new Elks Temple are practically completed. From the ruins of the old one, will soon rise a temple, the beauty of which will far surpass that of the one recently destroyed by fire. When completed it will be just another example of how Muskegon does things.
The new change of time on the Pentwater branch of the P. M. is a welcome one, especially to the Grand Rapids boys, who work on that line. The train which usually left Muskegon at $7: 20 \mathrm{a} . \mathrm{m}$. is now scheduled to leave at $8 \mathrm{a} . \mathrm{m}$. This will give the Grand Rapids boys a chance to make this train without leaving home Sunday night. Come on, boys, and we will all go up together and have a chance at the baked apples.
Our last U. C. T. meeting was extra well attended, due no doubt, to the letter written by our Secretary, Brother Foote. When it comes to letter writing, Mr. Foote is there with both feet.
For the benefit of some of our friends, who, no doubt, will attend the Hardare Dealer's Convention in Detroit and who are usually possessed with a mania for going abroad when they get so close to Canada, will say if they have many such trips to make there is a place in Detroit where they can get "two for five." We have been informed that the programme for the Hardware Dealer's Convention, which is now being printed, will contain the pictures of sev-
eral new faces this year. Among those who should receive honorable mention will $b$ the Mayor of Ionia. J. H. L.

## What He Thought.

## man walking along the street of

 village stepped into a hole in the sidewalk and broke his leg. He engaged a famous lawyer, brought suit against the village for one thousand dollars and won the case. The city appealed to the Supreme Court but again the great lawyer won.After the claim was settled the lawyer sent for his client and handed him one dollar.

What's this?" asked the man.
That's your damages, after taking out my fee, the cost of appeal and other expenses," eplied the counsel. The man looked at the dollar, turned it over and carefully scanned the other side. Then he looked up at the lawyer and said: "What's the matter with this dollar? Is it coun-

## Doris Couldn't Draw It.

As a slight diversion the teacher suggested that each child in the class draw a picture from which she could guess what the child wanted to be when grown. All sorts of articles were illustrated: books for bookkeepers, hats for milliners, etc. One little girl, however, had a blank sheet.
'Why, Doris, don't you want to be anything when you are grown?" "Yessum," said Doris; "I want to be married, but I don't know how to draw it."

## Hang Out a Lantern!

"If you know where there is a dangerous spot in the road, it is your duty as a good citizen to hang out a red light whether you are paid for it or not."-W. L. Brownell.

If you do not own a good reliable safe, a safe big enough and strong enough to hold and protect your valuable books. papers and cash, there is a right dangerous spot ahead of you on your business highway which you are more than liable to fall into. There are

## Some Chances You Cannot Afford to Take

Why take the chance of losing thousands of dollars, when by the expenditure of a small amount of money you can eliminate this chance from your business entirely. We can furnish you with a first-class safe for less money than you can buy elsewhere.



Movements of Merchants.
Hesperia-A. E. Mills has engazed in the meat business here Nashville-R. W. Bivens succeeds John Acket in the meat business.
Fremont-J. W. Sipperley succeeds Mrs. Fry in the restaurant business. Hastings-A new bank building is being erected by the Hastings City Bank.

Evart-John C. Houghton will open a cigar factory in the Voller building, Feb. 1.

Imlay City-Mrs. Allen succeeds Mrs. G. E. Hicks in the millinery business.
Belding-W. L. Covert succeeds Chapman \& Chapman in the grocery business.
Hastings-Herman Bessmer has installed a cold storage plant in his meat market.
Blanchard-Leslie Sherman, formerly of Fennville, has engaged in gensral trade here.
Fennville-L. S. Dickinson will use one of his new store buildings for a lry goods store.
Detroit-The capital stock of the Detroit Piano Co. has been increased from $\$ 2,000$ to $\$ 10,000$.
Kalamazoo-The I. X. L. Garbage Co. will engage in business at 710 Minor avenue Feb. 1.
Saginaw-The Central Warehouse Co. has increased its capitalization from $\$ 4,000$ to $\$ 50,000$.
Fenwick-F. J. Loree has closed out his stock of general merchandise and removed to Belding.
Carson City-Mrs. J. L. Baldwin, recently of Ovid, succeeds Mrs. C. A. Evey in the millinery business.
Saginaw-The business men here are planning the erection of a hotel at an estimated cost of $\$ 250,000$.
Cadillac - The Peoples Savings Bank of Cadillac has increased its capital stock from $\$ 75,000$ to $\$ 100.000$.
Durand-J. G. Show, grocer, has sold his stock to G. W. Gillespie, who will continue the business at the same location.

Alma-Fred Slater will open a hat and men's furnishing store here Feb. 15 , under the management of Guy Campbell.
Detroit-The Payette-Walsh Co. wholesale dealers in cigars, has increased its capital stock from $\$ 10,000$ to $\$ 25,000$.
Lake City-J. F. Rathbun, formerly of South Boardman, has opened a jewelry repair shop in the B. F. Scott drug store.
Delton-Kopf \& Kopf, whe conducted a general store at Cedar Crcek for several years, have removed their stock here and will continue the business.

Walkerville-E. S. Powers, recently of Hart, has leased the Walkerville creamery and will operate it under his own name.

Alanson-Ralph Myers has sold his hardware, implement and grocery stock to Mr. Graham, who will continue the business.
Chesaning-Albert N. Dumas, of Dumas \& Haley, dealers in general merchandise, died at his home Jan. 22 , of diphtheria.
Lansing-A. E. Parsons, grocer at 355 South Butler street, sustained a fire loss Jan. 22, which was partially covered by insurance.
Ionia-At a meeting of farmers last week plans were made for the establishment of co-operative farmers' elevators here and at Muir.
Stanton-O. D. Buccanning \& Son, meat dealers, have sold their stock to D. Chase, formerly of Houghton, who will continue the business.
Riverdale-Mint Hockstra has sold his stock of general merchandise to B. O. Markham, recently of Shepherd, who will continue the business.
Kalamazoo-The Abbott hardware store, on Lincoln and East avenues, was burglarized Jan. 27, and guods to the amount of about $\$ 100$ taken.
Manistee-Duggen \& Eberhardt, piano manufacturers of Ludington, have opened a store here under the management of Charles J. Duggen.
Owosso-Fred E. Van Dyne wellknown as the traveling salesman for the Owosso Casket Company and Miss Lula Sype were married last week.
Detroit - Valentine Schroeder, wholesale confectioner and fruit dealdealer on Woodward avenue, sustained a $\$ 50,000$ loss by fire Jan. 27. Ithaca-Wm. M. Parker has sold his confectionery stock and news stand to Henry Aldrich, formerly of Muir, who will continue the business. Eaton Rapids-Floyd A. Parks, recently of Caro, has purchased the O.

Palmer diug stock and will continue the business at the same location.

Lansing-The Robson Auto Sales Company has built a cement block building $44 \times 32$ feet and will occupy it with a complete stock of auto supplies.

Owosso-William McConnell has purchased an interest in the Crowe Implement Co. stock and the business will be continued under the same style.
Kalamazoo-The Van OstrandMattison Drug Co. has merged its business into a stock company under the same style, with an authorized capital stock of $\$ 8,000$, of which $\$ 4$,000 has been subscribed and $\$ 1,000$ paid in in cash.

Rockford-Harry J. Mulberry has leased a store building on Courtland street, which he will occupy abont March 1, with a stock of clothing.
Detroit-Opium, morphine, etc., valued at $\$ 400$ was seized by the police Jan. 26, in a raid on the Red Cross Pharmacy at Rivard and Macomb streets.
Cheboygan-The Cheboygan Stave Co. has engaged in business with an authorized capital stock of $\$ 6,000$, all of which has been subscribed and paid in in cash.
Kalamazoo-The La Mode Cloak House has been incorporated with an authorized capital stock of $\$ 10,000$, all of which has been subscribed and paid in in cash.
Traverse City-Joseph Klaasen has become manager of the shoe department of the Globe Department store. He has had a wide experience in this line of trade.
Charlotte-The W. W. Kimball Co., of Chicago, have opened .a branch piano store here under the management of M. R. Knickerbocker, formerly of Lansing.

Kalamazoo-The Central Storage Co. has engaged in business with an authorized capital stock of $\$ 1,000$, or which $\$ 600$ has been subscribed and paid in in cash.
Fowlerville-Glover \& Converse, dealers in automobiles and automobile supplies, have dissolved partnership, Mr . Glover taking over the interest of his partner.
Eureka-Frank M. Brewbaker has sold his stock of general merchandise to Charles Chaffin, formerly of Perrington, who will take possession about March 1.
Holt-Manz Bros. have sold their stock of general merchandise to John Fay and Frank Wrook, who have formed a copartnership and will take possession Feb. 1.
Grant-G. Bode \& Co., shoe dealers at Fremont, have leased a store building here and will open a branch store March 1, under the management of Arthur Bode.
Durand-Elmer Derham and his brother, Floyd A., have purchased the Durand Flouring Mills and will continue the business under the style of Derham Bros.
Kalamazoo - The Economy Dry Goods Co. store at 230 North Burdick street was entered by burglars Jan. 24, and a small amount of clothing and shoes taken.
Zeeland-The Ted \& Ed Clothing Co. will remove their stock to another building Feb. 1, and immediately erect a brick building on the site of their present place of business.

Shelby-Hugh Johnston, who has conducted a shoe store here for the past 34 years, has sold his stock to L. E. Phillips, recently of Muskegon, who has taken possession.
Manistee-John Kruse has moved his undertaking equipment to the second floor of his store building at 269 Sixth street and will occupy the first floor with a stock of groceries.
Caro-J. H. Beckton has sold his drug stock to O. C. Palmer, who has recently been engaged in a similar business at Eaton Rapids. Mr. Palmer will take possession Feb. 1.

Oakley-Jacob Gordon, of the firm of Fillinger \& Gordon, dealers in general merchandise, died at his home, Jan. 21, of diphtheria, aged 37 years.
Marquette-Misses Ida Jackson and Jennie Young have formed a copar:nership and will open a millinety store in the White building, Feb. 1.
Kalamazoo-T. J. O'Neil, who conducts the White Kitchen restairant, has opened a dairy lunch room on North Burdick street and installed bakery in connection therewit ${ }^{1}$,
Kalamazoo-The Johnson-Howard Company has bought the warehouses and leased the yards now occupied by O Gumbinsky \& Bros. adjoining and will materially enlarge its business. Middleton - Crismore \& Kuster, hardware dealers, have dissolved partnership and the business will be continued by J. W. Crismore, who has taken over the interest of his partner. Fremont-L. G. Graft, who conducts a garage and machine shop, has admitted Rober: Southard to partnership and the business will be contin. ued under the style of Graft \& Southard.

Sault Ste. Marie-The Soo Co-operative Mercantile Agency has engaged in business with an authorized capital stock of $\$ 10,000$, of which $\$ 5,000$ has been subscribed and $\$ 1,000$ paid in in cash.
Whitehali-The Lakewood Lumber: \& Construction Co. has been incorporated, with an authorized capital capital stock of $\$ 10,000$, all of which has been subscribed and paid in in cash.
Maple Rapids-Grover White has sold his interest in the general merchandise stock of Crook \& White, ts his partner, Claude Crook, who will continue the business under his own name.
Cambria-Blakely \& Son have traded their store building, fixtures and stock of hardware and implements to A. V. Henry, for his 120 acre farm. Mr. Henry will take possession about March 1.
Evart-Brice Kille and Earl L. Dake have formed a copartnership under the style of Kille \& Dake and engaged in business, selling typewriters, cash registers, adding machines, etc.
Vicksburg-Wilbur C. Whitney who has been connected with the bank here for several years and which he was instrumental in organizing has moved to Sparta to conduct a large supply store.
Detroit-The Detroit Coil Co. has merged its business into a stock company under the same style with an authorized capital stock of $\$ 10,000$, of which $\$ 9,000$ has been subscribed and paid in in cash.
Dowagiac-L. L. Bascome has sold a half interest in his men's furnishing and merchant tailoring stock to W. L. Brenneman and the business will be continued under the style of Bascome \& Brenneman.
Hopkins-DeWitt Henning, who has recently engaged in general trade here, purchased his dry goods of the Grand Rapids Notions and Crockery Co., his shoes of the Herold-Bertsch Shoe Co. and his groceries of the Worden Grocer Co


The Produce Market.
Apples-Northern Spys, $\$ 3$ per bbl; Greenings and Baldwins, \$2.75; Russets and other good varieties, $\$ 2.50$. Greater activity is reported with a better demand from consuming points. Bananas-\$2.50@\$2.75 per 100 lbs Beets-60c per bu.
Butter-The consumptive demand for butter is absorbing all of the receipts on arrival and the market is healthy at unchanged prices. Medium and low grades of butter are in slow sale and seem to be accumulating somewhat. Creamery advanced this week 1c a pound to 35 c . Local dealers pay 24@25c for No. 1 dairy and 18c for packing stock.

Cabage- $\$ 2$ per bbl.
Carrots-60c per bu.
Celery- $\$ 1.25$ per box for home grown.

Cranberries - Late Howes are steady at $\$ 9.75$ per bbl.
Eggs-The demand for fresh eggs is absorbing the entire supply as fast as it arrives. There has been very favorable weather for a large egg production and prices are therefore on a very moderate basis and dealers are conservative in making commitments. Unless some cold winter weather develops, no material advance is likely. Grocers are paying $22 @ 24 \mathrm{c}$ for current receipts and $27 @ 28 \mathrm{c}$ for fancy. Storage stock is in light demand.

Grape Fruit- $\$ 3.75$ per crate for 36 s and $\$ 4$ for all other sizes.
Grapes-Malaga, $\$ 9.50$ per keg of 50 to 60 lbs .
Honey-20c per lb . for white clover and 18 c for dark.

Lemons- $\$ 8$ per box for choice California or Messina; $\$ 9$ for fancy and scarce.
Lettuce-New Orleans head, $\$ 1.50$ per bu.; hot house leaf 10 c per 1 b .

Onions-Spanish are in fair demand at $\$ 1.15$ per crate, home grown command 35@40c per bu.
Oranges-California Navels, $\$ 3.50$ @4 per box; Florida, $\$ 3.50$ for small and $\$ 4$ for good size.
Potatoes-Country buyers are paying 30 c at outside buying points. Local dealers quote $40 @ 45 \mathrm{c}$ in small lots.
Poultry-Local dealers pay 11c for springs and fowls over 4 pounds in weight and 10 c for less; 6 c for old roosters; 9c for geese; 11c for ducks; 15 c for turkeys. These prices are live-weight. Dressed are 2c higher.

Squash- $\$ 1.50$ per bbl. for Hubbard.
Sweet Potatoes - Kiln dried Jerseys, $\$ 5$ per bbl.; Delawares in bushel hampers, $\$ 1.50$.

The Grocery Market.
Sugar-The New York basis for American Sugar Refining Co. is 4.35all others 4.30, New York.

Tea-The tea market has shown no change within the last week. Business is fair with values unchanged throughout. The trade is expecting no immediate change in the market until the new season opens.

Coffee-Although it has been reported that the valorization coffee held in this country has already been sold, it does not seem to have affected the market to any extent as prices are about the same as a week ago. One thing certain however, those who expected a break when the valorization coffee was put on the market will de disappointed. All grades of Rio and Santos remain unchanged, and the demand is small. Milds are also unchanged and in light demand. Java and Mocha quiet at ruling prices. Canned Fruits-There has not been any great movement in canned fruits during January, but as this month is usually the dullest in the year no one is at all surprised. Prices are fully 10 per cent. lower on the entire line than a year ago. The recent freeze in California has not, as yet, affected prices of canned fruits, but if there is a scarcity of citrus fruits there is sure to be a firmer market on other fruits.

Canned Vegetables-The tomato market is nominally unchanged, although there is an understanding that certain interests are shading somewhat, but in most instances this is undoubtedly on offerings below standard quality. Future tomatoes are unchanged and in light request. Corn and peas, both spot and future, are unchanged and in light demand, with the exception of cheap corn, which is wanted.

Dried Fruits-Wholesalers and jobbers are calling attention to the fact that most varieties of dried fruits are cheap, but especially evaporated apples which are selling at six and threequarter cents and higher, according to grade. Quotations are fully two cents per pound lower than is usually quoted at this time of year and as prices usually advance during the spring months it would seem that apples are a good buy at present quotations Pears and nectarines are selling at much lower prices than in past years and it is expected as soon as the consumer finds this out there will be an increase in the demand. The market on apricots is gradually advancing and while prices are higher than at the opening of the season it is expected that quotations will go still higher with the arrival of spring.

Cheese-The market remains steady at unchanged prices, with only a moderate consumptive demand. Storage stocks are light and fancy cheese seems unlikely to make any material change in price. Under grades are a little more plentiful and are not quite so firm as the better grades.

Starch-Muzzy bulk and Best bulk and Best package have advanced 15 c per 100.

Syrups and Molasses-Glucose is unchanged for the week. Sugar syrup
and molasses are both dull and unchanged.
Provisions-All grades of smoked meats are steady and unchanged and with only a moderate consumptive demand. Pure lard is firm and wanted at an advance of $1 / 4 \mathrm{c}$ over a week ago. Compound lard is unchanged. There is only a moderate demand. Barreled pork is steady and unchanged, as are dried beef and canned meats.
Fish-The fish business is showing more activity than a short time ago on account of the nearness of Lent and as it is neally a month earlier than the Lenten season usually begins, there is sure to be more fish of all kinds used. Canned salmon and sardines were never lower in price than at the present time and while the consuming demand has been of fair size the past two or three months, it is sure to increase as the season advances.


The Fourth National Bank has increaserl its dividend rate to 12 per cent. and will pay 1 per cent. monthly instead of quarterly, the first disburiement to be Feb. 1. The Peoples Sav.. ings Bank adopted this plan a year ago and apparently to the entire satis-
faction of the stockholders who thus can count upon a regular monthly in come. An examination of the lists of stockholders in the various banks will show that many women and estates have holdings and to them the monthly plan of paying seems to be especially acceptable. None of the other banks have adopted the monthly plan but the South Grand Rapids State is likely to do so before the year is far advanced. The South Grand Rapids, the infant among the local
institutions, paid 12 per cent in qua1terly installments last year and this year the stockholders will be further benefitted by having their taxes paid, making the dividends net to the stockholders. The Kent State is now on a 12 per cent. basis, payable quarterly. The Commercial Savings last year paid 8 per cent. and is likely to go to 10 this year. The Old National still pays 4 per cent. semi-annual and taxes, but this year its surplus and undivided profits account will pass the 100 per cent. level and the dividend rate may be increased but whether it will be quarterly or semi-annual has not yet developed. From the beginning thOld National has paid semi-annual and it may abide by tradition instead of having more frequent distributio: The Michigan Trust last year paid 5 per cent. semi-annual and an extra of 2 per cent., making 12 per cent in all. It could easily double this dividend rate and still have something to add each year to surplus but its dividend policy for the future has not been divulged. The Grand Rapids Saviň, always paid semi-annaul but this year will pay quarterly and on a 10 per cent. basis. The Grand Rapids Nationl City will continue its 10 per cent. this year in quarterly installments and the semi-annual 3 per cent. distributed by the City Trust and Savings will add about 2 per cent. to what the stockholders will receive.


Gradual Growth of the Michigan Trust Company.
Those who are promoting the or ganization of a new trust company are very sanguine of its success, as should be expected. And contingent, of course, on good management there seems no reason why the hopes of reasonable success should not be realized. The city and the territory tributary to it are growing in population, wealth and interests and with this growth comes increased demands and greater opportunity for just such services as a trust company can render. The new company, it is stated, will undertake to guarantee real estate titles and will make a specialty of real estate mortgage loans for small investors in addition to its other functions, and this will be a new and undeveloped field and which may have considerable possibilities. Successful as the new enterprise may hope to be, however, it will be a mistake on the part of those who are organizing it to hope that for profitableness it will become another Michigan Trust Company from the very start. This is said not pessimistically, nor with any desire to discourage, but as a gentle warning such as might be bestowed upon the young man who is ambitious to start in life where his father left off. The Michigan Trust Company, big and prosperous as it is now, was an institution of slow growth at the beginning. It was organized July 15 18.99 with. $\$ 200,000$ capital and at an early meeting, of, the directors a resolytion was adopted that no dividends should be paid to sțockholders until the companiz had accumulated a surplus and undivided account of $\$ 100$,000 or 50 per cent. of the capitalization. The company was at the close of its eighth year before the initial dividend was paid, and then it was 4 per cent. semi-annual. At the end of the first year its statement showed an accumulation of $\$ 8,007$, and this was increased to $\$ 21,529$ at the end of the second. At the end of its fifth year it was $\$ 73,373$ to the good and at the end of the eighth year the broks showed the coveted 50 per cent. and then the dividends began In the next eight years the surplus and undivided profits grew from $\$ 100,927$ to $\$ 139,249$ and in the company's seventeenth year, the book value took a jump of nearly 100 per cent. from $\$ 145,000$ in January to $\$ 267,281$ in June. This large increase came chiefly throngh the clean up of the R. G. Peters trusteeship. Peters made an assignment sometime in the ' 90 s, with liabilities running well up into the millions and with widely scattered assets. The Michigan Trust Company was ap-
pointed trustee and President L. H Withey gave his personal attention to straightening out the tangles. When the trusteeship came to a close, so wisely had things been managed that all the debts had been paid and Peters was still a millionaire. The Trust Company was allowed $\$ 10,000$ a year compensation as trustee, and expenses, and it was this monev, coming in in a lump, that made the big increase in the surplus and undivided profits account. In 1908 the surplus and profits had grown to $\$ 292,095$, and since then the increase has been as follows, as shown by the statements of date as given:
June 23, 1909, $\$ 334,703$.
June 30, 1910, $\$ 347,776$
June 7,.1911, \$454,926.
June 14, 1912, $\$ 512,846$
November 26, 1912, $\$ 582,742$.
In the last three years the company has had rapid growth, but the showing is due, it is stated, not to current earnings, but to a succession of "clean ups" of old affairs. The company has had the management of some of the largest estates in Western Michigan that have come in probate during its history, including the H. C. Hackley, estate, the John Canfield estate and the Thomas D. Gilbert estate. It had the straightening out of R. G. Peters affairs when he was in a tangle the first time, and is rendering him the same service again. In fact, in the last twenty years there have been few big failures or estates in which it ras not been concerned in one, way or another, and the records show that in all its doings it has shown a high degree of ability and efficiency

When the Michigan Trust Company was organized it was a pioneer in the rendering of such services as it sught to fulfill, and it had the hard work of a pioneer to do in preparing the field for cultivation. Up to the time a corporation assignee was almost unknown, a corporation administrator or executor of an estate was a distinct novelty and a corporation guardian of the minor or a non compos unread of. Not only had the public to be educated in corporation possibilities, but the local courts had to be shown that a corporation could discharge such functions. All this pioneering work has been long since done and when the new trust company comes into existence it will find the field ready for its tillage.

An incident in the early history of the Michigan Trust Company an 1 which did much to educate the popular mind as to the efficiency of a cor poration guardian may be recalled. The Trust Company was appointed

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guardian of a young girl with a small estate, and a married man who ougbt to have known better persisted in paying her undue attentions. The Trust Company as guardian warned him, but without avail. Whether it was Anton G. Hodenpyl, then Secretary of the company, or the late George E . Wanty, the company's legal advisor, who suggested it is not a matter of history, but between them they employed Harmon Cowan, now under sheriff, to find the man and give him as sound a thrashing as Cowan wotli do were the girl in the case his own sister. Cowan fulfilled the commission with neatness, dispatch and thor oughness. Cowan was arreste 1 for assault and battery, as it was expected he would be, but when the circumstances became known, there wa: such a roar of applause and approval that he was let off with a nominal fine, and in a day the Michigan Trust Company as a faithful and efficient guardian had a national fame.

