

MR. HORNER ON GRUMBLE CORNER

I knew a man and his name was Horner,
Who used to live on Grumble Corner;
Grumble Corner in Cross Patch Town,
And he never was seen without a frown.
He grumbled at this; he grumbled at that,
He growled at the dog; he growled at the cat;
He grumbled at morning; he grumbled at night;
And to grumble and growl were his chief delight.

He grumbled so much at his wife that she
Began to grumble as well as he;
And all the children wherever they went,
Reflected their parents' discontent.
If the sky was dark and betokened rain,
Then Mr. Horner was sure to complain;
And if there was never a cloud about,
He'd grumble because of a threatened drought.

His meals were never to suit his taste;
He grumbled at having to eat in haste;
The bread was poor, or the meat was tough,
Or else he hadn't had half enough.
No matter how hard his wife might try
To please her husband, with scornful eye
He'd look around, and then, with a scowl
At something or other begin to growl.

One day as I loitered along the street,
My old acquaintance I chanced to meet,
Whose face was without the look of care,
And the ugly frown that it used to wear.

"I may be mistaken, perhaps," I said,
As, after saluting, I turned my head;
"But it is, and it isn't Mr. Horner,
Who lived for so long on Grumble Corner?"

I met him the next day, and I met him again,
In melting weather, in pouring rain,
When stocks were up and when stocks were down;
But a smile somehow had replaced the frown.
It puzzled me much; and so one day
I seized his hand in a friendly way,
And said: "Mr. Horner, I'd like to know
What can have happened to change you so?"

He laughed a laugh that was good to hear,
For it told of a conscience calm and clear,
And he said, with none of the old-time drawl;
"Why, I've changed my residence, that is all!"
"Changed your residence?" "Yes," said Horner,
"It wasn't healthy on Grumble Corner,
And so I moved; 'twas a change complete,
And you'll find me now on Thanksgiving Street!"

Now, every day as I move along
The streets so filled with the busy throng,
I watch each face and can always tell
Where men and women and children dwell;
And many a discontented mourner
Is spending his days on Grumble Corner,
Sour and sad, whom I long to entreat
To take a house on Thanksgiving Street.

WORDEN GROCER COMPANY

THE PROMPT SHIPPERS

Grand Rapids

Kalamazoo



**This is Horehound
Weather**

YE "DOUBLE A"



OLDE FASHION

Horehound Candy

Is the peer of them all. Our
trade mark on every piece.

**PUTNAM FACTORY
ORIGINATORS**

National Candy Co.
Grand Rapids, Michigan



HERE'S PROOF OF THE PUDDING

MERCHANTS ARE REORDERING OUR PLAN

B. C. Sham in writing us on the 10th of last month says: "My contest closed December 31st with the largest day's sales I have ever had, and I consider it a winner from every standpoint. I cannot praise your plan too highly and as appreciation of same I am placing my order with your Mr. Price for another one of your plans to stimulate my trade during this dull season."

O. A. Colvin in writing us the other day says: "I used your plan last year. The result proved so satisfactory that I have this day placed my order with your Mr. Eastman for one of your other plans."

In writing us the other day one of the salesmen says: "Here is the second order from A. B. Cook & Co. They closed their other contest recently and this order is the best evidence of their satisfaction."

Another one of our salesmen wrote us as follows: "Just to show how well pleased R. H. Evans & Co. were with our proposition herewith enclosed find their order for another contest. It pays."

Still another one of our salesmen writes us saying: "A. B. McDaniels was so well pleased with his first contest, herewith enclosed is his second order for another."

Our Plan Gets Hundreds of People Directly Interested in Your Store

It has this army of people hustling for you—it has them urging their friends and neighbors to trade at your store, and it keeps them hustling for you six solid months or more.

In addition to cleaning up your stock, working off slow sellers and shelf-worn goods—in addition to overcoming mail order competition, this plan will keep on working for you after you are through with the plan. You will feel the good effect of it all during the year.

WARNING!

Brenard Mfg. Co. is **NOT** operating under any other name. This statement is deemed necessary as recently our attention has been called to the fact that firms under other names with similar propositions to ours have claimed connections with us.

Granting exclusive right as we do you can see that it will be necessary for you to write us immediately, as we will close the deal with the merchant who writes us first that he wants our plan.

Any delay on your part may mean that your competitor will already have secured the exclusive right in your town.

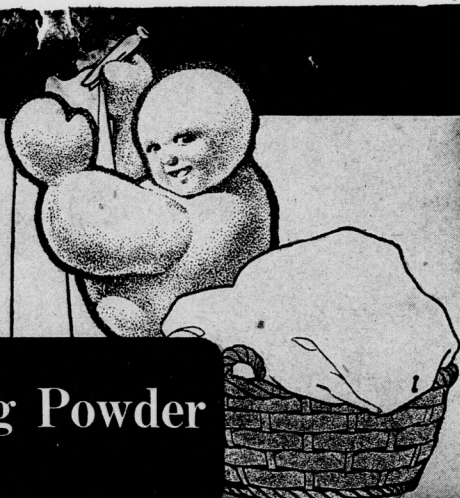
Brenard Mfg. Co., Iowa City, Ia. and Chicago, Ill.

next time

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

Lautz Snow Boy Washing Powder

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



MICHIGAN TRADESMAN

Thirtieth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 5, 1913

Number 1533

SPECIAL FEATURES.

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40. The Commercial Traveler.
42. Drugs.
43. Wholesale Drug Price Current.
44. Grocery Price Current.
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47. Business Wants.

CANDLE ALL EGGS.

Michigan has a pure egg law which prescribes penalties for any person who sells bad eggs. The law has not been enforced to any extent, but it is on the statute books and country merchants who take eggs in trade from their country friends should make use of its existence to save themselves from the annual loss that comes to them from the poor quality of the eggs that are brought in to them. The law will give them the excuse for rejecting bad eggs, letting the farmer himself stand the loss, and all that is needed to effect a reform is an educational campaign which should begin now. The farmers begin saving up eggs in August and even in July for the higher prices which the fall and winter markets bring. They have no facilities for storing properly. It is in the cellar or pantry or other convenient place where conditions are unfavorable for keeping. Often the eggs are not gathered promptly and may be in the nest a week or ten days before being brought in, which is even worse than cellar storage. These held eggs come into market usually in December and, considering the conditions, it is not surprising that they sometimes run to a high percentage of shakes and rots. Before the enactment of the pure egg law the country merchant passed these eggs on to the city dealer and from the city dealer they went to the retail grocer and thence to the ultimate consumer, and it was the latter who stood the loss. The city dealer now is compelled to be more particular. The retail grocers demand that eggs shall be candled and this demand places the loss upon the dealer, and the dealer shifts it back to the country merchant from whom he received the consignment. For the past year the Grand Rapids dealers have been doing their buying on a loss-off basis. In many instances where the percentage of rots and shakes runs too high the entire consignment is sent back. The

tendency is to make the test more rigid and this means that the losses of the country merchant will multiply unless they find some way to reform the producers. This reform can be brought about if the country merchants go at it right and at the right time, and it can be done also without giving offense to the farmer. Now is the time to begin the work of reform. The held eggs are practically all out of first hands. The eggs now coming in are fresh and of good quality, and this will be true for the next six months. The country merchants should begin now when the quality is sure to be good to candle all eggs that are brought in. The candling should be as publicly done as possible. The farmer and the farmer's wife should be invited to witness the process and a few bad eggs should be kept on hand to show the difference. If the candling of all eggs brought in begins now and is kept up through the spring and the importance of it impressed upon the producers, the trouble with poor quality eggs next winter will have been done away with and with it the loss-off which the city dealers are more and more enforcing. The candling process is very simple and anybody can do it. All that is needed is a dark closet or room or a corner in the cellar which the light does not reach, a box in which to place a lamp, and a hole in the box just large enough not to let an egg pass through. With the lamp lighted the egg is held up to the hole and whether the egg is good, indifferent or bad, can be seen at a glance. If you have electric light a better outfit is a square tin can large enough to enclose the electric light bulb and with two holes cut in it near the angle on adjacent sides. With this both hands can be used in holding the eggs up to inspection. With a little practice the candling can be done at the rate of a case of thirty dozen in from twenty to thirty minutes, and while the farmer waits. If the farmers can be shown by the candling process that their eggs are bad, it is not unreasonable to take it for granted that they will not be offended if the merchant refuses to pay for them, especially not if the merchant can show them the law prescribing the penalties for dealing in such stock. If the merchants begin their campaign for good eggs now it will be easy to carry it on through the year. If they wait until next fall or winter when the poor eggs came in they will be certain to have a lot of trouble on their hands and many offended farmers and their wives to deal with.

The obliging man is popular, and he is also imposed upon.

OUT FOR THE SPRING CATCH.

The American Federation of Labor is apparently, a believer in that old theory that a sucker is born every minute, and so believing, the organization which has Samuel Gompers for its head has sent a corps of "workers" here to net the spring run. There are nine of these "workers" in town representing various trades, and they are endeavoring to interest the working men of Grand Rapids in the union propaganda with a view to unionizing the town in all its industries. The accomplishment of their purpose is, of course, hopeless. This city is irrevocably committed to the open shop principle. These American Federation fellows are easy talkers, good promisers and plausible, and hope to persuade enough workmen to join the union to make a showing. One of the first essentials in becoming a member of the union is to pay the entrance fee and first quarters dues. The workers will collect their usual percentage of these first payments and then seek other fields. They will do all they can, as a matter of course, to stir up discontent and to make the workmen dissatisfied, but these American Federation emissaries care little for that, provided only that they get their rake off. They know that they can not benefit the labor of Grand Rapids in any way, but what difference is this to them, so long as they receive such a proportion of what their dupes pay in that they can spend the spring and summer in leisure? MacFarlane, at the head of the furniture strike a year and a half ago, cleaned up such a nice roll from this source that he was able to put his son through college and spend the summer in European travel with his wife. MacFarlane worked the field pretty strongly, but that was a year and a half ago. A sucker is born every minute and the American Federation is out for the spring catch.

DEMOCRATIC DANGER.

The Democratic party is being presented in a most disagreeable light before the country, by the wholesale holdup of President Taft's appointments in the Senate. There may be good reason for withholding confirmation of some of the 1,300 appointments awaiting action by the Senate, but an indiscriminating refusal to act, with a view to keeping these offices open for the incoming President to fill, is a plain acknowledgment that posts in the public service are regarded by the Senate Democrats simply as party spoils, or as so many opportunities for personal patronage. It seems hardly possible that this position of crude and undisguised spoils-mongering will be long maintained; certain it is that, if persisted in, it will

go far toward starting that reaction against the victorious party to which it is exposed under the best of circumstances, and of which, in the complex situation with which the new Administration and the new Congress will have to deal, the danger will be unusually great. It is to be hoped that enough breadth of mind is to be found among the Democratic leaders of the Senate to bring to an end this petty business, and try to keep the conduct of the party on a plane befitting the greatness of its opportunity and the seriousness of its responsibility.

A woman of Evanston, Ill., bought 4½ pounds of tenderloin steak, paid for it and then watched the butcher dress it into filet of beef, the butcher retaining the "trimmings." When the woman reached home she weighed her meat and found two pounds had been cut away. She was so indignant that she caused the arrest of the man who sold the meat. Two butchers argued that the purchaser must stand the shrinkage, because "it is custom," although the "trimmings" are sold again. The magistrate, however, dismissed the man arrested, because he was only a helper in the shop, but advised the lady to procure a warrant for the proprietor. This she proposes to do, and if she carries her case through, the legality of this trade custom may be tested in two courts and a decision rendered that will settle a question often discussed by housewives.

A San Francisco minister has resigned his pastorate to become an undertaker. He has officiated at enough funerals to observe that there might be improvement in the way they are conducted, and he proposes to dispel "the atmosphere of superstition and gloom which we have inherited from the hoary and sometimes heathen methods and ideas of the past." He is averse to the darkening of houses, the pulling down of blinds, and the general morbid atmosphere that pervades a house stricken by death. He has the right idea, and if he can induce his patrons to adopt his view he will be a benefactor of mankind.

A Virginia boilermaker did not need an operation to be cured of appendicitis. He was taken to a hospital, in danger of dying unless operated on at once, but the sight of the sterilized slab, glistening instruments and white robed attendants so aroused him that he gathered his clothing, pushing aside restraining hands, went home, slept well, ate a hearty breakfast the next morning and then went to his usual work driving a steam riveter. If this "cure" would work with others afflicted with appendicitis the surgeons would lose a vast amount of work.

CLOVERLAND.

Zephyrs From the Upper Peninsula of Michigan.

Marquette, Feb. 3. —We have differed always from the advocates of universal peace who agree with anybody and everybody on every subject and who has no self assertion or individuality of their own or, at least, if they have, they are hopelessly impregnated with a cheap brand of the commercial spirit that they are afraid to put it in evidence for fear of "hurting their business."

To illustrate: Some little time ago a prominent copper country hotel keeper whose heart was in the right place introduced us to the copper country telephone manager and then complained that said manager was then attempting to introduce an innovation with regard to telephone charges which were, in effect, calculated to unfairly discriminate against commercial travelers. We, of course, attacked the proposition in as vigorous a way as we knew how to do. Then, in order to strengthen our position, we had a private talk with a prominent copper country traveler who agreed in no uncertain way with all that we said and then we introduced him to the telephone manager in order that he might "back us up," but, lo and behold! when the traveler got up against the telephone man, he flunked clean over and not only believed in, but admired the position of the telephone man and told him that his position was absolutely correct! This is a brand of policy I hold in utter contempt and I am a firm believer in the thought: that there is an honored place in this world for the kicker who kicks intelligently, but not chronically, courageously and not pessimistically and who gets results and not rebuffs, plaudits and not sneers. I use the above incident by way of illustration only.

I was unfortunate enough a week ago to make a trip on the South Range branch of the Mineral Range Railway, from Keweenaw Bay to Mass City. Having left Marquette at 6:15 a. m., with Mass City as my point of destination, I arrived at Keweenaw Bay on time at about 9 a. m., but was still 32 miles from my objective point. The beginning of my unpleasant experience was that I (a well paid man whose time is highly valuable) was obliged to sit down and wait until it was the pleasure of the railway company or its lordly conductor (I don't know which) to move the train, seemingly busily engaged in setting out cars of logs and copper rock, unloading freight, giving their time to horses and cattle and the like, but defiantly ignoring the rights of the men and women who had to sit to await their pleasure. Thus we were forced to spend the best hours of the day awaiting the pleasure of the Mineral Range Railroad Co. from 9 a. m. until 2:15 p. m. Soon after we started on our journey we asked the conductor, for business reasons, in order to re-formulate our plans upset by the delay, at about what time he expected to land us at Mass City, when he laconically informed us that it would be

at least 9 o'clock but more likely 10 o'clock and showed me way bills for the various stations to bolster up his assertion. As a matter of fact, he did land us in at 6:40 or over 12 hours to travel 108 miles. Now, so much for the time taken in transportation. This railroad company would, in all probability, ask me why I chose to travel on its road when I could have reached Mass City by other routes. That might be so, but there were reasons which are my own why I chose to go by that route. I presume that the Mineral Range is operating under a franchise which is conditional on an adequate and satisfactory service to the traveling public; but let me see if this railroad company is living up to its contract with the people:

First, note that it took 12 hours and 25 minutes of one man's valuable time to travel 108 miles.

Second, that its cars are old relics of the old Mineral Range Narrow gauge road, converted by a dangerous transformation as to safety into wide gauge cars; that they are only 6½ feet high at the highest point over the seats and only 7½ feet high at the highest point; that owing to the age of the cars, the windows and the doors are no protection whatever against the elements and that there are no storm windows on; that I observed God's blessed daylight through the floor crack at one end of the car and that the strip of cocoa matting in the ladies' coach had holes, two of them large enough to pass through.

Next day at 6:15 a. m. I took the same train to Pelkie, a distance of about twenty-two miles. I was obliged to wear my mackinaw with collar turned up and rubbers every inch of the trip and the brakeman informed me that the reason was that the man employed for that purpose at Mass City, who worked nights and whose duty it was in cold weather to keep up the fires in the cars—the heating plant is an antiquated old coal stove—was entirely derelict in duty and that the cars seldom warmed up before they reached Keweenaw Bay. I returned on the train as far as Nisula the same day and the coach was then fairly comfortable.

Some people would probably consider this kind of railway service a joke and call it such, but I will go a step or two further. I call it an imposition and an outrage and I beg to give notice to all parties concerned that the old days in the Upper Peninsula, when a railroad company can hand any old thing to the traveling public and have them swallow it, are past and that we demand and insist on a railroad service to all parts to which people travel commensurate with the growth and development of the Upper Peninsula generally and that we will not stand for a railroad or a railroad branch which retards the natural progress of the region through which it traverses. We shall watch this particular railroad with keen interest during the coming weeks and if needed improvements are not shown, we shall use the means we have at our hands to lay the entire matter before the proper authorities for adjustment.

Bunny Goodman, of Ole Christoferson fame, who is the greatest Swedish and French dialectician in Cloverland, has gotten himself into such serious trouble at Ewen that he is steering clear of the town just now and, in the meantime, is devising ways and means to square himself. While there recently he visited an old friend who had recently got married and was introduced to his wife. That friend was Dr. Wescott. They talked about almost everything of common interest. Incidentally, Bun gave a demonstration of a Swedish dialect, which pleased Mrs. Wescott very much. The Doctor saw a chance to put one over Bun and asked him if he could give a selection in the Danish language. Bun swallowed hook, bait, line and sinker and said that the Danish language was no language; that it was a cross between the Finnish and the Russian with a tincture of Swedish and Norwegian to give it a little pungency. Mrs. Wescott is a Dane and Bun had to make a hasty retreat.

A story comes to us of ham and eggs from a recent U. C. T. banquet at Green Bay, Wis., in which A. L. Kannewurf, specialty salesman for John Fritzlaiff and well-known in Cloverland, is the leading figure.

We are pleased to state that A. F. Sheldon, representing the Garlock Packing Co., who was transferred by that company two years ago from here to Des Moines, Iowa, has been returned to us and has again taken up his residence with us. This is good news for the boys of U. P. Council, No. 186, as Brother Sheldon is a worker. He may be assured that 186 will make good use of him. Welcome home, Brother and Mrs. Sheldon.

Mr. and Mrs. John McCole, of Sagola, are rejoicing over a recent visit of the stork with a bouncing baby boy. The arrival came Sunday evening. Father, mother and boy are doing as well as can be expected. John expects to be able to resume work at the Sagola Lumber Company's store within a few days.

We regret to report that Mrs. P. C. Murphy, of Ypsilanti, formerly a well-known and highly respected resident of L'Anse is dangerously ill.

Brother D. C. Crothers, a member of our Executive Committee, has disposed of his interest in the Crothers Lumber Co., at Yalmer, near here, and has gone West in quest of a location. He intends to visit Seattle, Tacoma, Portland and other Pacific coast cities and may be absent for several months.

The people of L'Anse had a little interest in the marriage at New York of Miss Helen Gould and Finlay Shepard. Shepard's brother, Louis J. was a resident of L'Anse previous to the great fire of 1898. While at L'Anse Louis J. Shepard was employed as book-keeper for J. B. Smith, who at that time conducted a large lumber business and general store and who conducts a large general store at L'Anse to-day. Finlay is well-known at L'Anse, having spent considerable time with his brother.

Ura Donald Laird.

Other Side of the Ten Cent Amendment.

Lansing, Feb. 3.—On my return from Ohio, my attention has been called to the article entitled, "Whose Collar?" in your issue of Jan. 15. At first I was minded to reply in the spirit that your article seems to have been written, but I question the good that would come from such a controversy. We have come to know that the man who said, "A soft answer turneth away wrath, but grievous words stir up anger" was not unmanly.

In regard to passengers losing money by buying tickets which they failed to use, for some cause or other, or only used a portion of same, the unused portion of any ticket is always redeemable the same as the unearned portion of a cash fare paid, and in my twenty years or more experience in railroading, I have never known of a railroad company rejecting a legitimate claim. Not one.

No one knows the needs of the different communities as to the improvement of transportation facilities better than do the traveling men of our State. Why not through the columns of your splendid paper encourage the appointment of a commission from the traveling men's associations to work in a most friendly manner in conjunction with the Railroad Commission for the promotion of our State's best interests? Much could be accomplished in this manner for the common good of all. No doubt an automobile road from Chicago to Mackinaw City is important, but to the people of this State, their railroads mean more to them in one day than such a road does in twenty years. And I think the man who introduced the 10 cent extra bill ought to be encouraged, instead of "Watch Him," as you suggest. I fear our railroad properties are not being developed in keeping with the growth of the State and will not be so developed until the powers that be follow the example of the G. O. P. since the late unpleasantness, with the view of giving the other fellow a "square deal" and get together. B. S. Stratton.

Representative James N. McBride, of Burton, writes the Tradesman that he was not inspired by the railroads to introduce the 10 cent extra fare bill; that it was done to meet the abuse that exists where passengers now pay an extra price to ride between stations only two or three miles apart. The Tradesman gladly gives place to Mr. McBride's explanation, but still maintains that such an amendment to the present 2 cent law would be a mistake, because it would cause infinitely more annoyance to the traveling public than the present method does in the exceptional cases referred to by Mr. McBride.

The successful salesman is he who is able to look at his proposition from the buyers' point of view, putting himself mentally in the place of his customer.

Good may, often does, come out of affliction. If the high cost of living does but teach economy it will have done some good.

BANKRUPTCY MATTERS.

Proceedings in Western District of Michigan.

Jan. 29.—In the matter of Oster & Maynard bankrupt, merchants at Traverse City, the first meeting of creditors was held and A. F. Nerlinger, of Traverse City, was elected trustee and his bond fixed at \$1,000. Burt Comstock, Emanuel Wilhelm and J. W. Slater, of Traverse City, were appointed appraisers. Each of the bankrupts was sworn and examined and the first meeting then adjourned, without day.

In the matter of Alva B. Richmond, bankrupt, of Grand Rapids, formerly doing business under the name of Richmond-Jarvis Company the trustee, Gerrit J. Wessink, of Grand Rapids, filed his final report and account showing a balance of cash on hand of \$230.83, and an order was made by the referee calling a final meeting of creditors to be held at his office on Feb. 18, to consider such report and account and for the declaration of a final dividend if any, for creditors. Creditors are also directed to show cause, if any they have, why a certificate recommending the bankrupt's discharge should not be made by the referee.

In the matter of James W. Murtaugh, bankrupt, formerly merchant at Wyman, the trustee, Gerrit J. Wessink, filed his supplemental final report and vouchers showing compliance with the final order of distribution, and an order was made closing the estate and discharging the trustee. Sufficient cause having been shown a certificate was made by the referee recommending that the bankrupt be not granted his discharge.

In the matter of Albert Root, bankrupt, of Grand Rapids, it appearing that there were no assets excepting the bankrupt's exemptions, an order was made closing the estate. No cause to the contrary having been shown by creditors, a certificate was made by the referee recommending the bankrupt's discharge.

A voluntary petition was filed by Fred Ashley and Walter J. Smith, co-partners as Ashley & Smith, merchants at Howard City, 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. 24, for the purpose of electing a trustee, proving claims, examining the bankrupts, etc. An order was also made appointing Sid V. Bullock, of Howard City, as custodian, pending the election of a trustee. The following assets are scheduled:

Real estate (exempt as homestead)	\$1,500.00
Stock in trade	7,000.00
Fixtures, etc.	500.00
Due on open accounts	400.00
Household goods of partners (exempt)	500.00
	\$9,900.00

The following liabilities are scheduled:

Village of Howard City, taxes	\$2.71
W. A. McRea Mills, Canton	39.29
Jonas Brothers, Philadelphia	177.83
Ind. Peerless Pattern Co., N. Y.	29.46
Warren Featherbone Co., Three Oaks	4.17
Lamb Knit Goods Co., Colon	49.00
Sunshine Cloak & Suit Co., Cleveland	327.88

American Lady Corset Co., Detroit	57.57
Swiss American Knitting Co., G. R.	97.74
Royal Worcester Corset Co., Chicago	251.91
Crowley Brothers, Detroit	316.25
Edson, Moore & Co., Detroit	3,237.63
Emsheimer Fishel Co., Cleveland	178.00
J. P. Kohn & Co., Cleveland	226.38
G. R. Dry Goods Co., Grd. Rpd.	435.81
Richardson Silk Co., Chicago	257.25
C. W. Mills Papers Co., G. R.	9.75
Kingsborough Glove Co., Gloversville	309.50
Herpolsheimer Co., Grand Rpd.	9.66
Progress Skirt Co., Cleveland	23.43
Nagara Silk Mills, Tonawanda	13.53
Herman & Ben Marks, Detroit	292.33
P. Steketee & Sons, Grand Rapids	251.43
Chas. W. Powell Mfg. Co., Ypsilanti	24.00
Burr & Hardwicks, New York	262.87
Geo. P. Ide & Co., Troy	21.92
W. S. & Dana Buxton, Springfield	28.63
Davis Bros. & Co., Toledo	226.69
Levy & Marcus, New York	24.50
Des Moines Hosiery Co., Des Moines	14.70
Kunstatter Brothers, Chicago	30.00
Pontiac Knitting Co., Pontiac	34.45
Barron Bros. Co., Buffalo	101.75
International Handkerchief Co., New York	37.00
R. H. O'Donald, Howard City (borrowed money)	1,300.00
Mary E. Perry, Howard City, (borrowed money)	2,000.00
Carthagenia Ashley, Howard City, (borrowed money)	700.00
L. W. Greene, Howard City	9.00
Rivington Lord Executor, N. Y.	450.00
Brenard Mfg. Co., Iowa City	50.00
	\$11,821.51

Jan. 30.—In the matter of the Osborn Furnishing Co., bankrupt, formerly at Grand Rapids, the final meeting of creditors was held, and the final report and account of David A. Warner, trustee, was approved and allowed, and a final dividend of 6 per cent, declared and ordered paid to general creditors. No cause to the contrary being shown by creditors, it was determined that a certificate recommending the bankrupt's discharge be made by the referee.

Jan. 31.—A voluntary petition was filed by John Bos, a laborer of Grand Rapids, and he was adjudged bankrupt by Judge Sessions and the matter referred to Referee Wicks. An order has been made by the referee calling the first meeting of creditors to be held at his office on Feb. 19, for the purpose of electing a trustee, if desired, proving claims, examination of the bankrupt, etc. The bankrupt's schedules show no assets excepting those claimed to be exempt. The total liabilities scheduled aggregate \$219.66 and consist of numerous small accounts.

In the matter of J. J. Van Zoeren & Co., bankrupt, of Grand Rapids, the first meeting of creditors was held and William B. Holden, of Grand Rapids, was elected trustee and his bond fixed at \$4,000. Each of the bankrupts was sworn and examined by attorneys present, and the first meeting then adjourned without day.

Feb. 1.—In the matter of J. J. Van Zoeren & Co., bankrupt, the trustee, William B. Holden, filed a report of sale of the assets, excepting accounts receivable, to W. D. Struik, of Grand Rapids, for \$1,800, that being the highest bid received. Unless cause to the contrary is shown by creditors, such sale will be confirmed by the court at the expiration of five days. An offer of \$100 was also received for the accounts receivable, but the trustee recommended that such offer be not accepted.

Feb. 3.—A voluntary petition was filed by John Harris, an engineer of Elberta, and in the absence of the District Judge, the order of adjudication was made by Referee Wicks. An order was also made by the referee call-

ing the first meeting of creditors to be held at his office on Feb. 26, for the purpose of electing a trustee, examining the bankrupt, proving claims, etc. The following assets are scheduled:

Interest in a certain land contract, upon which there is a balance due of \$925.00	\$1,900.00
Chattel mortgage	50.00
Household furniture, etc.	450.00
Hotel furniture and fixtures (purchased on contract)	300.00
Due on open account	293.13

The following liabilities are scheduled.

Taxes	\$ 64.00
Mary M. Luxford, Elberta (secured by land contract)	1,078.00
Charles Luxford, Elberta	153.00
M. J. Glarum, Elberta	75.68
Edward Brothers, Elberta	9.63
Bank of Elberta, Elberta	87.36
A. Johnson & Co., Elberta	10.82
Cadden & Vorce, Elberta	100.00
W. R. Thomas, Elberta	69.24
Dr. C. P. Doyle, Elberta	75.00
	\$1,658.73

Feb. 4.—In the matter of William A. Hoult, bankrupt, a salesman of Grand Rapids, it appearing from the examination of the bankrupt that there were no assets over and above exemptions, an order was made that no trustee be appointed. Unless further proceedings are desired by creditors the estate will probably be closed at the expiration of twenty days.

Instance of Real Salesmanship.

A man went into a prominent silverware establishment the other day to buy a wedding present for a friend of his, and with his mind set upon a small chest of silver—knives, forks and spoons—he stepped up to a saleslady and told her just what he wanted. She showed him some very pretty patterns in Sterling silver at \$50 that pleased him very much, so it was an easy matter for him to make a selection, but before paying for the chest he had chosen he said to the saleslady: "I'm sure I shall take this one—it's just what I want—but I wish you would please set it aside for a few minutes until I have looked at some of those silver dishes over there, just to see if there is anything I would like better," and she very graciously did as the customer requested.