The Michigan Trust Company did not always have the field to itself. The Peninsular Trust Company with 3100,000 capital was organized and began business on April 23, 1894, when the Michigan Trust was completing its fifth year. The late Enos Putman was President of the company, George G. Whitworth, now Treasurer of the Berkey \& Gay Furniture Co., was manager, and Adolph B. Mason now of Detroit was active in its affairs. The company had offices on Murroe avenue, where Seigèl's store is now located, and its name is still to be seen on the building. At the end of its first year's business the comprany showed surplus and undivided prolits of $\$ 2,232$, and a year later it was $\$ 9,-$ 496 to the good. The company continued until December, 1900 when it was taken over by the Michigan Trust Company. Its last statement showed surplus and profits of $\$ 27,702$. It is not known exactly why the company sold, out, but the death of Enos Putman and the difficulty of finding his successor had something to do with it, and the desire of Mr. Whitwor.h to affiliate with Berkey \& Gay was anoth $r$ important factor. The company was doing a good business and those who had money invested in it disposed of their holdings to the old company on terms that netted them a reasonable profit.

With the right men in control of it and under wise management the new trust company ought to prosper. not as a competitor of the old company, but as a sharer of a field that should be large enough for two. A little rivalry will, undoubtedly, stir the old company, which, perhaps, has grown lazy with prosperity and exclusive possession, to greater activity and enterprise, and enough new business will be developed to make both companies successful. If the town had but one grocery or dry goods store there would naturally be some restlessness in the community at being compelled to do business there and many of us would go to Grandville or to Rockford or Ada for our supplies, even though it were in-
convenient. It is the same with a bank or a trust company. We like to have a choice as to which establishment to patronize and this trait in human nature breeds business which makes reasonable competition profitable.

When the Time Comes to Settle. Speaking of a gambler's chance, there is a tendency on the part of very many storekeepers to do this when extending credit. This spirit of chance seems to be born in some persons. Knowing full well that the odds are against them, they will let the recklessness of gaming gain control, and will enter into an agreement for credit extensions, which is only done, as they express it, "for the sport." It ceases to be sport when the time comes for them to settle for purchases from the jobber while they have outstanding accounts on their own books upon which they cannot realize.
The gambler's chance should have no place in the credit department. It should be hard reasoning that decides who are worthy and whom to avoid. Give charity when desirable, but do not take chances with anything which is to take its place among the assets. The merchant should bear in mind that he is taking the chance not only for himself, but also for his own creditors, who are trusting him to be careful in business so that they may not be disappointed in their efforts to collect from him. Many of these chances may convince them that he is an unsafe risk.
Butter, Eggs, Poultry, Beans and Potatoes at Buffalo
Buffalo, Jan. 29-Creamery butter, fresh, 30@34c; dairy, 22@27c; poor to good, all kinds, 20@24c.

Cheese-Fancy, 17@171/2; choice, 16 @16 $1 / 2$; poor to common $10 @ 15 \mathrm{c}$.

Eggs--Choice, fresh, candled, 25c; cold storage, candled, 18@20c.
Poultry (live)-Turkeys, 18@21c; cox, 11@12c; fowls, 15@16c; springs, 15@16c; ducks, 17@19c; geese, 15@ 16c. Poultry dressed, turkeys, 20@ 24 c ; ducks, 18@21c; geese, 15@17c; chicks, 15@17c; fowls, 15@16c
Beans-Red kidney, $\$ 2.25 @ 2.50$; white kidney, new $\$ 3.25$; medium, new \$2.40@2.45; narrow, new \$3.25; pea, new, \$2.40@2.45.
Potatoes-55@60c per bu.
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DEVOTED TO THE BEST INTERESTS
Published Week
TRADESMAN COMPANY Grand Rapids, Mich


January 29, 1913.
THE INSURANCE EXPOSURE.
The statement of facts presented in the Tradesman of last week relative to the writing of illegal insurance by John P. Oosting, of this city, stands unrefuted. The fact that the violaions of law were brought properly and prominently to the attention of Insurance Commissioner Palmer is also admitted by that gentleman. Palmer insists that he sent for Oosting and Oosting is equally insistent that Palmer never sent him any invitation to appear in Lansing. He says he did appear there on his own volition and admitted that he had written two policies. Subsequent events tend to show that instead of there being two policies in existence, there are fifteen or twenty and possibly more. The policies are absolutely valueless. They had no value when they were written and they have no value at this time, because the company is not only insolvent but absolutely unreliable.
The Tradesman maintains that this showing is sufficient to justify the retirement of State Insurance Commissioner Palmer to give place to a man who will not assume the duties of judge, jury and prosecutor as well as Commissioner. Mr. Palmer appears to hold himself above the law and does not seem to have that high conception of public duty and responsibility that a public official ought to have, but insists on remaining in office until July 1, when his place will be taken by John T. Winship, of Saginaw, who will probably cleanse the office of State Insurance Commissioner of the erratic political atmosphere which has surrounded it for the past eighteen months and substitute therefor an atmosphere of common sense and respect for the law.
The Tradesman is, naturally, much gratified over the outcome, because it has accomplished all it expected to accomplish-and more. It has demonstrated to the people of Michigan that if the present Insurance Commissioner had sedulously discharged the duties of his office, as his exceptionally capable predecessor did, he would have left a record that would have been one of the cherished achievements of Michigan. We could have referred to his administration with the same degree of pride that we refer to the administration of ex-

Commissioner Barry and the recent ly completed administration of Gilman M. Dame as the head of the Dairy and Food Department. That he did not do this is a matter of general

The Tradesman realizes that much good has resulted in its exposure of the crookedness which was going on in the writing of illegal insurance in Western Michigan. It will cause the insuring public to be more critical as to the character of the policies it accepts and also result in more thorough scrutiny of the responsibility of the companies issuing the policies.

## RAILROADS AND TAXES.

The last decade has seen very little railroad building in Michigan. This has not been because Michigan has no undeveloped corners or districts to which railroads might be built. The reason for it must be found elsewhere, and possibly if we look into the matter of railroad taxation the mystery as to why the railroad builders have gone elsewhere may be solved. In 1901, the last year that railroads were taxed on the basis of earnings, the specific plan as it was called, the taxes levied on the railroads was $\$ 1,356,857$. 96, while in 1911, taxed on the advalorem plan, the railroads were called upon to pay $\$ 4,372,144.50$, an increase of 222 per cent. in ten years. In 1901 the gross earnings of the railroads were $\$ 42,777,895.58$, and in 1911 they were $\$ 63,835,222.30$, an increase of 49 per cent. Earnings increased 49 per cent and taxes increased 222 per cent. -is it surprising capitalists sought other fields for their railroad building enterprises than in Michigan? In 1901 the taxes levied represented 3.1 per cent. of the gross earnings and in 1911 the percentage was 6.8 per cent. of the gross and 39.7 per cent. of the net earnings. How many new industrial or commercial enterprises would be established in Michigan if the policy of the State were to take $\$ 39.70$ of every $\$ 100$ earned above actual operating expenses, with no provision made for improvements or renewal of equipment? Such a policy would be paralyzing to industrial and commercial development of all kinds, and that the effect is the same on railroad building is shown by the fact that in 1901 we had $10,882.80$ miles of railroad while in ten years the increase was only 103.65 miles, or about ten per cent. Summing up the situation, there has been an increase in ten years of 10 per cent. in the railroad mileage, an increase of 49 per cent. in the gross earnings of the railroads and an increase of 222 per cent. in the taxes. Would it not have been more to the advantage of the State to have had a much smaller increase in the taxes and a much larger increase in the mileage? The railroad taxes go into the primary school fund and the records show that in ten years the primars school fund has grown 234 per cent., most of it coming from the railroads, while the increase in the money raised for educational purposes by the taxation of private property has been only 39 per cent. In 1901 the tax cost from all sources per child of school age was $\$ 9.41$ and 1911 it
was $\$ 12$, an increase of 78 per cent Easy money from the railroads ap parently has developed habits of ex travagance and waste in the educational field. Many of the counties in the State receive in primary school money more than they pay in state taxes and more than they can honestly and legitimately use.
All that part of Michigan lying north of the Grand Trunk railroad is in need of more railroads and better facilities, and the present Legislature could render a valuable public service by conducting an enquiry into why railroad building in this State has for a decade been practically at a stand still. If it is excessive taxation or excessive regulation would it not be to the advantage of the State to relax from the rigor which has prevailed at least to such an extent as to give railroad builders a chance to see their way to doing business at a reasonable profit?

## IMPROVED P. M. SERVICE.

In arranging a new train schedule going into effect this week, the officials of the Pere Marquette have shown a commendable desire to improve the Western Michigan facilities for travel. On the Pentwater branch for years the Pere Marquette morning train has pulled out of Muskegon at $\%$ o'clock, entirely too early for passengers from this city to make connections with it either by steam trains or by interurban, and with the result that a trip to Penwater from tere meant a two days' excursion, one day to go and the other to return. The new schedule starts the train an hour later, at 8 o'clock, and now the Grand Rapids traveler by taking the interurban at 6 o'clock can catch the train at Muskegon, spend the day at Pentwater and return home the same night. This little shift in the leaving time of this train will do much to facilitate trade and social relations between Grand Rapids and Penwater and ought to result in a material increase in the traffic, both freight and passenger. Another change in the schedule gives Grand Rapids a direct train to Ludington, something it has, never had before and apparently for no other reason that because a precedent for it could not be found. Instead of running through to Traverse City the $5: 55$ train north will run to Baldwin and thence to Ludington. with close connections for Manistee. The opposite train will leave Ludington in the morning to arrive here about 11 o'clock and the Ludington business man will thus have half a day in town and can get home in the evening without vexatious change of cars. This change cuts off the evening train for Traverse City which is to be regretted, but no doubt the Traverse City service will be restored and by that time Ludington will have become so accustomed to having the through train to Grand Rapids that its abandonment will be out if question. The change on the Pentwater branch and the direct train to Ludington may be regarded as having come to stay and both will be of great advantage to Grand Rapids, as well as to towns at the other ends of the lines.

## HARMONY AT LANSING.

## The relations between the execu

 tive and the legislative departments of the State seem to be harmonious, which is in refreshing contrast with the conditions that have existed in recent years at Lansing. Governor Ferris is a Democrat and the Legislature in both houses is Republican, but harmony seems to be possible between them, and this is somewhat refreshing in view of what has been the conditions for more than a dozen years past. Governor Osborn had an almost solidly Republican Legislature at his back and was in an almost continual row with the law makers. Governor Warner during his six years had almost solidly Republican Legislatures to work with and the combination was far from happy. During Governor Pingree's four years what he thought of the Legislature and what the Legislature thought of him wouldn't be fit to print. And now we have a Democratic Governor and a Republican Legislature and everything seems to be lovely. The reason for this is said to be that Governor Ferris entertains the somewhat novel idea that political considerations are subordinate to the welfare of the State. He mingles with the Legislators not as a politician but as a fellow citizen equally interested with them in promoting the welfare of the State. If he finds that a Republican member has introduced a bill that should be in the statute books he tells the members of his own persuasion to vote for it, and he opposes unworthy measures in the same non-partisan way, not caring for its origin, but looking solely to results. This is the right attitude for the governor of a state to assume. But in actual operation it is not often that we find this principle of statemanship followed.
## MAKE SOME NEW FRIENDS.

Don't get into the habit of going to the same places and in the same company all the time. I knew two men who sat in the same office all day long and yet, always took their luncheon together. One of them seldom went anywhere without the other. I do not think this is the best plan. They may get a good deal from each other's company, but they certainly lose much by not associating, part of the time, with other men. I would not care to dine with the same man every day, even if he were the brightest one of his kind.
Noon is a good time for business men to get new thoughts-but many of them do not make the most of the opportunity. I believe in a luncheon to-day, a library to-morrow, an art gallery next day, a visit to some business establishment the next, and so on-sometimes alone, sometimes with a friend, sometimes with a party.
If you are in a rut, try this plan. Get out of the beaten track for an hour or so every day and see how much it will broaden you. Cultivate the acquaintance of men who are getting out of the ruts themselves-the men who are openminded, progressive, and worth while.
My share in the work of the world may be limited, but the fact that it is work makes it precious. * * *

INSURANCE THAT'S A MENACE.
The statement that insurance does not always insure is confirmed by the setllement made by the Grand Rapids Merchants Mutual Insurance Co with Brummeler \& Terhaar for the destruction of the store building and stock they previously purchased from Telgenhoff Bros., at Corinth. They carried $\$ 2,000$ insurance on the store building- $\$ 1,000$ in the Grand Rapids Merchants Mutual Fire Insurance Co. and $\$ 1,000$ in the Leathermans Mutual Insurance Co., of Philadelphia. The latter company was probably defunct at the time of the fire-indeed, circumstances lead to the belief that it was probably insolvent when the policy was written- so that the insured has received absolutely no returns whatever from this source. One of the conditions set forth in the policies of the Grand Rapids Merchants Mutual Fire Insurance Co. provide that the policyholder shall receive only three-quarters of such sum as the face of that policy bears to the total insurance, in consequence of which the insured received $\$ 600$ in full settlement of their $\$ 1,000$ policy. Mutual insurance of this character may be a good thing so long as the policyholder does not have a fire, but if he pays 60 per cent. of the standard premium rate and receives 60 per cent. of the face of his policy in the event of a fire, he is no better off than he would have been if he had paid resular premiums and had received the full value of his policy in the event of a fire loss. In other words, the saving in rate in dealing with the mutual company is exactly offset by the shrinkage in the value of the policy in the event of a fire. If he undertakes to provide for this discrepency by carrying 66 per cent. more insurance than his property is actually worth, he subjects himself to suspicion and the possibility of litigation in effecting a settlement in the event of loss.

The Tradesman has never opposed mutual or assessment insurance as such. In fact, it has encouraged the formation of this class of companies frr the undertaking of certain kinds of risks, conditional on their being conducted along correct business lines by men of experience in the fire insurance business and having their risks so scattered and isolated that they are not likely to sustain an overwhelming loss as the result of a general conflagration.

The official report of the Grand Rapids Merchants Mutual Fire Insurance Co. for Dec. 31, 1912, shows 1,460 policy holders, $\$ 1,102,615$ insurance in force and $\$ 2,798.06$ actual cash on hand. As this is considerably less than $\$ 3$ actual tangible assets for each $\$ 1,000$ of insurance carried, the Tradesman is of the opinion that the rates should be advanced, so as to create and maintain a larger percentage of assets. Until this is done, insurance in the company is a menace instead of a protection. In fact, it is a two-fold menace to the policyholder, because he sustains a two-fold relation to the company-first, as co-partner with nearly 1,500 other policyholders and second, as a beneficiary in the event of loss by fire.

That condition in the policy which restricts the liability to three-quarters of the face of the policy should also be eliminated. This feature is not only dishonest in itself, but is calculated to lead to fraud and deception in other directions.
By making these two changes in the working plans of the organization, the Grand Rapids Merchants Mutual Fire Insurance Co. would then be in a position to undertake the writing of insurance without impairing the credit of every policyholder, as is the case under the present system. Probably many merchants do not realize that the signing of an application for assessment insurance and the acceptance of a policy from an assessment company create a liability which seriously impairs their credit with the mercantile agencies and also with the wholesale houses from which they draw their supplies. The wholesale dealers have been a little slow in acting in this matter, but if they were to do their whole duty in the premises and refuse to extend credit to any retailer who insists on carrying inadequate insurance and who would be insolvent in the event of a fire loss, they would soon place the present unsatisfactory condition on a solvent and substantial basis.
In some cases men who are doing business under the corporate form have signed the applications and notes in a corporate capacity, which is clearly illegal, because corporations organized under the statute creating mercantile incorporations have no legal right to engage in the insurance business, which the taking on of assessment insurance amounts to. This is a point that corporate merchants are quite apt to overlook, important as it is and vital as it is to their legal status and liability under the law.

## TO REGULATE INTERURBANS.

One subject of possible legislation which the local boards of trade and similar civic organization may well take an interest in is that of interurban regulation. It might be wise to place the interurbans under the same supervision of the State Railroad Commistion as that of the steam roads. Nobody would find fault if the interurbans were required to file the same reports as to earnings and operations which are called for from the steam roads. It would be entirely proper to compel them to keep on file their freight and passenger tariff sheets and to make them subject to penalties for rebating and other evil practices. But for the Legislature to undertake to determine what the interurban passenger and freight rates shall be would be to discourage interurban building in Michigan, because such legislation is almost invariably radical. A bill is now pending in the Legislature fixing the passenger rate at one cent a mile when the interurban occupies a public highway. This bill should be killed, and for two reasons. It would be an obstacle in the way of securing money for interurban building, and it is unnecessary. A public highway in Michigan cannot be used for corporation purposes without a franchise granted by he township authorities
and ratified by the popular vote. The people in the townships through which an interurban runs ought to be sufficiently intelligent to decide for themselves if the use of the highway is such a detriment to them as to warrant a lower rate of fare, and legislative interference seems totally uncalled for. Michigan wants more interurbans. We want the State gridironed with them, connecting up all the leading towns and opening up the rural districts to thicker settlement and greater prosperity. The policy of the State toward the interurbans should be so broad and liberal as to enccurage their construction. This does not imply that the State should cast aside all safe guards, but it does mean that we should be sane in dealing with them. None of the interurbans now in operation has proven to be a gold mine for its owners. On the contrary from all accounts the interurbans that have shown profits have been the exception. There is certainly nothing in their present condition to warrant radical legislation in the direction of rate making. The wise plan is to leave the subject alone.

## UNIONISM EXEMPLIFIED.

## The hotel and restaurant waiters in

 New York, who by the way are among the most unconscionable hold-up men on earth, and the garment workers in Rochester are giving the country a fine exemplification of the teachings of labor unionism. These two classes of labor are on strike for more wages, concessions in the matter of hours, and recognition of the union and the usual scenes are being enacted where union labor is involved. In New York the hotels and restaurants are being mobbed, windows smashed, property damaged and lives endangered. In Rochester it is the same. In both cities extra police have been put on and the calling out of the troops may be necessary. The strikers as members of their unions are following the teachings of Gompers and Debs and other professional fiends of labor. They are followin the example of the dynamite using steelworkers in the ways of violence If reasonable arguments will not prevail then it is the club and the gun and the fire brand. These are the teachings of unionism and unionism's methods. Neither in New York nor in Rochester is the question of wages or of hours of work the main issue. The strikes may have had their start in wages and hours but the struggle now is on the recognition unions. In both cities employers have become heartily sick of the domination of the walking delegate and his constant interference with business, and they are determined to be "op" shop." It is this that makes the leaders desperate and it is to hold their jobs as leaders that is causing them to urge their followers on to these acts of violence which have become so familliar when the union goes on strike.The best life is that which helps us not only to see into other people's hearts, but also to look deeper into our own hearts and see whether we are trying to help others along the rough places as well as we can.

## MUCH LIKE SHEEP.

The American people are much like sheep. They run in flocks and almost anybody who wins notable success can be a leader among them. This is notably true in agriculture. Let somebody make a "killing" in potatoes and everybody raises potatoes. Or it may be chickens, or melons or peaches or beans. For several successive seasons those who have hat apple orchards and cared for them properly have made much money, with high prices and an easy market for all they could produce. For several years the planting of apple trees have been very much of a fad. This has not been confined to any one locality, but has been general. The apple crop last year was tremendous. Michigan, Missouri, New York, Cana-da-all the apple raising districts had their bumpers. With such an abundant crop the marketing of the product has been a problem. For several seasons the growers have been accustomed to a dollar a bushel and upwards, but the ruling price this season is half that and there is certain to be disappointment for the farmer who expected to get the top price for his product in a market that has been glutted since apples first came in in the fall. Unwilling to sell at what is offered many farmers will hold on until the advancing season will make selling imperative, and then it will be at anything they can get, and their conclusion will be that there is no money in apple raising. This may have a tendency to check the enthusiasm for apple growing and, perhaps, it will be well. The fruit represents a splendid revenue producer for the intelligent grower, but there is danger that even this good thing may be over done. A season of low prices will warn off those who go into it as a means to an easy living, but those who have taken it up as a busines and follow it scientifically, with pruning knife and spray pump, will continue to find it profitable. If apple tree planting ceases to be a fad, the question is what will be taken up

The prize hen in the recent egglaying contest at Mountain Grove, Mo., has been sold for $\$ 800$. She was owned by J. A. Bickerdite, of Millerville, Ill., and holds the world's record for egg production, having laid 281 in the 12 -months' contest. Her name is "Lady Show You." She is a White Rock-not the water, but real flesh and blood. And she was purchased by the publisher of a poultry paper. We have no objection to the hen laying so many eggs. We have no objection to her former owner accepting $\$ 800$ for her. But the thing that puzzles us is where in the world the publisher got the money.

Once the newspapers and the public howled about the egg trust. Now they are beginning to fear that the women's club which have been trying to cut the cost of living by giving the people storage eggs at moderate prices may be in some way "hooked up" with the much-maligned "trust."


Make Strong Display of Your Alumi num Ware.
Merchandise Required.
One half dozen preserving kettles. One half dozen lipped sauce pans. One half dozen Berlin sauce pans. Two double boilers.
One half dozen Berlin kettles.
One teakettle with cereal cooker inert.
One half dozen waffle irons.
One half dozen skillets.
One half dozen rice boilers One half dozen coffee pots.
One half dozen perocators
One half dozen griddles.
Three baking pans.
Two egg poachers.
Two steam cookers.
One half dozen teakettles.
One half dozen teapots.
Fixtures Required.
Five rolls crepe paper.
Ten wooden boxes.
Six small pasteboard boxes.
Five 6 -inch board about 30 iaches long.

Two strips of wood, about 4 feet long.

Nails.
Pins.
Plenty of price tickets
Here is an alminum window trim which we commend to any merchant as well worth his time and attention. Aluminum steadily grows in popularity. Its prices are getting so kow that it is a much more familiar figure in the kitchen than it was a few years ago.
Some wise man said that if you want to please a woman get her a
piece of china or glassware. Many merchants are finding that aluminum answers the purpose even better if it is properly displayed in store and window.

Make a strong display of your aluminum. Don't be afraid it can't give a good account of itself.

Aluminum is so beautiful that if given half a chance it can make more than an attractive appearance.
This window would be har 1 to make were it not for the fact that the design is placed before you herewith All you have to is copy it as carefully as possible.
Incidently, let us say if you are not pushing aluminum, you are overlooking a very profitable branch. Now is the time to take hold. This is seasonable merchandise every day in the year.
The first thing to do in building this window trim is to make a study of the fixtures as we have outlined them.

Don't get scared at the rather formidable quantity of boxes. These are easy to get. Undoubtedly you havs a lot of them in your basement.
Cover the background neatly with red crepe paper. We would have you lay special emphasis on the word "neatly." If any rough corners show or if the paper is not overlapping in an entirely neat way much of the good effect which otherwise would make an impressive window will be lost.
After you get the background in shape cover with red crepe paper your two 4 -foot strips of wood and nail them to the top of the window in an extended "V" shape as shown in the drawing.


Drawing of the Fixtures.

Arranging the Background.
Now let's get the background finished before beginning on the units in the front.
This is a very simple matter. Attach a lipped sauce pan to the background at each corner as shown by the photograph and then cover your " $V$ " shaped affair with griddle pans, sause pans and skillets, alternating them as we have done.
Use pins for attaching these articles to the background. It is surprising how much weight two pins will hold. Don't use nails because that will make the window look botchy.
Now build up a big unit in the center. This consists first of a tall box and a six inch strip of board covered with red crepe paper. In the center,
plan. Do not crowd in too much merchandise. You will note that we have taken up the entire floor space in front with only a bailed griddle, dozen coffee pots, percolators, teapots, a big waffle iron and two large baking pans.
This makes a very handsome window and one which any merchant can afford to put in.

Merchandise Will Show Well.
Let us impress on you, however. the necessity of following these directions closely, as too much deviation would make the general effect less impressive. The actual window shows up much better than it possibly can be made in a photograph. Aluminum is such a beautiful substance that it lends itself to attractive window


## The Display Photographed.

on top, put a tea kettle with a cereal cooker insert and on either side of this a preserving kettle. To the front of the board attach a skillet and two lipped sauce pans as shown by the illustration.
Now arrange the units on the right and left as indicated in the drawing. This consists in each case of a tall wooden box, a piece of board and a small pasteboard box all covered witl red crepe paper. On the pasteboard box arrange two coffee pots or percolators and immediately in front of this a teakettle and two Berlin kettles. Practically the same arrangement is made on the other side, although the merchandise differs a little.
Photograph Gives Directions.
The arrangement of the lower units in the front are very plainly apparent in the photograph. A study of the drawing for the proper means of placing the boxes and a study of the photograph for the proper merchandise to place upon the boxes will give you a better idea than we could tell it here in print. Therefore, we will let it go at that.

Be careful in arranging the floor
display fully as well as any kind of merchandise.
Don't attempt to garnish this window a bit. If you put anything else with it you will spoil it. The trim is easy enough. Just give it a fair chance-Butler Way.

## Had to Catch Him.

The farmer's mule had just balked in the road when the country doctor came by. The farmer asked the physician if he could give him something to start the mule. The doctor said he could, and, reaching down in his medicine case, gave the animal some powders. The mule switched his tail tossed his head and started on a mad gallop down the road. The farmer looked first at the flying animal and then at the doctor.
"How much did that medicine cost, Doc?" he asked.
"Oh, about fifteen cents," said the physician.
"Well, give me a quarter's worth, quick!" And he swallowed it. "I've got to catch that mule."

Money saves some men a lot of worry -by their not having it.

## MUST KNOW HIS BUSINESS.

Some Qualifications of the Successful Buyer.
An inexperienced man can better be entruster to sell than to buy." says the head of a large manufacturing concern. "He will lose less money, because, as a rule, the success of a number of salesmen is largely dependent upon the ability of one buyer, while the buyer's success is seldom in any sense dependent upon other than himself. He must know. It is in his power not only to make much money for his concern, but also to lose much. Therefore he must be sure he is right from experience before he buys.
"And his knowledge is infinitely broader in scope and more difficult to obtain than the knowledge usually required of salesmen, because the buyer , as a rule, must be a specialist in a number of lines, whereas the salesman's job more fraquently is but one line. He learns one thing or one line of goods. well, but the buyer must learn well several lines.
"He not only must know the intrinsic value of the goods and the various methods and costs of production, so that he may hammer down the price at the source of supply where he knows the cost of production is cheapest; he not only must keep in close touch with all the markets, and be able to forecast and adjust the condition of his stocks with respect to fluctuating prices, but also, especially in the case of the purchase of resale goods, he must know the selling market and must be able to anticipate fluctuations in demand as well as in prices.

## Slipshod Buying Disastrous.

"Merchants and manufacturers alike go into bankruptcy each year because of slipshod buying quite as much as inefficient selling. Just consider for a minute how buying affects the per centage of net profit in the case of the merchant.
"Last year a hardware merchant out on the north side turned a $\$ 9,000$ stock slightly more than two times. His sales for the year were approximately $\$ 20,000$. His average gross profit on sales was close to 31 per cent., but his cost of doing business, including interest on his investment, soared to 25 per cent. giving him a net profit of 6 per cent. on sales, or $\$ 1,200$. This was approximately $131 / 2$ per cent. net profit on his stock investment.
"But another hardware merchant, located about half a mile from this man, turned a $\$ 6,000$ stock three and a half times. His sales for the year approximated $\$ 20,000$. His gross profit on sales averaged 30 per cent. while his cost of doing business was 24 per cent. giving him also 6 per cent. net profit on sales, or $\$ 1,200$. But this gave him 20 per cent. net on his $\$ 6,000$ investment, as against only $131 / 2$ per cent. for the other merchant. Why? Because this second merchant kept his stock investment down to $\$ 6,000$, yet had offered the public as big a variety of merchandise as the other man with his $\$ 9,000$ stock. How?
"This second man paid strict atten-
tion to quantities in his buying, as well as to price. He did not jump at big quantity purchases on the low price bait, but determined the right quantities to be bought just as judiciously as he decided upon the variety He bought quantities that would supply a reasonable demand for a reasonable length of time. Of course he considered the advantage of any big discounts in return for 'quantity' pur-chases-but he also considered the possible disadvantages.

He not only considered the fact that the money tied up in an excess quantity of one item was losing for him the interest it might earn in the bank, but also the profit that same money might be earning if invested in another item that he might as well be selling at the same time.
"This attention to the buying of a reasonably small quantity of any one item and a big variety enabled him to offer as big a variety and to sell as much in a year as the man who had tied up in stock worth half again as much money. It made the difference between $131 / 2$ and 20 per cent. net on the investment.

Why Some Make Mere Living.
"I tell you, more merchants to-day are simply making a mere living instead of a good income because they do not know how to buy rather than because they don't know how to sell. Often the best salesman on earth could not sell at a profit something that is bought without the exercise of good judgment.
"And the success of a manufacturing business also is greatly dependent upon the buyer of raw materials and other supplies. Here the difficulty of buying right is often greater than in the retail store. Here, if ever, in business knowledge is power. The manufacturer's buyer must not only know all the sources of raw material, but he must be able accurately to forecast price and supply fluctuations and delivery possibilities
"He must have intimate knowladge of stock on hand and all the processes of production, so that he can forecast the need of making exceptions to his 'maximum' and 'minimum' running inventories in the light of a rising or a falling market or an impending 'break' in prices.
"Of course I'm talking about 'top notch' buyers, who actually do take all the present and past facts and on them scientifically predict the future and buy accordingly. They are the men who must $n \cap t$ only know their own business from alpha to omega, but also several other businesses, especially those from which they buy They are the men who are responsible at the rock bottom point of production for a low cost on the finished produc that makes it possible for the salesmen of their company successfully to compete with other manufacturers.

Buyer Must Have Experience.
"A buyer ought to be well seasoned before he does any actual buying. This seasoning process must be the sort that gives the embryo buyer actual experience with the goods he will buy and the sort of men with whom he will deal. Usually he is 'brought up with the business,' and
his experience covers a wide variety of departments-the wider the better. Of course certain experiences are better than others. The stock clerk and the cost clerk, or the voucher clerk and the assistant auditor, perhaps, all get valuable buying information-provided they perform their duties with a keen thirst for detailed knowledge of the 'what' and the 'where' and the 'why' of the materials they handle or

## record

"But this experience alone will not make a good buyer-not by a good deal. He also must have a combination of definite personal qualities that are hard to find, especially in men who also have had the necessary prelimi nary experience just mentioned.
"For big success he must have unusual personal power, with a faculty to make himself independent of influences other than a restricted number of plain facts.
"With a host of robust, optimistic salesmen battering at him, always searching for his weak points, this is not always an easy task. He ought to be robust in physique and optimistic himself-for it is a fact, I think, that a physically weak man is more susceptible to the influence of robust personalities than the man who has equally vigorous vitality-and it is true that a majority of salesmen are physically as well as mentally strong. If they dominate physically, they have a big advantage over the buyer.
"I shall never forget how, several years ago, a titan salesman breezed into my office-physically and mentally, too, I think, he was twice as strong as I-completely dominated the fifteen minute interview, and, although I did not really need his line, I tid not then have gumption enough to refuse him, so thoroughly did he enthuse me with his own confidence and optimisti: faith in his line of goods.

Good Buyer Always Courteous.
"Yet a good buyer is always courte ous to salesmen. Whether or not be buys, he must keep the salesman's good will, because they now and then really have exceptionally good offers, and they can often supplement the buyer's knowledge of the market.

At the same time the buyer must remain neutral, must be able to refuse personal favors without offendino, for he knows that favors to his firm will likely be offered in proportion to his refusal of personal gifts.
"He must know when a salesman is 'blufting.' This also requires accurate knowledge of all the lines he buvs as well as knowledge of human nature. Add to this the necessary knowledge of the uses of what he buys, including sure knowledge of consume. demands and tastes, and of factory processes and costs, and you have a coml bination of mental, moral, and physical requirements hard to beat."

Donald Scott.

## Didn't Want Ducks.

I thought you were going into the icken business," remarked a friend. 'Yes, but I've got through."
What was the matter?"
"Well, you have to take so many hances. When I started I bought hen and a dozen eggs, and I asked neighbor out there where I went how long it took for eggs to hatch. She said 'Three weeks if it's for chickens and four for ducks.' Well, after my hen had set three weeks, I took her off, because I didn't want ducks.


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The medium which has the confidence of its readers in the Michigan field is the

Michigan Tradesman


Present System of Buying Eggs Is Very Poor.
Merchants of Michigan do not seem to realize that the present system of buying and marketing eggs, or rather in the lack of system, that there are millions of eggs wasted every year. This means money lost to many people. Such losses fall upon the farmers, poultrymen, merchants shippers and commission men.
It hardly seams possible with the advancement that has been made in the methods of doing business during the last four or five years that the buying and marketing of eggs has r ceived so little attention. The meth ods in common use to-day are no better than they have been for years.

Should Candle Every Egg.
If every merchant would start the first of the month and candle every egg bought, and ship as soon as he had a case, it would raise the price paid the producer, but at the same time the selling price would be no more, because the buyer would not have to allow for shrinkage. It would simply be installing a system in marketing that would improve the quality and by so doing the farmer as well as every one who handles eggs would make more money.
The methods now used by most merchants in buying or marketing eggs is very poor. There are many ways of improving it. The best way would be to candle every egg bought. Merchants should teach farmers the mutual advantage of candling. By improving the quality prices are sure to be higher and the farmer will get the extra profit.
The following taken from a bulletin issued by the United States Department of Agriculture gives a thorough description of how eggs are marketed and why there is so much difference in the buying price paid by the merchants, and the selling price paid by the consumer and also what is causing the large losses in the egg business. The bulletin is in part as follows

Consumer Has Wrong Idea.
"During the fall and winter months it is the current opinion among consumers, when they are compelled to pay high prices for strictly fresh eggs, that the farmer or poultryman, the original producers, is receiving a high price for this product. This is true in so far as it relates to the producer who is so situated that he can either retail his eggs directly or place them in the hands of a dealer or retailer who can dispose of them within a short time and while they are strictly fresh; farmers, who produce the great bulk of the eggs sold are not so fortunate. The price they received, while
varying with the season, is, during a considerable portion of the year, often much below and apparently out of proportion to the prices paid to the consumer.
"The reason for this lies in the lack of care given the eggs in the methods of handling used in connection with the present system of marketing, and not, as a rule, in the realization of an undue or unreasonable profit by the egg handlers or dealers.

Methods of Marketing Bad.
$\because$ At present the common method of marketing eggs is very bad. The farmer gathers his eggs whenever convenient, sometimes each day, sometimes two or three times each week. The eggs are brought to the house and kept until there is a sufficient number to take to the village or until the farmer makes a trip to town for some other purpose and takes the eggs along.
"No particular attention is given to the condition under which the eggs are kept in the meantime. They may be put in a pantry or cupboard of the kitchen where the temperature is comparatively high and where the eggs are sure to undergo considerable deterioration in quality or to reach a more or less advanced stage of unfitness. Even in cases where the temperature may be realized and an effort made to secure more suitable conditions by placing the eggs in the cellar, there is liklihood that the cellar may be damp, and the eggs in consequence become moldy. Likewise no particular effort is made to obtain clean eggs by proper attention to the nests and by frequent gathering or to separate the clean from the soiled eggs when taking them to market. Whenever a nest of eggs is discovered in the weed's or about the barn they are usually added to the eggs in the market basket without question as to whether they are partly incubated.

Egg Only Part Fresh.
"As a result the farmer starts for town with a basket of eggs, part of which are perfectly fresh and wholesome, part of them dirty and smeared, and part of them shrunken or stale or even partly or wholly spoiled. These eggs the farmer takes to th: village store and receives for them a certain price per dozen, which is usually given in trade. The village merchant is not a dealer in eggs from choice, but rather because he feels it necessary to take the eggs in order to keep the trade of the farmer. If he does not take the eggs he fears that the farmer will offer them to one of his competitors and will in consequence be likely to give that competitor the bulk of his trade. For

## POULTRY AND EGGS WANTED <br> Make us your shipments. We get top prices: make quick returns. <br> M. O. BAKER \& CO. <br> TOLEDO, OHIO

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Don't hesitate to write us. You will get just as fair treatment as though you were here personally.

## Corner Ionia, Fountain and Division Sts.

Opposite Morton House
Grand Rapids, Michigan

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

the same reason the merchant believes that he must accept the eggs as they run, good or bad, fresh or stale, clean or dirty, for if he does not his competitor will.

The merchant holds the eggs until he has enough to make a shipment to some egg dealer or shipper from whom he gets his regular quotations. The delay here may be anywhere from two days to a week, or even two weeks. Usually the conditions attendant upon the shipment of these eggs up to the time they reach the packing house are such as to cause a still further deterioration in the eggs. After they reach the packing house they are assembled in great enough numbers so that more attention and care is given their handling, and although the eggs go through one or more sets of hands from this point before they are placed in storage or reach the consumer, the deterioration which they undergo is usually not so great proportionataly. Many Spoiled.
"The result of this common and almost universal method of narketing eggs is that when the eggs leave the hands of the country merchant, and still more when they reach the packer, quite a large proportion, varying with the season and the weather, are either seriously deteriorated or are wholly bad. It is usual somewhere during the process of marketing, after the eggs have left the hands of the country merchant, for them to undergo a grading process, in the course of which the bad eggs are discarded and the deteriorated eggs are separated and eventually sold for a less price than they would bring were they of first quality. Obviously, the man who buys these eggs 'case count,' candles them, and sells the graded product must be passed back to the storekeeper and eventually to the farmer Farmers Are Careless.
"The average farmer through carelessness and lack of knowledge produces indifferent eggs; the method of buying in vogue places no premium on quality, and the farmer producing clean eggs and putting them in the hands of the storekeeper in a good, fresh condition realizes no more for them than does the careless farmer, one-quarter or one-third of whose eggs may be bad. The subsequent course of the eggs to the market and to the table of the consumer usually includes a grading process for the purpose of culling out the bad and deteriorated eggs, and this in turn makes necessary a reduction in the price which can be paid to the producer.
"To correct this injustice to the careful farmer and to place a premium on the production of good eggs and their subsequent careful handling, a system of buying is necessary which bases payment on quality. It is not the purpose of the writer to enter into a discussion of the general problem of 'loss-off' buying in its relation to the commercial egg, but simply to suggest that if grocers would exercise more care in buying the egg business would be much more profitable and satisfactory."

The best guarantee is the knowledge that you don't need a guarantee.

System in the Butcher Shop. A good memory is an essential to any man, no matter what line of business he may be engaged in, and it should be cultivated as much as possible; but no matter how perfe t it may become, it can never take the place of paper and pencil, nor the place of the right kind of a bookkeeping system. Take a wholesale house, by way of example, and it will be found that every transaction no matter how small or how large it may be, is recorded in their books, under a system, worked out in such a way that it can be traced and referred to at any time that is necessary. In the large department stores they have systems whereby even the smallest sale is kept track of, and if by chance a mistake be made, it is easily located and corrected.
The average man who runs a meat market places entirely too much dependence on his memory, with the result that every once in a while an order is forgotten or is not put up in time to be sent when it was promised, or a charge is forgosten occasionally. These small mistakes do not amount to much when they are taken singly, but they must amount to serious losses in a year's time, both in money and custom, and the worst part of it all is that there is no excuse for them, as they are ald absolutely preventable.

When such mistakes are made in the ordinary meat market the butcher tries to excuse this lapse of memory by saying that these things do not happen very often. I wonder what he means by often-once a day, once a week, or once a month? If the butcher who takes refuge in this excuse would stop and figure up the cost of such mistakes-only those that he is aware of-and then think of the losses which have occurred through lack of system, about which he knows nothing, he would wake up to the fact that while his memory may be exceedingly good, it is not good enough, even though he may forget something only very occasionally.
Our memory is given to us mor to be used as a means of knowing what to do, or how to act when cer tain circumstances arise, than to be used as a storehouse for details, all of which may be easily available for use, when proper precautions are tak en for their disposal. As has often been said, there are two kinds of knowledge-one that you have and the other that you know where to get, and the second is far more valuable to all of us than the first.

Take the case of the order boy about whom all of us have heard, who was possessed of such a good memory that when he covered his route he was able to take the orders of all his various customers with ut ever using paper and pencil to write them down. When he came back he could rattle off the whole string, but even though he was a prodigy, he made an occasional mistake. Were I running the shop in which he worked I would not consider him as reliable as the boy with a poorer memory, but who knew enough to
write down every order as soon as it was given to him. Besides, there was a record that could be look ed up when necessary in the latter case.

A certain young butcher of my acquaintance boasts that he can tak and put up all his orders, and after shipping them, go to his desk and put them all down with never a mistake. He never could get me to believe that. I would rather trust the man who wasn't able to periorm these kind of stunts, but who zatered all his orders just as soon as he got them.
I was in a market about $6 o^{\prime} c^{1}, c k$ the other evening, when the proprietor was busy making up his ledger. Every once in a while he would ask one of his men (there were two of them) how much did Mrs. So-and-So's leg of lamb weigh, or was Mrs. So-and-So's chicken for roasting or fricasee, or what bind of a steak did another customer get and what did it weigh? It seemed to me that his was an awful waste of time, as all of these questions would be quite unnecessary were there the least bit of system in that market.
In a great many other stores the butchers are performing wond rful feats of mental arithmetic during the whole day. A woman comes in and buys, for example, three pieces of meat, say a leg of lamb, a steak and a piece of soup meat. After they are put up the butcher figures the amounts mentally, rings up the charge and that's the end of the whole transaction. It may be al! right, and then again there may be occasional errors. Who can tell? If the next day the customer complains that she has been overcharged, how can she be convinced otherwise, when there is no record at all? It becomes all a matter of memory then, and at best it leaves a bad impression. I the butcher should happen to discover that he did not charge enough, he has a mighty poor chance of convincing the customer and of cellecting the difference. How much better it would be to have duplicate checks, the various sales itemized, the customer to get one with her meat and the store to keep the other. Ther would be less chance of error, and the errors would be much easic to correct once they were made.
The time is rapidly approaching when no sales of any kind will be made save with a sales slip, and the sooner you install this system the better it will be for you.-Butchers Advocate.

The Deepening Influence of Travel.
I tell you," said the globe-trotter "travel is a great thing. If there is anything in a man travel will bring it out."
"Yes," said his pale, newly landed friend; "especially ocean travel."

## All Kinds of

Feeds in Carlots Mixed Cars a Specialty
Wykes \& Co., State Agents Hammond Dairy Feed

## Rea \& Witzig

PRODUCE
COMMISSION MERCHANTS

104-106 West Market St.
Buffalo, N. Y
Established 1873

Liberal shipments of Live Poultry wanted. and good prices are being obtained. Fresh eggs more plenty and selling slow at declining prices.

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.

## 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
Registered on the packages.
They are staple goods, the standards of the world for purity and excellence. made only by
Walter Baker $\mathcal{E}^{\circ}$ Co. Limited DORCHESTER, MASS,

Established 1780

## Watson-Higgins Milling Co. Merchant Millers

Grand Rapids
Michigan

Satisfy and Multiply
"Purity Patent" Flour
Grand Rapids Grain \& Millin

## We want Butter, Eggs, Veal and Poultry

STROUP \& WIERSUM
Successors to F. E. Stroup. Grand Rapids, Mich

## Dandelion Vegetable Butter Color <br> A perfectly Pure Vegetable Butter pure food laws of every State and of pure food the United States. <br> Manufactured by Wells \& Richardson Co.



Handling Toilet Accessories in a Men's Wear Store.
While it is hard to apply any general observation to a whole business, even to the same line of business a single city, it might well be asserted that the present tendency in the retailing world is to specialize. Shops have sprung up here and there, in the larger cities, making an exclusive business of handling a single line of goods, which would once have been thought hardly deserving the attention of a single department in a larger establishment. And yet, on the other hand, there is the department store to confute any such general state-ment-doing a thriving business in every imaginable line, and extending into fields of merchandising some of which are all but impossible to the small concern or the single individual in business.

The secret of either development, however-that of the small shop, handling a single line, or that of the department store, selling everything under the sun-is that of giving the best possible service to the class which the big or the little shop is endeavoring to cater to. The exclusive shop aims at the business of the man who demands ultra-exclusive goods, and the big shop answers the needs of the customer who wants to do all of his buying in one place. Not that the big stores do not often carry high-priced and exclusive goods-that is far from true; but it is a fact that the little place, carrying a single line, has about it an air of exclusiveness that the much larger establishment finds it hard to emulate.

The point to be observed here, however is that the matter to be accomplished is that of giving the best possible service to the customer in th field in which the store is doing busi ness. The modern men's store is a close second to the department store in the extent to which it answers the needs of the man, showing forth everything necessary to the magnificent arraying, from head to foot. It would seem that nothing which could be required by the average male adult has been overlooked in most of the splendid big stores of the large cities; but the firm of Crutcher \& Starks of Louisville, Ky., has discovered a few wants of the casual customer which are usually overlooked, and proceeded to establish a department to supply them.

It probably arose out of the fact that the firm at one time handled a certain safety razor, which was being widely advertised, and sold for a fancy price in comparison with some other makes. It occured to the live-
wire manager of the big store that a man coming in, and, either in response to the advertising of the razors, or to the exercise of some good salesmanship on the part of the man serving him, buying one of the razors, would in many cases be taking up the shaving of his own countenance for the first time. He might be one of those men who have hitherto been slaves to the barber. In that case it necessarily follows that in addition to the razor he would require the other essentials of shaving-a brush, soap or a stick, talcum, toilet water. And if he would require these things, ruminated the manager, why not sell them to him?
The thing was very easily accomplished. Fortunately, the items which it seemed well to carry were all of small size, occupying comparatively little space, and a six-foot case which stood at the end of the glove department gave ample display room to the goods which were purchased to try the new idea out. It was the aim of the man in charge of the department, from the first, to carry nothing but the very best goods, in accordance with the general policy of the store to permit its service to be tainted by nothing which was cheap in quality no matter how moderate the price might be. Pursuing this rule, the only perfumery and toilet water carried was that of a manufacturer whose name in this line is the synonym for quality and "classiness.
A nationally advertised line of shav ing stick and tooth pastes is carried, a special line feature being a box containing a shaving stick, a tube of tooth paste and a cake of soap. Other soaps and tooth pastes are also handled, as well as tooth brushes, face cream, talcum powder and other little toilet accessories of the sort.
Placed in the midst of a stock of small goods, such as gloves, ties and collars, which move rapidly, and which attract a constant stream of customers, it was an easy matter for the salesman handling a customer in any one of these lines to suggest to him a possible need in the toilet goods department; and, while expressing his surprise at finding such goods in men's store, the average man has not only proved glad to purchase such articles as he needed at the time in that class of goods, but to make a mental note of the fact for future reference in order that future purchases of the same sort might be made at the same place. Also, the well-known fact that a satisfied customer is the best of all advertisements was beautifully illustrated by the immediate publicity which was given the establishment of
the new department by those who had purchased there.
It is a truism that men, as a rule, do not care to purchase toilet accessories for their personal use in the departments of the big general department stores; women are the usual customers there. It should be equally true, for the same reason, that men prefer to purchase such things as shaving goods and like toilet requirements at the store where they fill the other wants of the outer man, rather than at the corner drug store, with its more or less unpleasant suggestion of pills and powders.
The new department, as stated, does not take up much room. No shelf space is required, such stock as is kept in reserve being stored elsewhere, and the goods in the case being for sale as well as for display. It is handled without the necessity of any additional sales assistance being employed, the customer being sold by the man who has sold him a tie or a pair of gloves, as a rule. The merchandise is not of a class which it is difficult to learn, either as to price or in any other respect. The average customer knows just what he wants in the matter of shaving soap or tooth paste, and asks for it.
And, what is perhaps one of the most important points, the idea has proved to be a money-maker. It is not a money-maker on a large scale. but the stock moves rapidly, and moves with ease, and without urging -a fine thing to be said of any line of goods, by the way, and one which renders a stock an extremely desirable one to handle. The possibilities of the new departure, or department, in the way of drawing customers, and its very evident usefulness in -giving just a little better service than most other stores in the same business give, are among its best points; and when, in addition to these ends, it accomplishes the making of profit, doing its part toward swelling the handsome totals of the store's gross sales and net returns at the end of each month and year, nothing more could be ask ed of a six-foot case-Apparel Gazett?