The man then went over to this other department, only two or three steps away, where another and, as he later discovered, quite different saleslady, presented herself at his service. "I'm looking for a wedding present," he explained. "I've already selected a small chest of silver knives, forks and spoons, but I thought I might perhaps find something over here among the dishes and things that I would like better." There seemed to be an air of confidence about this saleslady as she reminded him of the fact that almost everybody thinks of ordinary silverware, such as knives, forks and spoons, for wedding gifts. She got an idea of about what price he wanted to pay, and then showed him a very pretty silver-deposit tea set of Haviland china, including a teapot, cream pitcher, sugar bowl and cups and saucers, for \$75. That was more than he wanted to pay, but she pointed out the very odd features of the set, and assured him that his friends, the recipients of the gift, would appreciate it because it was so uncommon; she told him what a big

number of these sets she had sold to some of the store's wealthiest customers; she told him where and how this Haviland china is made, and how the Sterling silver is deposited on it in such attractive designs; in fact, she told him everything there was to know about that particular kind of tableware, and got him so very much interested in that tea set that he preferred it to anything else in the store and would gladly have paid \$100 for it, if necessary. He bought it and was perfectly satisfied with his selection. Then he went back to the first saleslady and canceled his order for the chest of silver, which he now considered very commonplace compared to his silver-deposit tea set of Haviland china.—Pilot in Apparel Gazette.

Financial Statement From Salvation Army.

Detroit, Feb. 3.—An article in a recent issue of the Michigan Tradesman was brought to my notice by our officers of the Grand Rapids corps and I am taking an opportunity of sending you the enclosed report, which gives in detail the charity work in Grand Rapids during the Christmas season of 1912. You will observe the expenses are specified and there are vouchers for every item of expenditure on file with the books at our Grand Rapids corps.

I cannot but believe that you are not aware of the true conditions in your statement that monies collected in Grand Rapids are sent to Detroit, New York and London, for, as a matter of fact, this is absolutely incorrect and I shall be pleased to call upon you when in Grand Rapids within the next few days and give you other information regarding the administration of the salvation army's funds at Grand Rapids, although the report enclosed states all there is to know in connection with the funds of the army in this particular branch.

Under these circumstances, I also feel that you will be willing to state the facts in an early issue of the Michigan Tradesman.

Edward Tucker, Major, General Secretary.

Receipts.

Contributions in kettles	\$345.80
Donations in cash	99.00
Donations in provisions	20.00

Total \$464.80

Disbursements.

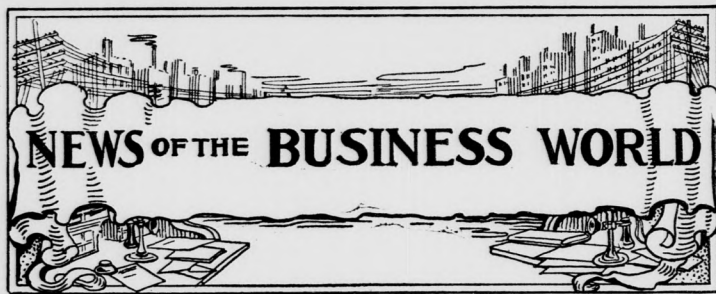
Provisions for baskets	\$172.95
Other relief	18.65
War Cry put in baskets	14.00
Printing, postage, stationary	24.15
Car fare, visitation	1.50
Sundries	3.92
Assistants, 4 weeks	74.97
Percentage to Grand Rapids corps	88.95
Bal. for winter relief	65.71

Total \$464.80

Dandelion Vegetable Butter Color

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

Manufactured by Wells & Richardson Co. Burlington, Vt.



Movement of Merchants.

Shultz—G. M. Fox succeeds Fred L. Pierce in general trade here.

Thompsonville—York & Moore succeed Alex Smith in the bazaar business.

Lake Odessa—Jackson & Reed succeed George Evans in the grocery business.

Muskegon—Fred S. Tuxbury succeeds Chase & Tuxbury in the drug business.

Adrian—J. Leighton Bush succeeds W. M. Blanchard in the wood and coal business.

Detroit—The Detroit Drug Co. has increased its capitalization from \$26,000 to \$50,000.

Bedford—Jordan Bros. have added a line of meats to their stock of general merchandise.

DeWitt—E. J. Pierce, who conducts a grocery store at St. Johns, has opened a branch store here.

Portland—Thomas Hickey, recently of Stanton, has engaged in the merchant tailoring business here.

Detroit—The Rinshed - Gagnier Paint Co. has increased its capital stock from \$10,000 to \$30,000.

Grand Haven—J. F. Lowe, recently of Chippewa Falls, Wis., succeeds J. M. Kaden in the jewelry business.

Parma—Murray P. Stroud, recently of Eaton Rapids, has purchased an interest in the Charles L. Barrel bank.

Grand Ledge—The Davis Drug Co. has sold its stock to A. O. Halsted, who will consolidate it with his own.

Leonard—Heenan & Hibbler, dealers in general merchandise, lost their stock and store building by fire, Jan. 30.

Harbor Springs—Miller & Miller lost their entire stock of implements by fire Feb. 1. Fully covered by insurance.

Northport—Fire destroyed the fish warehouse and stock of Peterson Bros. Feb. 2. Loss about \$5,000. No insurance.

Grand Ledge—Ward Davis, recently of the Davis Drug Co., has opened a confectionery and cigar store on North Bridge street.

Webberville—D. D. White and George H. Alchin have formed a co-partnership and engaged in the coal and lumber business.

Saginaw—Elijah St. John, for thirty-five years engaged in business here, dropped dead Jan. 26 as the result of a stroke of apoplexy.

Pinckney—Floyd Jackson has sold his electric light plant here to Richard Clinton, taking Mr. Clinton's general stock as part payment.

Belding—The Miller-Harris Furniture Co. has taken over the stock of the Belding Furniture Co. and will consolidate it with its own.

Royal Oak—A new bank has been organized under the style of the First Commercial State Bank, with an authorized capital stock of \$25,000.

Petoskey—A. B. Mudgett has purchased a dominant interest in the Petoskey Hardware Co. and assumed the management of the business.

Kalkaska—Wise & Son, dealers in groceries and meat, have taken over the meat stock of Titus & Ritter and will consolidate it with their own.

Alpena—Fire damaged the Sinclair Dry Goods Co. stock to the extent of \$18,000 Jan. 31. W. N. Martineau, druggist, sustained a small loss also.

Owosso—Charles Crane has sold his interest in the meat stock of Croft & Crane, to his partner, Fred Croft, who will continue the business.

South Haven—F. Ray Hancock, dealer in general merchandise, has filed a voluntary petition in bankruptcy. Liabilities, \$8,836.31. No assets.

Flint—Elmer W. Garner, grocer at 816 South Saginaw street, has sold his stock to Edgar G. Haymond, who will continue the business at the same location.

Ionia—W. H. Wilder has sold his interest in the stock of the Zesta Cereal Co. to Clarence Snyder and the business will be continued under the same style.

Springport—The Springport Elevator Co. has engaged in business with an authorized capital stock of \$10,000, all of which has been subscribed and paid in cash.

Webberville—William Patrick, dealer in hardware, will erect a three-story brick store building this spring, the first floor of which he will occupy with his own stock.

Belleville—The Bank of Belleville has been merged into a state bank under the style of the Peoples State Bank of Belleville, with an authorized capital stock of \$20,000.

Webberville—B. C. Van Order has sold his interest in the general stock of Dean & Van Order to Ray Dean and the business will be continued under the style of Dean Bros.

Ewart—Walter Allison and Alfred Sandberg, both of Reed City, have formed a co-partnership and purchased the E. F. Birdsall implement stock and will continue the business.

Grand Ledge—Mrs. Fred Gillam has leased the store building at the corner of Front and Bridge streets and will occupy it about March 1 with a stock of dry goods, millinery and notions.

Amasa—Louis Minkus, dealer in dry goods and clothing, has filed a voluntary petition in bankruptcy. Liabilities, \$10,000; assets, \$4,000. Frank H. Withey, of Marquette, has been

appointed trustee and will dispose of the stock at private sale on or about Feb. 8.

Detroit—The National Retailers Stamp Co. has engaged in business with an authorized capital stock of \$10,000, which has been subscribed. \$1,000 paid in in cash and \$9,000 in property.

Webberville—Baker, Ling & Co., dealers in general merchandise, have dissolved partnership and the business will be continued by Mr. Ling, who has taken over the interest of his partners.

Jackson—E. F. Larrabee & Co., grocers at 701 West Franklin street, have purchased the A. L. Wing grocery stock, at 309 Greenwood avenue, and will continue the business as a branch store.

Webberville—Edwin Baker, recently of Baker, Ling & Co., dealers in general merchandise, has leased a store building which he will occupy with a stock of general merchandise about Feb. 15.

Calumet—Frank C. Brown, Fernando D. and J. P. Petermann have leased a store building on Oak street which they will occupy with a stock of women's ready-to-wear clothing and furnishings.

Moline—A. E. Weaver, who conducts a meat market at Wayland, has purchased the H. Spykerman meat stock here and will continue the business under the management of his son, Warren Weaver.

Detroit—The Valentine Schroeder Co. has engaged in business as wholesale, retail and jobbing confectioners, with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in cash.

Middleville—E. J. McNaughton has sold his stock of hardware and implements also his store building, to Z. J. Townsend and son, Blaine, of Ann Arbor, who will continue the business under the style of Townsend & Son.

Pontiac—H. B. Wilkinson, recently of Bellaire, Ohio, has purchased the interest of Glenford Haviland in the grocery stock of Haviland & Connell and the business will be continued at the same location under the style of the Star Grocery.

Cadillac—Adam W. Lind, the most prominent dry goods merchant between Grand Rapids and Traverse City, has sold his stock to J. F. Harvey and Earl Phelps, both of Detroit. It is understood the purchase price was about \$75,000. Lind will enter the wholesale business in Detroit.

Traverse City—Arthur Rosenthal writes the Tradesman that the Rosenthal-Caplan Co., which was recently organized with a capital stock of \$10,000, will engage in the cloak and millinery business at Eau Claire, Wis.; that the new corporation will have no connection with the Globe Department here, which will be conducted by Arthur Rosenthal, the same as before.

Manufacturing Matters.

Saginaw—The Farmers Handy Wagon Co. has changed its name to McClure Co. and increased its capital stock from \$300,000 to \$500,000.

Cheboygan—The Cheboygan Stave Co. has been organized to manufacture staves and headings.

Saginaw—The capital stock of the Melze, Alderton Shoe Co. has been increased from \$125,000 to \$200,000.

Hartford—The S. M. Carpp Canning Co. has taken over the plant and stock of the Hartford Canning Co. and will consolidate it with its own.

Detroit—The McKam Swage Works has been incorporated with an authorized capitalization of \$40,000, of which \$21,000 has been subscribed and paid in in property.

Freeport—Guy Bovee, who has been connected with the Woodland creamery for the past ten years, has been engaged as butter maker by the Freeport Creamery Co.

Kalamazoo—The King Paper Co. has authorized a \$300,000 bond issue for the purpose of retiring \$100,000 preferred stock and providing for a surplus fund of \$200,000.

Alpena—The Great Lakes Stone & Lime Co. has been incorporated with an authorized capital stock of \$750,000 common and \$750,000 preferred, of which \$5,000 has been paid in in cash.

Detroit—The Detroit Mechanical Starter Co. has engaged in business with an authorized capital stock of \$10,000, of which \$5,000 has been subscribed, \$600 paid in in cash and \$4,100 in property.

Detroit—The Goodspeed-Detroit Manufacturing Co., Ltd., has been organized to manufacture motor car parts, with an authorized capital stock of \$20,000, of which \$12,000 has been subscribed \$8,000 paid in in cash.

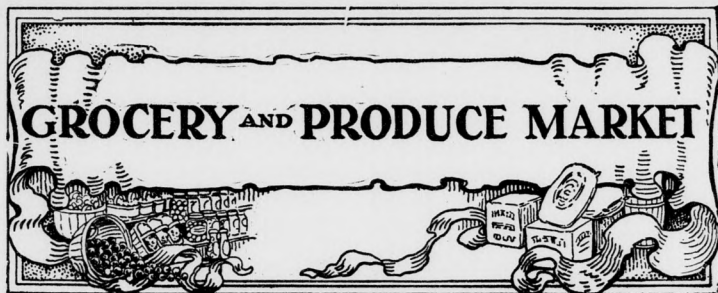
Boyer City—The Boyne City Handle Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$30,000, which has been subscribed, \$297.23 paid in in cash and \$21,438 in property.

Detroit—The Hellmich Manufacturing Co. has engaged in business to manufacture and sell brass and wood curtain, arch and drapery poles, with an authorized capital stock of \$10,000, of which \$5,600 has been subscribed and \$1,000 paid in in cash.

Saginaw—Albert C. Strickland, Secretary of the E. A. Robertson Co., manufacturers of women's waists and gowns, died at St. Mary's hospital while the doctors were administering an anaesthetic preceding an operation to close up an artery which followed an attack of quinsy.

Battle Creek—The King Saxton Clamp Co. has engaged in business to manufacture and deal in all metal and rubber goods and wares used in connection with hose. The company has an authorized capital stock of \$15,000 common and \$10,000 preferred, of which \$15,000 has been subscribed and paid in in property.

The Green Cloak & Suit Co., doing business at 116 Monroe avenue, has been incorporated with an authorized capital stock of \$10,000, of which \$5,000 has been subscribed and paid in in property. The stock holders are as follows: Adolph Friedman, \$1,250; Samuel Greenbaum, \$100; Joseph Roth, Toledo, \$3,650.



The Produce Market.

Apples—Northern Spys, \$3 per bbl.; Greenings and Baldwins, \$2.75; Russets and other good varieties, \$2.50. It would seem that apples should receive a great deal of attention at the present time, as prices are reasonable and there never has been a better showing of stock than during the present week.

Bananas—Declined to \$2.25 per 100 lbs.

Butter—The market on creamery is firm at 1c per pound advance over last week. The percentage of particularly fancy goods is very light. Medium grades are more plentiful and did not share in the advance with the higher grades. There is likely to be a continued scarcity of goods grading special, and if there is any change in price in the next few days it will be for a very slight advance. Fancy creamery commands 36c. Local dealers pay 25c for No. 1 dairy and 18c for packing stock.

Cabbage—\$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—Receipts from country shippers have been liberal for some time and during the present month they are sure to increase, unless February should prove to be a cold stormy month. Few people seem to realize that eggs are from 8@9c per dozen below prices of a year ago, as the consumption does not show any great increase over other years when prices are high. Local jobbers pay 21@22c for strictly fresh. There is not likely to be any change of importance in any market in the coming week unless we have some extremely bad weather. Refrigerator eggs are in ample supply and the market is dull and prices nominal.

Grape Fruit—\$3.25 per crate for 36s and \$3.50 for all other sizes. The demand is steadily increasing and wholesalers state that where retail grocers were buying grape fruit in half box lots a few years ago they buy in five and ten box lots at the present time.

Grapes—Malaga, \$9.50 per keg of 50 to 60 lbs.

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

Lemons—\$7.50 per box for choice California or Messina; \$8 for fancy and scarce.

Lettuce—New Orleans head, \$1.50 per bu.; hot house leaf, 14c per lb.

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. Receipts of Floridas have shown some increase and are of fine quality. It is said that some of the California oranges damaged by frost have arrived, but little is known as yet, as to just what shape they are in.

Potatoes—Country buyers are paying 30c at outside buying points. Local dealers quote 40@45c in small lots. Supplies are plentiful and unless conditions change there is no reason to expect any higher prices during the spring months. The demand for Ohio seed will be on next month.

Poultry—Local dealers pay 12c for springs and fowls over 4 pounds in weight and 11c for less; 6c for old roosters; 9c for geese; 11c for ducks; 15c 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.

Veal—Buyers pay 10½@12½c, according to quality.

Dressed Hogs—9½@10c per lb.

Competing With Mail Order Houses.

Kalamazoo, Feb. 4—It has been decided to print 7,500 copies of the new Merchants' Guide which is to be issued by the Retailers' Division of the Commercial Club on March 1. This will be an increase of 2,500 booklets over the first issue of the publication, and space will be allowed for every merchant in the city, who is a member of the Club, to advertise. It is now planned to print fifty-six pages which will be an increase of eight over the recent catalogue.

Much of the detail of the work in the next guide will be done by the Kalamazoo Ad Club who will arrange all the advertising copy for the printers, and lay the advertisements out according to the latest ideas in effective advertising. This will save much time, and at the same time will greatly improve the general appearance of the book.

Other features will be added besides the page of Jason Woodman, railroad time tables, and views of the city. It is intended to include bits of general information in regard to Kalamazoo which will impress the advantages of this city on the rural population to whom the books will be distributed.

The weather is a good, safe topic of conversation with your customers, but see if you can't think up something of greater interest and with more value to your business.

It takes a barber to discern the weak points of a safety razor.

The Grocery Market.

Sugar—Raws have a little stronger tone, but quotations on refined are still maintained on the basis of 4.30 for N. Y. granulated and 4.20 for Michigan. To say nothing about the agitation of the removal of the duty on sugar, there is enough beet sugar on hand and with the fact that the present crop of cane in Cuba is large to make a low market during the present year.

Coffee—The green coffee market has shown much weakness during the week and prices are off a few points from quotations of a short time ago. The market is very unsteady, one day advancing a few points and the next day declining. The trade now know that the valorization coffee has been disposed of, which doesn't make them any too sanguine about the market, and this affects the demand. Milds are steady to firm at unchanged prices, except Bogotas, which are a shade higher. Java and Mocha unchanged and dull.

Canned Fruits—There is nothing doing in California goods. Stocks on the coast are very light. Jobbers are well supplied, but the best selling season is ahead. There is no change in the Baltimore markets and business in this line is quiet.

Canned Vegetables—Peas and tomatoes have taken quite a change since it was announced that the pack of both was much larger during 1912 than in 1911. At the opening of the season the Eastern packers sent out reports that the pack of tomatoes would be small and prices were very firm, but since the first of the year there has been a little weakness shown and some sales have been made at a slight reduction from opening prices. Peas are still firm and while the pack is reported large it is a fact that there was a large quantity of off peas put up which made it impossible for the majority of packers to deliver their future contracts in full. Corn is cheap and moving slowly, but wholesalers look for trade to increase during February and March. There is but one conclusion to be drawn, if the pack of canned vegetables was as large as reported for 1912, consumption must be increasing.

Dried Fruits—Large size prunes are selling at a premium and still the demand is best on these sizes and the small sizes are neglected. Peaches are cheap and while they have been moving slowly, it is expected that prices will advance. Apricots are unchanged and in very light demand. The same can be said of raisins and currants.

Cheese—The consumptive demand is light and the stocks of strictly fancy goods are also reported to be light. Undergrade full cream cheese and part cream cheese are not quite so firm and are being pressed for sale at prices ranging about 1c per pound lower than a week ago. The present condition is likely to last until early spring, when there is likely to be a better consumptive demand.

Syrup and Molasses—Glucose is 2c per gal. lower. Compound syrup quiet at ruling prices. Sugar syrup and molasses are dull.

Canned Fish—All varieties have been moving well and, as prices of salmon and sardines are very low, jobbers look for an exceptionally good business during Lent.

Salt Fish—Mackerel remains unchanged and in very light demand. Cod, hake and haddock quiet and unchanged. There is an exceptional showing of salt and smoked fish on the market and the wholesaler has prepared to take care of the demands of his trade in fine shape.

Provisions—Smoked meats are ¼c higher. Pure lard is firm with a good consumptive demand at prices ranging about ¼c per pound over last week. There is more trading done in compound, and the market is firm at ¼c per pound over last week. The consumptive demand for barreled pork is very light and the market is steady at 50c decline per barrel from last week. Dried beef and canned meats are in light supply and steady at unchanged prices.

Want State and City to Protect Them.

Kalamazoo, Feb. 4—As a result of the agitation started by Kalamazoo merchants over the too frequent visits of peddlers to this city, who for a \$2 license fee are permitted to enter into direct competition with the regulars who help support the city by paying taxes, the Legislature will be asked to take some action that will put a stop to the cheap industry. The members of the Legislature from this city will be asked by the Commercial Club to support such legislation to the limit.

The merchants ask the Common Council to increase the license fee charged peddlers who visit this city from \$2 to \$25 per year. The retailers claim that certain transient merchants visit Kalamazoo from time to time and by sending out invitations to have the people call at the hotels, do a land office business, without the expense of rent, insurance or clerk hire.

The local dealers are anxious to head off some of this cheap competition and make the travelers pay for the privilege of doing business in this city.

John Muffley the shoe dealer, addressed the last meeting of the Council and drew attention to the fact that the local merchants were obliged to pay high rentals and clerk hire and be thrown in direct competition with those who were enabled to get along without having any heavy expenses to pay. Last week according to Mr. Muffley, one of the travelers sold more than 100 sets of fur in Kalamazoo and his selling expense was practically nothing.

"On account of the small license fee the city of Kalamazoo is overridden with peddlers who are in competition with local merchants. These peddlers should be made to pay for the privilege," he said.

To refrain from advertising is to admit that you do not consider it worth while to take advantage of your opportunities for developing the business.

Detroit—The American Chair Co. has gone out of business.



Will Retain Title to Banking Property.

The Old National Bank has decided not to give up title to the corner of Monroe and Pearl, where the Bank has been located since its beginning. The plan has been to put the Bank real estate in with the new hotel project and for the Bank to become a tenant with a long lease, but, instead of doing this, the Bank will retain title to 57 by 100 feet and will pay that proportion of the cost of the hotel as may be represented by its real estate. It will then own its building clear up to the roof and will rent above the first floor to the hotel. This plan will be to the advantage both of the hotel project and to the Bank. It will relieve the hotel of just that amount of financing in real estate and building and the amount of this relief will be considerable. From the view point of the Bank there will be the advantage of a definite investment and something of an income upon it. The greatest advantage for the Bank, however, is that the time will never come when the expiring of the lease will cause worry to the management, either as to renewal or to rental terms. The Bank will be the landlord and it will be the hotel management that will have the future to consider. The Old National has always been located at this corner. In the early days it was a tenat of Martin L. Sweet, first for short terms and then under the first ninety-nine year lease ever executed in these parts. About thirty years of this lease had run when Martin L. Sweet became financially distressed and in the liquidation of his affairs title to the property passed to the Bank under foreclosure proceedings. It is probably the most valuable piece of real estate in the city to-day and there is every reason to believe it will become more valuable as the years pass. What may seem a large investment now will fifty years hence look like a first installment on the purchase if the property were on the market.

The Kent State owns the corner at the other end of the block and, according to present plans, will merge its holdings in the hotel proposition and become a tenant. It will occupy 37 feet, instead of the 57 feet assigned to it by the architect, leaving space for a store. In future years the Bank may expand to occupy the entire space.

The blue sky law was considered at a meeting in Lansing last week before the legislative committees on banking and the discussion it is said had not

proceeded far before the difficulty of framing a satisfactory bill became apparent. That innocent investors should be protected was conceded, but how to afford this protection and not hamper legitimate business is a hard problem to solve. Banking Commissioner Doyle cited the sale of a lot of Western irrigation bonds in Western Michigan a few years ago as an instance of needed safeguards for the people against loss, but he neglected to recall that before these bonds were marketed in Michigan three different parties of bankers and business men visited the West and were given every opportunity to investigate and, upon returning, many of them took bonds as investments for themselves. If these business men and bankers could not see the blue sky in these bonds, what chance would there have been that an official investigation by the Banking Department would have revealed it? The State obviously cannot investigate every enterprise that comes along that may want to sell securities to the public and even to stand sponsor for such enterprises as it may investigate would be hazardous. There is more or less blue sky in every new undertaking and the safeguard is not so much in State supervision as in the education of the people as to the danger of putting their money into things that promise too much in the way of returns, when presented by plausible strangers.

Howe, Corrigan & Co., of this city, have underwritten the entire issue of \$300,000 preferred stock of the recently organized Continental Gas and Electric corporation. That they are able to do so is an indication of the firm's standing in financial circles. The stock is 6 per cent. cumulative and is offered to investors with a bonus of 25 per cent. common stock, the latter to carry 2 per cent. dividends the first year. The corporation takes over four public utility properties in Iowa and five in Nebraska and the earnings the past year are reported to be enough to meet all maintenance charges, interest on bonds, dividends on the preferred and leave 5 per cent. surplus for the common stock. The properties are all in prosperous communities and, with enterprising management, the earnings will increase rapidly.

Hilliker, Bertles & Co. succeed to the business heretofore conducted by C. F. Hilliker & Co., investment brokers with offices in the Michigan Trust building. Mr. Hertles formerly lived here, but in recent years has been in the brokerage business in Chicago.

Fourth National Bank

Savings
Deposits

3

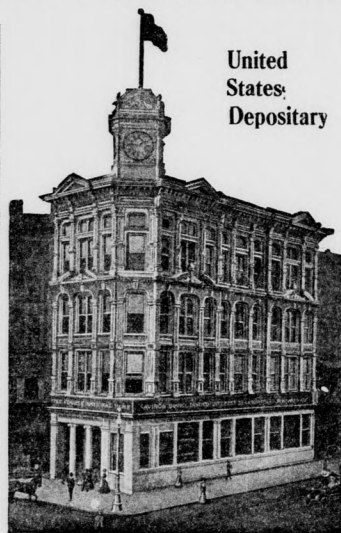
Per Cent
Interest Paid
on
Savings
Deposits

Compounded
Semi-Annually

Capital
Stock

\$300,000

United
States:
Depositary



Commercial
Deposits

3 1/2

Per Cent
Interest Paid
on
Certificates of
Deposit
Left
One Year

Surplus
and Undivided
Profits

\$250,000

GRAND RAPIDS NATIONAL CITY BANK

Resources \$8,500,000

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

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

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

CORRESPONDENCE PROMPTLY REPLIED TO

We recommend

Public Utility Preferred Stocks

(as a class) for conservative, profitable investments, to net 5 1/2 to 7 1/2%. Circulars of the various companies mailed upon request.

HOWE, CORRIGAN & COMPANY

Citizens 1122

339-343 Michigan Trust Building
Grand Rapids, Mich

Bell M 229

2 1/2% Every Six Months

Is what we pay at our office on the Bonds we sell.

\$100.00 Bonds—5% a Year

THE MICHIGAN TRUST CO.

The Old National Bank last week issued the first of a series of monthly financial letters reviewing conditions and commenting on prospects for business. The letter deals with the large affairs in the commercial and financial world, rather than the close at home matters, and the suggestion might be offered that the latter might be dealt with to some extent and thus make the letter more applicable locally and more interesting. It may be enlightening to know that the Bank clearings of the country show gain or shrinkage, that the building statistics of the country **loom up big**, that the steel trade is prosperous, that the railroad earnings show gains, but information of this character is in the nature of glittering generalities, useful and of interest to "big business," but not very intelligible to the Grand Rapids business man. Would it not be more to the purpose if the letter dealt with such questions as the recent furniture sale and the prospects for the spring furniture trade, the local bank clearings and their significance, the local building statistics, the local real estate activities, what the farmers in this section are doing to market their apples and potatoes, and similar topics along these local and near home lines? This is not intended as a criticism of the Old National's letter, which is admirably written and seems to deal with general topics with intelligence and understanding, but is merely a suggestion as to how the letter might be made more effective and of greater value to Grand Rapids people. We may all be interested in knowing that the steel trade is prosperous, but the ordinary Grand Rapids mind—and most of us are ordinary—fails to see how that affects his pocket book. An authoritative statement as to the conditions and prospects of the furniture trade would make every business man in Grand Rapids take notice. It would be the same with the Grand Rapids building statistics, the Grand Rapids bank clearings and bank statements and our local crops. There is really a need for just such a letter as the Old National is sending out, dealing briefly of general conditions and more at length on the local situation.

The local bankers all believe in advertising in the newspapers, but not all of them practice it. The Old National and the Grand Rapids National City and City Trust and Savings are the most persistent and consistent users of printers ink, and both get up space fillers that may be regarded as models of good taste and effectiveness. They make frequent changes in the wordings of their publicity campaigns, and there is a freshness about their advertisements that make them worth reading. Some times the emphasis is placed on the bank's stability and security, and then the appeal may be to the self interest of the depositor, how his money grows when placed at interest. The Kent State is also a constant advertiser, but usually satisfies itself with a statement of its assets and responsibility, which latter, by the way, is conceded by all; in fact, the only unprogressive thing

about the Kent State Bank is its advertising. If it were as aggressive in this direction as it is in others, its growth would be greatly enhanced. The Grand Rapids Savings is a generous advertiser at intervals and its fancy runs to heart-to-heart talks filling a quarter page in the newspaper. The Michigan Trust Company advertises the bargains it may have to offer in bonds and other investment securities. The Fourth National advertises occasionally, usually in the special editions, and when it goes into print it is on a large scale, anywhere from a quarter to a full page. The People's Savings and the Commercial are not given much to the use of the newspaper columns. As to the value of this publicity the bankers themselves do not all agree, except on the general principle that it is a good thing. The bank that advertises no doubt gets some direct benefit, but it is generally recognized that what any one bank may do is helpful to all. The heart-to-heart talks of the Grand Rapids Savings or the instructions which the Old National may give as to how to save a thousand dollars may start depositors to those banks, but they also start depositors to the banks that may be more easily reached. What any one bank does boosts the whole game. The clearing house several years ago considered a publicity campaign in behalf of banking in general, thus doing away with the need of individual advertising, but for some reason the plan did not go through.