## The Editor's Guess

A leading citizen in a small town was suddenly stricken with appendicitis and an operation became necessary. The editor of the local paper heard of it and printed this note about it:
"Our esteemed fellow-citizen, James L. Brown, will go to the hospital to-morrow to be operated upon for the removal of his appendix by Doc tor Jones. He will leave a wife and two children."
Might as Well and Save the Trouble The wealthy old lady was very ill and sent for her lawyer to mave her will. "I wish to explain to you," she said weakly, "about disposing of my property.'
The lawyer was sympathetic. "There, there, don't worry about it," he said soothingly; "just leave it to me."
"Oh, well," said the old lady re signedly, "I suppose I might as well. You'll get it anyway.'

The Proper Way.
When you leave on the train," said young man yearningly," I will throw you a kiss.
"But," rejoined the girl, "don't you know that it isn't polite to throw things at people? You should always give them.'
Lazy-brains are responsible for more failures than lack-of-brains.

In the District Court of the United States for the Western District of Michigan-Southern Di vision in Bankruptcy.
In the matter of J. J. Van Zoeren \& Company, bankrupts, notice is hereby given that, in accordance with the order of this court, $I$, or the trustee who shall hereafter be appointed, will sell at public auction, to the highest bidder, on Saturday, February 1st 1913, at 10:00 a. m., at the store formerly occupied by the bankrupts, 1404 erly occupied by the bankrupts, 1404 new Miainfield avenue, Grand Raprupts, consisting of men's and bankclothing and furnishing and boys flothing and furnishing goods, store furniture and fixtures and accounts ied, at cost price as follows: men's clothing $\$ 1,729.27$; $\$ 730.17$; furnishing , boys clothing $\$ 730.17$; furnishing goods $\$ 976.93$; hats and caps $\$ 188.18$; furniture and fix$\$ 1,480.50$, s1,480.50. inemized inventories of of Hon Kirk E Wicks, Price Houseman Building, or Wm. B. HolHouseman Building, or Wm. B. Holden, Receiver, Grand Rapids Dry Goods Co., Grand Rapids, Michigan. jaid sale will be for cash and subject to confirmation by the court; and notice is hereby given that if an adequate bid is obtained said sale will be confirmed within five days thereafter, unless cause to the contrary be shown.

Wm. B. Holden, Receiver.
Hilding \& Hilding, Attorneys for Receivers.

## OFFICE OUTFITTERS

 LOOSE LEAF SPECIALISTS
## the Fisch-Hine co

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

Safes That Are Safe


SIMPLY ASK US
Why do your safes save their contents where others fail?"

SAFE SAFES
Grand Rapids Safe Co.
Tradesman Building

## What Some Michigan Cities Are

Written for the Tradesman.
The Michigan State Dairymen's Association will hold its annual convention Feb. 4-7 in Saginaw.
The Ludington Beard of Trade will hold its annual banquet Feb. 22.
The Michigan \& Chicago Railway Co., which is building an electric line from Grand Rapids to Kalamazoo, has gained entrance to Kalamazoo by way of Winslow Island.

The Big Rapids Board of Trade has elected the following officers for 1913: President, L. F. Bertrau; VicePresident, W. A. Stilwell; SecretaryTreasurer, F. G. Osborne
The Michigan State Bottlers' Association recently met in Kalamazoo and decided not to affiliate with the national body, which includes beer bottlers, but will support the association being formed in the South, which includes manufacturers and bottlers of soft drinks only. Next year's meeting will be held in Port Huron.
Chebcygan starts the new year with bright prospects. During the past year s.x new industries have located there, a new public lib:ary is being completed, the telephone company is installing a nodern plant and a daily news,aper has been establishel. Twu ,f the leading projects to be undestaken this year are a dry dock and an interurban road to Pe toskey.

Citizens of Battle Creek are making a series of trips to manufacturing plants of that city under the auspices of the Chamber of Commerce.
The Auditorium at Saginaw is $u$, only self-supporting, but is making money for the city, as the annual report of the trustees just made public will show. The sum of $\$ 1,000$ has been turned into the city treasury, after all expenses of maintenance and repair are paid

Lansing is petparing for the annual Zach Chander banquet, to be held Feb. 10, the night before the Republican State convention.
The Otsego Commercial Club favors paving Farmer street in that city from the railroad to the bridge. The street is 47 feet wide and it is proposed to leave a strip 15 feet wide in the center, which will be parked.

The Allegan County Fair Association met at Allegan and re-elected officers. It is planned to make this year's fair better than ever before.

Cheboygan has granted a franchise to the Cheioygan Electric Light and Power Co. and is hoping for an interurban road soon between Cheboygan and Petoskey
Benton Harbor has organized a Bureau of Federated Charities and over thirty local organizations, including lodges, churches and clubs, are affiliated in the work.

Fred Sanders has the contract for the merchaits' general delivery at Corunna and will put three wagons in service.

The Michigan Free Employment Bureau at Jackson found work for 3,203 persons during 1912.
A pure water supply is one of the pressing needs at Battle Creek and
an expert engneer, after careful study, of the situation, recommends the use of water from the Verons wells, pumped by an electric plant, with the Goguac lake supply, properly filtered, as a supplemental source.
A new system of encouraging cleanliness in Holland stores, particularly where food stuffs are sold, is being tried by the Board of Health of that city. Certificates are issued, signed by the health officer and the city inspector, showing that the store has been inspected and found to be satisfactory. These certificates are printed on card board and will be placed in conspicuous places in stores. Further investigation of the Albion National Bank failure is being made by the Federal authorities in response to petitions of depositors in that city.
E. E. Ferguson has been re-elected superintendent of the Bay City schools, with salary increased from $\$ 3,000$ to $\$ 3,500$.
Battle Creek won its case in the Circuit Court against the Goguac Resort Association and public bathing in Goguac lake is forever denied, unless there is reversal of the decision by the Supreme Court.
The clothes-pin department of the Oval Dish factory at Traverse City is again in operation after a shut down $_{n}$ of several months on account of a dull market. The plant turns out a carload a day-equivalent to $1,000,000$.

The Jackson City Club will build a clubhouse costing $\$ 75,000$ in that city. The Saginaw Common Council has taken its first step toward solving the pure water problem of that city by appointing a committee to confer with other organizations in the matter.

The annual meeting of the Upper Peninsula Development Bureau will be held in Marquette Feb. 4.

Slot machines have been put out of business at Pellston, citizens having petitioned the Common Council to take such action.

Reports made by the two banks of Hancock show a gain of over $\$ 400$, 000 in savings deprsits during 1912.
Branch county's corn show will be held at Coldwater Jan. 24 and 25.

Adrian now has a sealer of weights and measures.
Lansing grocers and meat dealers are arranging for their annual ball, to be given Feb. 20.

A Chicago watch manufacturing concern will remove to Manistee, occupying the plant owned by Wm . Rath, of that city, who has purchased one-quarter interest in the company.

Kalamazoo Moose will erect a \$50,000 temple in that city.

The Wilson Packing Co. will establish a kraut factory at Coldwater. An effort will be made to establish a public market at Alpena

Dowagiac will have ornamental street lights. Almond Griffin.

## So Did He.

"Do you know," said the successful merchant pompously, "that I began life as a barefoot boy?' '
"Well," said the clerk, "I wasn't born with shoes on either.

Give Personal Attention to Training
Jim Warnock was a likely looking outh when Brown took him on as errand boy and general help, with the avowed prospect and aim of working up to higher things. Jim washed windows, unpacked goods, swept and dusted, helped the other clerks and the boss in their work about the store, and occasionally, in rush hours, took a hand with the customers.
Brown, keenly watching him in the latter capacity, observed that Jim had habit, when some article out of ordinary was asked for, of turning the customer over to one of the more experienced clerks. He took advantage of a dull spell one morning to chat with Jim on the subject.

## you, Jim?" he enquired.

"N-no. Why Mr. Brown?"
"I noticed that you turned some of the customers over to Joe
"Oh, they wanted some things that I didn't know all about, that's all" Jim grinned. "I knew Joe could tell them, all right."
"Aren't you as good a salesman as Joe?" enquired Brown pointedly.
"Some day - " began Jim.
"Right now," urged Brown. "Can you tell me any better time to begin than right this minute?"
He gave the young fellow a few pointers on selling, drew his attention to the strong selling points of two or three articles, and suggested that he study other lines with a view to dis covering their selling points as well.
"When you've learned how to handle people, how to meet them and to talk business with them, Jim," he concluded "you'll have learned something that's worth thousands of dollars to any man. And you'll never learn to handle men as long as you're the least bit timid about tackling the proposi tion."
Evidently the talk stimulated the young fellow into thought. In any event, he speedily evinced a desire to sell things. Instead of being indifferent, and dodging customers, he went out of his way for chances to meet them and to introduce goods. The proprietor, noticing this development, was shrewd enough to make a few suggestions from time to timenot so many, however, that the young man hadn't time to thoroughly assimilate them.
Jim had helped in putting together window displays. One morning Brown remarked:
"I'd like to clear out that metal polish next week if I can, Jim. Can't you think up a good idea for a window display?" Then, as an afterthought: "Glance over the trade journals in my office, if you find time. They will give you some hints."
Jim later brought his ideas for a window display to the boss. The latter pruned them considerably, and the display was put on. The incident stimilated the new clerk's interest in the business-first, by interesting him in display work, and, second, by introducing him to the trade journals as a source of information and inspiration.
Developing a clerk isn't so much a
matter of telling him what to do, or how to do it, as it is of inducing him to think out trade and store problems for himself. And good clerks aren't so plentiful that it doesn't pay for the boss to give a little personal attention to their training.

## ry talking politics if the other fellow

## 

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

## Parcels Post Zone Maps

We are prepared to furnish local zone maps. about $10 \times 14$ inches in zone maps. about $10 \times 14$ inches in size. showing towns located in first and second zones from the place of computation simitar to the map printed in the Michigan Tradesman of Dec. 11), as follows:

| 500 | \$11.00 |
| :---: | :---: |
| 1000 | 13.00 |
| 1500 |  |
|  |  |

This includes the making of an engraved plate about $8 \times 10$ inches in size and the printing at top or bottom of plate several lines setting forth who is responsible for the distribution of the map. On account of the timeliness of the map. due to the interest in parcels post at this time no souvenir would be more generally appreciated than this.

Tradesman Company
Grand Rapids, Mich.


## Tanglefoot



Gets

Flies a year-vastly more than all other means combined.

The Sanitary Fly Destroyer-Non-Poisonous.


The Supremacy of the Ready-Made Garment.

## Written for the Tradesman

If a dry goods merchant of fifty or sixty years ago were to be re-incarnated, we will say, and set down in a dry goods store of to-day, the difference that would strike him most forcibly between his storekeeping and ours would be the presence everywhere of ready-made articles of wearing apparel.
The old-time merchant sold knitting cotton and strong stocking yarn, although many of his customers still spun the woolen yarn for winter wear as well as knit the hose. Instead of a stock of overalls embracing several different kinds and a full run of sizes of each, there were a few bolts of denim . In place of shirts there was shirting, in place of knit and muslin underwear there were bolts of flannel an 1 of bleached and unbleached muslin. Such a thing as a ready-made house dress or party dress or lady's suit or even a petticoat or a shirt waist was unheard of. The tailors of those days had matters pretty much their own way regarding men's clothing.
Gradually, and yet swiftly and sure$1 y$, the sewing machine and the knitting machine have wrought their revolution, and ready-made garments of all descriptions have become the clothing of the masses. The sale of goods by the yard to be made up at home and by tailors and dressmakers still aggregates immense amounts, but the field of piece goods is yearly becoming more restricted, while that of the ready-made is as steadily enlarging. From the first crude beginnings when the very word ready-made was a synonym for poor material and poorer workmanship, there has been a steady advance until now the perfection of cut, style and make attained by the best manufacturers leaves little to be desired. The wealthy and fastidious woman who wants exclusive styles still employs a modiste or a tailor; the deformed woman or the woman of irregular figure is obliged to have individual fitting; but for the great average run of women, readymade clothing soon will be the rule for at least all ordinary wear as much as it now is for the average run of men.
As our friend of the past surely would observe, the revolution brought about by the sewing machine and the knitting machine has made several important changes in the dry goods business. The merchant of to-day sells not only material but the labor of making it up. A much larger investment is required in consequence. As
to all outer garments, styles of cut and make change far more rapidly than styles of fabrics. The merchant nowadays must carry large stocks in order to have the variety of sizes and kinds and prices needed to meet the requirements of his customers. He must clean up sharply at season ends on all the ready-made stuff that will go out of style and so go down in value if held over. This cleaning up process, which has become so vital a is something the old timers never dreamed of.

Not least of the changes that have been brought about has been the increase in work for the buyers. Formerly if a buyer was a good judge of materials, colors and values, that was sufficient. He must now be no less proficient as to these points, and must add to this knowledge a thorough acquaintance with all that relates to style, cut, fit, finish, workmanship, trimming and lining. No matter how handsome the material of a silk gown, if the construction is tacky instead of modish, it will not sell to a fastidious customer at all. If disposed of to some person lacking in taste, it does not serve to build up the reputation of the store that puts it out.
Style and workmanship in a readymade garment are just as good talking points as quality of material.
Now that such excellent makes are obtainable, there is no excuse for handling the shapeless, ill-constructed garments that still are put in stock by careless buyers. House dresses and shirt waists that have no more fit than bags, tailored garments of shoddy material and overloaded with cheap trimmings and ornaments, underwear that has little semblance to the form of the human figure, are still all too common.
Mr. Merchant, first have your goods right; then make the most of all salient features of excellence.
The wide-awake local merchant should be able to put one and a large one over the mail order houses in the fitting of all kinds of ready-made garments. Do not miss this opportunity. Let the advantage of buying where garments can be seen and tried on be emphasized and dwelt upon in the educational advertising that should constantly be going out from your store. The bother and expense and delay of making a return and exchange with a mail order house should be brought out pointedly.
You are not obliged to draw on your imagination for this. Simply a forcible presentation of actual facts is all that is needed. Make the application not only on the tailored garments on which it seems most natural-
ly to come, but all through your lines of ready-made goods.

You probably get up small handbills from time to time, which you have struck off ready to be placed one in every package of goods that goes out. Suppose at one time you make a little talk on union under-garments. union suit to be comfortable and satisfactory must not only be of the right weight, it must be of the right size and the right shape for the wearer. A union suit that is too small is extremely uncomfortable and will not wear nearly so long as one that is properly fitted. A union suit that is too large is hardly more satisfactory than the one that is undersized. Just a loose easy fit is wanted, a proper allowance for shrinkage being made in the new garment. Bring out that your styles of union garments are correctly proportioned and that if your customers find they are not fitted with the size and kind selected at first, you will be pleased to have them returned for exchange.
At another time make your talk on your neat, pretty, well-made house dresses, or the style and distinction of your shirt waists. Do not fail to state that the most inexpensive dress or waist is attractive if it fits the wearer. At still another time make the talk on corsets.


Every dry goods store that possibly can afford the room should have a fitting parlor. Just a plain little room kept warm and comfortable and equipped with a good mirror will aid not only in making sales but in making sales of garments that will be pleasing and satisfactory to the wearers. $\qquad$
What She Really Wanted.
Ferdie had just proposed to Millie. "No, Ferdie," she said, "I can't marry you. The man who gets me must be a grand man, upright and square."
"My dear girl," said Ferdie, "you on't want a man. You want a piano."
$\xrightarrow{\longrightarrow}$
About two-thirds of the letters written represent a waste of time.

## We are manufacturers of <br> Trimmed and Untrimmed Hats

For Ladies. Misses and Children
Corl, Knott \& Co., Ltd.
Corner Commerce Ave. and Island St.
Grand Rapids, Mich.

## Our No. 4

 Overall and Jacket for Painters Are Good SellersThe fabric we use is one of the best of its kind made and that the garments are thoroughly satisfactory is proven by the increase in sales we are making from year to year.
Our salesmen are showing the samples, and for very good reasons we advise our customers to book orders early.

Grand Rapids Dry Goods Co. Wholesale Only<br>Grand Rapids, Mich.

## $\sqrt{\text { FLI }} \sqrt{\text { ILI }}$

The Shirt of True Value
When you wear a TruVal Shirt you unconsciously assume supreme satisfaction-simply because the assume supreme satisfaction-simply because the rially to order for you.
We vouch for quality, style and finish. We show the TruVal in a variety of attractive patterns and rich colorings which are fast.

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

## SWELLED HEAD.

## When It.Is Considered a Good Business Asset.

So far as my memory goes most great men have been afflicted with swelled head. There are exception: like Julius Cæsar, who have escaped it, but they are a hopeless minoritv Napoleon had it, and it wrought his ruin; Balzac had it, and so had Charles Dickens. It is a part of the stock in trade of most of our poets and paintters, and strikingly obvious among ov:actors, though some of the former have the decency to hide it. Great soldiers run the poets and painters very closely. But in modern times swelled head has been given a whimsical term of acceptance by many eminent literary men, but this has, however, robbed it of its rancor and made of it a new art. One ought not to be surprised at that, for it is not the first time in history that a disease has become an art. The new art began with Oscar wilde, and the innumerable poseurs who have followed boldly or mincingly in his steps.
Much of the self-restraint and personal modesty of the literature of today is but the cloak of an arrogance which, in the writers themselves, is little short of morbid. The writings oi such people, therefore, lack the wholesomeness of frankly admitted pride, as well as the humor of that form of pride which I have called an art.

## Modesty a Good Trait.

There are, of course, genuinely modest writers who express themselves with a modesty which is a part of their nature, leaving the results for the world to discover, and waiting that far off divine event with dignity and patience. But they are so few as to be negligible.
In business it is otherwise. Business is healthier than art, and there fore swelled head has its recognized place therein. And I am not quite certain that it has not a determinable, economic value. Anyhow, a great many people with swelled head seem to hold the reins f commerce. Still, not every wearer of a swelled head attains to commercial eminence. There are failures. But the business man possessing every busines virtue, and lacking swelled head, is in danger of being crowded out. Yet swelled head has entirely ceased to be a disease in commerce; it has become an art. It might be described as the art of window dressing, the art of so displaying your personal goods and achievements that others may sez them, and approve in the same way as you yourself approve. It is the faculty of letting your light so shine that men may see your good works and glorify you. A great deal depends, of course, upon your having the goods to display, and even then the practitioner of the art risks many dangers. To carry a swelled head is in sense, to court destructive. But on the other hand, if you do not court destruction you will never achieve anything. Achievement is involved in risk; if you throw your cap in the air for very joy there is danger that you may not catch it,
and that it will get damaged; but Union Thugs Insist on the Label. that does not mean that it is not worth the risk.
Achieve Something by Swelled Head.
All those who achieve anything worth achieving, and I do not say that commercial success is one of these things, have done so by always being prepared to burn their ships That, you may say, has no apparent connection with swelled head, but if you do say it you are wrong. If by wearing a swelled head you risk the wrath of those who think they have no use for such an article or of those whose reason is controlled by their modesty, you are certainly taking risks. For even granting that swelled head in any form is offensive, it is never half so offensive as the modern habit of toadying to every one for the sake of prestige or emolument.
All of this may be a matter of taste. And the prevalence of swelled head in the modern world may mean that the majority of people either like it for its own sake, or like to be taken in by it. I stand with neither. Swelled head never deceives me, but on the other hand it never offends me; still, I do not think I would go so far as to say I liked it. It amuses me more than the comic supplement.

It is far, far better to be amused at swelled head than to be offended by it, for the latter may, as I say, convict you of the complaint without raising you to the dignity of a joke. But whichever way we look at it, let us not fall into the error of imagining that it is only the little people, the insignificant people, the people incapable of achievement, who are the only people who suffer from swelled head.

But if we want to be nasty, if we want to give vent to our indignation and empty our spleen upon the proud wearers of that article, we may always remember that swelled head thrives best of all in a lunatic asyl.im. Any alienist will tell you that pride swells to its fullest extent in the persons of his unfortunate patients.
And this gentle thought may lead us to another interesting conclusion of pathology, although not, perhaps, so well founded, that genius and insanity are closely allied.
H. Jackson.

## A Gentle Hint.

A bachelor had courted a girl for a long time without coming to the point. One evening in Leap Year, the young lady being musical, he took her to a concert.

The orchestra played No. 6, a selection that seemed to the bachelor very beautiful. He bent over his companion and whispered:
"How lovely that is! What is it, do you know?"
She smiled demurely and replied in a low thrilling voice:
"It is the 'Maiden's Prayer?'" he repeated in astonishment. "Why-" But she handed him her programme, pointing to No. 6 with her finger.
He read and started, for the real name of the selection was "Mendelssohn's Wedding March." He bought the ring the next day.

Despite of the fact that Antonio Stradivari, the famous violin maker of Cremonia, died in 1737, long before there was any union of instrument makers, trouble started in the Chicago Federation of Labor recently because of the discovery that some union violinists were playing old "Cremona" violins instead of instruments bearing union labels. Formal complaint had been sent in by the Instrument Makers' Union.
"I move that the communication be laid on the table," said B. C. Dillon, a union violinist. "I play an instrument that cost me $\$ 750$. It is a 'Strad' and I wouldn't change it for ten thousana union labels. I wouldn't give it for a carload of union labelled instruments."

I suppose you think you are an artist?" said Delegate Schlicht.
"I have been playing since I was nine years old. I have played before the crowned heads of Europe," Dillon retorted.
"And the bald heads of America. This artist talk is not business. I wish to see non-union instruments discarded."
"Do you mean to tell me I should throw away my 'Strad' because it has not a union label? You don't under stand what a musician needs. You are not musicians, but mechanics and artisans."
"Don't let me hear any more about artists," said Delegate Ward, of the Band Instrument Makers' Union. "This artist talk makes me sick. Music from a tin pan would sound sweet to a true union man if the pan had a union label on it.

## Apple Holdings Large.

There are about $6,000,000$ boxes of apples in the United States in storage at the present time, and about 5,000 , 000 barrels held, says an authority on apples. Compared with last year there are fully $3,000,000$ more boxes, and practically $1,000,000$ more barrels.
It looks now, continues that state ment, as if it is a case of a war between the box and the barrel. Western apple men, when the season opened, held their prices so high that the speculators kept out. The result is the heaviest storing by actual owners on record. The Western shippers are still high in their views.

Approximately there are about 125 days following New Year's to clean up this storage.

While the large storage houses around the Twin Cities, New York, Chicago, Philadelphia, Pittsburgh, Cincinnati, Boston, St. Louis and Kansas City report larger holdings on barrel goods than last. season, it is admitted that the stocks of box goods at these points are in many cases double those of last year.

## Not That Kind.

"Yes," said the man who had been traveling in the wild West, "I saw three trains held up one night."
"Heavens!" exclaimed the innocent bystander. "Was any one hurt?"
"No," said the traveler, as he reached for his hat. "They were held up by women in a ballroom."

Supposing To-night
your store burns, and your day book. journal and ledger, or credit account system, is in the fire

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Address
Business
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Annual Convention Nation Shoe Retailers' Association.
The second annual convention of the National Shoe Retailers' Association, which was recently held in New Yori City, was well attended.
President Andrew C. McGowin received a hearty welcome in calling together the opening session of the Association.
"This Association," he said, "is at best an infant one, being but eighteen months old, and its growth, I am grat ified to say, has not been of the mushroom order. We have proceeded on the slow, safe and sure road which, we believe, will lead us to success. I take a great deal of comfort in that belief. If the shoe retailers of the United States who do not yet belong to us would familiarize themselves, as hope they soon will, with the work that has been done the past year and a half, they would feel it a disgrace in not being members. No man benefits others without benefiting himself. A membership in this organization pays large dividends, and while some may remain outside and yet benefit by the work that you are doing, it is not the right spirit, besides being a bad practice.