Quotations on Local Stocks and Bonds.		Bid.	Asked.
Am. Gas & Elec. Co., Com.	82	85	
Am. Gas & Elec. Co., Pfd.	44	47	
Am. Light & Trac. Co., Com.	405	415	
Am. Light & Trac. Co., Pfd.	108	110	
Am. Public Utilities, Com.	64	66	
Am. Public Utilities, Pfd.	77	78	
Can. Puget Sound Lbr.	3	3	
Cities Service Co., Com.	119	122	
Cities Service Co., Pfd.	87½	89	
Citizens' Telephone	94	96	
Comw'th Pr. Ry. & Lt. Com.	69	70	
Comw'th Pr. Ry. & Lt. Pfd.	89	91	
Elec. Bond Deposit Pfd.	76	79	
Fourth National Bank	212	60	
Furniture City Brewing Co.	125	135	
Globe Knitting Works, Com.		100	
Globe Knitting Works, Pfd.		175	
G. R. Brewing Co.		181	
G. R. Nat'l City Bank	180		
G. R. Savings Bank	216		
Holland-St. Louis Sugar, Com.	266	7	
Kent State Bank	200		
Macey Co., Com.	28	32	
Lincoln Gas & Elec. Co.	97	100	
Macey Company, Pfd.	100	60	
Michigan Sugar Co., Com.	97	101½	
Michigan State Tele. Co., Pfd.	100	91	
National Grocer Co., Pfd.	208½	93	
Old National Bank	62	63	
Pacific Gas Elec. Co., Com.	250		
Peoples Savings Bank	22	24	
Tennessee Ry. Lt. & Pr., Com.	77	78	
Tennessee Ry. Lt. & Pr. Pfd.	87	89	
United Light & Railway, Com.	82	84	
United Lt. & Ry., 1st Pfd.			
United Lt. & Ry., 2nd Pfd., (old)	84	89	
United Lt. & Ry., 2nd Pfd., (new)	74	75	
Bonds.			
Chattanooga Gas Co.	1927	95	97
Denver Gas & Elec. Co.	1949	95½	96½
Flint Gas Co.	1924	96	97½
G. R. Edison Co.	1916	98½	100
G. R. Gas Light Co.	1915	100½	100½
G. R. Railway Co.	1916	100	101
Kalamazoo Gas Co.	1920	95	100
Saginaw City Gas Co.	1916		99

*Ex-dividend.
February 5, 1913.

Insured Against Twins.

The most novel claim an insurance company has yet had to settle would appear to be the payment of \$2,000 just handed out by a French insurance company on the birth of twins.

Some time ago a woman called at the office of this company and said she wanted to insure against the risk of having twins.

The officials had no tables prepared with a view to such an event, but they issued a policy insuring her against the birth of twins for a premium of \$12.50, payable monthly, for six months.

A few days ago the manager of the company received a dainty card announcing the birth of twin daughters to their client. He at once forwarded a sack of bonbons and a check for \$2,000 to the mother.

Ask for our Coupon Certificates of Deposit
Assets Over Three and One-half Million

GRAND RAPIDS SAVINGS BANK

Buy National Automatic Music Company Stock

CARROLL F. SWEET, Pres.
CLARENCE U. CLARK, Treas.

Recommended by many prominent bankers and business men.

Never pays less than 1 per cent. monthly dividends.

Send for literature.

42-50 N. Market Avenue
Grand Rapids, Mich.

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

The Preferred Life Insurance Co.

Grand Rapids, Michigan

Wm. A. Watts, Secretary and General Manager

United Light & Railways Co. First Preferred Stock

Bought and Sold

At present market price will yield better than 7%

Send for Comparative Consolidated Earnings Statement, covering the period of last five months.

HOWE, CORRIGAN & CO.

INVESTMENT SECURITIES

Michigan Trust Building, Grand Rapids, Mich.

The Old National Bank GRAND RAPIDS, MICH.

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

Kent State Bank

Main Office Fountain St.
Facing Monroe

Grand Rapids, Mich.

Capital - - - - \$500,000

Surplus and Profits - \$300,000

Deposits

7 Million Dollars

3½ Per Cent.

Paid on Certificates

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

We recommend

6% Cumulative Preferred
Stock

of the

American Public Utilities Company

To net 7½ %

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

Kelsey, Brewer & Company

Investment Securities

401 Mich. Trust Bldg., Grand Rapids, Mich.



(Unlike any other paper.)

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.Published Weekly by
TRADESMAN COMPANY.
Grand Rapids, Mich.**Subscription Price.**

One dollar per year, if paid strictly in advance; two dollars if not paid in advance.

Five dollars for six years, payable in advance.

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

Sample copies, 5 cents each.

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

Entered at the Grand Rapids Postoffice as Second Class Matter.

E. A. STOWE, Editor.

February 5, 1913.

COMMON SENSE NEEDED.

The State Legislature, politically, is Republican by a narrow margin. The Democrats have a strong representation in both houses. The Progressives or Bull Moosers are considerably in evidence. Ordinarily, a Legislature which is fairly well balanced between the parties, with a majority strong enough to be effective and with a minority that is active and aggressive, is a good thing for the State. It insures an alertness to the public welfare that promotes efficiency. This season, however, conditions are not ordinary. The campaign preceding the election of the members of the Legislature was conducted along radical lines and the tone of the campaign is reflected in the sentiment and tendencies of the Legislature. Instead of striving which shall be the sanest and safest, the competition between the different elements is to see which shall go the farthest in "progressiveness." It is not who shall be wisest and best, but who shall propose the most radical measures that popular fancy may suggest. A certain amount of radicalism in the Legislature is always desirable, but radicalism carried to an extreme is dangerous and much more likely to do harm than good. The happy medium is an active minority radicalism, or progressiveness, as it may be called in up-to-date terms and a courageous conservatism in the majority, with the ability and the willingness to check the effervescence of that element which has everything to gain and nothing to lose. The present Legislature seems to have no lack of the radical element, but the very desirable conservative influence appears to be too much in the minority for the best interest of the State. There is manifested too much desire on the part of the Republican majority to "put it over" on the Democratic administration; of the Democratic administration to "get one on" the Republican majority and of the Progressive handful to show the people that they are the only friends that the people have left on earth. The result is that, instead of transacting the business of the State with promptness and efficiency, the Legislature is frittering away the time and the money of the people in the introduction and discussion of all

kinds of freak bills; in investigations and probings that may satisfy popular curiosity but cannot possibly lead to beneficial results; in starting imaginary and experimental reforms and in creating new commissions and boards to supervise things which in the past the people have been capable of taking care of themselves. The Legislature needs a generous assortment of common sense, and unless either the Democratic administration or the Republican majority apply it, instead of either putting the other in the hole, both may be condemned by public opinion, which, however erratic it may be at times, is in the end always and invariably safely conservative.

SHOULD ACT PROMPTLY.

Senator Milan D. Wiggins has introduced a bill in the Legislature to amend the female labor law so as to exempt from its provisions stores and mercantile establishments in cities and villages of less than 2,000 population and outside the boundaries of incorporated cities. The present State law limits the employment of women in Michigan to an average of nine hours a day or 54 hours a week, with ten hours as the extreme limit for any one day. The law is an injustice to the women in Michigan who must work for their living, as it curtails their earning capacity and closes many channels to their employment. It is an unnecessary law, because conditions which might make it desirable do not exist in Michigan, either in the cities or in the small towns. It was not asked for by the women by the State, but was put through as a union labor measure, ostensibly as a humane enactment, but in reality to check the increase in female employment and to furnish more jobs for the self constituted labor leaders as inspectors and clerks in the State Labor Department. The law has been a hardship upon employers of female labor in Michigan, as well as upon the women who are dependent upon their own exertions for their support. Of all employers the law has borne most harshly upon the merchants in the smaller towns where trade conditions make it necessary to keep the stores open evenings during the summer months for the accommodation of the farmers. Senator Wiggins' bill is designed for the relief of the small town merchants, and so far as it goes it is worthy of support, and every small town merchant in the State should write to his representative and senator in the Legislature, asking that the measure be given support. The proposed amendment, however, does not go far enough. The stores and mercantile establishments in cities, no matter what may be their size, should be exempted from the provisions of this unjust and unnecessary law, otherwise there will be discriminations which will work against the prosperity of many communities. Allegan, for instance, is above the proposed population limit and would be obliged to observe the law, while some small town near by equally convenient for the farmers would be exempt, and what would be the effect of this on Allegan's trade? The merchants of

Grandville avenue, Madison square and Burton Heights would be compelled to keep early hours on account of the law, because they are in the city, and would not their farmer trade go to Grandville, where the limit is lifted? Instances can be cited all over the State where the amendment exempting the smaller towns would work to the loss of trade for the bigger towns near by. The only wise way is to exempt stores and mercantile establishments everywhere in the State, no matter in what sized town they may be, and the merchants of the State should bring every influence to bear to this end. They can secure the change in the law indicated if they go at it promptly and with vigor. No doubt the union labor grafters in and out of the Legislature will oppose any such sweeping amendment to the law. It is stated they will even insist upon limiting the Wiggins exemption to such stores as do not employ more than two or three clerks, but it is time the self respecting merchants of the State gave these influences to understand that their selfish dictation as to how business shall be conducted is not called for and will not be tolerated.

The law limiting the employment of men as clerks is not necessary. In the larger cities, like Detroit and Grand Rapids, the whole tendency in commercial life is toward the shorter work day. The down town stores close at 6 o'clock during the week and more and more it is becoming customary to allow the Saturday half holiday during the summer months. The only time that night work is really required is during the rush of the last days of the holiday season, and even this is never more than a week. The merchants give their women clerks the Saturday half holiday during three months of the year without deducting it from their wages, and yet under this law, however willing the woman may be to help out the law forbids them to work an extra hour when trade conditions demand it. In the smaller towns, where everybody knows everybody else, public opinion and gossip is ample protection against the overworking of women clerks.

The merchants of the State, no matter where located, whether in the small towns or in the cities, should make a united effort to have stores and mercantile establishments of all kinds exempted from the provisions of the law. Exempting towns under 2,000 population may be a relief to a certain extent, but in practical operations it will handicap the larger towns in their efforts to hold their farmer trade. The exemption should be general. The self constituted union labor leaders who hold jobs under the State Labor Department, or hope to do so, may object to such a sweeping curtailment of their activities, but it is just as much bread and butter to the merchants of the State to have their exemption as it is to the job holders to have the law remain as it is, and the merchants should insist upon it. And if they insist hard enough there is no reason why they should not win.

LEAVE IT ALONE

The present State law makes it incompetent for a woman to enter into a business partnership with her husband. She can go into business on her own account or can enter into partnership relations with another man, but husband and wife cannot be partners. A bill has been introduced in the Legislature to remove this ineligibility of the wife. Such an amendment to the law might make it easier for creditors to realize upon their claims in certain instances, but from the view point of public policy it is questionable if any change in the law is desirable. The law as it stands is not designed as a curtailment upon the business activities of women, but as a protection for wives and mothers, and this protection should not be withdrawn. The evils that are possible under the present law and which the proposed amendment might correct, are thoroughly understood by the well informed credit men of the State and there are other laws under which they can protect themselves from loss if they desire to take advantage of them. Under the old law a man could deed or mortgage all his property to his wife and then fail and his creditors had no recourse. As the law now reads deeds or mortgages put on record four months before a failure can be set aside and this gives creditors a degree of safety against fraud which they did not before enjoy. Under the present law a wife may put money into her husband's business and in the event of failure she may lose all she puts in, but the creditors cannot levy upon her private estate, and public policy and common humanity should not permit them to do so. If the wife were a partner with her husband then her property could be levied upon for his debt. There are not lacking instances where a man does business under the name of his wife and is given credit as though he were in business for himself. The credit man can easily protect himself by requiring the wife to assume the responsibilities, thus making her personal estate subject to levy in the event of disaster, but very often the credit men prefer to watch the account closely and take chances rather than subject the wife to the possibility of having all her property taken from her. There seems no pressing demand for the proposed amendment and the law makers should be cautious in acting upon it.

The late Will Carleton was another example of the old saying that poets do not die rich. He was widely known, and his verse had a popular vogue with many people, but his will filed in Brooklyn Monday gives his entire fortune as less than \$5,000 in personal property. He owned no real estate, and aside from what manuscript he may have left which can be sold, his nephew, who is his sole heir, gets a comparatively small sum. Estimated in dollars and cents, Will Carleton's life was a failure, but many a millionaire has left a much smaller estate in good deeds and helpful words.

COUNT THE CHANGE.

You have always striven in various ways to have this done, and still there are times when, no matter how careful the shopkeeper to have the rule observed, some one is careless, indifferent, slow to follow your count, or in some way misses, and then reflects, and finally concludes that he has been swindled out of a few pennies. If the habit of slighting this point persists, post a placard in a conspicuous corner as a reminder; but meantime, be so emphatic in every stage that the final imperative will not be necessary.

You have a most accurate system of making and receiving change, through which every transaction, big or little, goes through the hands of at least two of your accountants, with possibly a little cash boy or girl as a further precaution. It is scarcely probable that under these conditions the slips will slip, in; and yet they do sometimes occur. You charge your clerk when returning change to count it carefully aloud as it is passed into the hand of its owner, and he obeys. Yet the very fact that you are so particular may be the thing which throws the customer off his guard. He receives it listlessly, as a matter of course, and that is the end of the thing until he gets home, figures up the expenditures of the day—and then there may be a reckoning which will surprise you, though yourself guiltless.

So, stick to the motto. Have it featured in your business, and then, if necessary, emblazoned upon your walls. Let your customers expect to do their own reckoning; and then, after this has been done in accordance with your own results, let them see that they should stick to the count, and not come back grumbling later, when no one can tell whether the mistake was made over your counter or that of some one else,—or whether there was a mistake at all. Accuracy at the time is what makes good friends in trade.

TREND TOWARD UTILITY.

The lad who mentioned with all seriousness in his school essay that people usually gave books and handkerchiefs and similar articles for Christmas when it would be better if they would give something useful, like a sled or a pair of skates, was not so far out of the way, as the records of the last Christmas sales indicate. While this is an age of specialization, this does not apply to the Yuletide goods as we knew them a few years ago.

More than one merchant who has for years prided himself upon his extra stock of toys and other strictly holiday goods has confided to his best friend that if he gets out this year he will never again invest in a similar manner. While his neighbors are turning over money in their five and ten cent departments or in staple articles of higher price, he has hard work to get rid of the hobby horses and other high priced toys which were once a part of the Christmas indispensables. Still more discouraging features haunts him that while his competitors can sell their fancy handkerchiefs and cravats that are

left over at some price, much of his merchandise is hopelessly tied up for another year—then possibly to be condemned as out of style.

It is not that people have grown more economical. On the other hand, the sales far exceed those of a decade or two ago. People have learned, though, that as much real joy can be secured from something of use as from the countless frivolities with the Christmas label upon and the strictly Christmas air about them. The experiences of the year just closed point more and more to the wisdom of selecting goods that will sell later. The demand is for that which can be used every day and is certain to be called for. Christmas goods may be all right in their special season, but the all-the-year-round ones are the money makers, and the timely holiday gift is now the one which can be used for weeks or months to come.

The builders of the Kalamazoo interurban are keen business men, enterprising, progressive and capable, but it may be apprehended they are not up to the peculiarities of human nature. They announced their plan to build the air line from Kalamazoo to Grand Rapids last fall and declared their intention to buy the right of way for the road, instead of asking local aid in any form. They then proceeded to make their surveys and to indicate where the line should run. It is a well known fact that the building of an interurban adds anywhere from 50 to 200 per cent. to the value of the real estate along the line, and to get the private right of way desired the company in this instance met with one continuous hold up, the owners of the land insisting upon having their profit in advance. The hold up was from city line to city line and also within the corporate limits of both terminal towns. As soon as it became known the railroad builders wanted a piece of property the price doubled in a day. If the corporation had been really cute it would have marked out its route and then put it up to the local interests to furnish the right of way. If they had made the people feel that they needed the road, instead of letting them think the corporation was anxious to build it, the right of way would have come easy and cheap. It may sound nice to be able to say that a road was built without asking local favor of any kind, but with human nature constituted as it is this plan is powerfully expensive. A branch of the Kalamazoo interurban may possibly be built from Allegan to Battle Creek and if the old plan is followed the promoters will have the same old problems of hold ups in getting the right of way. If the company will mark out its route and then tell the local interests to get busy, with the donation of the right of way as a condition to building the road, it will be found that the condition will be complied with and that the people will like the road all the better on that account. There is nothing like requiring a little sacrifice on the part of the people who are to be benefitted to make them appreciate the good things they are getting.

THE SUPERFINE GOODS.

While the artistic establishment, where everything is of the highest excellence and the highest price may have its place in the metropolitan circle, in the average small city, and especially in the small town, there is much room for goods of medium or cheap grade. People may want the higher priced article; they may realize that in many instances it is the cheaper in the end; but they have not the money to pay for it. Or for some reason the cheaper grade may be more appropriate; and yet they are compelled to pay the higher price simply because this lower grade of goods is not kept in stock.

Not long ago we heard of a woman who left home without some necessary toilet articles, lacking space in her bag and acting on the idea that cheap articles would answer the purpose of the short trip could be easily purchased in the city. Imagine her surprise at not being able to find a ten-cent comb in any of the large department stores, though this was the ruling price for the serviceable grade in her home town. Fifty cents, or in one instance half this, for something which she had no need for when at home, and only desired the use of a few days. Finally her eye fell upon a five and ten cent store, and she made a rush for the necessary articles minus the silver mountings.

There are few communities in which the "golden mean" is not the really accepted popular demand. Think of this when adding new goods. How many of your customers are able to pay the top notch prices? How many will be forced to buy the cheaper goods. This does not mean that the spurious shall dominate. If one cannot afford silk, there are now the mercerized cottons, which wear much better and look nearly as well,—if they are fitted to the size of the purse. The 10 cent comb did its work quite as well as the more dainty one which would have taken the change needed for other purposes.

PROVIDE AGAINST DISPUTE.

A definite understanding in the beginning often saves a great deal of trouble later on. A salesman began work for a typewriter concern on commission. He was assigned to a certain territory and told in a general way that he was to have all that the territory yielded. Both the salesman and the manager seemed to understand the agreement, but each understood it in his own way.

After a while trouble began. One customer who had been rounded up by the salesman came to the office and completed his purchase. Some customers had already been interested and reported by a previous salesman. Some prospective customers reported by the salesman were handled at a different office by salaried employees of the company. The salesman claimed his commissions and the house disputed his right to them. The salesman had but three courses open—to sue, to quit or to give in. He chose to quit—losing, however, a number of good prospects.

Later on the manager was heard

to remark: "We lose business for lack of men. Good men are very scarce." Did he dream that nearly every good man in the business had heard the story of the ex-salesman? Such stories certainly tend to make good men scarce.

Both employer and employee in this case lost by not having a definite understanding. If the employer was acting in good faith he should have provided for such contingencies when he employed the man, leaving no room for dispute, even with an agent who did not know enough to bring up the points in advance.

Chicago continues to take note of the passing of citizens whose memories spanned almost the entire period of its existence. When Edwin Oscar Gale arrived in Chicago in 1835, the town, which had been incorporated two years before, had an area of three-fourths of a square mile. Its public buildings consisted of a brick Episcopal church, a brick bank building, a brick "court house or clerk's office," a jail, a small post office, and three district schools. The leading industries were a foundry, a steam grist mill, a steam sawmill, a brewery, and a soap and candle factory. In 1837 the town became a city. It also took a census, which showed a population of 4,107. Mr. Gale had long disputed with the late Fernando Jones the title of "first Chicagoan." Both men, then very small children, got to Fort Dearborn on the same day, by the same boat, the Illinois, sailing from Buffalo, but Mr. Gale made the claim that, owing to a desire to land on his birthday, the youthful Jones remained on board the boat over night, while his destined rival stepped ashore early in the evening.

The recent statement by President-elect Wilson, to the effect that he cannot deal with business men, because they pursue a selfish policy is not only humiliating but discouraging. It exhibits a significant shortcoming—a seeming lack of desire to get at facts. It is undeniable that in every branch of industry there are dishonest as well as honest members but it is a matter of record that the great bulk of honest representatives is up in arms against the disreputable contingent. The noteworthy and encouraging fact is that this effort emanates from within—that trade abuses are being corrected by the trades themselves. Evidently Mr. Wilson is totally oblivious to this important and wholesome tendency. It is, in the opinion of The Tradesman, very unfortunate that Mr. Wilson should maintain that he cannot deal with business men because they are selfish, that they are not ready to merge their individual interests, and that they are under suspicion by reason of all the acts and doings of some of them.

There are two classes of miserable people in the world—those who worry because they have no money and those who worry because they have to worry over the money they have.

LIFE IN THE LEGISLATURE.

How It Looks To a Rural Member.

Lansing, Feb. 3.—It is quite a change. This thing of loafing a whole day at a time is something new to me. The noise, hum and clatter almost drives a person crazy to begin with. The hotel and rooming house air chokes me; the baker's bread poisons me, and this looking only against high and dirty brick walls makes a fellow stupid. It is a dreary contrast to the far-reaching view of snow-covered rural homes, with their invigorating air. I can not see how people can tie themselves down to live in a city, even with all the modern conveniences they have that we in the villages and on the farm do not have. A steady stream of human beings goes surging and seething up and down the streets, in and out the doors of the capitol. It reminds me of ants and ant heaps. I can no more understand the commotion here than when a child I could understand why the ants were so busy.

The Strain of the Life.

It means a steady, wearing grind. I can not see that any one of the whole mass is doing anything that is useful, but there is no joy and pleasure to see in any face. They all seem to be under a strain of something that is on their mind, something that they have to do and are hastening here and there to accomplish. Even the first-term member that so far is doing nothing but eating and loafing and trying to find a decent and cheap place to stay and a good cheap place to eat seems to be under the same strain.

Civilization is, after all, more tragedy than comedy. We farmers and villagers are a lot of uncivilized savages compared with the city people. No matter how we dress and tog up when we come to the cities, they see we don't belong there. We are as care-free as the Indians of a half a century ago compared with these people, from the highest to lowest. We stop and half break our necks to see the top of the high buildings. They just bow their head a little, gather their clothes about them, put one shoulder to the wind and press on. We run around the corner to find out where the fire is when we hear a fire whistle. They never mind it, I suppose, until the fire has developed into something worth seeing. Civilization grinds out curiosity and sympathy, the first and best traits in children and primitive man, and that is one of the worst faults of civilization.

Would Limit Cities' Size.

Now that I am a Legislator and have been banished from home for a week—a long week that at the same time has flown fast—it dawns upon me that if we are to make men happy and virtuous, we should legislate against letting people build big cities. Just think of having a post-office that can house more people than there are in my nearest village, and so many tons of mail coming into it I can't see how the postmaster can personally read all the postal cards, and with his

own fingers feel of and judge the contents of packages; or how can he remember to turn the mail back into general delivery when the box rent is not paid. It is so strange to see liquor sold openly and see all the invitations to come inside; so strange to see people drunk and no one to be under the nervous excitement of guessing who of three or four people it might possibly be that had furnished the liquor in violation of the law. A place should not be bigger than that we, all of us at all times, would know what everybody else is doing. This thing of checking up each other as we do in our nearby village is what makes people good.

Needs New Impulses From Nature.

Then, also, a town should each day receive fresh and new impulses from the farm, from nature. How I wish the farmers would come in and tie their teams in front of the stores and hotels here. How pleasing it would be to see a bunch of cattle come straying loose up the street to eat hay out of the farmers' wagons, with now and then a stray pig, the same as in my nearest village. How I long to see my neighbor's chickens as they come over to the yard to visit me, and how I even long for the English sparrows that I don't care about seeing around the lumber shed at home. This thing of seeing nothing but human beings and plodding, pulling horses, sober, sedate and busy men, careworn and palefaced women, walk or run back and forth across each other's tracks a thousand times a day is getting monotonous. There are few children to be seen, and those you see on the streets are old and mature beyond their years. I have not yet seen a cat. Just think of it—not seen a cat for a whole week, hardly a dog and not a chicken except in the grocers' windows, dead, picked and cold. Have only heard a baby cry once. Babies and children don't seem to be much in demand.

Finer Sentiments Crushed.

I can understand now why the finer sentiments and feelings of the soul are being constantly ground out of man in the big treadmills of civilization. Childhood and innocence do not fit into surroundings so far removed from nature. They come only and thrive where grass grows and flowers bloom, where birds sing, where dogs bark, where kittens play, where lambs and calves jump, and where colts run so the earth shakes and trembles, where lakes smile and rivers go murmuring along, where sunrise kisses them good morning and sunset finds them in their evening prayer. It is better so, too. When we learn to understand it, there is poetry in the immutable, unchangeable laws of nature. When we look for it we find there is nothing new under the sun.

In a way the whole business of the Legislature seems to be a trade, someone votes with some one else because he expects help to get his own measure through. Everybody, except myself and a few others I have met, seem to think that they must introduce some kind of a bill in order to let the folks at home know that they are here.

Doings in the Hoosier State.

Written for the Tradesman.

The eight hour law for working women, which has been introduced in the Legislature, is being strongly opposed by laundrymen of the State.

Four of the interurban roads of Gary and vicinity have united in a \$5,000,000 corporation under the name of the Gary & Interurban Railway Co.

A Wholesalers' Association will be formed in South Bend. It will be affiliated with the Chamber of Commerce in that city.

The Indiana Retail Merchants' Association, in session at Fort Wayne, adopted resolutions opposing the proposed 8 hour working day for women, and the use of trading stamps. A business system of municipal government was endorsed, also a garnishee law and a statute to prevent fraudulent advertising and "blue sky" bond and stock selling in the State. Terre Haute was chosen as the meeting place for next year and officers were elected as follows: President, Ralph Clark, Anderson; Vice-President, O. C. Hornung, Terre Haute; Secretary, Thomas E. Palfrey, Vincennes; Treasurer, Albert Goldberry, Lafayette.

The Ad-Sell League of Northern Indiana and Southern Michigan met at South Bend and elected the following officers: President, C. R. Trowbridge; Secretary, E. L. Potter; Treasurer, R. W. Smith. The organization has 180 members and is third in size among bodies of its kind in the country.

The Wabash Railway is preparing to build a new depot at Fort Wayne just west of the present structure.

South Bend's Municipal lodging house is well patronized by homeless men. One night last week eighteen wanderers were given beds, which is the largest number so far this winter. After being registered the men were given some bread if they wanted it and are then given good clean beds in a steam heated room.

The Retail Merchants' Association of Evansville passed a resolution endorsing the legislation bill now pending to compel trading stamp concerns to redeem the stamps in cash. A resolution was also adopted urging the City Council to pass an ordinance making it unlawful for a peddler or agent to enter a house where a sign "No Peddlers or Agents Wanted" is posted.

The Maumee Dairy Co., with \$60,000 capital, has been incorporated at Fort Wayne and succeeds the Collins Ice Cream Co., of that city.

Almond Griffen.

Magic of Finance Breeding an Unsafe Foundation.

In 1905 the Brown Bros. Shoe Co. was doing a very substantial business on a capital of \$2,500,000, consisting of \$500,000 first preferred 6 per cent. cumulative stock, \$1,000,000 6 per cent. cumulative second preferred stock and \$1,000,000 common stock.

For the eight years following this capital sufficed to finance an increasing business. The partners in the enterprise did not seem to suffer at any time from a lack of capital to take care of their expanding trade nor was

there ever a complaint about poor profits.

But that was all before the thought occurred that it would be well to invite the public in as stockholders.

Now how different. The magic wand of finance is applied to the corporation by underwriting bankers who are adepts at the application of water. To the company which did business on a capital of \$2,500,000 the amount of the latter was increased by one sweep of the pen to \$16,000,000. This was made up of \$6,000,000 preferred stock and \$10,000,000, common, without, as far as we can judge, the infusion of any additional substance.

Once done the imaginative brain was relied upon to work up a balance sheet to make the superstructure, on which the largely increased capital is based, appear strong and substantial. This is done by placing an arbitrary value on trade name, good will, patent rights, leasehold, etc., covering \$4,966,363, made up of what only the underwriters know, but which is nearly twice the old company's capital.

In such operations we see clearly mirrored the fast pace at which magic finance is plunging along. But can it endure the stress of hard times? That we do not believe. Mushroom growth can not withstand trying weather. It can only blossom in a balmy atmosphere.

Express Stocks Succumb to Fear.

So well has the public taken to the new parcel post system that the service is bound to become increasingly popular as it develops, which, of course, means a loss of a revenue to the express companies, for they had a monopoly of the small package carrying business until the Government became an active competitor.

The express companies have tried to reassure their stockholders by the declaration that their loss in business has been comparatively small—at the maximum not more than 25 per cent.—and that this has been more than made up through an increase in shipments of bulkier parcels, but these statements have failed to impress shareholders.

The fear that the parcel post will cut deeply into earnings has forced a steady liquidation in express stocks, until now they are selling at prices lower than they have ever seen. Adams Express is down to \$145, a decline of \$104; Wells-Fargo to \$117, down \$31, and United States Express to \$59, down \$25, all within a year.

The decline may carry too far. It often does where securities are suffering under the blight of an unrestrained fear. Government competition will not bankrupt the express companies. The worst it can do is to reduce the big profits made in former days.

It would seem logical to assume that the express stocks were scraping bottom, or very near to it.

"Have you resided long in this town?" asked a tourist of the oldest inhabitant. "Yes," he replied, "a long time. D'ye see that mountain over yonder? Well, that was there when I came here." The tourist traveled on.

The Preferred Life Insurance Co. of America

GRAND RAPIDS, MICHIGAN

To the Policy Holders:

Your Directors take pleasure in submitting this Third Annual Statement. Knowing your deep interest in the progress of the Company we submit the information in detail, showing the present financial condition, the growth in 1912 and the growth by years.

Your Directors take pride in this exhibit of the steady, conservative progress of the Company and the solid financial strength—our policy-holders being protected by Two Hundred Seventy-five dollars in good assets for every One Hundred dollars owed them.

THIRD ANNUAL STATEMENT

For the Year Ending December 31, 1912

ASSETS		LIABILITIES	
MORTGAGE LOANS	\$ 149,666.20	STATUTORY RESERVE	\$ 77,212.75
Loans secured by first mortgage on real estate worth more than double the amount loaned and interest accrued thereon.		Required by law to set aside to meet the insurance obligations as they shall become claims by death or maturity.	
MUNICIPAL BONDS	21,956.66	AMOUNT SET ASIDE FOR PAYMENT OF DIVIDENDS TO POLICY HOLDERS IN 1913	1,300.00
Grand Rapids, Mich., Water, Hancock, Mich., Park and accrued interest thereon.		ALL OTHER LIABILITIES	646.00
PUBLIC UTILITY BONDS	4,066.67	Sundry Accounts.	
Cadillac (Mich.) Light and Water Bonds and accrued interest thereon.		SURPLUS TO POLICY HOLDERS	138,113.28
POLICY LOANS AND PREMIUM NOTES	1,792.46	Additional protection to policy holders beyond the Statutory Reserve required by law.	
On policies in force (none of which is for the first year's premium.)			
DEFERRED PREMIUMS	7,314.00		
Net amount of deferred premiums on which reserve has been set aside.			
ACCOUNTS RECEIVABLE	5,577.18		
Amounts due in the regular transaction of business.			
CASH ON HAND AND IN BANKS	26,898.86		
TOTAL GROSS ASSETS	\$217,272.03	TOTAL	\$217,272.03

Growth by Years

Dec. 31, 1910—

ASSETS	RESERVE	INS. IN FORCE
\$129,444.32	\$ 7,244.00	\$1,206,249.00

Dec. 31, 1911—

\$190,114.44	\$30,416.00	\$2,325,130.00
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Dec. 31, 1912—

\$217,272.03	\$77,212.75	\$4,096,573.00
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GROWTH IN 1912

Total Insurance in force Dec. 31, 1912	\$4,096,573.00	
Total Insurance in force Dec. 31, 1911	2,325,130.00	
Increase	\$1,771,443.00	76%
Total new business written and paid for, 1912	\$2,154,293.00	
Total new business written and paid for, 1911	1,364,381.00	
Gain over 1911	\$ 789,912.00	57%
Premiums on new business written in 1912	\$ 62,673.91	
Premiums on new business written in 1911	\$ 41,720.58	
Gain over 1911	\$ 20,953.33	50%
Total premium income in 1912	\$ 118,187.02	
Total premium income in 1911	65,545.75	
Gain over 1911	\$ 52,641.27	80%
Total assets, December 31, 1912	\$ 217,272.03	
Total assets, December 31, 1911	190,114.44	
Increase	\$ 27,157.59	14%
Reserve, December 31, 1912	\$ 77,212.75	
Reserve, December 31, 1911	30,416.00	
Increase	\$ 46,796.75	153%

JAMES R. WYLIE,

President

WILLIAM A. WATTS,

Secretary and General Manager

Paid Policy Holders in 1912:

Death Claims (12 policies)	\$16,000.00
Dividends to Policy Holders	1,463.81
	\$17,463.81



Efficiency of Stock Man Affects Entire Service.

In no business to-day is good service so absolutely necessary as in haberdashery. Being a business that is ceaselessly striving to raise the standard in the art of dressing well, it is evident that it must have the highest type of representative to qualify. Having qualified, it is obvious that great energy and understanding must be exercised in order to maintain superiority. Haberdashers as a rule employ but few men. This is the very reason why each man should be brought to the highest degree of efficiency and the very reason why it is possible to accomplish that end. From close observation and personal contact the manager can lay his finger at once upon misdirected efforts and correct them. The opportunities of perfecting his force are far greater than those of the huge department stores housing hundreds of employees. There is no mystery involved in the attainment of a skilled sales force. It consists solely of an intelligent study in human nature; the picking of men qualified to represent your purpose, and the tactful handling of them until they become "you."

A manager in a successful men's shop in Massachusetts once employed a man who did not come up to his standards. Continued corrections did not improve the matter and he seriously considered discharging him. In watching him handle a customer one day, the cause of his failure became evident.

As the prospect entered the door the salesman stiffened as if to meet an attack. His approach produced a like effect upon the prospect. The atmosphere was tinged with hostility and remained so throughout the proceedings. The prospect did not purchase and went out thoroughly disgusted with his treatment. The manager did not take his salesman to task, nor did he bewilder him with questions. He had found that he was afflicted with self-consciousness. What was needed was a lesson in creating a natural atmosphere, and by dint of careful work on the manager's part this salesman became the most dependable man in his store.

The work of perfecting this selling machine begins properly with the stock man. Here is the man who to-day acts in an humble capacity but who, to-morrow, may be a real salesman. We have him in the raw, untutored in salesmanship and ignorant of merchandise, almost a negative, yet he can develop those positive qualities by which our store is judged. How essential it is to our welfare

that we educate him properly and early instill in his mind the ideals of our organization.

Stock Man Needs Encouragement.

His interest and prospects must be kept at a white heat. Discouragements must not enter into his scheme of things and he must be brought to realize that the distasteful duties he has sometimes to perform are only fitting him to fill his next position with merit. There is no romance to him in the keeping of stock in an orderly arrangement and free from dust! he sees no benefit in what appears to him plain drudgery. If left to his own devices, unless out of the ordinary, he will be tempted into a mere skimming over. In this condition he is worst than useless, for time and money have been wasted. But he is young, a beginner and his mind is receptive, and an intelligent manager can mould him into efficiency itself.

There are numerous ways in which to bring this result to pass. I would not attempt to set down any hard and fast rule to go by, for that would be absurd, but an illustration of how one man directed the efforts of his stock man would not be amiss.

Supplying an Inventive.

A manager in a southern New England store was always at odds with his force because they failed to meet his ideas of capability. They were not untidy with the stock, neither were they really neglectful, yet there was always that absence of perfection his heart craved. His continual reproaches were slowly reacting upon the men and instead of advancing they were gradually slipping into the state of sullen indifference. In despair he resorted to a subterfuge that afterwards developed into a much-prized system.

He summoned his youngest employee, the one to whom dusting and straightening of stock was naturally assigned. The boy entered the office and gazed at what he thought a tyrant, with frightened eyes. This visit meant but one thing to him—discharge. The manager wheeled in his chair, smiled and put him at his ease. He did not reprove him, he was too wise for that now, but he did lay before him a plan that appealed to the boy's ambition and sense of loyalty. Said he:

"You're not taking hold of this business as you should. You're not doing justice to yourself. What's the trouble?"

The boy started to speak but he waved him to silence.

"What we need here is a real stock man, one who will think stock, dream stock, be a part of stock, day and

night; one who is ambitious to become a real merchandise man, one to take some of the load off my shoulders. I have selected you to fill this position because you are the most familiar with its duties. Your dusting has peculiarly fitted you for this trust, and I know you will fulfill my expectations."

The boy flushed as he remembered the shameful way in which he had earned this compliment.

"Your future duty will be to continue this dusting and straightening of stock," he went on, "and in addition to open each box, determine the condition and number of pieces it contains and whether the cover needs replacing or not."

He handed the boy a small note book.

"You are to make entries in that book regarding your information, each morning, and surrender it to me each noon. Report in person anything you find that appears to have been misplaced. Keep the counter cleared, allow no merchandise out of its accustomed niche longer than to satisfy the wants of a customer. You are responsible not only for the condition of the stock but also for the manner in which the department is kept. Enlist the help of the salesmen and show them that what concerns you concerns them. Now, be faithful and banish the word discouragement from your vocabulary, and you will succeed," the manager concluded, laying a friendly hand on the boy's shoulder.

What More Responsibility Did.

The scheme worked like a charm, because he had invested in his lowest man a grave responsibility and at the same time made the mechanical work secondary, knowing that if the boy rose to the occasion it would be done. To-day his store is an object of admiration to all, the sales force is of the enviable order and that little note book has become invaluable because of the knowledge it contains.

The keeping of stock in presentable condition is less than half of what a true stock man contends with. It is absolutely necessary that an arrangement of sizes and goods be strictly adhered to. Relaxation for a moment in this respect might prove disastrous. Prompt service, which is synonymous to "good service," is the pet slogan of most stores. To adver-

tise a fact, then not stand in back of it, is dangerous.

The modern man comes to look upon prompt service as expected in any store. He doesn't request it; he demands it! Why, then, should there be any failure to give it? His good will is your asset, your principal from which accrue your dividends.

The Chief Aid to Prompt Service.

There is but one way to meet this demand, and that is to have stock in condition whereby service is instantaneous. It doesn't mean necessarily having the merchandise that sells oftenest in close reach, but it does mean that merchandise must have an orderly arrangement. Sizes should run in sequence and classes of goods should remain in their separate partitions. It is for you to decide the better scheme of procedure. Goods should be carefully restored to their places after each service, not shoved into the largest or most convenient cavity that presents itself. If shelves and cases are utilized to their maximum advantage much of this mixing of goods can be eliminated. Severe rules in this respect will help to serve an individual satisfactorily, and it is obviously the only way to handle a rush.

A stock man who can intelligently fulfil what is required of him is worth all the trouble spent, and will prove one of the most valuable men in your employ. Educate your stock man before you attempt to eradicate faults in your salesmen.—John F. Lowry in Haberdasher.

FOR SALE

Stock of general merchandise in good growing town doing annual business of \$22,000 on stock of \$5,000. Profits about \$2,000 per year. Must sell on account of health. Good new brick building with lease of four more years if wanted. Low rent. Electric lights. Leading store in town. For quick sale will sell at a bargain. Will take about \$4,000 to handle it.

Address F. L. REYNOLDS, Middleton, Mich.

MACAULEY SAID

Those inventions which have abridged distance have done the most for civilization.

USE THE BELL

And patronize the service that has done most to abridge distance.

AT ONCE

Your personality is miles away.

Every Bell Telephone is a long distance station.



Can We Righteously Dump the Philippines?

Colorado Springs, Colo., Feb. 3.—I am an anti-Imperialist. By this I mean that I have always believed that the most mistaken act ever committed by our Government was the taking over to the Philippines. I also believe that, for our own good, we should get rid of them at the earliest opportunity; but can we righteously do so? I believe that any man who will visit the islands, and see, not Manila only, but something of the interior and of the other islands, will say with me that we can not.

I visited the islands for the first time last winter, but I had previously lived a number of years in the far East, and was in Japan at the time of the war and after. There I met many men who had been often to the Philippines. What have we done in thirteen years? The wild tribes are at peace. Head-hunting is a relic of the past. Men go about scantily clad, to the distress of the missionary, but long experience in the tropics has taught me that this is the best dress.

In Mindanao, where Spain had scarcely a foothold, under the wise guidance of Gen. Pershing, the Moros have almost totally disarmed themselves. The general asked them to bring in their fire-arms. The chiefs demurred, on the ground that if one gave up his weapon, his neighbor would steal his cattle in a night. So he called a council of the datos, and all agreed to surrender at the same time, so that now there is hardly a weapon in the island. At Jolo I saw wagon-loads of fire-arms, from flintlocks to Remingtons, being taken to be sunk in the sea or otherwise destroyed. This great island, for centuries the scene of constant bloodshed, is at peace.

Perhaps the greatest blessing we have brought the islands has been a stable currency on a gold basis, much to the disgust of the Chinese money-changer. He can no longer charge 15 per cent. and 25 per cent. for exchanging Greek drachmas or Russian rubles for Mexican dollars. Neither can the British banking firms, with their wellknown liberality, discount their own notes at 8 per cent., as heretofore, and as they still do in China.

Manila has a magnificent system of sewage installed, the foul mud flats have been filled in, and the water supply is the equal of any in the world.

These are details, however. What we have really done is to establish that hitherto unknown thing, justice. Up in the hill country, where might has been right since life began, the young American army officer is stationed. These stations were raided at first, but punishment quickly followed, and now these boys, many of them but a few years out of West Point, are governors, police, and judges. The native has learned that by going to these men he can get his rights, no matter how powerful his opponent may be, and a new era has opened for him.

Besides justice, we are giving them education. A band of devoted men and women have spread themselves

throughout the islands to teach in the schools that the Government has established. The schools are well attended.

I could go on indefinitely with the beneficial results following upon our occupation of the islands, and please remember that I went there with my eyes wide open to see just the opposite.

Let me mention but one other thing that we have brought to the islands—the hospitals; unfortunately, still far too few. The native was at first suspicious. The few that knew of hospitals at all, remembered only the old filthy holes that were called such by the Spaniards.

I went one afternoon with a young army surgeon to the University Hospital in Manila. He went through a clinic of perhaps forty patients in less than half an hour, for time pressed, but in that time he saved the sight of many a child. He then performed that miracle of miracles, the restoration of sight to four patients, by the removal of cataracts. This being done, we were about to leave, when a big native boy felt his way through the gate. He was evidently blind and in great pain. The doctor lifted the bandage, called to the tired nurses and inside of five minutes had the frightened boy anesthetized. He had a deep ulcer of the cornea with pus in the anterior chamber, and it was a question of hours only before the eye would have been totally destroyed. The other eye, too, was already infected. Had it not been for that hospital and that doctor, that boy would have lost one eye certainly, and the other probably.

And yet at the call of many honest people who do not know, as I did not, we would put an end to all this, destroy the first dawning of justice safety, and happiness that these poor people have ever known. Are they crying out for freedom from an alien rule that has brought them what it has? Not one in ten thousand of them.

If Mr. Wilson, or any unprejudiced person, could but see those islands as the unnoticed traveler sees them, I am certain he would change his opinion as I changed mine.

I warn all those who urge evacuation of the islands, that such a step would mean nothing more nor less than turning them over to the Spanish metizo, for 99 per cent. and more of the native population are as incapable of even understanding self-government as children; to the men who spend their lives in plotting, stealing, and grafting in Manila, and who have been a stumbling block in the way of all advance, from the time we took the islands, the governing power would go.

There may be exploitation; I know of cases. There may be graft; I know of worse cases. But at its very worst, it is a heaven as compared to the least of our own municipalities, and to leave these islands now, and their mixed and ignorant people, with our work half-done, I believe would be a crime. We have put our hands to the plough. Let us keep it there till the end of the furrow. Frank H. Clark.

Recent Manufacturing News All Over the State.

Stanton—W. R. Roach & Co., will install a branch canning factory here.

Cheboygan—Ed. Dorian has opened a harness and shoe repair shop on East State street.

Jackson—The Jackson Corset Co. has increased its capital stock from \$80,000 to \$300,000.

Hastings—Philip Lutz, shoe dealer, was married to Mrs. Mary Ann Coney, of this place, Jan. 25.

Kalamazoo—The Freeman Whiting Baking Co. has changed its name to the Freeman Baking Co.

Lansing—The capital stock of the Capital Auto Co. has been increased from \$25,000 to \$45,000.

Detroit—The Detroit Foundry Supply Co. has decreased its capital stock from \$40,000 to \$25,000.

Muskegon—The Triplex Manufacturing Co., has changed its principal office to Grand Rapids.

Detroit—The Detroit Cigar Manufacturing Co. has decreased its capital stock from \$35,000 to \$5,000.

Sault Ste. Marie—The Northwestern Leather Co. has increased its capitalization from \$1,000,000 to \$1,500,000.

Saginaw—The capital stock of the United States Graphite Co. has been increased from \$500,000 to \$750,000.

Lansing—Christian R. Madison has sold his flour mill and stock to W. W. Walton, recently of Detroit, who will assume charge Feb. 1.

Kalamazoo—The Miles Dawson grocery store at 711 Portage street was burglarized Jan. 27, and goods to the amount of about \$100 stolen.

Zeeland—Fire destroyed the factory and stock of the Zeeland Ornamental Co., Jan. 20. The stock consisted of about \$3,000 worth of casket ornaments.

Fennville—The Fennville Milling Co. has installed a complete set of new machinery and resumed operation. The mill has been closed since last July.

Kalamazoo—Van Bochove & Sons Manufacturing Co., dealer in lumber and operating a planing mill, has increased its capital stock from \$25,000 to \$35,000.

Ecorse—The Perfection Shingle & Roofing Co. has been organized with an authorized capital stock of \$20,000, of which \$10,000 has been subscribed and \$3,000 paid in in cash.

Belleville—C. M. Ford has sold his interest in the general merchandise of Ford & Fisher, to J. S. Wright and the business will be continued under the style of Wright & Fisher.

Lennon—A new company has been organized under the style of the Lennon Creamery Co., with an authorized capital stock of \$5,000, of which \$3,500 has been subscribed and paid in in cash.

Oscoda—The Dickinson Electric & Manufacturing Co. has engaged in business with an authorized capital stock of \$30,000 preferred, of which \$20,000 has been subscribed and paid in in property.

Michelson—The N. Michelson Lumber Co., operating a saw and shingle mill here, has purchased 1,000 acres of land located in Roscommon and Missaukee counties, estimated to con-

tain 7,000,000 feet of timber, which will be cut and hauled to the mill at Michelson. The plant will be fully stocked for next season's run.

Detroit—The Fuller Claffin Co. has engaged in the manufacturing and mercantile business in builder's supplies, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Mr. Pleasant—The plant of the Harris Milling Co., Ltd., has been purchased by Ed. O. Harris, who has been a part owner with his cousin, Sam Harris. The business will be continued under the same style.

Detroit—The Liberty Manufacturing Association has engaged in business to manufacture and deal in fire extinguishers, fire apparatus and mechanical devices, with an authorized capital stock of \$10,000, which has been subscribed and \$3,000 paid in in cash.

St. Ignace—The J. Nes & Kerry Lumber Co. has started its sawmill for its first winter run. The mill cuts 50,000 feet of mixed lumber a day and is receiving 6,000,000 feet of mixed logs from the camps by rail. A hot pond was constructed at an expense of \$3,500.

Detroit—Cook-Knell & Co. has been organized to manufacture and deal in windmills, tanks, gasoline engine machinery castings, etc., with an authorized capital stock of \$40,000 common and \$40,000 preferred, of which \$60,000 has been subscribed and paid in in property.

Marcellus—The Marcellus Supply Co. has been incorporated to manufacture and deal at wholesale and retail, in such articles as may be deemed advisable. The company has an authorized capital stock of \$25,000, of which \$15,000 has been subscribed, \$500 being paid in in cash and \$9,500 in property.

Occasionally one man may abuse another by praising his enemies.

No man can stand in his own light without casting a shadow.

OFFICE OUTFITTERS LOOSE LEAF SPECIALISTS

THE Tisch-Hine Co.

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

Tanglefoot



Gets

50,000,000,000

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

The Sanitary Fly Destroyer—Non-Poisonous.



How To Handle a Valentine Window Display.

Fixtures Required.

Five rolls white crepe paper.
Three long wooden boxes.
Two small wooden boxes.
Three 6-inch wooden boards.
Five metal T-stands.
Five large red hearts.
Four arrows.
Plenty of price tickets

Merchandise Required.

About \$5 worth of valentines.
A few pounds of candy.

A valentine window early enough in the season is an essential feature of the up-to-date and successful store's winter activities.

The comparative shortness of the season is all the more reason why you should push valentines vigorously. Any merchant who fails in this respect is making a serious mistake. The valentine business fills in an otherwise quiet month with a big line of quick-selling merchandise that yields a large percentage of profit.

The valentine season also is a welcome visitor to the store from the impetus it gives, or can give, the sale of candy. When candy is allowed a fair chance at this time, greatly increased profits for February are sure to result.

Use the same care in displaying your valentines as you would Christmas goods. The store that has the best display will sell the most valentines.

The accompanying window trim will sell valentines. All the fixtures can be home made. The trim is easy to make. Use it. Be sure to give plenty of prominence to candy. This is one of the leading valentine lines.

White crepe paper should be used for covering the background of this

valentine window. Over each fold put a 3-inch strip of white crepe paper, ruffled.

After you get the background covered the next thing will be to make some large hearts, as shown in the drawing.

These can very easily be cut out of any kind you have and cover them with red crepe paper. The arrows can be made the same way.

Simply mark out the design on the cardboard and then cut it out with scissors. The two hearts and the arrow you see in the center are suspended from the top of the window by strings. The large heart and arrow on the right and left, also on the floor in the front, are pinned on T-stands.

Fixtures Should Be in White.

When you get this lay out fixed, arrange the boxes and boards as we have done, covering them with white crepe paper. The floor should be in white, also.

Now lets begin putting up the valentines. The first thing is to pin a row of five on each side of the two hearts. Then pin two short rows back of the hearts.

In making the left unit, see that the showy pieces are put at the top. You can hang one from the heart as we have done and hang two more on the T-stand and arrange the others on the board in front of the boxes.

Trimming the Center Unit.

The next thing is to trim the center unit. This consists of a board, a box and a T-stand. Put three large valentines and two small ones on the top, also pin a row of valentines at each corner of the box in front.

The right unit is made with the same fixtures and practically the same merchandise as the left. The designs of the valentines need not be the

same, but they should balance in a general way.

Now let's go back to the left and fix another row of units. First is a box covered with white crepe paper and a T-stand. Pin six valentines to the T-stand and four or five more to the box. Next comes the T-stand and red heart. On this should be pinned three small valentines. To the right is another small box and T-stand, arranged like the one on the left.

Use Candy in Floor Plan.

All that remains now is the floor plan. This consists mainly of candy units. Each of the candy units is made up of pie pans and glass vases. Set a glass vase in a pie pan and fill the pan with candy and then build the thing up as high as you care to

The Mob Impulse Should Be Overcome in Youth.

Written for the Tradesman.

Human characteristics may be separately defined, named and classified as distinct elements, yet when we attempt to assign reasons for actions we find those elements so complex, so blended, so modified by one another that we are not always able to assign to an action a separate and distinct motive.

Curiosity, though often condemned, is a natural and proper quality. Without it the child would make very slow progress in knowledge. And knowledge—learning—begins long before the child arrives at school age. Curiosity leads to learning before the child realizes the need of learning



The Display Photographed.

on this same plan.

Between these candy units put small valentines, according to the amount of room you have. In the center we have put a box of valentine cards, tags, seals, stamps, etc.—Butler Way.

Dark Space Among the Stars.

Absolutely dark spaces among the stars have puzzled astronomers since the time of Herschel. In Milky Way photographs, Dr. Kopff has noticed an almost complete absence of faint stars immediately around certain nebulae, with an abundance of such stars within the nebulae and far outside. A late suggestion by Dr. Espin is that the margins of such nebulae may be too diffuse to become illuminated and yet dense enough to absorb light. If such an assumption be made, he finds that it explains not only the blank surrounding spaces but the dark holes and lanes within the bright nebulae.

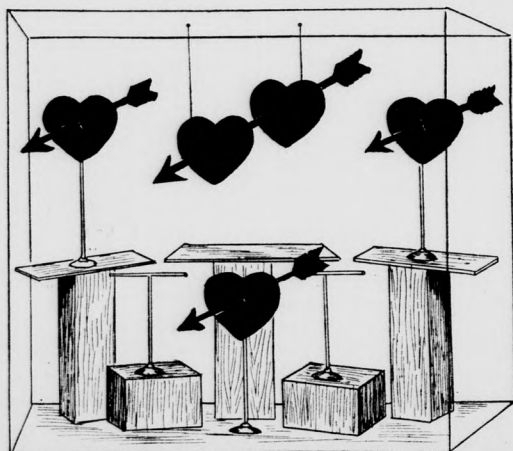
Only the office without a salary has to seek the man.

Later, a desire for possession of knowledge may be a greater incentive to study than curiosity.

Where there seems no desire for knowledge from a selfish motive—a motive proceeding from self, not necessarily selfishness—the parent or teacher often tries to awaken an interest by appealing to curiosity. So we may say that curiosity and a desire for knowledge are often inseparable. Want of interest may denote lack of curiosity or lack of desire to acquire. Like other beneficent qualities curiosity must be intelligently directed or controlled.

Mob impulse may originate from curiosity, although it often acts independently. Especially is the latter true when mob impulse becomes a habit.

Curiosity leads people to join a crowd; to turn aside from regular occupation at the least sign of commotion or unusual occurrence. But mob impulse is often independent of curiosity. It is a habit, and not a good one. Mob impulse leads people to



Drawing of the Fixtures.

act with a crowd and to act as they would not dare act independently. Therefore it is dangerous for one to be controlled by mob impulse.

The mob impulse is inherent in most people or else it is easily acquired. It seems more natural for people to jump and run because some one else does than to remain still. But for children or older people to flock together is not evidence of curiosity or mob impulse. Companionship is a human need and to congregate together a normal desire. But mob impulse is an abnormal condition, and undesirable outgrowth of unrestrained impulse. It is action not governed by sober reflection.

Here it seems is a present day danger. Well-meaning people—a great many of them—are endeavoring to inculcate the "gang spirit" in our youth. Individual thought, individual effort seems likely to be submerged in the accomplishment of the aims of the class, school, band or society as a whole. Independent effort not having sufficiently developed in youth one must ever continue as a part of a machine—a unit in an organization—or else fail as an individual. The world has already too many of such. Their prosperity or adversity is dependent upon the fortunes of the whole people. They can neither rise alone to independence nor hold their places when others fail.

Evidence of lack of independent thought is seen in our "parrot politicians," men who talk glibly on every public question; yet the well informed person recognizes it all as second-hand wisdom. They discourse, not according to their own independent conclusions, but according to what they deem the most popular views. These men are not safe from the mob impulse.

It is the mob impulse, as well as the predetermination not to work any more than absolutely necessary, which causes workers to drop their work the moment they notice others doing so. One who watches himself may discover this inclination. And yet there is something else which operates powerfully upon many. We must be charitable in our judgment. It may be to a certain extent the result of a commendable habit of resting at regular intervals. But this something else is a force—magnetic, electrical, mechanical or otherwise—which surrounds and supports the toiler. With the cessation of work by others, with the stopping of machinery it falls away from the person as a necessary support, a stimulus, an impelling energy. Alone he has no more ambition; he realizes fatigue; he must cease work also.

But we seem to be getting a long way from mob impulse. Concert of action is indispensable in many things, in many situations in life. It is well that youth be trained in this respect. Great things may be accomplished by united effort where individuals are without effect. It is needless to enumerate the various situations which require co-operation. But this united effort must always be intelligently directed. It must be under perfect control. The impulse to act with

others must be held in check until the opportune moment or for the special occasion. The "gang spirit," as it is called to-day, must be well balanced by reason and self control.

Mob impulse is not to be overcome by repression. Control from without is not likely to be permanent or effectual. Imposed strictures are but temporary. The contributing force must be from within. It must be the choice of the individual. Children, youth, must be taught the need of self control; the desirability and the benefits to be derived from being able to hold one's self in subjection.

One may train himself or herself to overcome this mob impulse. Occasions arise almost daily when one should check himself from acting with the crowd; occasions when nothing is to be gained by acting with the crowd except to gratify idle curiosity.

In every vocation in life one may reap the benefit of having overcome the mob impulse. Not only does obligation to employers frequently require one to refrain from being moved by the crowd, from neglecting work or duty, but dangers are averted, calamities prevented, lives are saved. One calm, self possessed person may prevent a panic; a few may restrain a mob. In time of great danger only those who are trained to self control, who are unmoved or uninfluenced by mob impulse, are competent to command or obey—to direct or execute orders.

If any young man—say between 15 and 25 years of age—who has any regard for right and wrong, any commendable ambition, any self-respect, any regard for his friends or family, could only realize what a mob is, would think of himself as a part of such a body, as sharing in what it does, it seems as though he would be careful, very careful, to avoid being led into any situation where he would be looked upon as a part of a mob.

A few students start out for a good time. They may have a definite object in view or they may have none. Attention of others is attracted. "What's up now?" "Let's go and see the fun." "Come on, boys." The mob impulse seizes one, a dozen, a score, a hundred. The crowd increases, common sense is left behind, prudence is forgotten, individual responsibility is not considered. The outcome may be disorder, destruction of property, violence and crime. Every individual in the crowd shares in the responsibility—is in part guilty—and every student, every student's family, the school, the city, the state and the country are disgraced. Mob impulse! No set purpose in each student to be above it; to be independent of it, to be free from it; to be free indeed.

E. E. Whitney.

"Call Down" Sometimes Helps Hold Customers.

The subject under discussion was how to hold a customer. Everybody was suggesting ways and means which had for their foundation politeness and pleasant argumentation. Jim Brennan, junior member of the Brennan Metal Company, did not believe that polite, sugary phrases were al-

ways the best means of keeping a customer.

"Occasionally," Brennan said, "a customer should get a calling down. Of course, you don't need to be impolite about it, but you can be straightforward. I administered just such a rebuke to a customer a few weeks ago and I believe I have got him for good now instead of losing him.

"You know the man. It is Tom Blaine, general manager of the Underwood & Johnson Foundry Company. He has been buying metal from us for years. We never had any trouble with him until about six months ago.

"At that time one of our salesmen told me that Tom was rather unpleasant to him that morning—told him he had no time to talk. He thought something might have gone wrong in the plant and that was why Blaine was so sour.

"A week later our agent again went to see Blaine. And again Blaine had no time to see our man. For about three months Blaine had been making it pretty disagreeable for our representative, and from a good customer the Underwood & Johnson firm was getting to be a dissatisfied, cranky proposition.

"I knew there was no use blaming our man. He was doing his best. Somebody, of a competing concern, must have been after the Underwood & Johnson firm trying to sell them metal. I decided I would go over and see Blaine myself.

"I went into the office about three months ago. Blaine saw me, but was too busy to talk business. I asked him when I could come again. Well, he was not sure. He would be busy for two or three weeks and maybe longer. At any rate, he would not need any metal for that length of time.