While it was found that a number of shoe dealers not members were present they were warmly greeted and asked to remain and take part in the discussions. The members of the shoe trade press were also greeted with warmth by President McGowin, who stated that the trade journal editors and representatives are associated honorary members, whose advice and assistance are highly appreciated and esteemed.
Getting Down to "Brass Tacks."
Secretary Twaddell, after roll call and reading of the minutes, stated that there was so much work on hand that it would be necessary to get down to brass tacks. He said that a large membership is needed just as soon as possible and that it is up to the present membership to see to getting it.
"We have a large number of the best dealers in the country," he said, "and many of the smaller but equally as progressive ones, but my eyes have been opened to the possibilities of this organization and the membership will come-it is only a matter of getting out and getting them. I am of the opinion that we shoe retailers are a litle bit afraid of one another. We are used to looking into our rivals' windows. Why not go inside and look out? 'Get together' is the watchword. Let's pool our interest in this Association. The cost is slight, yet it is too great a burden for a few
hundred to carry, when thousands re ceive the benefit."
Button Fastening Machine Business Though Chairman Eastwood the Protective Committee reported that it had investigated numerous complaints against the so-called button fastening machine monopoly as to the way their product and patents are handled, also in reference to the cost of their wire, the basis of the latter complaint being that the charge of wire was excessive
"As I knew that they were furnishing their machines on the basis that the revenue on their invention was derived solely from the sale of their wire, I did not feel that the complaint would hold water," said Mr. Eastwood, "and on that one point alone that we could not make out a good case." But within a week, he said, he had learned that this so-called monopoly had, through its directors, acquired control of all mechanical button attaching machines. In fairness his committee had granted a request of the Elliott Machine Co. for a hearing before the convention.

Business Methods Explained.
On invitation of the convention Vice-President Powers of the company, explained the attitude and position of the Elliott Machine Co. and answered numerous questions, after which he was thanked for his attendance and his interest in coming before the meeting. Mr. Powers explaineu that his company is not an octopus or trust, that its methods are not unfair and that it is not taking any money from shoe retailers with out giving a just return.
He explained that because his company charged 70 cents for using its machines a certain length of time the impression had arisen that they were charging 70 cents for 5 cents worth of wire, yet the fact remains, he declared, that they are charging 5 cents for the best wire obtainable and 65 cents for the use of the machine, and that they must have that price on account of the repair service rendered retailers. He added that for every machine that is in the retailer's store his company has in reserve in all large cities an extra machine, ready for installation on notice if the leased machine breaks down. That machine may be used until the store machine is put in proper order.
Charge for Repair Service and Wire.
It was explained that the charge of $\$ 1.15$ a coil for wire is to those from whom it is necessary to collect from through a jobber, thus meeting the added expense. If the machines were sold outright, he said, dealers would not be so well off, as the repair serv-
ice would not be available extra machines would not be on hand as now for use while repairs are being made and much delay would be entailed in sending the broken machine to the factory.

Mr. Powers denied that his company owns or controls the Trojan, Wilkens or Universal button fastening machines. The company, he furth-
er explained, does not maintain extra machines and repair departments in every city, but there are 72 agencies at present for repairing machines.

Cost of Attaching Buttons. Further discussion brought out the fact that it costs about two cents or a fraction over that figure to fasten buttons on a pair of women's shoes. President McGowin said that the cost

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## HEROLD-BERTSCH SHOE CO.

Mfg. "Bertsch" and "H. B. Hard Pan" Shoes GRAND RAPIDS, MICH.

## An Early Spring is Predicted

And this means an early demand for


There is pleasure and profit in selling goods that satisfy
Write for new catalogue and price list

HIRTH-KRAUSE CO.
Grand Rapids, Mich.
appears extravagant, but he tempered his criticism by adding: "It is not extravagant, however, if it $j s$ done now not to-morrow, not the next minute, but now, and as well done as you can do it."
Several members commended the company for the prompt service they received. Mr. Powers volunteered the information that he understood several other companies are coming out with automatic wire machines, which will give the Elliott Company competition and permit the trade to judge if their service is not the best. One System of Size and Width Marking.
Chairman Eastwood of the Committee on Resolutions, explained that the Committee had undertaken to simplify the question of size markings and to eliminate the multiplicity of size codes now in use, which is a great embarrassment to manufacturers and to retailers who are endeavoring to fill telephonic or written orders. The code marking sent in often is misinterpreted, resulting in much confusion. The resolution, provided for plain figures or one uniform French marking, and was adopted.
During the discussion of this resolution, R. S. Healey of Worcester, asked if it wouldn't be advantageous for all manufacturers to stamp their shoes in plain sizes. "Nobody would be any poorer for it," he suggested. "and that certainly would be uniform throughout the country.

Mr. Eastwood said that in his Rochester and Buffalo stores no code marking is used, sizes and widths appearing in plain figures. He explained that the Committee on Resolutions thought it best to put it up to the manufacturer and give the retailer an opportunity to order either in plain figures or code, but restricted them to one code, doing away with the twenty or more codes now in use.
Mr. Slater suggested that a code marking means very little if a manufacturer uses a quarter or half-size extension on his lasts. He thought the manufacturers should guarantee that the length of their lasts would be according to a fixed scale, or measurement. Mr. Burt said that it was a question of size markings, and not lasts. Mr. Hagan agreed with this, and said that the retailers simply are willing to help out the manufacturers and if they cannot agree on a simplified code system it is their funeral, not the retailers'.
President McGowin made the interesting statement that in the Wanamaker stores the French size markings, in use for twenty-five years, has been abandoned, and hereafter all shoes will be marked in plain figures.

French Markings Abandoned.
"We believe that the time of intelligence has come among women," he explained; "they don't care whether they wear a ten or a two and one-half $B$; when they are married, or any time. They wear what is comfortable and what the genius of the trade is able to put on their feet. We have better people selling our merchandise to-day, more efficient salespeople, more intelligence, and that is one reason for a greater amount of profit."

A resolution, presented by the committee, recommending that retailers buy their top facings and special labels in quantities, thus expediting prompt delivery of his merchandise, was adopted.
Fake Advertising Booklets Denounced.
Mr. Eastwood presented a resolution condemning the practice of soliciting money under the guise of "association publications" and veiled as "advertising."
The resolutions presented by Mr. Eastman were adopted without a dissenting voice, showing the unanimity of feeling in the effort to stamp out this evil.

System Subordinate to Service. Retailers have had system preached to them as the one great and only necessity for successful business until the wonder is they do not get up in their wrath and kick all system out of doors. What is told us too often becomes naureating. Whenever there is a writer for the trade w'o does not know what else to say he falls back upon the old word system. until it has become so polished with use it shines like the morning star.
As a matter of fact, system is a very good thing, but it is not the beginning and the end of all that is required. There is a word, not so often used. that carries with it at least equal sig. nificance, and that word is service. You need system in your business, but you need it only as an adjunct to service. The latter is the real thing It is what holds the trade you have. You may not believe it, but almost any one with experience will tell you it is easier to get trade than to keep it. Various successful and legitimate schemes may be worked for getting customers into the store for the first time, but they are not there permanently just because they have come once. What do they find? Is there efficient and satisfactory service? Arc they waited upon by accommodating salespeople? Are the goods delivered promptly and cheerfully? Are they made to feel that their custom is appreciated? In short, have they been given such attention that it will be a pleasure for them to come back again? If so, then service has gotten in its work. System is necessary to put and keep everything in smoch rumning order, but service is the puller. Without it all the system in the world would be useless. It would lie of dry rot not having anything to work with.

More Fitting.
A young lady and her fiance were waiting for a street car. After several cars had passed that they were unable to get abroad the young man became impatient. He waved frantically at the next car as it hove in sight, then leaped upon the platform and said in a pleading voice: "Come on, Helen; we can manage to squeeze in here, can't we?"
She blushed faintly, but sweetly replied: "I suppose we can, dear, but don't you think we'd better wait until we get home?"

The time to keep quiet comes oftener than we sometimes think.


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The Michigan People
Grand Rapids


Wanted-Polite Equivalent for Slang Phrase.
To stand things or not to stand things-very often that is the question. Whether 'tis better and safer and more politic and more as everybody else does to suffer all the absurb little tortures with which life seems to be fairly crammed, or whether it shows more courage and spunk to set one's foot down sometimes and just let folks know that you won't endure an iota more, let results be what they may!

It is apt to stir up such an awful fuss if one sets out not to be imposed upon. The Good Book gives us this pointed illustration: "Or what king, going to make war against another king, sitteth not down first and consulteth whether he be able with ten thousand to meet him that cometh against him with twenty thousand? Or else, while the other is yet a great way off, he sendeth an ambassage, and desireth conditions of peace."
Haven't we found many, many times when we went to war without figuring on the consequences beforehand, that before we got all through with it and paid pensions to the soldiers and their widows and minor children for fifty years afterward, that we wish we hadn't gone into it. So our jingo spirit is restrained by a fear of consequences, and we are ready to purchase an ignominious peace at any price, and we settle down to an at titude of mind that is ready to stand almost anything. We women can't see any other way to get along.

The depths of envy have lately been stirred in my heart by the neat and effective use that the school boys and the street gamins make of that bit of current slang "Aw forget it!" Does a companion become boastful of what he has or what he has done or what he expects to do, the remedy is promptly applied. A scornful "Aw forget it!" checks him instantly. Is the boy whose conversational tendencies have thus summarily been restrained offended? The code of boyish etiquette allows very few causes for offense-certainly such a trifle as being choked off while talking is not one of them. And what does a boy care if another boy should be offended anyway? Have you ever thought how much wiser boys are than their sisters, mothers, grandmothers, aunts and female cousins, in that they never lie awake nights worrying for fear someone's feelings have been hurt?

A large number of cases occur to me where an "Aw forget it!" would come in handily. I will mention just a few. There is the case of Rex A1gernon Crampton, or rather the par-
ents and immediate relatives of Rex Algernon. It should be explained to begin with that Rex Algernon has occupied the exalted position of great and only baby in a large circle of relatives for four years. The reader will readily surmise that he is some offspring. His papa and his mamma and his four grandparents and his Uncle Jack and his Aunt Hattie and I can't tell how many cousins seem to consider that as a topic for conversation Rex Algernon is unequalled. At a gathering where any of the Cramptons are present it is impossible to launch any other subject until all the latest minutiae regarding Rex Algernon have been fully disposed of In his early infancy it was his wonderful hair and his beautiful, beau-tiful eyes. Then his teeth began to come. His creeping and his initial attempts at walking all were fully reported. And his talking! It seemed as if the very limit of endurance was reached when Rex Algernon's baby talk was echoed on every side. But we were not done with this scion of a noble race when he became able to articulate his t's and r's. We have now to hear all his cute sayings. It wouldn't be so bad if the Cramptons didn't consider every syllable the child utters cute. It seems strange that they can't realize that other people are not interested in hearing all Rex's sayings and doings as they are in telling them. If some one only had the nerve to say "Aw forget it!" to the Cramptons just once, I wonder what the effect would be. I hardly should want to be the person to do it, but I greatly wish it might be done. But it would make them all fighting mad and there's such a tribe of them. Let's consider trying it on someone else first.
There's Miss Kate Wetherby. Kate's talk is tiresome because it is so instructive. After obtaining her first degree at college she took post graduate courses until it is safe to say that she has ascended the ladder of culture about as far as they go. She can discourse learnedly on Greek mythology, or the anatomy of the prehistoric reptiles, or the writings of Maeterlink. All the trouble is that people don't want to listen to her. The human mind is so indolent that it just naturally resents being taught anything. Kate would be far more agreeable to most persons if she could literally "forget" a lot that she knows and is forever pedantically trying to pour into unwilling ears. But who is going to tell her? Who indeed?
And there is Gadsby, the egotistical old boy, with his everlasting jokes which are staler than a circus clown's
and not half so funny, and his interminable stories of which he always is the hero. Gladsby is a bore if there ever was one. Men avoid him as much as possible, so the women of his acquaintance are the more afficted. If somebody would whisper an "Aw forget it!" into Gladby's ear, "what a balm to the weary" it might prove! But who could ever have the heart to disturb his self-satisfaction serenity of soul? We will endure him yet longer rather than jeopardize his happiness.
Mrs. Milburn is a very nice, bright woman, but she makes us all whisper "swank" under our breath. She has some money, not an exceedingly large amount as fortunes go nowadays, and she hasn't had it a great while, but it has gone to her head badly. She talks loftily about her automobiles and her chauffers and her servants-always her servants. It is needless to say that her grandiose manner is worse than wasted upon friends who do their own housework and know that up to two years ago she did all of hers. Since she got her money she has traveled a little. The places she has "done" and the money she spent and the clothes she wore while doing them are favorite topics with her Now if someone would just say "Aw forget it!" to Mrs. Milburn when she gets to running on, it might do her (and the rest of us) a world of good. But it is exactly like the old case of attaching the bell to the cat-everyone agrees that it ought to be done, but no-one is willing to undertake the job.

On the whole it is evident that "Aw
forget it!," which seems to answer very nicely for the boys, will not just serve the purpose for the sex that is given to nerves and feelings. Something more subtle and refined is required. What is wanted is some genthe, delicate, unobtrusive method by which the talkee may convey to the talker the impression that while she, the talker, is still the dearest thing in all the world, and the talkee wouldn't for a moment think of severing pleasant relations with her, and wants everything to go right on as if nothing ever had happened-still, further conversation along the talker's present line will be unwelcome to the talkee. It must be done in such a way that the talker will take it all in good part and no ripple of commotion disturb the glassy smoothness of the social pool.
Is our ingenuity equal to the task? Or must polite societv's paragons of grace and beauty continue to suffer the miseries of boredom, while the hoodlums of the streets gain instant relief from a wearisome conversation by a blunt "Aw forget it?" Quillo.

When Curling Ostrich Feathers.
When feathers are being curled they should be held in the left hand with the fiber to be first curled lying over the forefinger of the same hand. The curling knife, or if this is not to be had, a blunt instrument or a paper knife will do equally well, should then be drawn under the fibers from the rib to extremity when they ring or curl at that point, and should not be less than a dime piece in size.

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In the same high class with Foley Kidney Pills

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Advertised and Sampled all over the entire country.

All Foley \& Co.'s medicines are made and advertised strictly to conform to the Pure Food and Drug Laws.

FOLEY \& CO.
Chicago, Ill.

When Vanity Is a Virtue. It has not been so very many years since that little girls were told that it was very "vain" for them to look at themselves in the glass and thereupon instructed to look up certain scriptural quotations on the subject of vanity.

As a matter of fact, however, is it vanity only in every case which tempts us to gaze earnestly at our reflections and urges us to make the best of what beauty we posses and to improve ourselves if possible?
There is a decided distinction between vanity and self respect and there should be no mistake in regard to the definition of the terms. I, for one, am decidedly of the opinion that our self-respect leads us to keep ourselves sweet and clean and to be as lovely as possible externally; "cleanliness is next to Godliness" and its moral lesson you have already found out if you have ever attempted any slum visiting. Personally I believe that cleanliness promotes Godlines.

Since we are to inhabit our bodies for a life-time we certainly should be expected to keep our abode as attractive and wholesome as can be. It is not only bad house-keeping but insanitary to dwell in a poorly run neglected establishment, nor is it any moral support to mind or soul to dwell in a neglected uncared for body.
It is, of course, vanity in its truest sense to deck the person with gaudy unsuitable clothes, to cloak a poor complexion with artificial coloring, to pose and to use conscious means to show off one's attractions. A woman who does that always reminds me of a house gaily painted without and with lace curtains at the windows but ill-kept within where it does not show. As a cloak or as an advertisement of one's charms it is, of course, vanity pure and simple which dominates the motives for self-decoration but when there is a natural and honest desir? to look as well as possible why is it necessary to impute a wrong motive? For instance, take a girl who is badly freckled so as to be actually homely although otherwise her features are good. When she knows those blemishes can be harmlessly removed and thereby render her an attractive young woman can you call it mere vanity which actuates her to put her spare pennies into removing the pests which have made her shy and selfconscious? A girl who is homely and knows herself to be homely is apt to grow retiring and stand an uneven chance of success in either the business or social life unless she is able to rise above it. The trouble is not so much that she is incapable of mental activity and effection, and not that others do not know she is worthy but that the nicknames flung at her from childhood and her knowledge of her deficiencies in looks have tended to backen her natural bouyancy and made her sensitive about herself and resulted in a pitiful lack of selfconfidence and ambition.

Freckles are of course nothing compared to the dreadful ravages of smallpox and skin diseases of the sort or another which render the fairest complexion repulsive. Why then should
not one use a safe means to remova smallpox pittings when it can be done? When smallpox was of common occurrence and the results inevitable how many maidens were sacrificed to its ravages? The blemish in more than one case decades ago caused broken engagements and shattered many romances. Fortunately we know better nowadays how to combat both the disease and its consequences but would you call it vanity to attempt to restore a scarred face to its pristine smoothness?
I call it sheer carelessness for a woman to neglect her appearance. It is an important asset in either a professional or domestic career and I think women are beginning to realize that more every day. It is no evidence fo vanity to be well-groomed. It is a sign of good breeding not only to be appropriately dressed but to be well manicured and well kept in regard to hair and complexion and all the details which go to make up the toilet of the careful woman.
I hope you note the distinction between well dressed and expensively dressed. To be well dressed by no means requires to be expensively dressed and I consider no woman well dressed who is conspiciously clothed beyond her means. If we cannot change our gowns five times daily we can be neat about gloves, shoes, collar and veil. If these things be good they will cover the multitude of faults with the gown.
If you have but one gown be sure that it is in good taste and since your conscience will be clear of extravagance let us hope that thereby your face will be less drawn than if you were worrying over how to pay for five gowns which you thought it necessary to provide out of an income suited to one.
It is vanity to think too much of finery of course but it is surely not blamable to look as well as possible with what you can afford to spend. It is as I have often remarked quite possible to buy pretty and becoming clothes even if they must be cheap and it is quite possible to be shoddy in very costly garments.

I do think that the fear of being considered vain is apt to lead us far on the very road we wish to avoid. In our efforts to avoid vanity we appear so self-conscious and belittle ourselves so conspiciously that we actually seem to others to possess the quality we wish to deny.
Self-consciousness is indeed a supreme condition of vanity because it leads us to consider ourselves so constantly that our wish to appear well to others makes us really vain. This sort of vanity can only be overcome by self-forgetfulness and has nothing to do with the honest effort to care for our bodies as they should be cared for, and as tastefully gowned as we can afford. In other words a little of the right sort of vanity is a very good thing because it leads us to endeavor to keep ourselves in good condition and to avoid sinking into the slipshod careless neglect we are apt to assume when we think the world does not treat us exactly as it should.
The most dangerous form of vanity
is that of self-satisfaction and for that reason I have left it to the last for emphasis. I don't believe that mentally, morally or physically any of us are so faultless that we cannot be improved. Those who see no room for improvement in themselves are truly vain. Satisfaction is very dangerous indeed to the beauty for not only does it prevent her from searching for and overcoming any small defects but it also tends to make her careless of the charms she already possesses and then before she can wake up to the fact she has reached the zenith of her beauty, it has sometimes gone before she has begun to realize that it has even reached its heights
We cannot be prodigal of our good looks and when we are so fortunate as to possess them we should certainly try to preserve them. Professional beauties realize this fact and never allow the lines and other defects to make a beginning but others are not so careful although they have all the more need to keep what they have.
It is not entirely vanity, is it, which leads us to ward off the threatened attacks of Father Time? Or if so is a vanity distinctly to be encouraged, for there is nothing like a youth ful face to keep a woman young in spirit. Hebe.

Stick to your principles. Your place in life is where you place yourself, not where some one else put you.

It is awfully hard for the averag man to keep his advice to himself.

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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.

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Michigan Retall 1. dware Association. President-Charies H. Miller, Flint. President-Charies H. Miler, Filin, Bay City. $\begin{aligned} & \text { Secretary-Arthur J. Scott, Marine City } \\ & \text { Presider }\end{aligned}$ Treasurer-William Moore, Detroit

Selling Cutlery Easy Money in Small Town.
"Sight and Unseen" trading took the first jack knife I ever owned and that transaction began the series of lessons taught by experience that comes to all of us. The old one-bladed, split-handled knife that came my way in exchange for a new Barlow was a living reminder to keep an eye on the boy with the "whole blade or ro trade" bee in his bonnet system. It also taught me to stick to a good thing when I had it, and cutlery experience of later days has borne out the common sense of that resolve. This fits hardware stores selling cutlery as well as it does freckle faced, stone bruised youngsters.

The store that ties up to a good brand of cutlery and sticks with it year in and year out is bound to build cutlery business that will stay through thick and thin. Few things travel faster in a small town than facts about edge tools and cutlery. If Bill Jones owns a pocket knife that stands up under strenuous usage for several years he is bound to brag about it and every brag is a boost.

Where the Spider Spins.
Quality in closed boxes is a long time asserting itself. It's a sad fact that some dealers will spend enough energy to move a box car on a rusty side track getting a manufacturer to give them exclusive selling rights in a community and then put the goods carefully away in the shelves and wat! for some inquisitive chap to come and ask what kind of knives you sell. A few knives get out this way, and with a chance to speak and act for themselves. They build business, but the method is slow. It is apt to meet live-wire competition some day that will put it under the sod. I know of two or three such business furerals. They are "Gone but not Forgotten." A live competitor put them on the blink and a patient, painstaking spider wove webs over shelving containing boxes of goods that were justly the pride of some manufacturing plant.
If all hardware men were cut to that measure I'd hang out a sign as an embalmer and joy ride on the profits.

No line of goods presents a better proportion for the dealer who is "itching to get after the live ones" than cutlery. The first big argument in its favor is that there's a healthy profit in it. Business courtesy is a
thing, but the hardware buyer who is on the job to-day is learning to ask point blank, right off the reel, "What percentage of profit is there in it for us?" It saves him tince on the fellow who wants the long end of the profit. If any line of goods won't permit you to meet competition and leave a healthy profit, the time to keep it out is the second i pokes its head into the buyer's office. I know a buyer who asks the boys in the store what they can get for the goods he is considering, and if he can't buy to sell at that figure and make a healthy profit, he freezes up like a small iceberg. He's a good buyer, too.
Cutlery jumps over the fence to meet you on profits. It's light enough and there is enough in it to make express on parcel post shipments. There are a number of reliable makers looking for your business, but the best manufacturers are looking for live wires only. I visited a store not long ago where about $\$ 300$ worth of pocket knives were crowded into one small case. It was a storage bin. It should have been a show case, with about one-tenth of those knives displayed where they. could get a chance at customers. A cutlery salesman said to me not long ago, "When are hardware men going to learn that display cases arẹ not meant for storage of stock," and I answered him by saying that I thought that condition would come about when factories stopped making display boxes that held stock inside and showed a sample on the outside.

A Simple Selling System.
X window display of cutlery is a simple selling system that gets a crack at your trade about once each year. As live a money maker ought to get more than one run for its money in twelve months. Windows were never meant to boost the sale of goods that cost eighty or ninety cents and sell for a dollar. Keep that in mind and cutlery may come round for three or four good displays each year.
Doubek \& Hawkins run a hardware store down in Bay City, Texas. They don't have a hundred thousand prospective customers walking by their store every day, but they have sand. The window trimmer in this store has both eyes open to the things at home. He doesn't need to send to Chicago, St. Louis, New York or 'Frisco to get the material for a stage setting when he starts out to make a window display of knives. His latest kink is to cover the bottom of his window with clear, white Texas sand, stick up a stub oak tree in the

? Switzer Glass Sales Jars

For five years have helped 10.000 up-to-date retailers ell bulk pickles, oysters, pickled and fancy meats. peaJars, 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.