"At the end of five weeks I went around again. The office boy who took my name in to Blaine came out of his office with a sheepish look in his face and told me that the boss was out. I knew the boy was lying. He was told to. I called again a week later.

"This time the manager had an important conference, on hand and could not possibly be seen. Again I went away. I came back ten days later. Mr. Blaine was in the plant this time, but some machine had broken down. He could not be seen. I waited two weeks more and again visited the manager. This time he sent word that he was in, but was too busy to see me. Moreover, he was not in need of any metal just then.

"That got me kind of warm. I brushed by the office boy and went right into Blaine's private office. He was displeased. Why had I come in? Had not he sent word that he did not want to see me?

"Yes, Mr. Blaine," I said. "Your boy told me so. But I wish to see you."

A "Call Down" That Paid.

"But you cannot see me," the manager snapped. "I have not got the time to talk to you."

"Mr. Blaine, can you give me five minutes' time?" I asked, growing a

bit angry myself, "In fact, I will compromise with you on two minutes. I can say all I want to say in that time.

"Now, Mr. Blaine, you have men on the road, haven't you? How would you like to have some one treat your men as you have treated our representative, as you have treated me, half a dozen times now?

"If you don't want to deal with us, why not be straightforward about it? Why not tell me that you have ways and means of procuring your metal from somebody else than from us, or that you are under obligation to deal with some other concern? I will have nothing against you for it.

"And you will do our firm a favor. We will not send our man to see you anymore.

"Of course we want all the trade we can get. Of course we want to keep the Underwood & Johnson firm. But our self respect is even greater than our desire for business. If you don't want to deal with us, just say so. One word from you and never again will any representative from our firm give you the least bother. We will not try to see you anymore."

"Will you believe it, boys, Blaine is now our best man to deal with, and the Underwood & Johnson firm is one of our best customers, and I am sure they will be for a long time to come.

R. F. Vogle.

It is easy to tempt those who sit around and wait.

Hart Brand Canned Goods

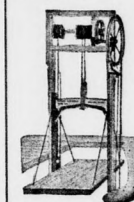
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W. R. Roach & Co., Hart, Mich.

Michigan People Want Michigan Products



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Hand and Power
For All Purposes

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

Sidney Elevator Mfg. Co. :: Sidney, Ohio



SUGGEST

Mapleine

To your customers as a change of "Flavour." It can be used like lemon or vanilla.

It makes delicious table syrup when added to white sugar and water.

Order of your jobber or
Louis Hilfer Co.
4 Dock St., Chicago, Ill.

Crescent Mfg. Co., Seattle, Wash.

STRANGE ELEMENTS.

Danger of Their Introduction Into the Business Family.

At the beginning of a new year, as at the commencement of any period in business life, there should be a determination to make a material increase in net profits.

The great problem, of course, is how to do this. You cannot increase the selling price of your goods, perhaps, at least not out of proportion to increased cost.

You are already buying stock at the lowest prices. You are taking advantage of your discounts. Therefore there seems to be little to hope for from the standpoint of economy in buying.

It is possible that you are not paying more than is right for labor. Your assistants are receiving no more than proper remuneration. It is evident there can be no curtailing in that particular. At least we are now dealing with a supposed case of that kind.

All in the Family.

What then is the way to accomplish the increase in net profits? It would seem that we must fall back upon efficiency. Increase the total amount of business which will in turn increase the amount of net profits.

In seeking to solve this problem there is a tendency on the part of many to do so by adding to the force employed. A merchant contemplates a new department, and he considers the necessity of new assistants to run it. Sometimes that is desirable. It may be there is no person at hand with the experience and knowledge adequate to grapple with the task. Proficiency is a handmaid of efficiency, and so it is absolutely essential that new blood be introduced to give life to the added department.

But it is not always the case. It is possible that there is a way to put this portion of the business upon the shoulders of some one already connected with the store. If this can be done, so much the better. It keeps things right in the business family, and avoids the possibility of the coming of an undesirable addition.

Understand Each Other.

It is surprising how many setbacks to trade have come through the changing of the force. It is a risk that must be taken more or less often, for there is no getting away from it, but it is a risk just the same.

When a number of people have gotten used to working together, understand each other, and are accustomed to personal peculiarities and characteristics, there is progress. If they are harmonious there is team work, which is a valuable asset to efficiency. If one resigns, or gets married and leaves for that reason, or moves away, no matter what the cause; if there is a change made by the bringing in of a stranger, and the going away of one of the regulars, there is a break for the time being until all are adjusted to new conditions.

Adjusting to New Conditions.

It is just the same if increased business requires another salesman. Then there must be a place made for him

in the family circle, and all shift around a little in accomplishing the adjustment.

It seems like a little thing, but there is lost efficiency for a few days at least, and the business suffers. It may take weeks for the new order to work properly, no matter how advantageous it may be when it really gets to going.

It can never be told with any certainty what is going to be the final result. Perhaps the newcomer may be a disturbing element. He may have new ideas which will upset the old manner of doing things. He may start all the rest of the force going in the wrong direction. It is wonderful how a little leaven leaveneth the whole lump.

Although you may have thought you were well acquainted with him before he came, you may find your superficial knowledge was very faulty, and that he is altogether different from the idea you supposed.

Influence of Familiarity.

No; that he is intentionally a trouble maker. He just starts from the other end to do things, and he gets the whole force by the ears as they find themselves under the influence of a being from an entirely different world so far as business methods are concerned.

This makes changes undesirable when they can be avoided. Customers get the habit of meeting people in your store who wait on them. If they are pleasing to the trade they are missed when they are gone. New faces make the store seem strange, even though the accustomed salesman still remains.

There was once a woman who quit calling upon her dearest friends because new furniture was bought and the place seemed so strange thereafter. Of course that is going to extremes, but it shows the latent influence of familiarity in the human being.

Awakening Ambition.

This is all leading up to the statement that when it is possible it is far better to delegate new work to old employees. Not if they are already overburdened so that they cannot do right what they have to do. But if there is a chance to fill in idle time, do it, and pay additional wages. This will be cheaper for you than employing somebody else, for the increase in salary need not be as much as an entire wage of another employee.

The increase adds interest to the work of the one receiving it, and shows him he is appreciated. He goes at it hammer and tongs, as a rule, and his earnestness helps build success. He probably does all his work better because he has this incentive to push. He feels that he has a chance, and ambition is awakened.

Power of Willing Work.

Thus efficiency is increased. You get the work of a new man out of the old one without doubling his pay, and he is more than satisfied. It works both ways.

There is a great power in willing work. Twice as much is possible when there is interest and pleasure in doing it. A man may think he is

doing all he can crowd into the allotted hours, but just show him where it is to his interest to do more, and see how quickly he can manage it.

That is genuine efficiency, getting all you possibly can out of the force without treating them slavishly, and at the same time paying them for all they do. You are paying yourself at the same time.

That dollar a week you are not paying an assistant, which you know he deserves, simply because you have him in your power, is not saved. It is lost, and several more with it. He knows as well as you that he is underpaid. He may work apparently as hard as he can from morning till night, but he has not his heart in the labor, and the efficiency is lost because without his heart his life is not there. He is a machine, and not an interested man.

Satisfaction among the force of employees is one of the greatest aids to efficiency. There are no congregations in corners for the purpose of grumbling. Everybody is putting in his best licks, and your business is moving forward as a result.

Value of Different Kinds of Bread.

The value of different kinds of bread has been discussed for many years and from various points of view since the days of Sylvester Graham. This temperance reformer of the early part of the nineteenth century based his cure for alcoholism on certain radical changes in diet, laying special stress on abstinence from meats, and the use of bread made from unbolted wheat meal. Hence the names "graham flour" and "graham bread."

Wheat deserves the wide-spread consideration which has been given it, because of its superior value as a food. It easily ranks first among the food products at our disposal, although rice probably forms the staple food for a larger proportion of the human race. The wheat kernel is made up of a number of parts which experience different treatment in the various milling processes in the preparation of flour.

When the grain is crushed the meal contains coarse particles of bran, the outer coverings of the seed. Bread made from such wheat meal will contain all of the nutrients of the original wheat; but the bread will be coarse in texture, dark in color, and rather strong in flavor. Graham flour or wheat meal is usually made from soft winter wheats. Sifting wheat meal to remove the coarser particles was the first step toward the making of white flour, the use of which has rapidly increased with the progress of the years. The advent of the later roller-process methods of milling has continued the essential feature of the earlier schemes in separating the bran from the interior of the grain; but it has materially improved the bread flours in common use until the standard flours from hard wheat carry more protein than almost any graham flour in the market thirty years ago, and as much as many now offered for sale. Newer methods of agriculture have assisted in increasing the gluten content of wheat flour through the

altered composition of the newer varieties of the cereal.

The most reliable experiments made from the different types of flour show that standard patent process flour contains more available nutrition and energy than either graham or whole wheat flour. These facts have lately been supplemented by English statistics. They show that with respect to the availability of their total energy the breads differ little; with regard to the protein there is a slight advantage on the side of the white bread. So far as digestibility is concerned, there is no justification for extreme statements as to the advantages or disadvantages possessed by different kinds of bread of the commoner types. The gratifying fact is that flour of all kinds is an economical food even at the present prices.

Automobile Traffic Dries Out Wet Roads.

Drying roads with motor cars is the latest development of the usefulness of the horseless vehicle. Recently, just before some big motor races which were to be held abroad, the course for the race was found to be too wet for the preliminaries, owing to heavy rains. The managers of the race were at their wits' ends to devise a method of drying up the road, until it suddenly occurred to them that continuous traffic by motor cars would do the work. Invitations were extended, therefore, to all who owned automobiles to go over the course, an explanation being made as to the cause of the invitation, public spirit being thus aroused. Before sunset on the day the invitation was issued there were more than 500 cars speeding around the course, ranging in size from a small electric to a heavy beer truck. The result was that the track was dried to an extent that had seemed impossible.

The Sea and a Drop of Water.

A German professor named Meinardus has amused himself with calculating how long a drop of water stays in the ocean before it is evaporated, and how soon it returns to the sea. Calculating—he does not say how—the total evaporation from the surface of the ocean and estimating the total volume of water in the oceans, a drop of water entering the ocean will stay there 3,460 years, provided it awaits its turn to be evaporated. However, the professor admits that the surface water stands a good chance of getting ahead of its turn. The average stay out of the ocean is only twelve days before it has fallen in rain and run back again to the sea.

Mammy's Expedient.

Little Rastus was becoming very objectionable in school, because his wool was growing longer and longer, far beyond the cutting stage. The teacher tried hinting to no purpose, and then told him outright to go have his hair cut, giving him a quarter for the purpose.

Rastus broke out crying and said: "No, Ma'am, I dassn't hab it cut. My mammy she wants a new switch and she's done a-growin' it on me."

Feed the Wage Earners Well

Remember, that those who go out to earn the daily bread ought to have good bread after they have worked so hard to earn it.

If you don't think it important to do your level best on other things for the table, bread, at least, deserves your careful consideration.

Buy other ready baked goods if you wish, but as a matter of health, as well as justice and sentiment, **BAKE YOUR OWN BREAD.**

Then you know what's in it—and what is not in it—and he knows you **DID IT FOR HIM.**

Don't experiment. Give him the **BEST.**

Buy

LILY WHITE

"The Flour the Best Cooks Use"

Because, as Mr. Post says, "There's a reason."

In fact there are several "reasons."

We make it especially for women who want white, light, good-tasting bread.

Those who have no pride in their baking and think all bread "looks alike" need not be so particular.

But those who are really anxious to do "better things" in baking will find Lily White a great help.

In sanitary, sewed sacks, always.

Valley City Milling Company
Grand Rapids, Mich.

CORRECT ACCOUNTING.

How the Dealer Can Do Business at a Profit.

Sooner or later every business man takes his pencil and tries to find out why he is not making more money. He knows the business that he is doing. He believes that he is running that business carefully. He thinks that his employees are honest. Although he realizes that competition is sharp, and that conditions may not be as favorable as he would wish, yet he sees no reason for his profits being so small. He expected them to be larger. He cannot understand where they have gone.

So he goes to figuring. He figures on the total amount of his business. He figures what the average profit ought to be in that kind of business. He totals up his fixed charges. He then adds up all his bills to find out what he has paid for during the year. He subtracts that from the total amount of money he has taken in, and finds that the balance is not at all the same as the theoretical percentage of profits that he expected to get. What is the trouble? It certainly is puzzling. Let us see if we cannot write down some rules which will apply to any business and help in determining what its profit ought to be.

1. The first thing which every business man should do is to figure accurately his fixed charges. The fixed charges are any fixed expenses which the firm will have whether it does any business or not—rent, light, heat, insurance, taxes, stationery, telephone, up-keep of the property and the salaries of its employees, to do business under normal conditions. Every business man should make a careful estimate of what his fixed charges are going to be for the ensuing year.

2. In addition to the above every business man should make an allowance for unusual expenses, such as accidents, emergencies, repairs of an infrequent character. If this allowance is not made then those unusual expenses will come out of the profits of that one year. In many failures it is just such an unexpected thing as the above which puts the firm out of business. If, however, such an allowance is scattered over several years, then when the unexpected happens the business has, in reality and practically, been covered by the "insurance" piled up against it each year.

Bad Credits.

3. A third allowance ought to be made by every business for bad credits. The total amount of business done on cash is so small compared to the grand total of all kinds of business transacted that this rule applies to practically all business men. Any concern which figures that it is going to collect all of its money due, is simply inexperienced and so optimistic that it is an unsafe risk. Hence an allowance must be made for the money due which cannot be collected.

The cash store, or other business firm doing a strictly cash business, has lossess peculiar to itself, which fully offset the losses through uncollectible accounts.

4. In addition to fixed charges, cost of materials, unusual expenses and poor collections, you must figure out what it will cost you to handle your business. Every new dollar's worth of new business that you will get will, after a certain amount is reached, cost you a certain percentage to handle. You might as well figure that percentage in advance. If you increase your business \$500, or \$5,000, or \$50,000, or \$500,000, or whatever amount you have set your heart on, just figure out how much more it is going to cost you to take care of that business. Don't trust to luck. Face the facts. Know the game you are up against. Win because you are not working blindly, but are using the creative and organizing and planning faculties with which you are endowed.

Increasing the Business.

5. Provision should be made by every business man for increasing his business. A business which is not going ahead has the elements of failure in it. If it stands still long enough it will go backwards. When it does start on that down-grade it will be mighty hard work to reverse and start up again.

Must Get New Business.

Furthermore, even the best-run business is continually losing good customers by death or removal and many other causes. Unless active means are taken to replace those old customers continually the business cannot even hold its own. In this age the fight for business is so keen, vigorous and relentless that unless a business man is fighting all the time his firm would not be a good investment. He will be sure to remain "small fry," and to be absorbed by some of the bigger and more progressive concerns in his line.

The usual method of getting more customers is through an appropriation for advertising, but that appropriation will not produce the proper results if the business itself is not so conducted along modern lines as to take advantage of the advertising thoroughly representative of the business itself.

Add Your Profits.

6. When you have figured up all the above, then add a legitimate profit. Don't let your profit be "whatever is left after you have paid your bills." Do as the big business men do; as every well-organized incorporated business does—make a definite estimate of your profits and try to hold your business up to that estimate of those profits. Whatever you clear in excess of the estimated profits is extra, and can be used as an additional dividend or as a sinking fund, or for enlarging the business.

Incorrect Costs.

The loss of profits in almost every business is due to lack of knowledge of the costs of doing business in that line, under the particular conditions of the firm in question. Indeed, many concerns do business without a clear, definite idea of what they have done or what they are going to do. One of the great steps in the progress of modern business has been the persistent search for correct cost finding and cost keeping. M. P. Gould

Plain Facts About the Cost of Living.

Written for the Tradesman.

"The high cost of living!" I am beginning to tire of hearing and seeing the words. However, as the others will not quit using them I propose to begin. I may not add one word—one helpful word—to what has already been said on the subject, but some one may be enabled to see the matter in a little different light than it has been treated before. Every one who thinks for himself sees things from a different point of view than any one else.

With or without reason, people generally have become possessed of the idea that it costs more to live than it ought. In other words, that the cost of living is out of proportion to the incomes of the people, rendering it a hard struggle to meet necessary expenses. Something is wrong somewhere, even if it be only a delusion, a mistaken notion, which has taken hold of the people. And further, people believe themselves helpless to overcome this condition—helpless as individuals. They contend that the Government ought to find out the trouble and right matters; locate the blame and make the guilty ones quit their oppression or extortion. Yes, the Government ought to do certain things—things that the individual cannot do. And the individual must do certain things for himself, else all that legislation can do for him is of little avail.

Is the cost of living high? It would be unpopular to dispute the affirmation. Intelligent people know that there are two sides to the question. High and low are but relative terms. A thing is high only by comparison with something else. A high fence is low beside a tree or building. A high building in the village would be low beside the city skyscraper. To the man who is looking for a twenty dollar overcoat the thirty dollar coat is high. To some other man it is a low-priced garment.

The cost of living is high, measured by dollars and cents, when compared with the prices of a few years ago. Measured by present-day wages—by the earning power of the people, and confining necessities to the same range of articles—cost of living now is not on the average as high as at various other periods in our history.

Prices have advanced on many things—but not on all; so have wages, and in equal proportion. The wage earner, the salaried employe, can live as comfortably to-day as he could a few years ago when prices were lower. He has comforts, even luxuries, which his father and grandfather could not afford, though they worked as hard, as many or more hours a day and as intelligently as the people of to-day.

But all are not wage earners; all are not salaried workers or officials; all are not able to work. Widows, orphans, invalids, pensioners there are with a definite and unvarying income. This income does not increase with the increase in cost of living. These people are the ones who suffer hardship in times of high prices, and very few of them can help themselves. And so, in these times of prosperity, when

there is abundance of food and clothing for all, some suffer from no fault of their own. There ought to be a means of ready adjustment, a method of supplying what is lacking to certain ones without causing them to feel that they are objects of charity. But we cannot deal with this phase of the matter now.

Robberies, extortion, oppression, wrongs of this character, have existed in every age. They are not now more rife than ever—probably less so. There are evils to be corrected. But many of those who profess to be anxious to right evils are looking somewhere else for the trouble than where they well know they exist. Those who are earnestly at work to right matters have their hands full and are not given the support, the backing, the co-operation they require to accomplish their tasks. While one evil is being overcome another is developing and gaining stronger hold.

Conditions which result in hardship, in apparent injustice, to some are not all caused by wrong doing. Methods change; new conditions produce new opportunities and new obstacles. By force of circumstances some people are bettered while others suffer more. When prices are high, certain ones have their innings; when prices go down others come into their own. Prices can not go down any too soon to suit some people. They may go down altogether too soon for others. Yes, and for some of the very ones who are now complaining so much about high prices. High prices and good wages and plenty of work for all who can and will work, is better than low prices with little work and low wages or no work at all.

While we may contend that "not the high cost of living, but the cost of high living" may well be applied to many people, we recognize the fact that there are oppressive trusts, unjust combinations, soulless corporations, extravagant government expenditures, excessive taxes and tariffs. There is a constant warfare between those who are seeking the good of the people and those who are after their goods. Let every one seek to learn the true conditions and help the right side.

But this general complaint about the high cost of living! How shall we describe it? It is a bad; it is a popular theme; it is a contagious habit; it is a convenient topic, same as the weather; it is a cloak to hide extravagance; a pretext for neglect in payment of accounts; it is a weapon to beat down prices when dealing with the producer; it is an excuse for haggling over prices; it is a sham, a pretense. The spendthrift and the miser alike find it convenient. The extortioner uses it to justify overcharges. Solicitors, office-holders and office-seekers work it for all it is worth. It heads bargain announcements and reduction sales. It is very handy for one who does not want to aid benevolent or public enterprises. And, well, it is the scapegoat of the age. But it does not seem ready or anxious to get away into the wilderness bearing the sins of the people.

E. E. Whitney.

We offer to the grocers of the United States \$50,000 of our Quaker Oats and Mother's Oats advertising money.

Every grocer who purchases Quaker Oats or Mother's Oats (regular or family size) and will make a display in his store, will be paid a refund for his advertising service.

By a display, we mean a pile of goods on the counter or bread box, or any prominent place in the store where customers will be reminded to buy.

We want a striking display in every store.

We want it for your sake as well as for our sake.

It means a multiplied sale, and just at the season when Quaker Oats and Mother's Oats sell their best anyway.

On a one-case lot no allowance is made. It is not a sufficient display.

On a two-case order, displayed, we refund 40 cents. It is a small display, but we want to pay something to all grocers.

On a three-case order, displayed, we refund 75 cents.

On a five-case order, displayed, we refund \$1.25.

On more than five cases we refund nothing at all, for a five case lot gives all the display we need.

THIS IS THE OFFER

Good Only in the United States

Purchase now, from your jobber, a two-case, three-case or five-case lot of Quaker Oats or Mother's Oats, either or both combined, for delivery in one lot on or before February 15th, and make a display in your store as outlined above.

For such displays of Quaker Oats and Mother's Oats we refund to the purchaser as follows:

Two cases, regular or family size	- - -	\$0.40
Three cases, regular or family size	- - -	.75
Five cases, regular or family size	- - -	1.25

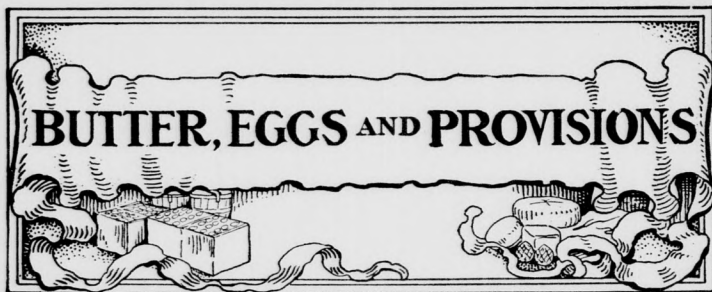
(By one case we mean 36 packages regular size or 20 packages family size)

How to Collect the Advertising Refund

Mail to us your jobber's invoice showing the purchase of one of these quantities in a single delivery and before the date specified. On the invoice please make a notation that you have displayed the goods as per agreement. On receipt of this invoice we will send the merchant our check for the amount we owe him and return his invoice in the same envelope. Applications for refund should be made not later than February 20th and addressed to

The Quaker Oats Company

Advertising Department, Chicago, Illinois



Easier to Hold Customer Than Gain New One.

"I don't know how it is," said a butcher the other day, after listening to a particularly long tirade about his meat, his service and himself, from a determined looking woman. "If I sold her the finest piece of steak on earth for 10 cents per pound, she'd raise a fuss anyhow. She finds pleasure in kicking, that's my opinion."

Every butcher makes remarks of this kind at one time or another, for there are always one or two customers like this in every meat market. Kick early and kick late is their motto, and religiously they live up to it. Luckily they are but few, as most people are amenable to reason, but their trade in the aggregate amounts to enough for a butcher to use his best efforts to hold it. Many believe that they are better off when such trade goes elsewhere, but in living up to this belief they forget that it is a good deal easier to hold a customer, no matter to what lengths they have to go to accomplish it, than it is to gain a new one.

The high prices that have been the rule in the meat business during the past few years have made many additions to this class. People seem to think that the butcher sets his prices arbitrarily, and that no other factors enter into the price, save his own will. They are constantly seeing bargains in meat all over the city, and usually come into the market asking how it is that they see sirloin steaks advertised for 20 cents two blocks away, while their own butcher is charging then 28 cents for the same cut.

One butcher handled a customer like this in the following manner: "Madam," said he, "you know that you can buy a suit for \$10 or one for \$50. The first will probably have a sign on it claiming that it is strictly all wool, but your own common sense will tell you that it isn't. You know, without being told, that they can't sell it at that price, if it is what it is represented to be. Now it's the same way with meat. I could sell you sirloin steak at 20 cents a pound if I wanted to. But I wouldn't because you would never come back to my shop again. If you want quality you have to pay for it the world over, whether it's suits, meat or anything else. Now, when I cut you a steak, I trim it. Does the man who advertises it at 20 cents do the same thing? If he doesn't that makes a difference of 4 to 6 cents a pound, and probably it will turn out that you are paying 24 to 26 cents a pound for inferior meat. Where is the economy in that?"

This woman was a good deal taken

back at this plain talk from her butcher, admitting that she had not thought about it from this angle. And that is the way with most of this class. They seem to forget that there is such a thing as quality in meat, and that good quality always commends a better price than poor quality. The butcher who takes the trouble to drive this into his customers' heads will find that a good many of this class will stop complaining about prices. Furthermore, he will have impressed it on their minds that he handles good meat and nothing else, thus establishing for himself a reputation for quality that will stand him in good stead.

Then there is the woman who is continually complaining that the meat which she purchases is tough. Nine times out of ten the fault is due to the way she cooks it, and the tenth time her complaint is imaginary. She is a hard proposition to handle, for the real reason cannot be told to her directly. Still the butcher, by exercising a little ingenuity can usually get to the bottom of the trouble and by apparently unintentional suggestion, show her who is at fault. One butcher has even gone so far as to issue a small pamphlet giving general instructions about the cooking of meat, and claims that it was the best advertising he ever did. Every woman in his neighborhood wanted one, and came to his market to get one, so that the expense he went to was soon paid for by the new business the booklet brought to him. Meanwhile, he says that his complaints dropped off almost 90 per cent.

Every butcher has a customer to whom he can never deliver purchases in a satisfactory manner. If she 'phones an order at 9 o'clock, she expects it to be in her kitchen at 9:15. She is the one who sends back an entire order, claiming that it arrived too late for the meal that she intended it for, and leaves this cut meat on the butcher's hands. Sometimes her complaints are justifiable. More often they arise out of a demand for the impossible. When she really has a just complaint, it is a wise thing to do all in one's power to remedy it and assure her that the error will not occur again. When the complaint is unreasonable, it is advisable to give in to her once or twice, for probably she thinks that her demands are in order. When, however, her complaints become continual, there is really nothing that can be done, save to explain to her that you are doing your best, and no one can do more than that. She may take her trade away, but it is practically a certainty that she will be back again, for she will

POULTRY AND EGGS WANTED

Make us your shipments. We get top prices; make quick returns.

M. O. BAKER & CO.

TOLEDO, OHIO

— ESTABLISHED 1876 —

When wanting to sell Beans—White, Red Kidney or Brown Swedish Beans—write and mail sample to

MOSELEY BROTHERS

Both Phones 1217

GRAND RAPIDS, MICH.

Potato Bags


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

Quick Shipments Our Pride

ROY BAKER

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

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

Grass, Clover, Agricultural and Garden Seeds

BROWN SEED CO., GRAND RAPIDS, MICH.

The Vinkemulder Company

JOBBER AND SHIPPERS OF EVERYTHING IN

FRUITS AND PRODUCE

Grand Rapids, Mich.

Klingman's Sample Furniture Co.

The Largest Exclusive Retailers of Furniture in America






Where quality is first consideration and where you get the best for the price usually charged for the inferiors elsewhere.

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

Corner Ionia, Fountain and Division Sts.

Opposite Morton House

Grand Rapids, Michigan

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

miss the special attention that she has been securing in your shop, and usually she returns in a chastened mood.

In dealing with the difficult customer, the butcher should never lose his temper. It is an easy thing to say, and a hard thing to do, but self-control may be attained by anyone who takes the trouble to try to cultivate that habit. The minute you lose your temper, the customer has you at a disadvantage, for you will probably say a number of things that you will regret a few minutes later when you have returned to your normal state of mind, but then it will be too late, for that particular trade will have gone to your competitor.

Set out to remedy just complaints and do just as much and perhaps a little more for the unjust ones. A satisfied customer is the best advertisement you can have, and take note again, that it is easier to hold a customer than it is to gain a new one to take her place.

Beef Supply of the Future.

Anyone who has given careful examination to the regions where all the non-producing countries must draw their supplies of beef in the future has but little faith in the belief of those who think that the country will be flooded with great supplies of cheap beef as soon as the tariff bars are let down. Actual conditions warrant no such oppositions; in fact, they give a sufficient basis to believe that the foreign beef, which will come into this country as soon as the tariff schedules are revised, will not be of sufficient quantity to make any noticeable change in the prevailing market prices and that beef will still bring the same high prices which it is bringing at present. Furthermore, the beef which will come into the country under this new legislation will not be of the same high grade that we are accustomed to eating, coming, as it does, mainly from grass-fed cattle, not having the same high finish that the beeves which come out of the corn belt are noted for. This is best shown by the fact that "States" beef, as it is known in England, is held at about 4 to 6 cents more per pound in the wholesale quotations than Argentine beef in the same market.

Argentina is the country to which most of these star-chasers look for the supplies of cheap beef which are to reduce the cost of living. At first glance they have much to base their belief on. It is an ideal cattle country, with square mile after square mile of fertile grass land, generally known as "pampas," abundantly supplied with shallow water courses and extremely fertile. Ranging across these are 27,000,000 head of cattle, graded well above the average by careful selection and breeding. Tributary to this country are Uruguay and Paraguay, both possessing good grazing lands, and large sections of Brazil which, though situated in the tropics, lay at a high enough altitude to make them suitable for stock industry. Argentina also possesses what the United

States never had—good land laws. That is one side of the picture. There remains another side still to be heard from. The population of these countries is increasing by leaps and bounds, not only by natural means, but by a great influx of European immigration. During the last decade the lands under grain culture have doubled, the new land coming from former cattle ranges, and the cattle man is yearly going farther and farther back to the mountains, a situation very much like that which proved the downfall of cattle industry in the United States. Ninety per cent. of the beef production of Argentina at the present time goes to the English markets. Prices will not remain at their present levels when American competition gets into the field, as the demand will soon outstrip the supply.

A recent American consular report throws a significant light on the cattle industry in these regions. The report that the slaughterers are suffering from a scarcity of cattle is due mainly to the wanton destruction of cows and failure to preserve the breeding stock. Although laws have been passed to regulate this abuse in the stock industry, they are habitually disregarded. Unless this trend of affairs is checked it will not take long before its effects will be destructive in the extreme to the greatest industry of that republic.

Mexico presents a brighter prospect. Large areas of good farming land lie directly over the border line of the Rio Grande. Already, as shown by the statistics recently sent out by the Department of Agriculture, there has been a great increase during the past year of importations of live stock, most of it going into the "feeder" market and receiving its final finish in the "corn belt" States. Mexico, however, suffers from insecurity of life and property, the so-called "insurrectos" being found particularly in this territory where the cattle industry would reach its greatest height. Until there comes a second man in the calibre of Diaz to secure internal peace to our next-door neighbor, the industry will languish, for no one is going to invest when there is a possibility of the greater part of one's herd being driven off to supply an insurgent army's dinner.

Australia and New Zealand are also looked upon as probable sources of extra supplies. Neither of these countries have ever been known for either the quantity or excellence of their beef exports, most of their production being mutton and lamb. The largest exports that have ever been made went up to 600,000 quarters, 500,000 of these coming from Queensland alone.

In regard to the frozen meat supplies the following may be of interest: George Goodsir, a well-known English meat trade man, said in a recent speech that England at the present time provided about two-thirds of her own meat supplies, and of the remaining third rather more than one-half came from Argentina and less than one-half from Australia and New Zealand. About 95 per cent. of the

world's frozen meat supplies go to Great Britain. The immediate effect of an extensive opening of Continental markets would mean not an increased production in the producing countries, but a diminishment in the available supplies, with a consequent increase in prices. If the Continental markets, according to English authority, would cause this increase how much higher would the price go when our markets are open, and what advantage would the consumer gain, compared with the detriment that would come to the native live stock industry?

A royal commission in London has been holding sessions and taking testimony apropos the question whether Britain's "dominions" could furnish enough meat to feed it. Their opinion is that that would be impossible, and that England must depend upon foreign sources for her roast beef.

And so the question narrows down to this: If the tariff is removed to the consequent detriment of the native live stock industry, thereby bringing about a diminution of the native supply, what advantage will the consumer gain, and where is this talked-about cheap beef to come from?

We want Butter, Eggs, Veal and Poultry

STROUP & WIERSUM

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

Satisfy and Multiply

Flour Trade with

"Purity Patent" Flour

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

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.

Hammond Dairy Feed

**"The World's Most Famous
Milk Producer"**

LIVE DEALERS WRITE

WYKES & CO. Grand Rapids, Mich.

Michigan Sales Agents

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.

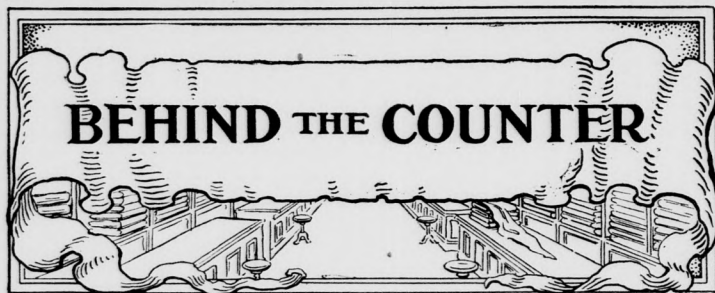
These characteristics, together with its distinctive and peculiar flavor and its wide distribution in the markets, are qualities which help to make it the variety most commonly used in the United States.

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

JUDSON GROCER COMPANY

Wholesale Distributors

GRAND RAPIDS, MICHIGAN



From Office Boy to Place of Trust.

Harry McKinlay, at the age of 34, is assistant cashier for the John V. Farwell company. He started with the firm at the age of 16, as an office boy in the department in which he now has a top position.

"I didn't want to shift firms," he says. "I got with a good, big house and gave the best that was in me, realizing that gradually more and more responsibility would be placed on my shoulders."

Office boy of the John V. Farwell company was not young McKinlay's first job, however. Upon leaving school before he had finished the grades, he worked first for a grocery store and for a time he was employed by a sand concern. He had pleased the employer of the grocery store so well when he had worked during the summer vacation that he was urged by the groceryman to quit school and stay with him during the winter at a salary of \$5 a week. The salary looked big to the boy and he dropped his studies. Later he studied for four years at the Young Men's Christian Association night school in order to secure more education.

"I found that the grocery store job was not just what I wanted," says McKinlay. "There was not enough imagination about the place to satisfy me. I wanted to see a chance to work up, so I left the store and entered the employ of a sand concern. My work required me to get up early in the morning and keep track of the sand cars as they came in at the railroad yards and notify the customers at once of their arrival. I was getting \$35 a month when I decided there was not enough possibilities in the new job. I quit it to go with the Farwell company as an office boy at \$4 a week."

Eye on Jobs Ahead.

"My salary with the sand concern was pretty good for a boy of 16, and they had raised my wages several times, but though I needed the money, the office boy job was more satisfactory to me. I wanted to be where I could aim every day for something better. I wanted to see a future every minute of the day."

"The thing I thought of when I entered the employ of the Farwell company was, 'Where will I be ten years from now?' It was a thought that inspired me. It made my interest in the business keen. I took advantage of every opportunity to learn some new detail of the business, and it was fortunate for me that I did, for the chances were certain in coming and when they came I was prepared for them."

"If I hadn't been observing, if I

hadn't been absorbing, I would never have been able to have taken these advanced jobs when they were offered me. Four raises came, one after the other, until it seemed the most natural thing in the world that I should become assistant cashier."

"After I had been with the Farwell company for a little while I realized that it was all up to me. I knew there were to be opportunities in plenty. I knew that it was a question of whether I kept myself fit and ready."

Sticks to Work in Hand

"Because I had been absorbing things about the institution and about my particular department, I suppose it was made easy for me to 'make good' on the better jobs. On several occasions department heads about the house asked me if I wished to work for them, but I had decided to stay with the cashier's department. I had begun at the bottom there, the work had interested me, and I felt sure of myself."

"It has always been a pleasure to me to concentrate on the thing at hand. I always liked to get the work piled up clear out of the way. As an office boy I was never inclined to fool at my work. I never could understand when other boys were inclined to do so. There were never any doubts in my mind but what I was going to get along."

"I never felt but what the boss knew just what I was doing—but that he appreciated every turn I did in the firm's behalf, whether it was a part of my job or not. Of course, I liked the particular line of business of the firm. There was never any feeling that I was a misfit or that I could do better elsewhere. I felt that the house was certainly big enough and that the more I plugged for the house the more I would help myself. I imagined myself a 'spoke in the wheel.'"

"I was glad that I had never 'floated' about from one concern to another. It seemed to me that it would be much better if I had a record of so many years with one house to my credit than it would be if I could only say that I had worked here awhile or there awhile and somewhere else for a year or two."

Must Have a Clear Head.

"As an assistant cashier for such a big firm, a man must naturally have his mind on his work all the time. He must be absolutely accurate. He can not afford to be nervous or flighty. He must be agreeable to everybody and not become irritated, even though he is bothered with what seems a foolish question while he is

engrossed with a matter of unusual concern."

"I do not believe a man could be out nights on a high time and be much good at a cashier's desk the next day. He must have his health and feel in fine shape. Things may not be inclined to go just right, and if his nerves are on a ragged edge to begin with he is handicapped the worst way."

"I can't say where I would have been if I had kept on in school instead of following the groceryman's advice to stay and work for him. I don't know what future there might have been for me in the sand business by this time. But I do know that I felt an intense feeling of satisfaction when I became a part of a big concern with practically no limit as to jobs ahead, even though I had to start in with this concern as an office boy."

"Opportunities came to me as the years went by. Changes went on above me because life is a constantly changing thing. Yet if I had not been prepared, these changes above me would have been no benefit to me. If I am an assistant cashier to-day, where once I was an office boy, it is largely because I stayed right by one firm."

Oney Fred Sweet.

The Clerk Should Know—

That he is never too old to learn. That his employer's success is his success.

That his advancement depends entirely upon his own individual efforts.

That success is never attained without hard work.

That he will never get something for nothing.

That he never should be ashamed to do for his employer what he would have others do for him.

That he is not paid merely for his presence, but for his work—and is judged accordingly.

That it is his efforts and not his influence which brings promotion.

That persistency, consistency and integrity are the three virtues of success.

If you give your best to your employer, the best possible comes back to you in skill, training, shrewdness, acumen and power.

No customer wants to trade with a clerk who does not know the stock.

The clerk who accomplishes most is the one who makes the least fuss about it.

Remember that politeness pays the biggest dividends. It is nature's free capital. Cultivate it.

The individual who is too lazy to do a thing will find plenty of excuses for not doing it.

Many a man loses his opportunity by slighting his work and for keeping mate marks on his stock.

A real salesman is one part talk and nine parts judgment, and he uses the nine parts of judgment to tell when to use the one part of talk.

Good help is costly, but not so expensive as poor clerks. Good service is worth what it costs. It takes mon-

ey out of the till, but it puts more back in.

Keep working! Forget about the time and you will find that closing time will come only too soon.

Don't show many different kinds of goods at once—you will confuse your customers.

Be polite. No policy pays like politeness. Bad manners are the most expensive luxuries in the world. Good manners go farther than letters of recommendation—like the gold standard, they are current the world over.

The Grocery Drummer's Luck.

"Yes," said the drummer for a grocery house. "I am on my way to reap the reward of virtue. This may seem improbable to you, but right here in my pocket I have a letter from a Philadelphia law firm which says that a gentleman dying a few days ago left me \$5,000 in his will."

"Relative, of course," was observed.

"No, sir. Not even an acquaintance. In fact, I never saw the man in my life. I can't say that I ever heard his name until I received this letter."

"He must have been a queer man to have left \$5,000 to a perfect stranger?"

"I agree with you there," said the drummer, "but I suppose it all came through his wife. Five years ago I rode in the same palace car with her from Chicago to Pittsburg. Our seats were just opposite. She was young and handsome and alone. She intuitively knew I was a drummer—one of the best in the country—and she expected that I would buy some magazines for her or make some other excuse to start a conversation. Then would come chin-chin and flattery and I would propose an elopement."

"And, of course, it all happened?"

"You wrong me, sir. That's where my \$5,000 comes in. I never looked her square in the face once during the long journey. I ignored her as if she did not exist. She must have been dreadfully puzzled over the matter and told her husband when she got home. He probably employed a private detective to ascertain my name and address and then added a codicil to his will. Gentlemen, let my case be a shining example to you and—"

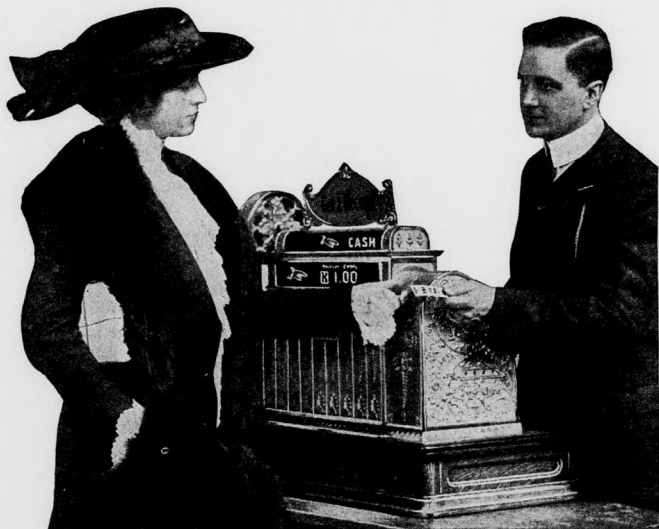
And he rose up and went up the aisle and sat down beside the only female on the car, who was a very lovely, lonely girl, and he began to tell jokes and stories and make her laugh, and the other five kicked each other and said that he ought to be flung off the train for the way he had euchered them.

Two Viewpoints.

There is one thing I notice particularly about that young man who calls to see you," said the old lady. "He seems to have an inborn, instinctive respect for women. He treats every woman as though she was a being from a higher sphere, to be approached only with the utmost delicacy and deference."

"Yes," said her eighteen-year-old granddaughter, "he's horribly bashful."

The Grocer Gets His Money

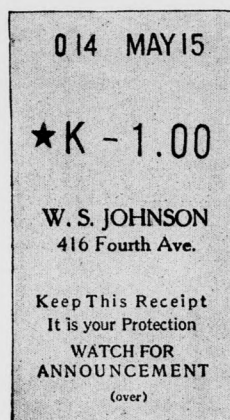


When the Customer Gets a Receipt.

The "Get a Receipt" plan compels the giving of a correctly printed receipt to the customer, which means that there are corresponding and unchangeable records inside the register for the grocer and the clerk.

The customer's printed receipt, the clerk's receipt on the sales-strip, and the grocer's receipt on the adding wheels, are all made by the same operation of the register and therefore must be the same.

The Customer's Receipt



This receipt which goes to the customer is printed by the register.

The Grocer's Receipt

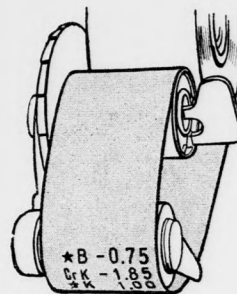


These are the adding wheels which must show the same record as the receipt. They are the grocer's receipt for a correct unchangeable record.

National Cash Registers range in price from \$20 to \$790.

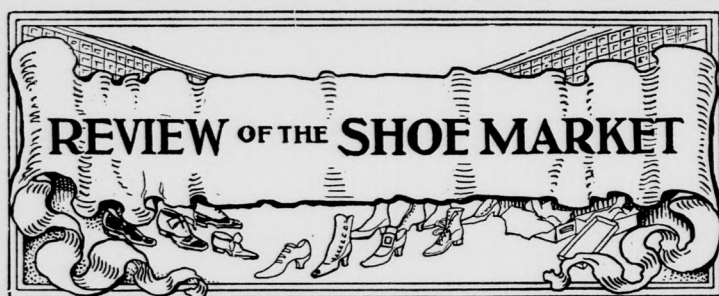
Write for complete information about the "Get a Receipt" plan.

The Clerk's Receipt



The sales-strip, which must show the same record as the customer's receipt and the adding wheels, is the clerk's receipt for having handled the transaction correctly.

The National Cash Register Company
Dayton, Ohio



Policy Adopted on Issues Affecting Retail Trade.

At the recent annual convention of the National Boot and Shoe Manufacturers' Association, President Hanan was unable to be present on account of his being on a trip around the world.

First Vice-President E. P. Reed, of Rochester, in the absence of President Hanan, brought before the convention several important matters that he thought might well engage the consideration of the convention. Mr. Reed called attention to the bills in Congress providing for free shoes and leather, for the repeal of the present tariff on boots and shoes, the Oldfield bill for "pure shoes," and the Campbell bill. He also called attention to the passage of the "pure shoe" law in Louisiana and said he had been informed that a similar bill is to be introduced in the Texas legislature at its next session. Speaking of the attempt of state legislatures to regulate the manufacture of shoes, and also of the Oldfield bill in Congress, he said:

"Nowhere and at no time has it been determined that a shoe must be made wholly of leather. Because leather combined pliability, good wearing qualities and adaptability it was naturally selected as the best material for shoes. In our own industry we have progressed from the hand-made wooden shoe, the felt and textile shoes of the Orient, the sandal of Southern Nations—from the heavy boot and brogan of our fathers, to the latest, lightest product of perfected machinery. This wonderful evolution is due, and only due to the fact that the elements composing the finished product have never been fixed fast. Sometimes the constituent parts are dictated by fashion, sometimes by economy, sometimes by necessity; but whatever changes have been or will be made in the composition of the shoe, they never were and never will be such as to affect its honesty or its efficiency as a foot covering.

What About Adulterated Leather?

"The laws of every state provide remedies for breach of contract and for the punishment of fraud in the manufacture and sale of merchandise, and legal provisions now in existence would not be strengthened by any Federal statute requiring the name of the manufacturer to be impressed upon the sole, together with the materials other than leather, and where used in their construction. While it would serve no purpose, if the manufacturer of shoes stamp upon the sole of the shoe that the heel contains where there is and can be no wear, leather-

board, or that a counter is composed of material other than leather, but will serve better than pure leather, it would appeal to reason as a wise provision and as conserving the health of the wearer, if the tanner who loads his sole and upper leathers would be compelled to stamp his name thereon, together with the unnecessary and fraudulent material they contain. A pure shoe is any covering for the feet that embodies comfort, wear and protection. A pure shoe and poor leather—there can be no such combination."

Measures Affecting Retail Trade.

Mr. Reed said in furtherance of the request made by President Hanan that members suggest topics for consideration at the convention, that a number have been forwarded to the Secretary. The most important of these related to the tariff; "pure shoe" legislation; leather adulteration; leather measurement; cancellation of orders after the goods were in process of manufacture; returned merchandise, worn or otherwise; standard size cartons; uniform size markings and a publicity campaign to reach the consumer. Each of these topics were assigned to committees for consideration as to what action ought to be taken on them.

The Parcel Post.

Speaking of the new parcel post law, Mr. Reed said it was important for the members to observe the effect of such legislation upon the small retailer, and whether the parcel post law was not special legislation "to make the Government serve as the distributor of merchandise, orders for which it will bring to the mail order houses, and thus operate against the small store in the small trading centers, directly adding in the establishment of large commercial monopolies. In any event, this new departure of our Government is a matter of vital interest to the retailer. It is, of course, of vital interest to the manufacturer, in so far as his interests and those of the retailer are interdependent."

Secretary Wile's Report.

With the progress and increased usefulness of the National organization, read Secretary Sol Wile in his annual report, the activities of the Secretary's office has become a bureau of general information, treating of a diversity of subjects affecting both the manufacturing and retailing ends of the business. Through such use of the Secretary's office, he said the Association has become of great value in fostering the trade, in reforming abuses relative thereto, in diffusing reliable information and in promoting a more enlarged and friendly intercourse between the members.

Among these activities Secretary

Wile called attention to the work of the Conference Committee, which succeeded the Styles Committee, which, working with a similar committee of the National Shoe Retailers' Association, passed upon subjects of vital concern to the trade, and which conclusions were distributed to the manufacturing and retail trade in an issue of 50,000 copies.

The matters that the Conference Committee acted upon, and which action was afterwards approved by both bodies, were principally those involving loss and expense to the shoe manufacturers through cancellation of orders, return of merchandise and worn goods, "in that they throw upon the manufacturer a volume of merchandise that must of necessity be sold at a great loss, and form a considerable portion of the supply to 'cut-rate' stores and illegitimate tradesmen, to the disadvantage of the reputable shoe dealer."

Secretary Wile pointed out that the one encouraging feature, however, of these evils, is that those who practice them "unreasonably and arbitrarily," constitute a very small proportion of the trade.

During the year 1912 the attention of Secretary Wile was called to twenty-two cases of unjust cancellations, of which fifteen were satisfactorily settled, the others proving "incorrigible." Forty cases of refusal to accept merchandise, or of returned merchandise, were reported in twenty-eight complaints, and of these but fifteen were settled, the remainder being in the "incorrigible" class.

Secretary Wile recommended the adoption of a member's suggestion that each member of the Association should keep a record of each individual case coming to his attention in order that the members may ascertain, through the secretary's office, what proportion of their respective businesses suffer from cancellations, returned merchandise and unreasonable claims. He urged the more general use of a printed form furnished the members for the tabulation of information.

The present membership of the Association is 192; and all but sixty-nine members are using the Association credit bureau. For the members using that bureau 5,685 investigations have been made by Secretary Wile. The bureau is not maintained to satisfy curiosity or to stimulate competition, he said; it deals with the facts and only those showing an interest in an account investigated receive the reports.

Consideration of Standard Cartons.

The old question of retailers adopting standard cartons, the use of which was recommended by the Association at its convention in 1907, was considered by Secretary Wile. He said that the list of sizes of cartons adopted as standards for manufacturers and retailers has become obsolete because of "exceeding high heels, toes and broad soles." A movement to establish other measurements adapted to to-day's conditions has been inaugurated by a Southern wholesale shoe house and Secretary Wile thought it

would be well for the Association to again consider the question in the light of present conditions.

Standard Size Marking System.

Closely allied to the matter of standard cartons, said Mr. Nile, was the subject of standard size markings. He referred to President Hanan's recommendations in 1907 and in 1909 that action be taken, "in harmony with the ascertained sentiment of the retailers," to establish a standard system of plain size markings and the establishment of a uniform French size system. He said that the "fifty seven varieties" of French size systems now used cause unnecessary expense and considerable delay in filling orders.

The question of size markings, he said, had been considered by committees representing the National Association of Retailers and Manufacturers and this committee has recommended that "one uniform system of French sizes and one system of plain sizes be used, because then the retailer will be able to read the size of any shoe he takes off a prospective customer's foot." He recommended that the Conference Committee of retailers and manufacturers be authorized to determine size marking systems for adoption by the trade as outlined above.

Advertising Schemes Savoring of Blackmail.

Secretary Wile was severe in his condemnation of the practice of certain individuals and associations who issue souvenir programme books and who solicit the manufacturer for advertising. "In many cases," he said, "these schemes savor of blackmail, because during the year just past, notwithstanding the passage of a resolution condemning certain advertising schemes, my attention has been called to many such schemes sought to be practiced upon the manufacturers by advertising solicitors for newspapers under the cover of advertising the retailer and under the cover of some Association to advertise the manufacturer.

"In many cases these schemes savor of blackmail, because by implication the prospectuses, or the solicitor, suggest that individual trade might be affected in case of refusal. In one case called to my attention, the solicitor to land his victim, gave the names of members who he said had taken space at \$50 or \$25. This, upon investigation by me, proved absolutely false.

"The stand taken by the National Shoe Retailers' Association at its convention January, 1912, to permanently dispense with retail association souvenir programmes and advertising books, was dignified and proper and looked to the emancipation of the retailer from any obligation to the manufacturer. It should govern the action of every manufacturer when solicited for unapproved advertising schemes that amount to extortion. That action stated, 'We sincerely believe it to be the best interests of Retail Shoe Dealers' Associations everywhere, to abstain from seeking financial assistance from shoe manufacturers and others to whom they

SUCCESS ATTENDS

Those who handle

Hood and Old Colony RUBBERS

Are you planning your 1913 Rubber campaign so as
to make the most of it?

In Hood Rubbers we give you **Quality**
Style and
Right Prices

and many SPECIAL FEATURES such as
The "Kick Off" on Light Shoes
"Re-inforced" Heels in High Heel Shoes
"Foot-Form" Lasts in Boots and Sock Overs

We are the **Largest Rubber Dealers** in Michigan
and will render you **Efficient Service**

Write for our Salesman. Get our Catalogues. We will help you to
make your Rubber Department a **SUCCESS**

One of Our Specialties



The
Greatest
Boot
Of Them ALL

Grand Rapids Shoe & Rubber Co.

Grand Rapids, Mich.

The Michigan People

should not become obligated either by direct solicitation or under the veil of advertising in a programme or souvenir booklet; as such action cannot be construed other than as lowering the standard of business, and is in direct violation of a principle we believe should be sustained.

Trade Papers Serve the Industry Well.

"On the other hand, let me quote from a letter received from one of our members relating to this subject:

"We used to feel that our business would suffer in certain localities if we did not place advertisements when asked to do so.

"When the National Boot and Shoe Manufacturers' Association started the campaign against this game, we cut out all advertising of this kind. Up to date we have not had a single complaint about doing this. In fact, one or two customers have agreed that we did right in telling them we would not take advertisements in their local association programme."

"The secretary would be unwilling to act as censor upon any application for unusual advertising and relieve the members of all responsibilities in such matters.

"As indicated by me in my bulletin of May, if any member of this Association desires publicity for his business the trade papers, which have been loyal in fostering the business, faithful to the interest of the trade, and diligently working for its uplift, and your benefit, should receive any expenditure that you wish to make in such directions. No other trade can boast of a class of trade papers that is so intelligently, loyally and diligently working for its uplift as can be commanded by the shoe trade; and that these are deserving of your generous support, moral and otherwise, goes without saying."

The following resolutions were adopted:

On the Return of Worn Shoes.

Whereas—The replacing of worn shoes by dealers, without charge, is a source of loss and an injustice to the dealer, as well as to the manufacturer:

Resolved—That the manufacturers will not give credit for any shoes that have been worn, except for faulty construction or evident defects in material—no allowance to be made for shoes made of Patent or Enamel leathers, or fabrics. Be it further

Resolved—That the manufacturers will not, however, give credit for any shoes that have been worn, without being allowed fair credit for such wear as the shoes have given.

On Standard Cartons.

Resolved—That a standard carton for men's, women's, misses' and children's shoes be adopted and put into effect by the National Boot and Shoe Manufacturers' Association, and that a committee be appointed by the chair to obtain from the National Shoe Retailers' Association its idea of standard sizes, the same to be taken into consideration with the data already in the hands of our Secretary;

That upon arriving at a final standard the Secretary notify our members to put the same into effect as far as practical at a given date, and to also notify the National Shoe Retail-

ers' and National Shoe Wholesalers' Associations, who have signified their desire to co-operate in this movement.

On Pure Shoe Legislation.

The National Boot and Shoe Manufacturers' Association wishes to endorse all proper movements to improve the reliability of footwear and to protect the consumer from misrepresentation or fraudulent practices by unscrupulous manufacturers or retailers. It believes, however, that the means proposed by House Bill No. 27158 would fail to accomplish that result and will place under suspicion and discredit honest-made shoes without benefit to anyone.

If leather were used instead of suitable materials wrongfully called "substitutes," it must be of high grade in order to give the same wear. Since the materials referred to are mainly used in the lower and medium grades constructed to give the utmost service for the price, the shoes used by the masses would be the first to feel the increase in price that would follow.

Shoes are already at high prices because of the many and increasing uses for leather and decrease of the supply. Increasing demand for leather would necessarily increase the cost of shoes. Such a measure in no way safeguards health. Shoes would not be improved in wear and thus the consumer would receive no benefit.

The difficulties of doing business by retailers, wholesalers and manufacturers would be largely increased.

Branding goods with makers' names would amply protect the consumer.

In view of the greatly increasing cost of leather, every encouragement should be given to the invention of a suitable substitute instead of providing a penalty for its use. Such legislation would tend to destroy the legitimate business of large established allied industries.

If the laws to prevent fraud and misrepresentation of any merchandise are weak, strengthen them in that respect; but do not attempt to define the construction of merchandise. Such a law is paternalistic, is class legislation and unreasonably interferes with business.

The evil effects of the pernicious Picard so-called "pure shoe" law in Louisiana are already being felt, though the law is not yet in force. Therefore be it

Resolved—That the National Boot and Shoe Manufacturers' Association declares its opposition to House Bill No. 27158 and any proposed State bills of similar nature.

Resolved—That a committee consisting of its incoming President and two members to be appointed by him, take such measures as are necessary to defeat these bills.

Cancellation of Orders.

First, it would seem desirable that all order blanks have the heading, "No Cancellations Accepted and No Alterations Allowed After Goods are Cut."

It is the sense of the National Boot and Shoe Manufacturers' Association that no cancellation of orders be accepted after goods are in process of manufacture. Reasons:

1. It places a large and unnecessary loss on the manufacturer.

2. It multiplies the accumulation of floor goods, the only outlet for which is through sample shoe shops or cut-price sales.

It is the duty of each and every manufacturer when such cancellations are received, to write the dealer and point out to him the fact that the goods are in process of manufacture, and that to accept the cancellation means great loss to him, which no retailer is justified in expecting the manufacturer to take, as he entered into a contract with the retailer in good faith and is not responsible for the change of mind on the part of such dealer. It should be called to his attention that business ethics and good faith require him to take the merchandise, which the manufacturer cannot relieve him from without loss.

If the dealer is oblivious to fair arguments he should be told that the manufacturer will sell or dispose of the merchandise for him at the best price possible, charging the loss to the dealer's account.

Each manufacturer should post his own salesmen as to such cancellations. If the manufacturer is unable to get the dealer to live up to his contract, the entire matter should be referred to the Secretary of the National Boot and Shoe Manufacturers' Association.

The names of all dealers who arbitrarily refuse to accept the merchandise should be reported by the Secretary to the members of the National Boot and Shoe Manufacturers' Association.

The co-operation of the National Shoe Retailers' Association should be asked in an endeavor to reduce the evil to the lowest possible limits along these lines, which will tend greatly to reduce the amount of shoes left in the hands of manufacturers, which they have to dispose of as "jobs."

Fowl Insinuation.

The lady had no experience, but she had a lot of sense and determination. So, when she entered the market she was as good as the next person. She felt of the breastbone of a fowl. Then she said:

"Is this a good chicken?"

"Yes, ma'am," said the butcher, contentedly.

"Then the old saying is wrong," said the lady.

"What old saying?" demanded the marketman.

"The old saying that 'the good die young!'"

Where Strap-Reaching Hurts.

"Bobby," said the lady in the street car, severely, "why don't you get up and give your seat to your father? Doesn't it pain you to see him reaching for the strap?"

"Not in a car," said Bobby. "It does at home."



Quality, Right Prices and Profits



Exactly what you want.

The head line of this advertisement is the shortest and best description we can give you of the shoes we sell. Many very wise business people do say that our shoes are as popular and profitable merchandise as they have in stock.

It will pay us both to get acquainted.

We go everywhere for business.

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

The Town Zone and the Shoe Dealer of To-morrow.

Written for the Tradesman.