Send your jobber an order to-day for prompt shipment

$$
\begin{aligned}
& \text { Send your jobber an } \\
& \text { or we can supply you. }
\end{aligned}
$$

0. S. SWITZER \& C0., $\begin{gathered}\text { Pateritres Mrss } \\ \text { Chicago }\end{gathered}$

Our Stock is Always Complete on the Following Lines

## Compo and Perfection Certainteed Roofing

## Also Michigan Rubber Roofing

Genuine Fibretto, Protector
And
Red Rosin Sheathing
Blue Plaster Board
And
Tarred Felt

Michigan Hardware Company
Exclusively Wholesale Ionia Ave. and Island St.

GRAND RAPIDS, MICH.

## Foster, Stevens \& Co. Wholesale Hardware

10 and 12 Monroe St.
31-33-35-37 Louis St.
Grand Rapids, Mich.
background and trim its branch with Boker's Tree Brand knives. Grinders, scissors, carving sets, razors and a few Carborundum stones completed a simple window display. It is doubtful if Tree Brand cutlery ever had a stronger display. This didn't happen in the biggest store in Texas, and this window isn't anywhere near the size of Marshall Field's glass front in Chicago, but Doubek \& Hawkins are mixing brains with business and Boker's line is stronger in Texas as a result.
I have never seen the inside of their store, but I'd bet my favorite knife against a can opener that this window display was supported by a spotless case trimmed with the knives on the inside of that store. I'd take the same chance acquiring a can opener on their newspaper advertisement for that week and that the salesmen in that store were primed and loaded with a line of knife talk that could be pulled with a hair trigger.

If You Have the Sand.
It isn't the size of a display that counts; it isn't the quality of goods you carry in stock that makes business; it isn't the fact that you are on Main street or that your father was a hardware man before you. It's the way you work your noodle and the way you back up that head work with hand work. If this line of talk has started you thinking cutlery and you will get your hands following your thoughts there will be a new display in your windows before the end of the week.
Possibly you can't fill your window with Texas sand, but you can fill it with knives if you have the sand to scrap for all that's coming to you in this profitable end of the hardware business- Iron Age Hardware.
Eliminate the Sentimental in Granting Credit.
The harder it is to get on your books the more likely people will b ? to pay you promptly. If you are easy in granting credit and negligent in demanding payment, customers will become as negligent. They will commence to consider you as an easy mark. When you show your determination to make them live up to contracts the more will they respect those contracts. There is such a thing as being firm without being arstere or disagreeable. Treat every request for credit as a business matter and eliminate the sentimental from the transaction altogether when investigating and establishing a basis upon which to grant the request if granting it at all. The stronger and richer the firm the more particular it is in these matters. It needs the money less than some of its competitors, but it insists upon that which is due.
This does not mean there is never to be an exception where unexpected calamity overtakes a debtor, and a little assistance in the way of leniency will carry him over a rough place. Then it is proper to be considerate. But the average is that of which we are speaking.
An old toper is satisfied if he can keep his head above water.

Uttering Checks Against Insufficient

## Funds.

High cost of living has reduced the purchasing power of incomes to such an extent that credits have to be watched with the most extreme caution. It is not that the average of honesty is lower than in former times, but mere existence is so expensive people find thir money will not reach so far as they expected when going into debt. They have fully expected to pay, but have been so hard pressed that when the time comes for settlement the funds available will not reach to the covering of all accounts This makes the part of the credit man more than ever an important feature of business.
People who would scorn the accusation of actual dishonesty are tempted by stress of circumstances which they regret, which they should avoid, but which they reluctantly accept, to take long chances. They put off payment as long as possible and then, to gain a little more time, try checkkiting to add a day or two to the limit allowed for settlement. Commencing this dangerous juggling of bank accounts, and successfully getting away with it for a time or two, it becomes a habit. They are to be pitied, but they are none the less to be watched. For this reason credit men's associations are active in pushing for the enacturent of laws wh: $1_{1}$ shall punish the giver of checks against insufficient funds.
The fact that these organizations find it necessary to work for the enactment of such laws shows the prevalence of the evil. An occasional case of that kind would in all probability go by unheeded. But the evil is widespread. Therefore the merchant should take warning and be careful as to whose checks he accepts. Especially should he be cautious about cashing a check, or giving hack change where the check is larger than the amount to be paid. The latter is a popular way to secure a little ready cash where the drawer of the check is unscrupulous or is willing to take the gambler's chance.

## An Open Shop.

The labor unions of Chicago have purchased a cemetery, where only members of the union may be buried. -News Item.
All his life in a union shop
He'd daily earned his bread,
They buried him in a union gre They buried him in a union grave
When the union man was dead.
He had a union doctor,
And he had a union nurse;
He had a union coffin
He had a union coffin,
They put him in a union grave
When he was good and dead; They put a wanion monument
$t$ above his head.
And then he went to heaven, But to stay he didn't care; He Non-union men were there.
He went down to the other place, And there produced his card; ${ }^{\text {An }}$ And studied good and hard.
And then he laughed, his hands did rub, "Lord bless my soul," said Beelzebub, "Why, this is an open shop!'
Anyway, a bass drum drowns a lot of bad music.
People are actually what they seem -after they die.

# SUNBEAM TANK HEATERS 

Feed Cutters, Fur Coats, Sleigh Bells

YOUMr. Implement and Hardware man. will find the above live sellers right now. We have other winter winners. backed by the Sunbeam advertising and guarantee-why not get acquainted?

WHICH CATALOGUE SHALL WE SEND? Implement. Clothing. Harness, Collars. Trunk, Bags. Blankets.

## Brown \& Sehler Co.

Home of Sunbeam Goods
Grand Rapids, Mich.

## H. Eikenhout \& Sons Jobbers of Roofing Material

GRAND RAPIDS, MICH.

We carry a large stock of Tarred Felt, No. 1, No. 2 and No. 3 Threaded Felt, 250 and 500 square feet to a roll Tarred Sheathing and Barrett Specification Felt


## Four Kinds of Coupon Books

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

## $+2$

TRADESMAN COMPANY, Grand Rapids, Mich.


Grand Councll of Mlehig: U. C. ${ }^{\text {T. }}$.

Last Meeting of Old-First Meeting of New.
Port Huron, Jan. 18-The last meeting of the 1912 Board of Directors of the Knights of the Grip was held in Port Huron Saturday Jan. 18. The meeting was called to order by the Secretary. In the $a b$ sence of President Caswell, Bro. F L. Day was elected chairman.

Roll call found all Directors present except President Caswell, J. Q. Adams and C. H. Phillips.
Reading of the minutes of the last meeting was dispensed with.
All corresp,ondence was relerred to the new Board of Directors.
Secretary Devereaux reported re:eipts of $\$ 1,751$, as follows:
Death fund
\$1,428
General fund
319.

## Promotion fund

Included in the death fund receipts was $\$ 800$ from the 160 members who paid the $\$ 5$ special assessment
The report was accepted and placed on file.

The Finance Committee reported the following bills:
Miss Baker, stenographic work
at the convention
Courtney Bros. printing 5.00

Courtney Bros., printing 14.00 J. A. Hoffman, salary
W. J. Devereaux, salary
J. A. Hoffman, expense to board meeting
13.22
F. L. Day, expense to board meeting $\ldots \ldots \ldots \ldots \ldots \ldots .$.
I. T. Hurd, expense to board meet ing
J. D. Martin, expense to board meeting
H. P. Goppelt, expense to board meeting
C. P. Caswell, expense to board
$\qquad$
The bills were allowed as read and the Secretary was instructed to draw warrants on the Treasurer for the amounts.

The thanks of the Board were extended to retiring Treasurer Hoffman for his efficient services and advice, also for his waiving his commission on the special contribution.
A vote of thanks was given Bro. I. T. Hurd for his services on this Board for the past two years.
vote of thanks was given Bro. Frank N. Mosher for his letter and efforts in behalf of the M. K. of G.
The finance committee reported the following death claims
C. S. Robinson, L. C. Bradfurd, W. H. Marvin, H. J. Fitch, Chas. H. Smith, L. D. Hubbard, R. C Mitchell, S. M Lemon, A. L. Flack, Chas. W. Gilky, R. M. Cope, J. J L. England, H. A. Hudson, R. E. Donovan, S. D Hooper, C. A. Pettibone, H. H. Penniman, G. F. Stewart, L. B. Davis S. A. Durand.

The claims were allowed and $\$ 250$ was ordered sent to each beneficiary,
The claim of Mary E. Dunning beneficiary of Sherman D. Hooper was allowed, as the Board was unable to obtain any information of the whereabouts of Mrs. Geo. Keithkamp, former beneficiary, and daughter of Sherman D Hooper.
The claim of Mrs. B. A. VanRos manlen, wife of P. J. Van Rosmanlen, was allowed, and the claim of Mrs Edith Washburn as creditor of P. J. VanRosmanlen, was rejected.
Governor Ferris notified the Board of the appointment of Bro. J. F. Hammell as one of the members of the State Tax Commission. The Secretary was instructed to acknowledge the same.
The advertising matter submitted by Brother Cowing and W. L. Brownell was adopted and these gentlemen were thanked for their efforts in this matter.

The Board then adjourned.
W. J Devereaux, Sec'y.

Port Huron, Jan. 18.-The first meeting of the Board of Directors of the Michigan Knights of the Grip was held in Port Huron, Saturday, Jan. 18.
President Frank L. Day was in the chair and all the members were present except J. Q. Adams of Battle Creek.
President Day appointed the following standing committees:
Finance-H. P. Goppelt, Saginaw; J. D. Martin, Grand Rapids; J. Q. Adams, Battle Creek.
Legislative-J. J. 「eost, Lansing; E. O. Wood, Flint; Maurice Heuman, Jackson.

Railroad-M. S. Brown, Saginaw. W. D Watkins, Kalamazoo; Joe C. Wittliff, Detroit.

Hotels-F. N. Mosher, Port Huron; M. H. Steiner, Muskegon; G. C. Steele, Battle Creek.
Bus and Baggage-J. C. Saunders, Lansing; V. L. Garand, Detroit; E. J. Schreiber, Bay City.
Employment and Relief--W. J. Devereaux, Port Huron; J. A. Huff man, Kalamazoo; F. L. VanTyle. Bay City.
Sergeant at Arms-Sam Schafer, Bay City
The committees appointed by the President were approved.
The Secretary was authorized make the changes to the by-laws.

The Secretary was authorize.i
procure new certificates and application blanks, to conform with the new constitution.
The secreary was authorize. ${ }^{\prime}$ to answer al! correspondence.
Whea a member states he is u:?able to pay assessment No. 1, of $\$ \mathbf{5}$, the Secretary was authorized to rake the amount from the employment. and relief fund.
The bond oi the Secretary-Treasurer for $\$ 3,000$ was approved.
Adjourned to meet the first Satur day in March.

## W J. Devereaux, Sec'y.

Juicy Jottings From Jackson Council. Jan. 27-Geo. Elliott spent the forepart of the week in Ann Arbor. This is one of his good towns and nearly every merchant is a customer of his for Rab No More soap and washing powder. George has won success through steady and faithful work. For fourteen years he represented the Jaxon Soap Co. and since they sold out he has been with the Summit City Soap Co., of Fort Wayne, making in all a record of over twenty years as successful salesman.
We sometimes wonder if Jackson Council No. 57 has a busier man in its membership than Dean S. Fleming. He is a merchandise broker, member of the City Council, a director in several business corporations, Secretary and Treasurer of the Home Committee of our Council, and activity identified with the interest of the First Presbyterian church. This is only a partial list of his activities. Still he always has time to give you his attention and nothing is ever slighted by him. He counts time as valuable and, therefore, improves it.
Jackson Council is planning to initiate a large class at the regular meeting in March. We hope it will be large enough to meet our allotment in the general increase of membership asked for by Grand Counselor Adams.

Spurgeon.

## Chirpings From the Crickets.

Battle Creek, Jan. 27-Chas. R. Foster, one of 253's main stays, is on his Indiana trip. This keeps Charles away some little time and we don't see him as often as we wish we might. Boyd Cortright has had a few days sickness. He was able to be at his office Saturday again.
Brother Brooks, representative for the Kalamazoo Tank \& Silo Co., is confined to the house at his home in this city.

Since the hotel burned at Holly, lots of the boys are staying at Tren-
ton. Trenton has a nice clean hote run by a live one.
Geo. C. Steele, our worthy Secretary, is especially fond of sauer kraut Any of the boys reading this statement and knowing of any novel dishes or any method to pursue in cooking kraut and improving it in any way, will be well rewarded if they will get in touch with Geo. C. Steele, 94 North avenue, Battle Creek.
Glad to see Muskegon sending in a weekly letter for this deparment. Jackson is also represented each week. I met a salesman in Pontiac !ast week. I asked "How is business?" He said, "I got two orders to-day. I was ordered to get out and I was ordered to stay out."
Our Council has lost another broth-
Chas. Fleming was laid away this past week. Those members of 273 who were at home and knew of his death, attended the funeral. The last issue of the Tradesman has a sketch of Brother Fleming. Our hearts go out to the widow and daughter, for their loss is our loss.
Just three short weeks and we have our February meeting. As you kncw, we will have Lansing and Kalamazoo Councils with us at that time. You will be officially notified shortly, but we want to speak of the coming event now, so you will have ample time to make arrangements with your office and wife to be with us.

Guy Pfander.

## He Knew Who'd Get It.

An aged merchant was very ill and sent for the family lawyer. "I wish," began the sick man, as the attorney stood by his bedside eager to catch every word.
"Yes?" answered the lawyer, hastily scribbling.

All my property to go : o my oldest daughter. I wish to die firm in knowledge that the property is assured to her," continued the merchant, with excitement.
"Of course-of course!" fussed the attorney.
"Would it be asking too much," hesitatingly asked the dying man, "to suggest that you should marry her?

## Could He , Though ?

The impractical man and his wife were moving from one flat to another and were discussing ways of saving moving expenses.
"We can carry lots of things ourselves," said the wife. "For example, I will wear my winter coat over and then ieave it and come back for my spring coat, which I will wear over on the next trip."
This idea charmed the impractical man. "Why, I can do the same thing!" he cried. "I can wear one suit of clothes over and leave it and come back for another."

Didn't Want Anything Worse.
"Didn't you say your dog's bark is worse than his bite?"
"Yes."
"Then for goodness' sake don't let him bark! He's just bitten me."

Truth is stranger than fiction-and usually more unsatisfactory.

## Wafted Down From Grand Traverse

 Bay.Traverse City, Jan. 27-Traverse City Council U. C. T. held its regular meeting last Saturday evening and it was by far the most profitable meeting held this year. The following were initiated in due form and took all the degrees including the seventeenth: John Arata, Fred Meyers, Geo. Severn, John Fetch and Geo. Creech. Brother Gemins of the Alabama jurisdiction affiliated with our Council by transier. Brothers Hannifin and Buck of Grand Rapids Council were visitors, and were cordially received. Plans were consummated for the annual party which will be held Saturday Feb. 22 with the regular session at $2: 30$, and then the banquet. Grand officers will be in attendance and a good time is anticipated. All U. C. T's welcome. Traverse City Council is planning to cop the prize offered by our Grand Counselor for membership gain and others will be obliged to exceed the speed limit if they beat us to it.
At last we have been favored with a morning train north through to Pe toskey leaving at $7: 25$ over the P. M. and we wish to express a deep feeling of appreciation to the officials of the P. M. R. R. for this favor.

We welcome the Grand Rapids scribe Bill Bosman to our fold and hope that he will not put cold water on his undertaking by emptying refrigerator pans on the good work. Keep it up Bill for we are glad to hear from you.

Adrian Oole our Senior Counselor has just returned from Detroit where he interviewed the P. M. officials in hopes of getting the morning train south from here, and we hope his efforts will bear fruit.
Harry Whitbeck succeeds A. L. Davenport in this territory in the interests of Burman Stropel Co., of Detroit and will make his headquarters with us. Mr. Davenport will be missed by the boys for he was always there with his usual smile and we surely wish him success whatever his plans may be for the future.
E. C. Kortenhoff of Petoskey has been elected to the honored position of President of the Northern Michigan Poultry Association. This is appreciated by Mr. Kortenhoff and we are safe in stating that he is the man for the job for he has always been a good judge of "Chicken."

We will observe Easter this year on the 23 d day of March and we probably will be obliged to look for eggs in the snow drifts. We will not observe this day so early in the season again for ninety years from the above date.
John M. Shields, of Petoskey, started out on his trip last Monday morning with three "daisies" but we do not wish to cast any reflections on our brother from the north for they were three real white daisies that Mrs. Shields plucked in her garden a week ago and pinned them on John's coat. What's the use of going to Florida at all. John is known for his truthfulness and veracity.
Geo. Fosmire, Wm. Zylstra and A.
W. Stevenson attended a water fete in o e of our Northern cities.

Grand Counselor Adams, Grand Past Counselor Craw and Grand Secretary Richter paid Petoskey council an official visit last Saturday evening. The Petoskey boys are of the right sort and we are indebted to them for a pleasant time. The Council is in a progressive stage and more will be heard from them in the future.
Traverse City Council will enjoy another one of its season's parties next Friday evening and a good turnout is expected. Fred C. Richter.

## News and Gossip of the Grand Rap-

 ids BoysGrand Rapids, Jan. 27- We are sorry to hear that Mrs. Edgar Clarke is again at U. B. A. Hospital. U. C. F. ladies who can favor Mrs. Clarke with a call should do so. I am sure it will be appreciated. We hope Mrs. Clarke will recover soon.
Mr. and Mrs. Abe Peters, of Dorr, were present at the dancing party and enjoyed themselves immensely.
Mr. and Mrs. John Benedict and Dr. and Mrs. E. Ashe attended the travelers dancing party last Saturday. They felt well repaid for coming up, Senior Counselor J. Harvey Mann and W. D. Bosman called on Brother Stark last Sunday. Mr. Stark is doing about as well as can be expected. It seemed good to see him smile like former days. Call and se him, boys, and you will do him a favor.

Harry D. Hydorn made his appear ance at the dance hall Saturday night We at first thought Harry had made a mistake, thinking it was meeting night, but Mrs. Hydorn came also and dancing was their object. Evarybody was glad to see them.

The various chairmen of the Gran 1 Council entertainment committeen heid a meeting Saturday afternoon at the Association of Commerce rooms to talk over the different arrangements. It means a lot of work but there is a good bunch of fellows a: the head and they are coming fine. Fred H. Buch had the misfortune to slip and fall on the icy walk Jan. 15, which caused him to be laid up for a week. The Executive Committee has passed on his claim and he will receive his check for indemnity this week. We don't know when an accident may come to any of us, but to hold a policy with the U. C. T. makes a man feel that the small cost of keeping up his membership is well invested.

Two members of the executive committee stagged it at the dancing party. They both had good reasons and were allowed to remain and dance.
Qur friend, W. S. Johnson, put one over on us last Saturday. Starting from the office for Battle Crech, he slipped on our rubbers and left a wornout pair in their place. He made good by returning the same. We shall not say any more about it if he will transfer from Battle Creek to No. 131 without delay.
We had the pleasure last week of calling on Brother A. A. Rogers, 'at Grand Ledge and eating one of his home cooked dinners. Brother Rog-
ers is getting along very nicely. U. C
T. members and others should not fail to stop with Rogers when in Grand Ledge.
E. H. Snow was called to California last Sunday night on account oi the serious illness of his father.
The banquet committee has made nearly all the arrangements for March

Tickets will be on sale at . The end this week and can be secured from the banquet committee, William K Wilson, John H. Schumacher, E. A. Bottje, I. E. Gorden, B. A. Hudson and W. S. Cain.
Mr. and Mrs. C. L. Glasgow have accepted an invitation to be present at the eleventh annual banquet.
If any U. C. T. or a friend of a U. C. T. desires anything published in these columns, call up Citz. 34114, o address 111 Luton avenue.
Neil DeYoung, District Passenger Igent, of the Pere Marquette R. R. has shown himself to be a friend of the traveling men. Look over the Pere Marquette new time table and connections and you can bank on the fact that Mr. DeYoung was a big factor in putting these through. When any of the boys want anything and speak to Mr. DeYoung about it, he will move heaven and earth to do it, and he generally gets what he goes after.
Let us show our appreciation, by patronizing the city ticket office, in the Morton House. After your conference with your general manager, Saturday, you know where you are going the following Monday morning. Why not go over to the city ticket office and buy your ticket for that point and avoid the early Monday morning crowd? You know that every Monday morning you get down at the last minute and have to stand in line. Just think of all the trouble and worry this would save you by patronizing the city ticket office in the Morton House, Saturday afternoon. It will only take about five minutes of your time. We wish to call your attention to the new schedule on the Pere Marquette R. R.
Pentwater Division now leaves Muskegon daily for local points north at 8:00 a. m. Returning from Petnwater daily at 7:00 p. m., arriving at Muskegon at $9: 20 \mathrm{p} . \mathrm{m}$. This is what we have wanted for so long, now let us use it.
Ludington through train leaves Grand Rapids, at $5: 55 \mathrm{p} . \mathrm{m}$, for Ludington daily except Sunday, making local points and change cars at Walhalla for Manistee. Returning, leave Ludington at 6:35 a. m., for Grand Rapids.

Saginaw evening train leaves Grand Rapids, at $5: 45 \mathrm{p} . \mathrm{m}$., instead of $5: 35$ p. m.

Petoskey Division fast train leaves at $1: 50 \mathrm{p} . \mathrm{m}$., instead of $1.40 \mathrm{p} . \mathrm{m}$.
Detroit train leaves at 7:00 a. m. instead of 7:12 a. m. The local Detroit train leaves at 4:05 p. m., instead of $5: 45 \mathrm{p} . \mathrm{m}$. The fast Detroit train leaves at $5: 35 \mathrm{p} . \mathrm{m}$., instead of $5: 25$ p. m.

Brother F. F. Scott would make a good Indian, if his face were only painted. The Indian dances at the U C. T. parties are getting quite popular. Big Chief Scott was there with
bells on with the warwhoop and
tomahawk.
The new degree team will please take notice: You are requested by the captain, Bill Lovelace, to appear at the U. C. T. parlors in the Herald Building, at $6: 30$ p. m., Saturday night, February 1. These are the boys that are on the new team: Wm. Lovelace, captain, John Schumacher, Abe Mindel, H. P. Damon, Bert Bartlett, R. J. Ellwanger, Paul Berns, A. P. Anderson, P. C. Damstra, Joe Perkins, H. C. Harper, I. F. Gordon and Miss F. C. Mooney.

> W. D. Bosman.

## Petoskey Council Doings.

Petoskey, Mich., Jan. 27-A t the regular meeting of Petoskey Council No. 235, held last Saturday evening, Grand Counselor John Quincy Adams

Battle Creek, Grand Secretary Fred C. Richter of Traverse City, and Grand Past Counselor George B. Craw of Petoskey, were present.
The remarks of the grand officers on the good of the order were received with much enthusiasm. After the regular order of business and initiation a social session was held. It has beerr known for some time that John M. Shields was a grocery salesman of ability and a U. C. T. booster, but at this session it was discovered that he is a toastmaster of skill and distinction.
Brother Shields called upon Past Counselors Thos. Travis, E. C. Kortenhoff and R. L. Baker and their responses were thoroughly enjoyed Grand Secretary Richter was sur prised and pleased to find his portrait hanging on the walls of the Petoskey Council rooms with this title above, -Frederick C. Richter's first appearance on the road."
James A. MacKenzie, of the Soo, salesman for the Petoskey Grocer Company, has been confined to his home with illness.
Missing-Harry Peister, at the U. T. meeting Saturday evening.

Senior Counselor A. J. Nyman, has made a reputation as an after-dinner speaker.
George S. Danser, Manager of the Petoskey Grocer Company, has returned for a business trip to Clarksburg, W. Va.
William Vander Made has transferred from No. 235 to Traverse Council. He will be missed here and the best wishes of his Petoskey friends awill go with him to his new field.

> Thomas J. Bailey, Sec.

Annual Meeting of Michigan Division. Grand Rapids, Jan. 27-The annual meeting of the Michigan State Division of the T. P. A. of A., for the election of State officers for the ensuing year, will be held at the Pantlind Hotel, Saturday evening, Feb. 8. A banquet will be served at $6: 30 \mathrm{p} . \mathrm{m}$. in the private dining room up stairs and the committee promises something good. The dinner is given by the State Division for a good social time and if you have a friend who is eligible to membership in our Association and a possible prospect would be pleased to have you invite him to join us and get better acquainted.

Clyde E. Brown, Secy.


Michigan Board of Pharmacy President-John Joard of Pharmacy, Secretary-W. W. E. Collins, Owosso.
Treasurer-Ed.win T. Boden, Bay
 January meeting-Detroit.
Michigan State Pharmaceutical Associa. ids. President-Henry Riechel, Grand Rap${ }_{\text {ids. }}$ First Vice-President-F. 2. Thatcher, Ravena. Vice-President-E. E. Miller Traverse City Secretary-Von W. Furniss, Nashville.
Treasurer-Ed. Varnum, Jonesville.



Michigan Pharmaceutical Travelers' As.
 Secretary-Tr
Grand Raplds.

Grand Rapids ${ }^{\text {Orug Club. }}$.
President Grand Rapids Drug Club.
Vice-President-E. D. Dichgeesser. Vice-President-E. D. De La Mater.
Secretary and Treasurer-Wm. Secre
Tibbs.
Exec Executive Committe- Wm. Quigley,

Suitable Sidelines for Country Druggists.
The country druggist is located in towns of less than 5,000 population. In the absence of exclusive stores of certain character in towns of this size there is an opportunity for the development of business in certain sidelines, which goes far to offset the disadvantage of limited prescription and drug trade. The development of sidelines, therefore, is of great importance to the average country druggist, for without these he could neither prosper nor maintain his commercial existence.
It is far better to confiner ourselves to a few, well-selected sidelines and to develop these to the utmost, rather than to spread our efforts over many. It is concentration of effort which counts, while "too many irons in the fire" will burn. Broken lots and neglected stocks of sidelines depreciate rapidly in value, and oftimes serve but one purpose-to increase the showing for stock in trade at the annual inventory.

Local conditions will determine the most suitable sidelines to carry; and it is sometimes the case mistakes are made which prove a positive handicap to a business.
Wall paper is one of the sidelines that should be avoided. Theoretically, it affords a splendid profit; but in practice it does not, as your prospective customer nearly always has an exaggerated idea of its cheapness, and is willing to invest only about what your goods costs you at wholesale. Rather than lose a sale on rapidly depreciating stock, and on an item which is rarely ever in demand, you will be tempted to accept cost for the amount sold, leaving a lot of
worthless and unsalable remnants on hand.

Leather goods do not keep well, and require considerable attention and care. This is a line which, if handled at all, should be bought only in small lots, and which shoul 1 be well protected from dampness and dust.

Spectacles are a profitable line in the event there is no local optician. The only way to handle spectacles is to buy lenses and frames separately, and fit them as needed. Itinerant spectacle venders now absorb a very large proportion of this trade, while proposed laws regulating and restricting the sale of glasses to licensed opticians will in the future make this a most uncertain line, except to those who have the requisite qualifications to practice optometry.
Books-In some cultured communities the sale of books may be devel oped with some success. In this connection it is necessary to keep well posted by reading The Bookman or some similar trade publication and buy only the most popular books listed. No article on your shelf is harder stock than a novel out of date, and it requires judgment and care to avoid accumulating a lot of unsalable books. There is no opportunity for the sale of fiction if there is a public library in your town.
School Books-I have never handled school books, the margin of profit is too small.' Ten per cent. on small sales like this is simply doing business for fun or for glory. Neither fun nor glory will pay living expenses nor the cost of doing business; and, if you are not careful, non-profitable lines will increase your cost of doing business, on account of requiring extra help and expense to handle. Blank books, pound papers, tablets, papeteries, score cards, pencils, etc., are the best part of your stationery department. You can develop a nice and profitable trade by carrying a good and well-selected stock of blank books all the time. This will bring you another profitable business. The local merchant will appreciate the opportunity of making a good selection which will save him the time, trouble and expense of ordering his blank books from the city.
Postcards can be handled also. This fad seems to be here to stay. Not long ago postcards were sold at enormous profit; that time has passed. Now a dealer can handle postcards successfully only by carrying a nice and clean assortment, constantly renewing them with new subjects, and by selling them at popular prices. So much of this stock is damaged by dust
and fly-specks that it is doubtful if this line brings profit except to bring people to the store.
Some drug stores carry safety razors and cutlery. It seems that this line is entirely out of place in a drug store. The good-will and support of the hardware men and the local barbers will surely offset any trifling profits derived from this source.

Window glass can be handled by the druggist as well as by the local hardware stores; and if any attention is given this department it can be made as profitable as any, investment considered.
Seeds are one of the best sidelines for the country druggist. It pays to make a specialty of seeds, regardless of the amount of local competition. There may be a box of consigned seeds in every general store in town, but you can do the seed business of the town-and should do the bulk of this business-if you buy your goods in bulk from reliable houses, make your own prices right, and advertise your seeds from January till April. Don't be satisfied with the sale of garden seeds, but go after the field seed business. You can sell amber cane, early corn, millet seeds, etc., just as well as beet seeds or cabbage plants. Every seed customer can be made a customes for drugs, also. Every family in your community, with a few exceptions, buys see 1s of some kind. You are better prepared to handle this business than the general merchant, and should be the natural distributor of the seeds for your locality.
House paints can also be handled, and carried by the majority of the country drug stores. This is not a profitable line within itself, unless a good cash business is developed, where the "turnover" is often. The margin on house paint is always close, on account of competition in every direction. It is the sale of small items, colors in oil, varnishes, floor paints, wall tints, floor waxes, etc., that afford the druggist a satisfactory profit. I would suggest that each druggist obtain the exclusive agency for a line of first-class varnish stains. Buy these in all colors and in all sizes, that you may be enabled to supply trade demands. Make a demonstration of the goods and get the cordial co-operation of the local painters. It will surprise you the amount of business that can be done, as there is a large field for the use of varnish stains in the home for furniture, interior floors, etc.; and every home can use them to advantage.

While not to be considered as a sideline, I would suggest, if you have not already done so, that you put up a line of your own preparations. It matters not if you have the exclusive agency for the best-selling line of medicines on earth. It matters no that you can buy non-secret preparations as cheaply as you can make them. Your preparations are yours alone. No danger here of having the agency taken away from you. No danger of having the wholesale price advanced to the patent-medicine level, after you have created a good demand
for them. No danger of having the retail price cut to pieces by some unscrupulous "cutter" who wants to get advertising at your expense. The sale of your preparations is your alone.
Begin with one preparation at a time; use the best formulas obtainable; prepare them with care and see that the goods are uniform; use neat and even expensive lithographed labels, bottle caps, etc.
These small points are important, as a favorable impression aids in making sales. Advertise your preparations in the local paper and by circulars. If you derive but little benefit in direct returns by this method it will yield compensation indirectly, as your standing and prestige will be strengthened by your ability to successfully compete with the nostrum makers.
But your advantage does not end here. Your confidence in yourself, born in having dared to launch your products out on the uncertain sea of public favor, will be a valued and necessary factor in strengthening and maintaining you in the battle for commercial success in which we are all engaged and in which only those who have enthusiasm, confidence and courage can ever hope to conquer.

> J. P. Walker.

Mr. Walker's article is replete with suggestion and warning to the small town druggist for whom it was written. Many of his findings do not, of course, apply to the large town or city stores, owing principally to the difference in the class of trade and their demands. The very sidelines which would appeal to the country purchasing public are those which would become "dead wood" on the shelves of the city drug store, while in the leather goods, and similar articles which do not pay for keeping in a country store, the city druggist finds steady custom and a good protfi. The article emphasizes the necessity for brains in business, right buying, right handling and right selling, and for these most essential reasons is given space.

## An Oyster Shell Building.

A five story concrete building, the concrete being made from the reefs of Galveston bay, has been erected at Galveston, Texas. The owners of the building and its constructors, Nic Bohn and G. Tietze, claim this material is better and cheaper than concrete made with gravel. Shell concrete built into a wall three feet high and 336 feet long in 1882 withstood the severe test of fire and water and is today as sound as when built. It is estimated that the shells of $5,896,000$ oysters are imbedded in the walls of this building This is said to be the only building if its kind in the world.

## A Useless Question.

Aunt Eliza came up the walk and said to her small nephew:
"Good-morning, Willie. Is you mother in?"
"Sure she's in," replied Willie truculently. "D'you s'pose I'd be workin' in the garden on Saturday morning if she wasn't.?"

## WHOLESALE DRUG PRICE CURRENT




Our Home-Corner Oakes and Commerce

Our sundry salesmen are now on the road with a line of staple druggist sundries, stationery, blank books and sporting goods. Please reserve your orders for them.

Grand Rapids.
HAZELTINE \& PERKINS DRUG CO.

## FOoTE \& JENKS' COLEMAN'S (BRAND) Terpeneless Lemon and High class Vanilla <br> Insist on getting Coleman's Extracts from your jobbing grocer, or mail order direct to

 FOOTE \& JENKS, Jackson, Mich.

A MERICAN BEAUTY" Display Case No. 412-one of more than one hundred models of Show Case, Shelving and Display Fixtures designed by the Grand Rapids Show Case Company for displaying all kinds of goods, and adopted by the most progressive stores of America. grand rapids show case co., Grand Rapids, michigan The Largest Show Case and Store Equipment Plant in the World Show Rooms and Factories: New York, Grand Rapids, Chicago, Boston, Portland

## Four Kinds of Coupon Books

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

## GROCERY PRICE CURRENT

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

| ADVANCED |
| :---: |
| Olives-Bulk <br> Salt |
| Index to Markets |
| By Columns |



| C |
| :---: |
| Candles |
| Canned Goods |
| Carbon Oils |
| Catsup |
| Cheese |
| Chewing Gum |
| Chicory |
| Chocolate |
| Clothes Lines |
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| Coffee $\begin{aligned} & \text { Confections } \ldots . . . . . . . . . . . . ~\end{aligned}$ |
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Oried Frutts

Farinaceous Goods Fishing Tackle Flavoring $\frac{\mathrm{E}}{\mathrm{F}}$
Flour and
Fruit Jars

## Gelatine yrain Bags


Jelly
Jelly
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| Mapleine $\ldots \ldots \ldots \ldots$, | 8 |
| Mince Meat $\ldots \ldots \ldots \ldots$ | 8 |
| Molasses $\ldots \ldots \ldots \ldots \ldots$. | 8 |
| Mustard $\ldots \ldots \ldots \ldots \ldots$ |  |

Nuts $\ldots \ldots \ldots \ldots \ldots$
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DECLINED
Flour
Hams
Flour
Hams-California
Pork-Barreled

1
AMMONIA
12 oz ovals 2 doz. box 75
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& \text { Fan } \\
& \text { Mor }
\end{aligned}
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Hardy Wheat Food Sug
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Holland Rusk $\quad$ Kellogg's Toasted Ric Biscuit
Kellogg's Toasted Rice ${ }^{2} 30$
Flakes
Kellogg's Toasted Wheat
Biscuit


## Mapl-Wheat Flakes, 3 doz. ..............................

 Shaxen Wheat Food Wheat Biscui:
 Post Tavern Speclal
Quaker Puffed Rice Quaker Puffed Rice...
Quaker Buffed Wheat
Quaker Corn Fiscuit
Victor Victor Corn Flakes Washington Cris Wheatena sugar
Evapor'd
EROOMs


## $\mathrm{Parlo}^{2}$ Jewel <br> $\mathrm{Parlor}^{2}$ Jewol

 concosoct Whittier SpecialParlor Gem
Common Whisk
Fancy Whes
 Salad Dressing Saleratus

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\begin{aligned}
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& \text { Salt } \\
& \text { Salı }
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seeds Bi.....
Soap
Soda
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Starch



Farehouse
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Wancy

## Scrub Solld Back, $8 \mathrm{in}$. Solld Back, $11 \mathrm{in}$. Pointed Ends

 No 2 Paraffine, 6 s
Parafine, 12 s CANNED GOOBS ${ }^{20}$

 Bedked KId
 Standard

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& \text { Ad }
\end{aligned}
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Acme .............. Acme $\begin{aligned} & \text { Blacmingaiale } \\ & \text { Carson City }\end{aligned}$ Hopkins Brick.
Leiden
Leiden
${ }^{\text {Pimburger }} \begin{aligned} & \text { Pineapple } \\ & \text { Edam }\end{aligned}{ }^{20}$


6

Superba
Superba $\dddot{\text { cakes }}$
Triumph
Vanilla Wafers Vanilla Wafers
Wafer Jumbles can.
Waverly
W................ 18
10

| In-er Seal Goods per |  |
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|  | A |
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|  | Arrowr |
| Braronet Biscuit |  |
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| Bremmer's |  |
|  | Cameo B |
| Cheese Sandwich |  |
|  | nocolate |
| Cocoanut Dai |  |
| Excelsior Butters |  |
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|  | Faust Oyster Crac |
| Fig Newton |  |
|  | Five O'clock |
| tana ......... |  |
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| Graham Crackel, 10c size, Red |  |
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| Label, 5c size ...... |  |
|  |  |
| Oatmeal Cracke |  |
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| Oysterettes ${ }_{\text {Premium Sodas }}$ |  |
|  | Premium Sod |
| Pretzelettes, <br> Royal Toas |  |
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| Saltine Biscuit . |  |
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| Saratoga Flakes ${ }_{\text {Social }}$ |  |
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| Sultana Fruit Biscu |  |
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| Soda Crackers Select 1 |  |
| S. S. But <br> Uneeda B |  |
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| Uneeda Jinjer Wayfer ${ }^{1}$ |  |
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| Uneeda Lunch Biscuit |  |
|  |  |
|  |  |
| Zu Zu Ginger snaps Zwieback |  |

Other Package Goods Barnum's Animals Ginger Snaps. .... ${ }^{2}{ }^{2}$ family package
Soda Crackers, family package ..... In Special Tin Packag Mestino ${ }_{\text {Minaret }}$ Wafers Nabisco, 25 c Champagne Wer tior in Sorbetto Nabisco
Festino
Fent's Water Crackers
CREAM TARTAR
Barrels or rum
Square Cans
DRIED FRUITS
Apples
Evapor'ed, Choice bukk
Evapor'ed, Fancy pkg.
$71 / 2$ California Apricots.......12@14
Corsican Cltron 15

Currants
Imp'd 1 mb pkg. $\ldots \ldots .9_{91 / 2}^{91 / 2}$ Peaches
Muirs-Choice, 25 1b. b 9
Muirs-Fancy, 25 1b. b 10 Fancy, Peeled, 25 lb . 18
emon Reel
Orange, American … 12
 L. M. Seeded, 1 b. 7 @ $7^{1 / 2}$ California Prunea
251b. boxes.
 FARINACEOUS GOODS California Lima .. Med. Hand Picke 251 th. packages $\ldots .150$ Packgin 12 rolls to contalner
3 containers ( 36 ) rolls 285
5 containers ( 60 ) rolls 475 Pearl, 100 Hominy sack ... 200 Pearl, 100 to. sack $\ldots 200$
Maccaronl and Vermicelli
Domestic, 10 lb . box $\ldots 60$


7
Peas
Green, Wisconsin, bu.
Green, Scotch, bu.
Gi.... 20
Split, ID East India Sago East India $\ldots \ldots . . . . . . .$.
German, sacks
German, broken pkg.



$$
\begin{aligned}
& \text { Small } \\
& \text { Medium }
\end{aligned}
$$

Small
Marge
Large
Bamboo, 14 Poles Bamboo, $16 \mathrm{ft.}$, per doz., per doz. 65
Bamboo, 18 ft. per doz. 80 FLAVORING EXTRACTS
 Purlty Patent Wheat Sunburst Wizard Flo. Wizard Flour ........
Wizard Graham
Wizard Gran. Meai Wizard Gran. Meal
Wizard Buckwheat.
Rye...........................
 Gran. Meal ..............
Bolted Med.
Voigt Nilling Co.
 Watson-Higgins Milling 5 Co.
Perfection Flour
 Golden Sheaf Flour .. ${ }_{4}^{4}$

Kansas Hard Wheat
Worden Grocer Co.
$\begin{array}{llll}\text { American Eagle, } 1 / 8 \mathrm{~s} & \therefore 5 & 20 \\ \text { American } & \text { Eagle, } 14 \mathrm{~s} & \boxed{5} 10 \\ \text { American Eagle, } 1 / 2 \mathrm{~s} & \therefore 5 & 00\end{array}$ Spring Wheat. Roy Baker
Golden Horn, fammily. .475
Golden Horn, bakers.${ }^{4} 65$ Goiden Horn, bakers ... ${ }^{655}$
Wisconsin Rye ....... ${ }^{65}$
Judson Grocer Co. Judson Grocer Co.
Ceresota, $1 / 2 \mathrm{~s} \ldots \ldots \ldots .5$
Ceresota, $1 / 5 \mathrm{~s}$ Ceresta,
Ceresota, $1 / 8 \mathbf{s}$
Worden
Grocer Co. Wingold,
Wingold,
$1 / 4$
$1 / 5$
c
cloth
cloth Wingold, $1 / 5$ cloth $\ldots$
Wingold,
Wingold,
$1 / 2$ ces coth Wingold, 1/8s paper $\cdots .5535$
Wingold, $1 / 4 \mathrm{~s}$ paper $\cdots 5.30$
Bakers' Patent $\ldots \ldots . .515$ Wykes \& Co
Sleepy Eye, $1 / 8$ cloth
E
Sloepy
Eye, $1 / 4$
Sleepy
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Eye,
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Slo
 Bolted
Golden Granulated
Gra........
4
4 Wheat
$\begin{aligned} & \text { Red } \\ & \text { White } \\ & \text { Wh....................... } \\ & 1\end{aligned} 110$
10 $\begin{aligned} & \text { Michigan carlots } \\ & \text { Less than carlots }\end{aligned} . \ldots . \mathbf{3 n}_{38}$
 Carlots $\ldots \ldots \ldots \ldots . .1300$

$$
\begin{aligned}
& \text { FISHING TACKLE }
\end{aligned}
$$

| Less than carlots .... 1500 |  |  |  |
| :---: | :---: | :---: | :---: |
|  | Brisket, Clear ${ }^{17}{ }^{17} 500$ | Queen, bibls. ${ }^{\text {kegs }}$ (....... 1100 |  |
| No. 1 Corn \& Oat Feed . 33 Cracked corn <br> Coarse corn meal....... . 32 |  |  | 0 @ ${ }^{35}$ |
|  |  | Trout | Young Hyson |
| Mason, pts., per gro. 400 <br> Mason, qts., per gro. 440 <br> $\begin{array}{ll}\text { Mason, } 1 / 2 \text { gal. per gro. } 675 \\ \text { Mason, can tops, gro. } & 140\end{array}$ |  |  |  |
|  |  | No. 1, 8 lbs. ${ }^{\text {No........ }}{ }^{90}$ |  |
|  |  |  | 8 |
| Cox's, 1 doz. large $\ldots 175$ | ${ }^{60} 00 \mathrm{~m}$. tubs |  | Mediumlish Breakfast |
| Cox's 1 doz amall ${ }^{\text {a }} 10$ | 50 mb . tins ....advance |  |  |
| Knox's Sparkling, doz. $1^{125}$ |  |  |  |
|  | 5 ib . pails |  |  |
|  | pai |  | choice |
| Plymouth Rock, Phos. 125 Plymouth Rock, Plain 90 | H |  |  |
|  | Hams, 14 m | 50 tos. .............. 5 |  |
| Broad Gauge ............ 18Amoskeaz |  |  |  |
|  |  | 100 |  |
| Amoskeag ............ 19 |  | 40 tbs |  |
|  | California Häs 11 | ${ }_{8}$ |  |
|  | Picnic Bolled Hams |  |  |
| rel Leaves | Boiled Hams ${ }^{\text {Minced }}$ Ham ${ }^{\text {as }}$ |  |  |
| HIDES AND PELTS Hides |  |  |  |
|  |  |  |  |
| Green, No. ${ }_{\text {Green, }}{ }^{1} \ldots \ldots . . . .11$ |  |  |  |
| Cured, No. 1 |  |  |  |
| Cured, No. |  | Mustard, whit |  |
| Calfskin, green, No. |  |  |  |
| Calsskin, |  | pe |  |
| Calfskin, cured,Pelts |  |  |  |
|  |  |  |  |
|  |  | Bixby's Royal |  |
| Lambs <br> Shearlings | 's | Miller's Crown Polish |  |
| Tallow |  |  | Sweet Cuba, 10c ...... 93 |
| No. 1 ............. | 1/2 bbls. |  |  |
|  |  | Rappie in jars . 43 |  |
| Unwashed, wool |  | So |  |
| Unwashed, fine |  |  | 45 |
| HORSE RADISH | , ${ }^{\text {a }}$, 80 los. ...... 300 |  | 70 |
|  |  |  |  |
| JELLY |  |  |  |
|  | Beef, middles, set ..90@ | Alspice, large Garden | ger, ${ }^{\text {ger, }}$ 25c cans $\ldots \ldots \ldots{ }^{600}$ |
|  | Sheep, per |  | Uncle Danlel, ${ }^{\text {d }}$ it..$^{2}{ }^{35}$ |
| JELLY GLASSES <br> $1 / 3$ pt. in bbls, per doz. 15 <br> $1 / 2 \mathrm{pt}$. in bbls., per doz. 16 <br> 8 oz . capped in bbls, <br> per doz. ................ 18 | Uncolored Bytterine |  | Uncle Daniel, 10 oz $\quad . .5121$ |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| MAPLEINE <br> 2 oz. bottles, per doz. 300 |  | Mix |  |
|  |  |  |  |
| Per case MINCE MEAT |  | Nutmegs, $105-1$ |  |
|  |  | Pepper, Black |  |
| MOLASSES | led | Pepper, White |  |
| New Orleans | ed H | ika, Hung |  |
| Fancy Open Kettle | Potted Tongue, $1 / 2 \mathrm{~s} \cdots{ }^{\text {a }}$ |  |  |
| od |  |  | Climax, |
| Fair $\quad \ldots \ldots \ldots \ldots \ldots \ldots{ }^{20}$ |  | Cassia, Cant |  |
|  | Japan style ..... 5 |  |  |
| MUSTARD $1 / 4 \text { ib. } 6 \text { ib. box } \ldots \ldots .$ |  |  |  |
| OLIVES <br> Bulk, 1 gal. kegs $110 @ 115$ |  |  |  |
|  | ${ }_{\text {Solled }}$ Avena, bbls. $\ldots 4$ | Pepper, |  |
| Bulk, 2 gal. kegs $100 @ 115$ | narch, bbls. ....... 4 | rika, Hu |  |
|  | Monarch, 90 tb. sacks 1 |  |  |
|  | Quaker, ${ }^{18}$ Regular |  |  |
|  | uaker, 20 Family | ingsford, 40 tbs. .....714 |  |
| Pitted (not stuffed) <br> 14 oz. |  | uzzy, 201 lb . pk |  |
|  | Columb | $0 \mathrm{1rb}$. pkg |  |
|  | Durkee |  |  |
|  |  |  |  |
|  | der's, large, 1 doz | Silver Gloss, 16 31bs. ${ }^{\text {a }}$, $63 / 4$ |  |
|  | ders, small, 2 doz. 135 |  |  |
| Queen, Mammoth, 28 Olive chow, 2 doz. cs, 575 per doz. |  |  |  |
|  |  |  | Terry Widow, $12 \mathrm{ib}{ }^{\text {a }}{ }^{2}$ |
|  |  | ${ }_{12}^{16}$ 31b. packages $\ldots \ldots .{ }_{6}^{47 / 8}$ |  |
| PICKL |  | 507b. boxes .......... 31/2 |  |
|  | 80 |  |  |
| Barrels, 1,200 count .. 775 <br> Half bbls., 600 count 4 38 | nulated, 100 lbs . cs. ${ }^{\text {nulated, }} 36$ |  |  |
| 5 gallon kegs ${ }_{\text {Smaii }} \ldots \ldots .200$ |  |  |  |
|  |  | Karo, No. $2 . . . . .180$ | Piper Heldsick, per doz. 98 |
| Barrels $\ldots \ldots \ldots \ldots$Half barrels5 gallon kegs $\cdots \cdots \cdots$ | 1003 nb . sacks | Blue Karo, No. ${ }^{2 \% / 2}$. ${ }^{\text {Blue }}$ Karo 06 | Red |
|  |  | Blue K | Red Lion, ${ }^{6}$ \& 12 ib .30 |
|  |  | Red Karo, No. ${ }^{2}$...... 191 |  |
|  | 56 1b. sacks |  |  |
|  | 28 mb . sacks | Red Karo, No. ${ }^{10}{ }_{10} \ldots \ldots .12{ }_{2}$ |  |
|  |  | Pure Cane | Deal $7,14 \& 28 \mathrm{ib} .28$ |
|  | 28 ld . dairy in drill bags 20 |  |  |
|  |  |  |  |
| PIPES <br> Clay, No. 216, per box 175 <br> Clay, T. D., full count 60 |  |  |  |
|  |  |  | ankee Girl, 6, 12 \& 2430 |
|  |  | Halford, small ........2 25 |  |
|  |  |  |  |
| No. 15, Rival, assorted 125 |  |  | Am. Union |
|  |  | Sundried, medice |  |
|  |  | Su |  |
| No. 98, Golf, satin fin. 200 |  |  |  |
|  |  |  |  |
| No. 632, Tourn't whist 225 | Hallbut | Basket-fired, fancy |  |
| POTASHBabbitt's ........... 400PROVISIONSBarreled PorkClear Back |  | Ni |  |
|  |  |  |  |
|  |  |  |  |
|  |  | $\begin{aligned} & \mathbf{M o y} \\ & \mathbf{M O} \end{aligned}$ | $\begin{array}{lllll}\text { d Band, } & \text { 5e } & 1 / 4 & \text { gro. } & 5 \\ \text { Man } & 76 \\ \text { Man } & \text { Scrap } & 5 c & 143\end{array}$ |

SPECIAL PRICE CURRENT



## Pubicicteating

Churches We furnish churches of all denominations, designing and NlurCles 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 for the merits of our school furniture. Excellence of design. construction and materials used and moderate prices, win.
Lodge Halls $\begin{aligned} & \text { We specialize Lodge, Hall and Assembly seating. } \\ & \text { Our long experience has given us a knowledge of re }\end{aligned}$ quirements and how to meet them. Many styles in stock and built to order quirements anding the more inexpensive portable chairs. veneer assembly chairs, and luxurious upholstered opera chairs.