The human family is pretty generally divided into two opposing camps: those who contend that God made the country, and those who prefer to dwell in the larger towns and cities.

In certain sections of the country, and at certain times, it looks as if everybody had made up his mind to quit the farm and move into the city; and again we hear and read of the "back to the soil" movement; and some people fear that our cities will be depopulated. But the law of averages obtains here as elsewhere: a majority of the people have always lived in the country and always will.

But there are some important changes taking place in social and economic conditions—changes that are introducing new factors in the problem of retailing. And those are matters the retail shoe dealer ought to consider within the next few years.

The large towns and cities are becoming larger, and more important as trade-centers. Railroads and interurban car lines and better country roads leading into the city have made the larger towns and cities much more accessible than they used to be. So it has come about that the big town is no longer just a big town. It is the core of a more or less extensive community, which may be called the Town District; or, in the case of the very large city, the Metropolitan District.

Now the big retailing establishments of the larger towns and cities—the department stores, the exclusive and the specialty shops—are commanding more and more trade from the out-lying district. In other words their trade zone is enlarging.

Before the days of the automobile and the interurban, it used to be less convenient to run into town. But now it's easy. In multitudes of cases it is thought to be nice to have an excuse for going to town.

What has all this to do with shoe retailing? Much every way. Shoe retailing in the near future is going to be changed by the inevitable influence of the conditions thus sketched. The struggle for supremacy among the retail shoe merchants now on the field is going to continue, and it is going to become fiercer than ever before. Naturally a lot of poorly equipped, small shoe retailers, and general storekeepers carrying shoes among a lot of other merchandise, are going to be eliminated. They'll be eliminated as shoe dealers simply because they are unable to cope with modern conditions in shoe retailing.

On the other hand shoe stores in the larger towns and cities will have an opportunity that they have never had before: viz. the opportunity of reaching out and influencing a big, out-of-town trade. So the shoe dealer who makes good in the new regimen of shoe retailing will make good on a far larger scale than heretofore. With a finer store than the little dealer of the village and the smaller towns, with a larger and a better selection of merchandise, with better and more attractive equipment, and

with better and more expert advertising and sales methods, the shoe dealer of the larger town will be able to establish his right to this out of town trade. And his right will rest not upon his assumption of the prerogative, nor upon anybody's decree, but solely upon his ability to cater to the shoe needs of the people in his trade zone just a little more skilfully than anybody else. The mere fact of his being able to swing the shoe trade his way is *prima facie* evidence of his moral and legal right thereto.

Fundamentally there is nothing so very different, after all, in this modern situation. There has always been competition—and always in the larger towns and cities there have been opportunities for the small shopkeeper to develop into the larger merchant. Only in this new situation the opportunities for the ambitious shoe dealer would seem to be a little more pronounced and the rewards accruing to the successful far greater than ever before.

Cid McKay.

His Notebook Got Him a Raise.

"Harris," said the boss as the junior clerk entered his private office, "do you ever think of any suggestions or ideas for the betterment of the business?"

"Once in a while," the junior clerk replied.

"Got any now?"

The junior clerk took a small notebook from his pocket and began to turn the pages. Now and then he would stop to ruminate a moment, then go on.

"About the best thing I can offer is this," he said at last. "Our lobby downstairs is too small. We do a business that brings a lot of people from the country who know nothing about the working of the store and how to get to the various departments. They stand around and get in each other's way and often become embarrassed and leave the place without even looking around and giving an order. Now what we should have would be a set of guides, something on the order of bellboys in a hotel, who would take these people to the departments to which they desire to go. When a man comes here to buy he usually expects to buy enough for us to afford spending a little money on him, and I think the guides would more than pay for themselves."

The boss jotted down the notation on a piece of paper.

"Anything else?" he asked.

Harris turned the pages of his notebook and soon had given another idea. He turned a few more pages and then came forth with another. The boss smiled to himself and waived his hand.

"You have given some mighty good suggestions," he said, "but the best one hasn't come yet. Whatever put that idea of carrying a notebook into your head?"

Harris laughed in an embarrassed manner.

"Well," he began, "when it first became known that you wanted ideas for the betterment of the business I found that they did not come to me down here, but that they arrived after I got home in the evening and

when my mind was free from other things. I tried to remember the ideas and invariably found I forgot them by the next mornnig, and so I just got this notebook to jot them down in that I might have them at hand when you asked me for them."

"That is the big idea I was talking about," said the boss. "If every one in this establishment carried a note-

book and jotted down the ideas as they came to them business would jump \$10,000 in a month. I am going to give orders this morning for seventy-five notebooks to be distributed to the entire office force, and, by the way, you remember that I said I would pay a bonus for ideas that helped? Yours will be a raise of \$5 a week, beginning next Saturday."

Send Us That Rush Order For BEAR BRANDS Now

OUR STOCK IS COMPLETE AND WE CAN FILL ORDERS PROMPTLY

Next season's samples are now being carried by our salesmen. Make up your mind that next season you are going to handle the Wales Goodyear (The Bear Brand) Rubbers. The line that is undisputedly superior to any other on the market.

Drop us a card and we will have our man show you the line at an early date. No obligation on your part.

HEROLD-BERTSCH SHOE CO.

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

An Early Spring is Predicted

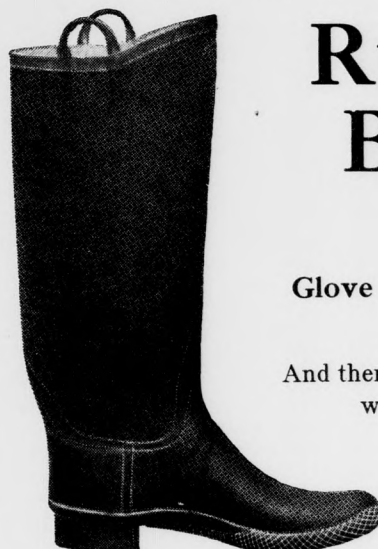
And this means an early demand for

Rubber Boots

Buy the

Glove  Brand

And thereby build a trade that will stay by you

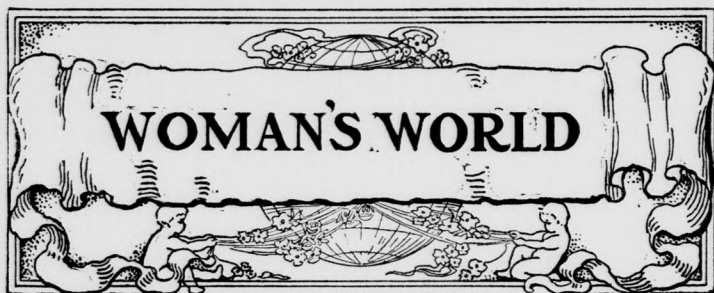


There is pleasure and profit in selling goods that satisfy

Write for new catalogue and price list

HIRTH-KRAUSE CO.

Grand Rapids, Mich.



Suggestions to Girls on Choice of Occupation.

Written for the Tradesman.

A girl living in Southern Wisconsin writes asking me to give her some advice about choosing an occupation. She wants to earn her own living so as not to be dependent upon her father. She is a high school graduate, was called a very good student in school. She has taken a short course in painting lessons and so can "daub" a little, and, to quote in her own words, is "passionately fond of the work." Still she hardly knows whether it is best to go on with art, or to prepare to teach, or to fit herself to be a stenographer or something along that line. So she seeks suggestions that may aid her in coming to a decision. Her parents are willing to assume the expense of her training so far as their means will allow.

Not being personally acquainted with this girl and knowing only so much about her circumstances as she tells in her brief letter, all I can do is to state a few plain facts in a way that I hope may prove helpful, and leave the girl and her folks to draw their own conclusions.

The choice of an occupation for a girl, this girl or any other girl, presents special and peculiar difficulties for the reason that no one can tell whether she is entering upon a lifelong vocation which she will pursue seriously and earnestly for thirty, forty, maybe fifty years, or merely taking up a makeshift calling which will be counted as having fully served its purpose if it supplies her with clothes and spending money for a few months or at most a few years.

When a boy selects a business or a trade or a profession, he does it with the idea of following it during the whole of his active career. He expects to be a factor in professional life or in business or in the industrial world until accumulated means allow him or decrepitude forces him to retire. If a boy has unusual aptitude for some calling that yields good returns, it is considered a wise investment of time and money for him to spend several years if necessary in preparing himself to enter it. The boy probably will marry; but marriage will make no change in his occupation.

With a girl, on the contrary, marriage is the element of uncertainty, the great unknown quantity which makes it impossible to map out her industrial programme with any degree of accuracy. There is always a Let X equal Matrimony, which may or may not come into the problem.

When a girl marries, it usually is

calculated that her earning days are over. Since almost all girls expect to marry sooner or later, this matrimonial X cuts a large figure in the average young women's choice of an occupation. She will not choose a calling that requires long, tedious, expensive preparation. She wants quick returns rather than especially large returns, or perhaps to put it more accurately, she is unwilling to pay the price for large returns.

To be specific, she wants nice, clean, light work, work that she can do in pleasant surroundings and be tidy and well-dressed while doing it, work to which no social prejudice or stigma attaches; in short, an occupation that will increase rather than diminish her chances for marrying well. It is because stenography combined with typewriting meets these requirements so nicely that it is so popular as a vocation for young women.

There is a good deal of sound, hard, practical sense in just this view of the subject. When the mathematical probabilities are that the great work of a girl's life will be the keeping of a home, it seems foolish for her to spend a long time and any considerable amount of money in learning to do something else. The girl who has taken years for learning some difficult trade or profession is quite likely "just to go and get married" without receiving much benefit from her protracted training. On the other hand, the girl who selects something she can learn quickly may never marry, and may find in middle life that she made an injudicious choice of occupation.

It is a case of avoiding Charybdis and being wrecked on Scylla—or if you do one thing you are likely to wish you had done the other. I see no way to eliminate this difficulty.

Now to the questions asked by the Wisconsin girl. Would it be advisable for her to go on with art, that is as a means of livelihood? Although I never have seen this young woman, and surely for all the world would not want to discourage budding genius, still I have little hesitancy in advising just Don't about the painting. I am quite sure this girl, who seems from her letter to be very bright and intelligent, is not a born artist. If she were she would not be asking any advice as to whether it is best to go on with art. To the real artist, art is as the breath of the nostrils, and none of us ask whether it is best to go on breathing.

She loves painting better than doing anything else. Very likely. And it is true that one can work better and more easily at something one really

loves to do. But in order to earn a living, you must do something people want done, and want done badly enough to pay for the work. Not many people want amateurish painting badly enough to be willing to pay the artist a living price. The fine arts, unless one reaches an unusual degree of proficiency, are poor pot-boilers. I think a girl stands a better chance of earning a good living with millinery than with music; dress-making is in greater demand than painting; a young woman who is a little literary may better write advertisements than compose poetry. If the Wisconsin girl can go on with her painting at odd times as a recreation and a pastime, certainly let her do it. As a means of earning money I fear she would find it sadly disappointing.

Now as to teaching. It depends almost entirely on whether one has it in her to teach. To the real teacher the work of guiding youthful minds, of watching them unfold and develop, is inspiring and delightful beyond everything else. To such a one the school-room is a necessity, just as the stage is to the actor or the track to the race horse. To a person lacking these peculiar gifts, it seems to me that at present teaching is not a field that offers great promise. Time was when any well educated young lady was considered fitted to teach. A certificate and a position were easily obtained. Whether or not the novice could do effective work in the school-room might be a question, but she could at least draw her pay.

With the march of years teaching has become a way-up profession. To secure any desirable place one must have taken a thorough course of normal training. Owing to the preparation required, it is not a business to be taken up lightly or for a short period of time. On the other hand, teaching for a number of years is apt to prove very wearing to those who are not quite adapted to the work. The worn-out teacher is about the worst sort of physical and nervous wreck there is. The girl who chooses teaching as her occupation wants to

be sure that Nature really has designed her to be a teacher.

As to stenography and typewriting and similar lines of work, as I have already said, they have certain points that appeal strongly to the average young woman. A clever girl who has a good knowledge of spelling and composition can master shorthand and typewriting in a brief time. No big investment of preparation is required to enter the work and get to earning modest wages. While most stenographers never get beyond the low-salaried class—in fact a large proportion marry before they acquire any great degree of proficiency—still it is work that offers opportunities for advancement to such as continue to pursue it for a term of years and can make good in the higher requirements. The following advertisement clipped from a Western daily paper, I submit to girl stenographers as containing food for thought: Wanted—Expert Stenographer to take important dictation from busy executive, handle simple correspondence without dictation and relieve him of detail work. Must possess broad, liberal education, be excellent grammarian and speller, be quick to grasp ideas and able to devise own ways and means from mere suggestion. Should be familiar with modern office systems and business

Buy a Seller
Win a Buyer
Sell a Winner

Grand Rapids Broom Co.

Manufacturers of the following
standard brands:

Puritan
Jewel
Winner
Wittier Special

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

Atwood Grape Fruit

IS QUALITY GRAPE FRUIT

With the first suggestion of the use of this grape fruit in rheumatic and fever conditions came a quick endorsement from physicians and the public. We say "as found in the Atwood Grape Fruit," for Atwood Grape Fruit is so far superior to the ordinary kind that it is admittedly in a class by itself when used either as a luxury or medicinally.

Its superiority is not an accident. From the beginning the Atwood Grape Fruit Company (the largest producer of grape fruit in the world) has sacrificed everything for QUALITY. An initial expense of hundreds of thousands of dollars was incurred; everything that science or experience could suggest was done to produce QUALITY; even then, many trees, as they came to maturity, bore just good, ordinary grape fruit, but not good enough for the Atwood Brand. Therefore thousands of big, bearing trees were either cut back to the trunk and rebudded to Superior Varieties or dug out entirely.

So through the various processes of selection, cultivation and elimination has evolved the ATWOOD FLAVOR, as hard to describe as it is difficult to produce.

If you desire, your grocer or fruit dealer will furnish the ATWOOD Brand in either bright or bronze. It may be procured at first-class hotels, restaurants and clubs. Ask for ATWOOD Brand. For home use buy it by the box; it will keep for weeks and improve. The standard box contains 36, 46, 54, 64 or 80 grape fruit, according to the size.

ATWOOD Grape Fruit is always sold in the trade-mark wrapper of the Atwood Grape Fruit Company.

ATWOOD GRAPE FRUIT CO., 80 Maiden Lane, New York City



methods. Must have pleasing personality, cheerful disposition, tireless energy and the necessary physique to back it up. If you can meet requirements fully, and will put heart as well as brains into work, I can offer you most congenial work in which are exceptional opportunities for constant intellectual growth as well as for increased salary.

I should like it if the strong prejudice against domestic service could be swept away—if the girl who wants something to do could offer her services at household labor without lowering herself socially by so doing. There is no good reason why it isn't just as honorable for a girl to be a trained housemaid as a trained nurse. But with the bias of opinion that exists against it, it would be a sheer waste of breath or rather of ink to recommend to the Wisconsin girl or to any other bright young lady housework as a vocation.

I am also greatly interested in the outdoor occupations for women—poultry raising, fruit farming, flower culture and the like. But these are as yet somewhat in the experimental stages. Should they prove entirely practical, they will be more attractive to women of thirty-five or forty who find that eyesight or nervous strength or general health is failing in the confinement of office or store or school-room, than to the girl of twenty.

Quillo.

Sardines For a Change.

Some day when you "don't know what to have for luncheon" get a can of sardines, cut into small pieces and mix the fish with enough cold potatoes (you'll probably have enough left from dinner of the night before), flour and beaten egg to hold them together. Then mold the mixture into balls and fry like fish cakes. They are quite good, certainly not expensive, and have at least the virtue of being "different."

Braided Buttons.

Much use is being made of braided buttons, which are akin to the crocheted buttons that have been worn lately. All sorts of patterns are contrived through the intricate crossing and re-crossing of the strands, and there is an equal variety in the shape. Torpedoes and half-balls come out specially well in these interwoven cords, and large buttons are made in different forms, round, octagonal and even square.

She was Willing to Help.

The charming wife of a French diplomat had never thoroughly mastered the English language. She was urging an American naval officer to attend a dinner, the invitation to which he had already declined. The lady insisted that he must go, but the young officer said he could not possibly do so, as he had "burned his bridges behind him."

The lady misunderstood the word. "That will be all right," she exclaimed; "I will lend you a pair of my husband's."

The world owes every man the privilege of earning his living.

Novelties in Hair Adornments.

Dainty little poppies in silk set among sprays of maidenhair fern in satin are the latest "vanities" in hair ornaments. They are newer than the Spanish rose, and of a lovely red scarcely less vivid than the geranium which has of late come into fashion and is extremely modish when used for the coiffure. These poppies and geraniums are attached to the top of a single hairpin and stuck almost anywhere in the coiffure but preferably at some place where the ends of coiled or twisted locks would otherwise show.

More elaborate but equally attractive vanity coiffures are the bands of jewels, crystals, beads and jets before their fastenings are permanently adjusted. Some of these bands consist of a single strand going once around the head and joining in front under a tall aigrette composed of three tiers of loosely swirled gold wire, each one tipped with a jeweled pendant. Again the single strand encircles the right side of the head once, but doubles on the left side and terminates with an erect or a drooping ornament—whichever way is the most becoming. When several strands are used, a single high or drooping ornament is not so smart as a series of cabochons set flatly against the head or arranged in Russian coronet manner. This style particularly suits the semi-oval American face and is only trying above features that are abnormally long and thin.

The one principle to be kept in mind by pretty women—and every woman—and every woman can make herself reasonably pretty if she tries hard enough—is that the coiffure "vanity" must become the individual. No matter how alluring, don't adopt it if it doesn't suit the face.

Sachet Corset Holders.

Unless you keep the corset over night in a sachet-scented holder, your clothes will not send out that intangible, faint perfume which adds to the attractiveness of a woman's personality. The sachet is merely a thickly-wadded half-yard square quilt that is held together about the corset with ribbons attached to the edges at the upper and lower ends of the sheet. Pale-toned China silk or satin edged with quillings of lace headed by narrow silk soutache makes a charming looking corset sachet. But if something very elaborate indeed is preferred, brocaded satin or Pompadour silk may be trimmed with gold lace headed with gold braid. Tinsel sash ribbon joined with gold or silver lace insertions make a gorgeous covering for the upper side of a corset sachet and on this sort are often put Empire wreaths of tiny flowers in satin and velvet.

Many women prefer to keep their corsets over night in long and narrow bags thickly wadded and scented. These receptacles are made of all manner of dainty fabrics, but are most substantial in plain satin or heavy corded silk, hand-painted or hand-embroidered, and decorated with old French prints framed with tinsel lace.

Metal Hat Trimmings.

Motifs of metal or of metallic embroidery are much used for feather mounts, and even without a feather such a motif is a sufficient finish for a smart tailored hat. Jet ornaments are used in the same way, and a Paradise plume cannot be set on more effectively than as the fringe of a large double bow of handsomely cut jet.

No Wonder She Was Alarmed.

The news of the young woman's engagement had just been made public. She was in the little store one day when the clerk laughingly said: "Well, Miss Gertrude, I see it's coming off soon."

The young woman caught nervously at her clothing. "My goodness!" she said. "What?"

The Meanest Man.

He went into a hardware store and asked the proprietor for a pound of nails. The small package was made up and the price, a nickel, paid, with a request that they be delivered; the merchant assented, and, calling a boy, handed him the parcel and a dime, saying: "Here, sonny; take this parcel to Mr. Blank's house."

"What!" exclaimed the customer, "are you going to give a boy a dime to take that parcel up?" "Why certainly," said the merchant. "I would not think of asking him to go for nothing."

"Well," said the meanest man, "if you would just as soon give me my nickel back I will take it up myself, and you will save five cents."

Lowest

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

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

We sell to merchants only.

Ask for current catalogue.

Butler Brothers

New York Chicago
St. Louis Minneapolis
Dallas



LEAN ON "WHITE HOUSE"

Let its success help you to success—for "White House" Coffee is a LEADER, a PUSHER and a PULLER; and the grocer handling it—really making an effort to give it a "fair show"—is sure to be amply rewarded. ☞ ☞ ☞ ☞ ☞ ☞ ☞ ☞

JUDSON GROCER COMPANY

Wholesale Distributors

GRAND RAPIDS, MICH.



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

Programme for the Nineteenth Annual Convention.

The programme arranged for the 19th annual convention of the Michigan Retail Hardware Association is as follows:

Tuesday, February 11.

8:30 a. m. The Detroit Light Guard Armory will be opened. The exhibits will be located in this building, corner of Larned and Brush streets. The Secretary's office and registration room is at the right of the Larned street entrance of the Armory, and delegates are urged to report there just as early as convenient and receive their identification badges, admission cards and tickets of the various entertainment features. A clerk will also be on the job to receive dues from members and applications from new members.

11 a. m. Meeting of the Executive Committee and Advisory Committee in the Flemish Room at the Hotel Cadillac.

Noon. Closing of exhibits.

Tuesday Afternoon—(Open Session.)

An invitation is extended to manufacturers, jobbers, associate members, representatives and of course to the ladies, to be present at this session.

1:30 p. m. sharp. Meeting will be called to order by President Charles H. Miller, of Flint, in St. Andrews Hall, 109 Congress street, east, just east of Brush street.

Invocation by Charles M. Alden, Grand Rapids.

Song "America," sung by the delegates.

Address of Welcome, by Hon. Oscar Marx, Mayor of Detroit.

Response to Address of Welcome, by Charles A. Ireland, Ionia.

Annual Address of the President.

Announcement of Committee Appointments.

Hardware Song, sung by the delegates.

Address, "Hardware vs. Hardware," by Dr. E. H. Pence, Detroit.

Hardware Parody, sung by the delegates.

Address, "Community Development," by Elmer C. Hole, Editor of American Lumberman, Chicago.

Greetings from representatives of the Manufacturers and Wholesalers Association and from our associate members.

Adjournment at 4:30.

4:30 p. m. The exhibit hall will be open until 6 o'clock.

Tuesday Evening.

Theatre Party at the Temple Theatre

(Vaudeville), and the Lyceum Theatre, where Thurston, the great Magician is the attraction. Ample tickets have been reserved for all the members and others who will attend the theatres, as guests of the Association, but the Exchange Cards, which will be given out at the Secretary's office on Tuesday should be presented as early as possible at the theatres in order to secure good coupon seats.

The Detroit members have arranged for a ladies' committee to see that visiting ladies are extended all possible courtesies and suitably entertained during the hours of the business sessions.

Wednesday Morning.

(Closed Session for Retail Hardware Dealers Only.)

8:30 a. m. sharp. Meeting called to order by the President at the Cadillac Hotel.

Hardware Song by the delegates.

Annual Report of Treasurer, Wm. Moore, Detroit.

Annual Report of Secretary, Arthur J. Scott, Marine City.

Address, "A Reception to Farmers," by Frank E. Strong, Battle Creek.

Discussion by the members of the points brought out in the above paper.

"The Michigan Federation of Retail Merchants," by Roman I. Jarvis, Benton Harbor.

Song by the Delegates.

"Store Arrangement, Delivery and Wrapping," by Adrian DeWindt, Grand Rapids.

Report of the National Retail Hardware Convention, Fred A. Rechlin, Bay City.

Question Box

Adjournment at 12 o'clock.

1 p. m. The exhibits will be open all forenoon until 6 o'clock and it is respectfully suggested that the delegates devote all the time they can to this feature, familiarizing themselves with everything that is on exhibition.

Wednesday Evening.

(Closed Session for Retail Hardware Dealers Only.)

7:30 p. m. Meeting will be called to order at the Cadillac Hotel and the evening will entirely be given over to the Question Box. The best results will be derived from this feature if every delegate will express his views on the important questions which will be discussed. Adjournment will be taken at 9:30.

7:30 p. m. The exhibit will be open to the public until 9:45.

10 p. m. Buffet lunch and entertainment at the Pontchartrain Hotel as guests of the jobbers and manufacturers of Detroit. Tickets will be distributed at the close of the evening session. Moral—Be sure to attend



A. T. Knowlson Company

WHOLESALE

Gas and Electric Supplies

Michigan Distributors for

Welsbach Company

99-103 Congress St. East, DETROIT

Telephones, Main 2228-2229

Ask for Catalog

Foster, Stevens & Co.

Wholesale Hardware



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

Grand Rapids, Mich.

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.

the Wednesday evening session at the Cadillac Hotel.

Thursday Morning.

(Closed Session for Retail Hardware Dealers Only.)

8:30 a. m. sharp. Meeting called to order by the President at the Hotel Cadillac.

Reports from the following committees: Auditing, Constitution and By-Laws, Legislation.

Consideration of Committee Reports.

10:15 a. m. (Special order of Business.) Report of Committee on Nominations.

Election of Officers.

Report of Committee on Place of Meeting.

Selection of next Convention City. Unfinished and New Business.

Good of the Order.

Question Box.

Adjournment.

Thursday Afternoon.

1:30 to 6:00 Exhibits open to the dealers all afternoon.

2 p. m. Meeting of the newly elected Executive Committee and the Advisory Committee, in the Flemish Room at the Hotel Cadillac.

Thursday Evening.

Delegates will attend the Annual Ball given by the Detroit Retail Hardware Dealers' Association. This event, which is conceded to be one of the most enjoyable informal dancing parties held in Detroit each season, will be thoroughly enjoyed by all those who participate. It will be held at The Moose Temple, 40 E. Congress street.

Wear Your Emblem Buttons.

If you have one of the Association's padlock emblem buttons, be sure to bring it with you. Panel badges containing identification cards will be used at the convention and these will be attached to the emblem buttons.

Reasons Why You Should Regularly Go to Market.

Written for the Tradesman.

It is not at all difficult for the stay-at-home merchant to deepen his own little rut until what he thinks is his horizon is merely the edge of his own little furrow.

The merchant who stays at home is apt to stand still for the simple reason that the same hum-drum experiences are repeated every day until his work becomes a monotonous grind. As soon as this condition arises a merchant becomes so used to his own defects he is not apt to see his business in the same light through which a stranger looks at it.

A merchant can never really progress unless he occasionally can get a new and fresh view of his trade, of himself and of his business.

That is why an occasional visit to market is essential to real progress in merchandising.

They say an American never really sees his own country until he has travelled abroad. By seeing things that are different he is able to form a basis of comparison. Then when he really does return to his own country the deficiencies of his native land appear.

This will hold true in the case of a man who pays an occasional visit to

the central buying market. If he is at all observing, he sees another and brighter way of doing the things he tries to do and he rubs up against the latest wrinkles in merchandising, advertising and general storekeeping. He sees that his own methods are more or less antiquated and learns that people are doing some things he does but in a more efficient way.

Because of the proximity of department stores, metropolitan small retailers necessarily are more progressive, more alert and possess more advanced methods of merchandising and advertising than retailers of the same type in smaller towns.

Therefore, when the small town retailer sees what his city cousins are doing he gets a very fair idea of the possibilities of his own stock and store.

It is safe to say that the progressive merchant never made a thoughtful examination of city methods without learning something that helped him better to promote his own business.

In the big cities the visiting merchant sees goods that he never would have dreamed of if he depended upon traveling men for his merchandise information, still he sees more lines displayed and advertised efficiently and thus he gets an entirely different comprehension of their value as goods to sell.

And more than this, every large city is a sort of clearing house for the best and most advanced ideas in business getting and a visit to one of the wholesale houses is pretty sure to teach the merchant something he never dreamed of.

It makes for efficiency in buying for the merchant to be able to see complete lines and observe various styles of merchandise side by side. In this way he can get a clear comprehension of the relative selling strength of various lines and items that he can absorb in no other way.

Last of all, the visiting merchant establishes personal relations with the wholesaler he visits which inevitably reacts with profitable effect upon himself and upon his store. There really are no valid objections to be raised against the value of a visit to the central market unless it be that of expense and even this objection is cast aside when we remember that the merchant can pick out job lots and off catalogue items which are reduced so far in price as to completely cover the cost of the trip.

Most of the progressive merchants do come to market and even the non-progressive one receives an added stimulant when he pays a call to a metropolitan buying center.

A. Pace.

It Didn't Matter.

"What are you doing, dear?" asked the little girl's mother, as she paused to look at some very strange marks the child was making on a piece of paper.

"I'm writing a letter to Lillie Smith," was the answer.

"But, my dear," laughed the mother, "you don't know how to write."

"Oh, that doesn't matter, mother! Lillie doesn't know how to read."

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

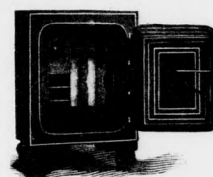
Established in 1873

BEST EQUIPPED FIRM IN THE STATE

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

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

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

H. Eikenhout & Sons Jobbers of Roofing Material

GRAND RAPIDS, MICH.

Blue Plaster Board Sheathing, Red Rosin, Gray Sheathing, White Fibre, Tarred Sheathing, Jet Sheathing and S. P. C. Sheathing.

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



Concentrate on Making a Few Clear-Cut Impressions

Written for the Tradesman.

"Some one—I think it was Gladstone—said, 'It is better to write one word on the rock than a thousand words on the sand.' It is better to make one deep, lasting impression than a thousand tiny dents that will be smoothed out by the first wave.

The ablest minds are marked by simplicity. The really great man is a man, not of a single idea perhaps, but a few great ideas.

You want to make your store stand for something in the minds of your patrons. Don't try to make it stand for everything. Don't lay claim to all merits you possess. Place your stress on a few clean-cut points of superiority.