## Write Dept. Y

## American Seating Company

# BUSINESS-W ANTS 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.

Life-Time Opportunity-General store
Cast growing
Central Washington town fast growing Central washington town,
coming ranter. Fruit, grain,
stock, mines, timber
tributary,
 $\$ 40,000$ cash business last year. Stock
can be bought for $\$ 10,000$ or less. Bona-
fin ber can be bought for $\$ 10,00$ or less. Bona
fide offer. Investigate if you are a live
one. F. A. De Vos, Oroville, Wash.

For Sale or Exchange-Jewelry and bazarar stock. Also brick building. Ad-
dress W. A. Burling, Adm., Muir, Mich.
For Sale-Store building and a general
merchandise stock merchandise stock, in a
Address $R$ E. Ansom locality.
E. Anslow
F. No Adaress R R
For Sale-A good paying candy fac-
tory in the best city in Micigan. have good reasons for selling. Address Mascott, care Tradesman.
For Sade-An up-to-date outfit of drug
store
fixtures and fountain complete. store fixtures and fountain complete.
G. Van Arkel, Muskegon Heights, Mich.
For Sale-My hardware business, lo-
cated at Beaver Dam, Wisconsin; manufacturing center and richest farming country in the state. Business has been estabished thirty-two years. My reason for selling ins Address F. Reass-
from active business.
mann. Beaver Dam, Wisconsin. $\frac{\text { mann. Beaver }}{\text { Do you want a good, up-to-date, well }}$ advertised, increasing shoe business? Not a get-rich-quick, but a solid paying
business in a good Holland business in a good Holland town of
10.000. Will sell stock and business for
what it in worth what it is worth. I ${ }^{2} \mathrm{~m}$ owner. Have
good reason for selling. If you mean good reason for selling if if you mean
business, address No. 711, care Trades-

For Sale-The best clothing and shoe 815,000 . In town 2,500 population. Thre good factories, surrounded by good farming country. The best location in town Will sell on account sickness in family
Address No. 703 , care Tradesman. 703
I have a two
for sale. H. (2) chair barber shop
D. Young, Lock Box 167 , Morenci. Mich.
For Sale-A general merchandise busibusiness. stock will invotce about $\$ 2,000$ Building will be sold on easy payments.
No trades. Owner has western No trades.
W. H. H.
Smith.
Wallin, has
Benzie Costern
For Sale-A desirable stock of dry goods, groceries, shoes. Located in town
of 1,400 population, Eastern Michigan. of 1,400 population, Eastern Michigan.
Investment $\$ 6,0000$ Business good. Ad-
dress No. 648, care Tradesman. I pay cash for stocks or part stocks of merchandise . Must
Kaufer. Milwaukee, Wis. . Stocks of any kind of
bought for cash. Address
293 Ave., Detroit. Mich. ${ }^{2}$ Wanted-To buy stock general mer-
chandise or bazaar. Address No. 722 , care Tradesmanaa
Good opening for first-class vaudette at Muskegon Heights. Enquire of The Suburban, B. Atkins, Prop., or City ${ }_{717}$ Drug
Clothing, dry goods, men's furnishings, and shoe stocks bought for cash; must
be cheap. H. Kaufer, 376 Broadway, Milwaukee. Wis.
Owing to ill health, I offer for sale my
general stock inventorying about $\$ 18, v 00$. Location exceptionally good. will sell at inventory, discount for cash. Address
P. O. Box 328 Lebanon, Oregon. ${ }_{688}$ Farm For Exchange-Will trade a nice fith particulars. Porter Phillips, Man chester, Tenn.
City twenty thousand, has no depart-
ment store. ment store. Can furnish best building, best business block. H. E. Dakin, Han
nibal, Mo.
Store equipped with Middleby
Fine location opposite post offlee.
or wili Fine location opposite post offlce. Or wiil
sell oven, used three. years. J. Hansel-
man, Manistee, Mich.
Mr. Merchant-Clean out your store and send your odds and ends to the
Reedsburg Auction House. We will buy them for cash if cheap. or sell them for you on commission. Also turn into
cash very quickly stocks of merchandise cash very quickly stocks of merchandise
anywhere in the $\mathbf{U}$. $S$ or Canada by the auction methods. Best service guaranteed. Speak English and German. For dates and information address The Reeds
burg Auction House, Reedsburg Wis

Safes Opened-W. L. Slocum, safe ex.
pert and locksmith.
Grand Raplds, Mitch.

> For Sale--Drug store, Wisconsin, part
ash; sales $\$ 10,000$ cash; sales $\$ 10,000$ year.
Pharmacy, Sharon, Wis.
> ddress Sharon For Sale-For health reasons, wil shoe store. Stock about $\$ 6,000$. Addres For, Muskegon, Mich.
> For Sale-Improved account registers protection provided. No springs, hinges or rivets to wear. Guaranteed five years. Address Maxweil Fuing System Co., 47
> For Sale-Drug stock in Western Mich-
igan. Trade established over ten years. igan. Trade established over ten years
Address No. 696, care Michigan Trades-
> $\frac{\text { man. }}{\text { For sale or exchange for farm, } 696}$ ern 30 room hotel or rooming, house building. Cash value $\$ 10,000$. J. ${ }_{6}{ }_{6}{ }^{\text {Han- }}$
selman. Manistee, Mich.

> For Sale-A stock of general merabout $\$ 6,000$. Quickly reduced. $\begin{gathered}\text { Invoic } \\ \text { Good }\end{gathered}$ | reasons for selling. Write Lock |
| :--- |
| No. 14, Six Lakes, Mich. |
| 104 | Imitation Bank Notes-Your advertisement neatly printea on 1,000 , ${ }^{33.50 ;}$ ex press prepaid. Quantities cheaper. Fed-

> For Sale-Grocery stock, etc. Best loand a good thing. Reasons aside from business for wanting to sell. J. B. Boyd,
Agt." Traverse City, Mich.
> For Sale-A nice clean grocery and meat market in town of about 2,000 on
the G. R. \& I. R. R. Can reduce stock to suit buyer. Call. quick or someone
else will get ahead. Address No. 679 , care Tradesman.
> For Sale-Drug store, fine proposition. contract. Long lease. fine location. contract. Long lease fine
A. Jones, Plymouth, Mich.
> Business Opportunity-We have a gen-
eral store in a good Southern Michigan town and, owing to the continued ill we offer these ilines for sale. If inter-
ested in an attractive cash pice us hear from you. Address
care To. Tradesman.
Col. W. B. Carpenter, President Mis- Ave., Kansas City, Mo., can convert your stock into cash, Send him $\$ 2$ for Foart,
Fun \& Fiction for Auctioneers, 288 Fact, Fun \& Fiction for Auctioneers, 288 pages,
moroceo bound. Free-Investing Free-Investing for pront magazine
Send me your name and 1 will mall you this magazine absolutely will mail you you invest a dollar anywhere, get this
magazine. It is worth s10 magazine. It is worth $\$ 10$ a copy to any
man who per month. Tells you how $\$ 1,000$ can grow to $\$ 22,000-$ ho $v$ to judge different classes of investments, the real eerning
power of your money. This magazine power of your money. This magazine
six months free if you write to-day. H Bivarber, Publisher, $433-28$. W. Jackson
E15 Mi. Chicago. Merchandise sale conductors.. A. E.
 Will pay cash for stock of shoes and rubbers. Adaress M. J. O., care Trades
221 Auctioneers-We have been closing out
merchandise stocks 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 how. Address Ferry \& Caukin, $440 \begin{aligned} & \text { Sout } \\ & \text { Dearborn St., Chicago, Ill. }\end{aligned}, 134$

HELP WANTED.

## Salesmen Wanted-To earry, on com- mission, line misses, children's McKay sewed and children's and ints turn

 shoes in Western and Northern states.Address Box 1,000, Orwigsburg, Pa.

Wanted-Clerk for general store. Must be sober and industrious and have some previous experience. References required Wanted-Registered assistant pharma cist. Address C. E. Van Avery, Kala-
mazoo, Mich. Wanted-Stock dry goods,
general merchandise for cash.
Write
War general merchandise for cash. Write par
ticulars, Ralph G. Clement, Colon, Mich
740

## Are You In Earnest

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

## Michigan Tradesman

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

Grand Rapids, Michigan

Honks From Auto City Council. Lansing, Jan. 27-One of our counselors reports that the Taylor House at Shepard has changed hands and is now under the management of $R$. E. Joslin who has cleaned up an: made various other improveme ts. Among other things he is making an honest effort to give the traveling men a square deal.

Pierce has opened his new $\$ 20,000$ hotel at Beaverton. This spacious hostelry is equipped with steam heat and everything up to date except the individual towels, which are promised.
Brother F. H. Hastings was quite seriously ill for a few hours last Friday, but was able to carry his sample case again this morning.
Our Senior Counselor urgently requests that all members who have been selling tickets on the traveling bag report on

## day afternoon.

J. D. Powers of Charlotte it is reported has recently received a legacy of $\$ 20,000$. Joe isn't a bit stuck up about it, but greets his friends as usual and will continue to carry his grip himself and sell prunes. It takes more than $\$ 20,000$ to turn the head of a man like Joe Powers.
The Ladies Auxiliary will serve a Bohemian supper at the Council meeting Saturday evening at 6:30 and will amuse themselves in the parlors during the business session of the Council, following.
One of the most notable social functions in the history of our Council occured last Saturday night, at K. P. hall. Covers were laid for 125 and 116 were present. The decorations were beautiful and the nicely arranged tables were surrounded by the happy throng. Miss Bertha Peck, daughter of Brother Williard J. Peck, presided at the piano, and Miss Monroe renderd several vocal selections. Brother James F. Hammell was toastmaster, and after some very pleasing remarks called upon various members of the council, and they responded felicitously.
It was expected that Governor Ferris would be present but other engagements prevented and Brother L. L. Colton made the principal speech of the evening. At $9: 30$ the company repaired to the ball room and the balance of the evening was thoroughly enjoyed in dancing.
H. D. B.

## Conductors and Fares.

In the Tradesman of January 15 we notice an editional "Whose Collar?" and we wish Mr. Stratton's article has been printed in full, because there are many traveling men who would criticise the article if they had read the Lansing Journal, in which appeared this bit of wisdom. We have a clipping of this article and cannot suppress a smile when we read what it says about the conductors acting as a combined savings bank and ticket office, when his business should be to carefully safeguard the interests of the passengers.
During the past ten years the writer has traveled almost continuously on Michigan roads, and still has the
first time to see a conductor give any attention to the management of the train between stations unless called by a signal from the engineer or where something unusual has already happened. We have often seen them visiting with pasengers and it is not so very unusual to find them enjoying a smoke after the tickets and cash fares have been collected. At times we the engineer to run slow in order that he might get all the fares before reaching the next town.
We will admit that it is more work for a conductor to collect cash fares than tickets but we are not willing to admit that the travelingmen as a rule neglect to buy tickets when possible, simply because there is a possibility that the conductor may miss them, and we hope Mr. Stratton's article will receive wholesale criticism. Many circumstances might be cited where it is absolutely necessary to pay cash fares or walk.
Many times we have asked for a ticket and been told by the agent to pay on the train as he was busy at the key. And many times we have been refused a ticket simply because the agent could not, or would not. change a $\$ 5$ bill.
There are a hundred reasons why it is sometimes necessary for honest people to pay cash fares and an unnecessary tax of 10 cents per fare would be an injustice to the traveling public. We sincerely hope the travel ing men of Michigan will rise in protest against this part of the bill.
H. D. B.

## Late State Items.

Holland-William O. Van Eyck has sold his interest in the stock of the Van Eyck-Weürding Milling Co. Plans are being perfected for the reorganization of the company and increasing its capital stock.
Kalamazoo-Joldersma \& Son, undertakers, have dissolved partnership and each of the partners will conduct separate businesses under their respective names, John H. Joldersma and Edward A. Joldersma.
Jackson-The R. Tannenbaum Co. has been incorporated to deal in house furnishing goods and clothing, with an authorized capitalization of $\$ 10,000$, which has been subscribed, $\$ 2,500$ paid in in cash and $\$ 3,500$ in property. Petoskey-William L. Curtis. was operated on at Ann Arbor, sev-
eral weeks ago, died in that citv Jan. eral weeks ago, died in that citv Jan. President and principal stockholder of the First National Bank of this place. Omer-The Arenac Exchange Bank, which has been doing business for a number of years, has been organized into a state bank, with a capital of $\$ 20,000$. C. H. Macomber, one of the founders, is President, and C. H. Rossman, Cashier
Manistee-Albert T. Porter, for twenty years in the employ of the Manistee Iron Works, has purchased the Swiss Dry Cleaning Co.'s business and will continue the business. L. Kearney; former proprietor, will assist in the management.
Saginaw-Elliott T. Danby, Secretary of the Gately Co. since 1906, has been elected Vice President, Treasurer
and General Manager of the company, to succeed the late J. J. McKevitt. Stores in Saginaw, Bay City, Battle Creek, Alpena and South Bend, Ind., are in his territory
Reed City-Fred Hemund and Jacob Haist have formed a copartnership and purchased the Weinrich, Hoffmeyer \& Co. hardware stock and will continue the business at the same location. Weinrich \& Hoffmeyer will continue the plumbing and heating business at the same location.
Flint-Wilson \& Mortimore, dealers in agricultural implements, have merged their busines into a stock company under the style of the Wilson, Mortimore Co., with an authorized capital stock of $\$ 10,000$, of which $\$ 6,000$ has been subscribed, $\$ 2,000$ being paid in in cash and $\$ 4,000$ in property.
Harbor Spring-The new Erwin block is rapidly nearing completion and will be ready early in the spring. The Erwin pharmacy will occupy the corner and the Ludlum co-operative store will take the other store. W. A. Gibson will occupy the store to be vacated by the Erwin pharmacy.
Lansing-David Burnham, for many years in the dry goods business here, died a few days ago at Los Angeles where he had gone to spend the winter, aged 85 years, and the body has been taken to Oswego, N. Y. for interment. He was at the head of the big Burnham store, and when he felt his health failing he sold to Mills Dry Goods Company

## Manufacturing Matters.

Falmouth-D. N. Robinson has closed his flour mill and removed to Lake City.
Detroit-The Detroit Regulator Co. has increased its capital stock from $\$ 1,000$ to $\$ 75,000$.
De :oit-The Wyandotte 1 ouncry Co. has increased its capitaliz'tion from $\$ 50,000$ to $\$ 60,000$.
Monroe-The Boehme \& Rauch Co., manufacturer of binders, fiber containers, etc., has increased its capitalization from $\$ 500,000$ to $\$ 800$,000.

Kalamazoo- W. O. Harlow has sold his stock of sporting goods to E. Jaseph and will devote his entire attention to conducting a garage and selling the Ford automobile.

Ann Arbor-A. E. Jennings \& Cu. have purchased the patents and stock of the casket lowering device invented by E. B. Voorhees, of Ovid, and will remove the plant to this place.
Detroit-The United Dry Miih Co. has been organized with an atthorized capital stock of $\$ 30,000$ conımon and $\$ 12,000$ preferred, of which $\$ 20, v 00$ has been subscribed and paid in in cash.
Flushing-The Flushing Canning Co. has engaged in business with an authorized capital stock of $\$ 30,000$, which has been subscribed, $\$ 9,000$ paid in in cash and $\$ 3,000$ in property.
Detroit-A new company has been incorporated under the style of the National Gear Co., with an authorized capitalization of $\$ 1,000$, of which $\$ 500$ has been subscribed and paid in in cash.
Detroit - The National Hide \& Leather Co. has been organized with
an authorized capital stock of $\$ 15,000$ which has been subscribed, $\$ 7,500$ being paid in in cash and $\$ 7,500$ in property.

Belleville-Bert Ollett has sold his stock of groceries and dry goods to Edson, Moore \& Co., of Detroit, and will retire from business.

Marquette - William Lewinstein has purchased the Louis Levitt bankrupt stock of men and women's clothing and shoes and will remove it from Ishpeming, here and consolidate it with his stock of groceries. Lansing-The Fox Garment Co., under the management of Ferdinand J. Fox, recently of Saginaw, has established a factory at 317 North Washington avenue for the manufacturing of silk ready-to-wear garments. Sturgis-A new company has been organized under the style of the Made-To-Wear-Garments Manufacturing Co., with an authorized capital stock of $\$ 10,000$, of which $\$ 8,000$ has been subscribed and $\$ 2,000$ paid in in cash. Detroit-The Sicklesteel Lumber Co. has merged its business into a stock company under the same style, with an authorized capital stock of $\$ 20,000$, which has been subscribed, $\$ 3,000$ paid in in cash and $\$ 15,000$ in property.
Flint-The F. A. Ledword Lock Co. has been organized with an authorized capital stock of $\$ 10,000$, of which $\$ 5,100$ has been subscribed, $\$ 1,000$ paid in in cash and $\$ 3,100$ in $\$ 1,000$ paid in in cash, and $\$ 250$ in property.
Sturgis-The Walter Manufacturing Co. has engaged in business to manufacture and sell curtain fixtures, with an authorized capital stock of $\$ 10,000$, which has been subscribed, $\$ 5,000$ paid in in cash and $\$ 2,500$ in property.

Detroit-The General Supply Co. has been incorporated to manufacture and deal in general hardware supplies with an authorized capital stock of $\$ 5,000$, of which $\$ 2,500$ has been subscribed, $\$ 1,200$ paid in in cash and $\$ 40$ in property.

Detroit-The Detroit Trailer Co. has engaged in business to manufacture and sell trailers, automobiles, auto trucks, motors and accessories, with an authorized capital stock of $\$ 5,000$, of which $\$ 2,500$ has been subscribed and $\$ 1,000$ paid in in cash.


# Consumers are Wedded to the <br> Hart Brand Canned Foods 

## Because Quality is Always Notable

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

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

Vegetables:-Peas, Corn, Succotash, Stringless Beans, Pork and Beans, Pumpkin, Red Kidney Beans. Tomatoes, Spinach, Beets.
Fruits:-Cherries, Strawberries, Red Raspberries, Black Raspberries, Plums, Pears, Peaches.

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

## Nothing to Do But Sell It

FRANKLIN CARTON SUGAR is one of the greatest conveniences ever offered to the grocer-it's ready to sell when he gets it. It saves all the oldtime work of weighing, wrapping and tying, saves time, saves loss from overweight, saves bags and twine. It gives you a posi-
 tive profit on sugar instead of a loss. Let us do the "factory work" of packaging sugar and you do the SELLING! That's what your store is for! Now for a suggestion-use the time saved by handling FRANKLIN CARTON SUGAR to make a tasteful display of the neat, blue cartons on your counters and shelves. They'll sell.

You can buy Franklin Carton Sugar in the original containers of $24,48,60$, and 120 lbs .

## FRANKLIN SUGAR REFINING COMPANY philadelphia, pa.

-Your customers know FRANKLIN CARTON SUGAR means CLEAN sugar'

## CHEESE TALKS --No. 3

## Cheddar or Michigan Full Cream Cheese

Cheddar cheese-named from the English village where it originated-is a comparatively old type of cheese, very popular in England and also in the United States. The name is now more fitly applied to a process than to any particular shape.

Cheddar cheese is made from sweet cows' milk, which may be skimmed, partly skimmed or unskimmed. If made from unskimmed milk the cheese is called "full cream.". If cream is removed the cheese is designated "part-skim" or "skim," as the case may be.

Cheese of Cheddar type as made in the United States is perhaps most often marketed in large, flat, round forms, 13 to 16 inches in diameter, about 5 or 6 inches in height, and weighing 26 to 32 pounds each, though other shapes and sizes are also fairly common. It is usually pale to darker yellow in color, though it may be white when uncolored. When fresh it is mild in flavor, but when well ripened has a characteristic and sharp taste. The new cheese is soft. though not waxy, in texture, and may be easily shaved or broken into small pieces. When well ripened it may be finely grated.

These characteristics. together with its distinctive and peculiar flavor and its wide distribution in the markets, are qualities which help to make it the variety most commonly used in the United States.

We have a choice lot of Michigan and New York Fall make, Full Cream Cheese.

## JUDSON GROGER COMPANY

Wholesale Distributors
GRAND RAPIDS, MICHIGAN

will bring you

## Satisfied

## Customers

For it is a GUARANTEE that the material is of the

## Best Quality

When purchasing material for work-shirts, our selections are made with a view of getting fabrics that wear well and will not shrink, colors that do not fade in the wash and patterns that are neat and attractive.

If you really wish to please your customer, sell him The Ideal Clothing Co.'s workshirt.


The above cut is reproduced from a photograph of a man in our employ who is 5 feet 11 inches tall, weighs 200 pounds, measures $34^{1 / 2}$ inches from center of back to wrist and is wearing our regular stock work-shirt size $151 / 2$.

## The Ideal Clothing Company

Manufacturers of High-grade Work Clothes

GRAND RAPIDS, MICHIGAN

is always a

## Trade Winner

For it is a
GUARANTEE that the garment which bears it will give

## Satisfactory Service

Our shirts are cut full around body, at armhole, elbow and wrist. This means an easy fit and more wear; and a garment that will fit as well after washing as before. The superior workmanship, style and finish are so fully appreciated by the men who wear them that they always insist upon having The Ideal Clothing Co.'s work-shirt.


[^0]:    G. R. Stationery Co.