Keeping a dry goods store is a complex business. To make it run successfully and profitably, not one thing alone must be done well but a hundred things. But don't spend time or printer's ink in telling about ninety-seven of the hundred elements that contribute to your success. No one but yourself and those immediately interested cares a rap about the details of your business. Select one, two, or at most three points concerning which you reasonably can claim some supremacy. Hold these up to the public gaze persistently.

Don't make a long story when a short one is better. Don't use a dozen sentences when a clear strong statement will answer every purpose. "Your Honor, there are eight reasons why this very important witness (naming a certain absentee) can not be here this morning," began the counsel for the defense. "In the first place, the man is dead—" "Sufficient. You needn't give the other seven reasons," tersely interrupted the judge.

Show card writers are instructed to "feature" their work—that is, to bring out a few words on a card prominently, in a way that will catch and hold the eye. The main thought is embodied in these few words. For the lesser facts small, inconspicuous lettering is used.

The other day I saw a show card gotten up to advertise some thoroughbred poultry. It was cleverly illustrated with several fine photos and the work was well executed; but it lacked effectiveness. The woman who owned the poultry had tried to tell too much about her Barred Rocks and Crystal White Orpingtons and Holland Turkeys and Indian Runner Ducks all on one medium-sized card. It was so filled up with detail that nothing could be featured properly. In

consequence she lost her opportunity to make one or two strong and lasting impressions on the minds of the throngs that passed the window in which the card was placed. Possibly one passer-by in ten thousand might have the leisure to allow him and an interest in fancy poultry keen enough to cause him to stop and study the card carefully. Such a one would learn what she was driving at, where she lived and kept her poultry, and how much she asked for thoroughbred fowls of the various kinds and for sitting of eggs. But the other nine thousand nine hundred ninety-nine who went that way and saw the card carried away with them only a vague idea of some pictures of chickens and chicken houses.

Feature your advertising. Bear down hard on a few things at a time. Don't try to tell this week about everything you have on sale. Put your emphasis on just a few of your bargains and attractions. Some one thing that you are offering conspicuously may serve to bring Madam into your store. Once she is there you should be able to fill her whole shopping list.

The merchant ought to be a psychologist. He should study human nature for he needs to know the workings of the mind.

Have you ever thought of it that the mind is naturally indolent? It shuns whatever is intricate or puzzling enough to require strenuous mental effort. It prefers something easy.

Apply this principle in your window trimming. A short time ago I saw an excellent showing of wide embroideries of all kinds that are so much used in making corset covers. All were selling at a uniform price—25 cents a yard. A few days later in the same window I saw another fine display of 50-cent wide embroideries. Both lots were good values. Any one who was wanting would begin at once to select the pattern she liked best or the piece she considered most durable. The problem was simple. But if one is looking at embroideries that range in price from 19 cents to 31 cents, or from 39 cents to 60 cents, the problem becomes complicated at once. "Is it better to buy this very pretty pattern at 29 cents, or this other which seems every bit as good but has not quite so much work on it at 23 cents? Here is an exquisite piece for 57 cents, but can I really afford it when this other is nearly as handsome for only 41 cents?" This sort of thing wearies the mind and is instinctively avoided.

Of course putting a large assort-

ment of a certain kind of goods on sale at a uniform price is not always practical. When it can be done it has its strong drawing features.

The stores that sell just one line of goods and at a uniform price, as the men's \$2 hat stores, the clothing stores that handle nothing but \$10 suits, the shoe stores whose whole stock consists of \$2.50 shoes or \$3.50 shoes—there is a psychological basis for the existence of all these establishments. A slight variation of the same principle contributes to the popularity of the 5 and 10 cent stores. The tired shopper can drop into one of these places and select a number of useful little articles while resting her head.

Speaking of the desirability of making a single strong impression, I recently saw this idea well carried out in a large store by what was called a Temptation Sale. It was an offering of extraordinary bargains, lasting for several days and extending to all departments. Throughout the store large pennants hung at intervals with Temptation Sale in large red letters. In the windows and on the counters and tables, bargains, and very tempting bargains they were too, were displayed, each one bearing a unique price ticket. These tickets bore the words Temptation Sale in red letters across the top, and each held a picture of a modernized Eve reaching for her choice of several red apples.

Possibly the utilization of a biblical scene for advertising purposes might jar on the feelings of some sensitive souls. It reminded me of the assertion made by a sacrilegious but witty man, that had a bargain counter been placed in Eden after the expulsion, our first mother would have defied the cherubim and the flaming sword to get to it. Leaving out of the question whether or not it was in good taste to use just this idea, it certainly was well carried out and produced a certain unity of effect that was very strong advertising. No one could go through that store ever so swiftly or pass by its windows without being made to know that a sale of extraordinary values was in full swing. Fabrix.

Make It Easy to Run a Store-Paper.

Written for the Tradesman.

Writing isn't always the easiest thing for a merchant to do. As far as that goes, comparatively few individuals can handle a pen skilfully enough to produce readable copy, as the newspaper men call it.

To be able to write editorials, letters and advertisements that will influence people and produce sales, requires long practice and some natural ability.

Many men who have a good understanding of human nature can't command that knowledge so as to use it in the preparation of their printed or written messages to the trade.

And a man who is considering a store-paper often hesitates, saying, "Why, I can't write. It would be out of the question for me to think of publishing a paper that would require me to prepare editorials or similar talks regularly once or twice a month."

And there's no denying the fact that a successful store-paper needs to contain the kind of copy that will "pull" results. That's the thing that makes a store-paper a better advertising medium than anything else the ordinary merchant can use.

Some people are apt to think that store-papers are peculiarly the property of the small-town merchant. But they're mistaken. We know several stores in towns of 60,000 and more that are winning trade solely through the efforts of one of these powerful little "advertisers." Store-papers are not limited in their appeal; a good store-paper is a good salesman anywhere.

But the purpose of this article is not to praise the store-paper; it needs no praise. What this article aims to do is simply this: Make it possible for any merchant among the readers of this journal to publish a store-paper with a minimum expenditure of time and trouble.

It merely aims to show you merchants who already issue papers, an easier way to produce a better paper. And it hopes to show those who have no store-papers how easy the preparation of a good publication is. How?

By supplying you with the very editorials which you find hard to write.

And these editorials will not be the boiler-plate variety either. They'll sound as if you wrote them, and they will not only make your store-paper a newsy, readable sheet, but they'll bring business to you as well.

Best of all, the service will not cost you a cent, now or hereafter. We are in dead earnest, and we want to see literally hundreds of merchants making use of parcel post, and holding off the retail mail order houses with a powerful advertising medium like the store-paper.

This is probably the first, and only chance you have ever had to benefit by a service of this type, and if we were in your place and had some comprehension of the value of this offer, we feel certain that we'd waste no time in sending in a letter asking to be placed upon the list of those merchants who will receive regular consignments of this editorial matter.

And if you have no store paper, tell us so and we'll put you in the way of starting one.

If you are the publisher of a paper write at once to this journal, requesting to be placed upon the Store Paper Editorial list.

If you have no paper, and want one, merely write for the Store Paper Booklet. A. Pace.

A Doubtful Compliment.

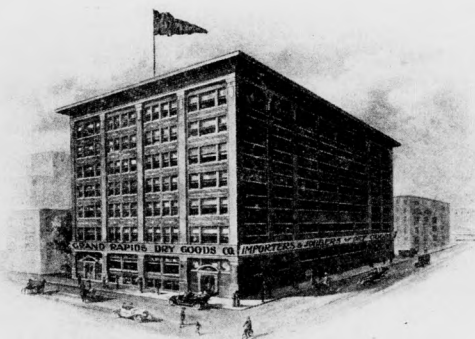
The banquet hall was adorned with many beautiful paintings, and the President of the little college was called upon to respond to a toast. Wishing to pay a compliment to the ladies present he designated the paintings with an eloquent gesture and said:

"What need is there of these painted beauties when we have so many with us at the table?"

The smaller the man the bigger the boast.

The New Home of Grand Rapids Dry Goods Co.

22 and 24 Commerce Ave.
5,000 Square Feet of Floor Space



Seven Floors Filled With Up-to-date Merchandise

A few items of which you
will find mentioned below.

A Personal Invitation to You

To look over our new lines of Wash Goods and White Goods. You will find it a pleasure to go through our stock of White Goods and Wash Goods consisting of Staples and Novelties. Our first and second floor is filled with this class of merchandise, and are arranged so that you can make your selections very easy without being crowded.

The mills have advanced the price on most every sort of Wash Goods; this, however, will not affect you in the least, as we have made contracts before the price advanced and are covered for almost the entire season on

Plain White Goods	Fancy White Goods	Dress Gingham
Percales	Plain Voile	Silk Stripe Voile
Plain Poplin	Brocade Silk Poplin	Colored Lawns
Printed Batiste	Colored Stripe Crepe	Russian Cords
Motor Cloth	Silk Crepe	Junior Cloth
Plain Flaxon	Ratine	Printed Flaxon
Pique	Panama Cloth	Ripplete
Linen Suiting	Princess Tissue	Gaze Marvel
Silk Stripe Welts	Crown Foulard	Ramie Linen

We carry a large assortment of the latest patterns in the well known "Hall Mark" Shirts, from \$8.50 to \$12 per dozen.

Our line of Work Shirts cover a large range of styles in Chamois, Chambrays and Cheviots for men and boys' wear.

Slide-Well Collars in all the leading styles.

Our Suspender and Neckwear stock is complete and prices right.

Best quality of Men's and Women's Rain Coats in Gray, Navy and Tan. Prices range from \$3.25 to \$7.50 each.

We show a good assortment in "Little One" Blouses and Rompers at \$4.25 per dozen.

We have Children's Dresses and Middy Blouses in good range of styles and patterns, from \$2.25 to \$9 per dozen.

Our line of Ladies' Waists, Dressing Sacques, Kimonas, House Dresses and Wrappers cover a choice assortment of carefully selected patterns.

Our stock of Overalls, Jumpers and Trousers is made up of excellent values. Prices and qualities to suit various classes of trade.

A Three Years' Selling Test



has proven these two corsets to be satisfactory in every respect. We know of no better values at \$4.50 per dozen and customers desiring a good seller will make no mistake in booking an order for either one. We also offer numerous other brands at \$4.50, \$8.50 and \$11 per dozen.

Give us a trial order in this department. Our salesmen are showing the samples.



Let your next order for Underwear and Hosiery be for the "Lincoln Mills" line, carried exclusively by us.

GRAND RAPIDS DRY GOODS CO.

URGENT APPEAL

To Attend the Annual Convention at Flint.

Petoskey, Feb. 3.—The merchants of Flint have chosen their committees and made a partial announcement of their programme for the entertainment of the merchants at their annual convention to be held at Masonic hall, in Flint, on Feb. 25, 26 and 27. Their plans are extensive and we who are acquainted with the men chosen know that they have some good things in store for us—ideas every merchant needs in his business and feasts for body and mind. They mean we shall not be neglected in any way and in years to come we shall, undoubtedly, turn to Flint and its body of progressive business men and give thanks that we came in contact with them, were improved by them and were enabled by mingling with them to carry good will and brotherly love back to our business and our city. Bright, indeed, will be the link in the chain of success and upward must be our course where such men lead. Flint, we thank you for the services of these men. We thank you for citizens whose loyalty to you and the merchants of Michigan enables them and you to make such sacrifices for our needs. May we be worthy of your efforts and you receive the reward to which you are justly entitled—the largest, best, most uplifting convention in your history!

Many merchants feel that they cannot afford to spend the time or money necessary to attend the convention. This is a grave error. Every merchant should be there. His welfare and that of his community, to a certain extent, is dependent upon his attendance. Honesty and progressiveness are necessary for the success of every merchant. To be otherwise retards the growth of ourselves and our community. The people may stand for a lack of enterprise in a merchant for a while, but the time will come when they will refuse. The merchant's business will gradually drop off and the "grave" of a business failure is open before him. The successful men of any class do not court such conditions. They get out and mingle with people, always searching for something better, picking up an idea here and there, combining them with their own ever progressing mind until their brain becomes one great storehouse of business information. How can a man who refuses to mingle with his fellow men ever hope to compete with such a mind? What wonder that many people fail in business when they refuse the very necessities of success? This convention is made up of live wires and they need all the live merchants of Michigan to co-operate with them. This cannot be done by the few, but requires the many. That means each of us and each has his part to perform if we succeed. If your business is not increasing with you each year; if your stock is not well selected and balanced; if your credit accounts are too large; if your cost of doing business is too great or your net too small; if things seem

wrong in general and you feel a shadow of dissatisfaction passing over you, pack your grip and go to Flint. The discussions of questions there will prove of great benefit to you. You will see how others meet their difficulties and are strengthened by them. Your mingling with other merchants will do you good. The few days spent there will afford you a long needed rest. We can improve only by meeting and doing good to others and this is possible to the retailer only in meetings of this kind. Turn out and help to make this meeting a success.

The programme affords many instructive features. We all remember Fred Mason at Port Huron and his kindly advice. He set many a merchant to thinking in the right direction, with his fair, broad minded talk. It is safe to follow such men's advice. Ideas make such men and such men make great businesses possible. No merchant should miss hearing him. The visit to the automobile factory will be instructive and one few merchants should miss. This great business was once driven from America through lack of faith in our manufacturers. Michigan was one of the leading states in the recall of the industry and Flint took advantage to secure this great industry which furnishes work to thousands of her citizens.

We hope the day is past when merchants will refuse to be content to figure as an unnecessary class—a class which lets others make the laws for their existence; a class which fears each other and each other's business methods and many of whom, we fear, have a wishbone where a backbone should be; many of whose existence for any length of time is questioned by the public in general, because they seem to have a greater success in driving away trade than in bringing it to them. We hope the day is here when a merchant can stand squarely on his feet; when he can have a voice in the questions that interest the community, like any other man, without giving offense; when he can aid in passing just laws for all the people and not for any one class; when he can adopt the rules that govern his own business and that are so essential to success.

Fellow merchants, such questions as taxation, fire insurance, pure food, hours of closing, delivery of goods, extension of credit and laws which govern our existence are matters in which we should have a choice. This can best be done by co-operative education. That means association. Our Association was organized for just such purposes. Many of our reform laws were advocated by our Association. More are needed. Lend your help to the good cause by your presence in Flint. Come early. Stay the full time and see what our convention will do for you.

J. A. Lake, Director.

To Be Congratulated.

For many days a man dangerously ill with a malady that puzzled the distinguished specialist who was called to attend him.

One afternoon the eminent physician appeared with eyes aglow. "I certainly congratulate you," he said.

The patient smiled hopefully. "You mean I will surely recover?" he asked.

"Oh, no! there is no hope of that; but if the autopsy proves that you are suffering from an entirely new disease, as I believe it will, we will name the malady after you."

Tact is merely the art of getting what you want.

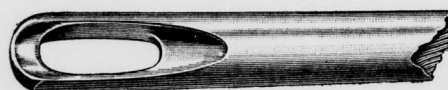
We are manufacturers of

Trimmed and Untrimmed Hats

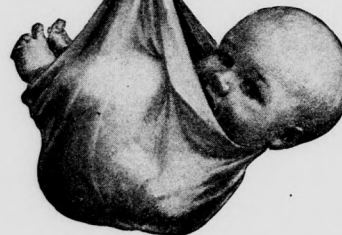
For Ladies, Misses and Children

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

Excelsior Gold Eye Needles



Large Round Eyes
Put up in Attractive Wrappers
100% profit



Stewart's Duplex Safety Pins

Best Quality
Extra Heavy Wire
Superior Nickel Finish

Write to your jobber for samples and prices

PRATT & FARMER CO.

473 BROADWAY

NEW YORK

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.

THE NINE HOUR LAW.

Effort Should Be Made to Make It Less Drastic.

Lansing, Feb. 5—I am enclosing copy of bill as requested. I have found out that through influence of members of the Labor Committee we will probably have to accept an amendment providing that it shall not apply to stores employing more than two or three lady clerks.

Milan D. Wiggins.

The Tradesman reproduces herewith the full text of the bill introduced by Senator Wiggins—Senate Bill 124, File No. 104. The only change from the present law is indicated by black face type:

Section 1. Section 9 of Act No. 285 of the Public Acts of 1909, entitled "An act to provide for the creation of a Department of Labor; to prescribe its powers and duties, to regulate the employment of labor; to make an appropriation for the maintenance of such Department, and to prescribe penalties for the violation of this act," approved June 2, 1909, as amended by Act No. 220 of the Public Acts of 1911, is hereby amended to read as follows:

Section 9. No male under the age of 18 years, and no female shall be employed in any factory, mill, warehouse, workshop, clothing, dressmaking or millinery establishment, or any place where the manufacture of any kinds of goods is carried on, or where any goods are prepared for manufacturing, or in any laundry, store shop, or any other mercantile establishment for a period longer than an average of nine hours a day or fifty-four hours in any week, nor more than ten hours in any one day; and all such establishments shall keep posted a copy of this section printed in large type, in a conspicuous place; in establishments having a time clock such copy shall be posted near the time clock. Copies of this section suitable for posting shall be furnished upon the application of any employer by the Commissioner of Labor: Provided, however, that the provisions of this section in relation to the hours of employment shall not apply to nor affect any person engaged in preserving perishable goods in fruit and vegetable canning establishments, nor to those employed in any store or mercantile establishment located within any city or village of less than two thousand population, or located without the boundaries of any incorporated city or village. No female under the age of 18 years shall be employed in any manufacturing establishment between the hours of 6 o'clock p. m. and 6 o'clock a. m. No child under the age of 16 years shall be employed in any manufacturing establishment or workshop, mine or messenger service in this State between the hours of 6 o'clock p. m. and 6 o'clock a. m. No child under the age of 18 years shall be employed between the hours of 10 o'clock p. m. and 5 o'clock a. m. in the transmission, distribution or delivery of messages or merchandise.

Lawton, Feb. 3—I have before me

a copy of the bill introduced by Senator Wiggins, namely Senate Bill 124, file No. 104, which was referred to the committee of Labor Interests. Will you please write a notice in the Tradesman asking merchants to write to their respective senators and representatives asking for their support for this bill and asking that they see that it does not die in committee, as do so many bills. Go after them hard, as you know it is pretty difficult to wake up some of us smaller merchant, referring them to the issue in which my article and your comment appeared.

L. A. Packer.

Life Without Lungs.

It is a fact that while the common snail has lungs, heart, and a general circulation, being in every respect an air breathing creature, it is nevertheless able to live indefinitely without inhaling the least bit of air, an element supposed to be essential to the exercise of all creatures endowed with lungs. A high authority once said, "To all organized creatures the removal of oxygen, water, nourishment, and heat causes death to ensue." It thus appears that when that statement was made the authority quoted did not appear to take into consideration the snail as being one of the "organized beings." The experiments of one scientist, however, have clearly demonstrated that any or all of the usual life conditions may be removed in the case of a snail without terminating its existence, or indeed impairing its functions. The snail retreats into its shell on the approach of frosty weather, and causes the opening or mouth of its shell to be hermetically sealed by a secretion of silky texture absolutely impervious to air and water. In this condition, therefore, it is plain that the little creature is deprived of three of the four elements of life—air, water, and nourishment.

Probably Assumed.

"Automobile Foot" is a new disease or which Dr. Alexander Block of St. Louis stands sponsor. Automobile foot due to lack of pedestrian exercise among automobilists, is a weakness that changes the walk into an ugly hobble.

"The automobile habit is so widespread," said Dr. Block the other day, "that our ignorance of walking threatens to equal the broker's ignorance, real or assumed, of farm life.

"A broker spent the Christmas holidays on a Georgia farm. The farmer said to him as he came back one morning from a before-breakfast stroll:

"Been out to hear the haycocks crow, I suppose?"

"Yes," answered the broker—"and to tie a knot in a cord of wood, and watch the hired man milk the milk-weed."

Some people can look so far into the future that they can't see the past.

BECOME AN EXPERT IN BUSINESS EFFICIENCY

Accounting, Auditing, Systematizing, System Building, Commercial Law, Business Economics—everything pertaining to Accuracy and Business thoroughly taught through

CORRESPONDENCE INSTRUCTION

By Experts. Students can get to business more, bookkeeping, checks, etc. Questions may be asked as freely as in the classroom. Our complete 100 lesson course—a practical will bring them. Address Department E

CLEARY COLLEGE YPSILANTI MICH.

"The Crowning Attribute of Lovely Women is Cleanliness"



The well-dressed woman blesses and benefits herself—and the world—for she adds to its joys.

NAIAD DRESS SHIELDS

add the final assurance of cleanliness and sweetness. They are a necessity to the woman of delicacy, refinement and good judgment. NAIAD DRESS SHIELDS are hygienic and scientific. They are ABSOLUTELY FREE FROM RUBBER with its unpleasant odor. They can be quickly STERILIZED by immersing in boiling water for a few seconds only. At stores or sample pair on receipt of 25c. Every pair guaranteed.

The only shield as good the day it is bought as the day it is made.

The C. E. CONOVER COMPANY

Manufacturers

Factory, Red Bank, New Jersey

101 Franklin St., New York

Wenich McLaren & Company, Toronto—Sole Agents for Canada

Some Excellent Items
In Spring Wash Goods

FALMOUTH 36 inch Cotton Storm Serges. An excellent item to retail at 20 cents.

WOVEN GALATEA to retail at 12½, 17 and 25 cents.

PRINTED GALATEA to retail at 12½, 15 and 17 cents.

GINGHAMS—complete lines Fancy Dress Gingham to retail at 10, 12½, 15 and 25 cents.

DRESS LINENS—natural, in prices ranging 9½ to 28c; white 15 to 37½c.

MERCERIZED SUITING—full range of colors 15 to 25c.

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Mich.

THE STRONGEST MAN.

He Is the Envious One Who Stands Alone.*

Webster defines individualism as "A theory or policy having primary regard for individual rights. Specifically one maintaining the political and economic independence of the individual; one maintaining the independence of individual initiative, action and interests, as in industrial organization or in government. The doctrine or practice regarding the chief end of society or of moral law to be the development of individual character; the theory that society exists for the sake of its individual members."

The Standard dictionary defines individualism as "Personal independence of action, character or interest. The theory of government that favors the utmost social and economic liberty of the individual; opposed to socialism and anarchy."

Draper says "Individualism rests on the principle that a man should be his own master."

Murray defines individualism as a "Mode of life in which the individual pursues his own ends or follows out his own ideas. One social theory which advocates the free and independent action of the individual, as opposed to communistic methods of organization and state interference. Opposed to collectivism and socialism."

Henry Chenevix, in a recent article in the Westminster Review, defines individualism as "The principle of regarding each separate person as existing mainly for his own perfection and happiness and of encouraging initiative and the free development of idiosyncrasies, as distinct from moulding everyone according to a uniform pattern, with the corollary that a large amount of individual liberty should be allowed."

The Encyclopedia Britannica defines individualism as "The theory of government according to which the good of the state consists in the well-being and free initiative of the component members. In practice individualism is chiefly concerned to oppose the concentration of commercial and industrial enterprise in the hands of the state and the municipality."

The Catholic Encyclopedia defines individualism as "The tendency to magnify individual liberty, as against external authority, and individual liberty, as against external authority, and individual activity, as against associated activity. Catholics accept the voice of the church as the supreme authority and therefore reject outright the principle of religious individualism."

Under individualists are included—The laborer who refuses on theoretical grounds to become a member of a trade union.

The business man who disapproves of associations of capitalists formed to create and maintain artificial conditions.

The citizen who opposes public enterprises such as government railways and telegraphs and such restrictive measures as store and factory regulations.

The reformer who rejects stereotyped social and political methods and relies upon measures to be adopted by each individual acting independently.

The man who regards the pronouncements of his conscience as the only standard of right and wrong.

Individualism is opposed to

Paternalism.

Socialism.

Communism.

Unionism.

Government ownership.

Government interference with any matters of private concern.

As my discussion of the subject today must necessarily be brief and superficial—due to my inability to absorb and interpret the dozens of learned discourses I have undertaken to read on this topic—I shall confine my remarks to the economic and industrial sides of the question. It shall be my aim to avoid the discussion of extremes and hold to a middle ground. Individualism carried to an extreme develops into selfishness and egotism, just as charity carried to an extreme results in poverty and suffering.

The Creator was certainly the first individualist. He acted on his own initiative. He was not hampered by the precepts of any religion or the rules of any union. He worked six days and then rested and, because he made the air free to breathe, the earth free to walk on and the sea free to sail on, every age since the beginning of time has had men who have insisted on enjoying the God given rights bestowed upon them by their Creator—the right of independent thinking and independent action.

The next individualist of whom I find any record is Adam, whose main ambition was to eat and not to be eaten. The issue has not changed much since the Garden of Eden. The last word in the vocabulary of progress is the desire to serve rather than to be served. This is the spur which broadens men's vision and drives them on to noble deeds.

So far as my reading goes, Jesus was the highest type of an individualist I can find in all history. Savonarola and Martin Luther were individualists. Washington was an individualist and so were Grant and Lincoln. They did their own thinking and acted in accordance with the light as they saw it. The same was true of Shakespeare and Milton, Tolstoy and Tennyson. In fact, I cannot find any great character who left the world better for having lived in it and whose name will be emblazoned forever among the truly great who was not an individualist.

Any rule of life which hinders the onward progress of the individual, as blindness precludes sight or paralysis hampers locomotion, prevents a man from being or becoming an individualist.

The iron-clad oath a man takes when he joins a trades union—which places obedience to the union above the obligations of home, church and

country—sounds the death knell of individualism. The level scale of the union is also destructive to individualism, because it destroys the incentive of the worker to improve himself or increase his usefulness to himself, his family or his employer. If I were a slovenly workman who was incapable of doing a faithful day's work, I would most certainly join a union, so as to secure a full day's pay for such inadequate service as I had to offer. As I insist in giving and receiving an honest day's work for an honest day's pay, I am an individualist, because I judge a man solely by his ability to produce. I have been a printer forty years and an employing printer thirty years and I have never seen a competent workman join a union except under coercion.

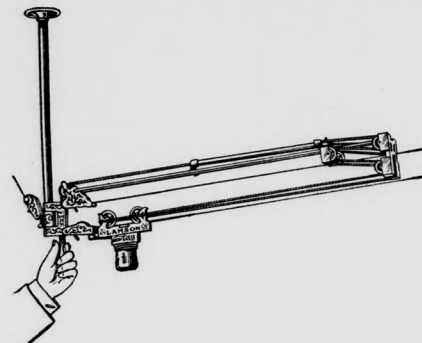
A year ago the injury of a workman was a matter of mutual adjustment between employer and employee or their respective attorneys. Now the State steps in and forbids private settlement. Both parties must abide by the law which may be just or unjust to one or both parties. This marks the end of individualism in all dealings between employer and employee where either injury or death are factors.

I am of the opinion that practically all our troubles of an economic nature come about through the abandonment of individualism. Take the express companies, as an example. In the early history of the business they were active competitors and full of initiative and individualism. Later

they cast their individuality to the winds and entered into blanket agreements to maintain uniform rates and rob the public. As a result, the express companies have become schools for crime. No clerk can maintain his position unless he enters into the spirit of the institution and becomes a highway robber. A package weighing 200 pounds is billed at 300 pounds. A rate of \$2 per 100 is raised to \$3. Packages sent prepaid are again collected for at destination in the case of 60 per cent. of prepaid shipments. The clerk who steals the most is rewarded with the highest salary. The clerk who refuses to be a party to the wholesale system of robbery is dismissed on some trumped up charge. Shipments are left at wrong addresses and customers' names are forged to receipts. These statements are based on actual knowledge and not on hearsay or supposition. And what is the result? The wrath of the people over being swindled continually through false weights and fictitious rates has found expression in the creation of the parcel post, which will ultimately absorb all of the express business of the country, thus putting an end for all time to individuality in the handling of package freight. Once abandoned individualism and paternalism, socialism or chaos invariably results.

Forty years ago Ferdinand Schumacher was pushing a cart around the streets of Akron selling cooked oatmeal from door to door. He was an individualist, because he was introducing a comparatively new article to

LAMSON



The Famous Lamson "Air Line" Cash Carrier

Runs up or down grade, over bridges, round corners without noise, shock or rebound.

The Lamson "Air Line" is neat, light, swift, silent, durable, simple and inexpensive.

It has stood the test of many years of the hardest service and to-day is the "reason why" of the good service in thousands of up-to-date stores.

ASK YOUR NEIGHBOR

THE LAMSON COMPANY

(Rept.) Boston, U. S. A.

Representatives in all Principal Cities.

SERVICE

*Paper read by E. A. Stowe before Class on Applied Christianity at Fountain Street Baptist church, January 19, 1913.

the people of his town. Now his factory and nearly all the other factories producing oatmeal are merged into the Quaker Oats Co., which distributes millions of dollars in profits among the stockholders every year. The business is in existence in greatly enlarged form and the product sold probably greatly superior to the original article, but the individualism of its originator has disappeared in the monster institution which carries forward the work begun so un auspiciously in a small Ohio city.

Twenty years ago the Grand Rapids School Furniture Co. was the pride of the city. The men at the head of the establishment were full of initiative and individualism. In an hour of weakness they consented to join forces with other establishments of a similar character and became part of a large merger. The usual result has ensued. The men then at the head of the business have found other occupations. Their places have been taken by men who are simply cogs in the machine. The great factory buildings have become simply piles of brick and mortar, with little in common with the city except the pay-rolls which are disbursed every other week and the taxes which are paid twice a year. The soul has gone out of the plant. Individualism is dead.

Contrast this picture with the plants which are dominated by such useful citizens and forceful men as William Widdicomb, Charles H. Leonard, Otto Wernicke, William Judson and dozens of others.

The apparent craze for business mergers and government ownership and monopoly is not, by any means, confined to this country. Three years ago I received the following letter from James R. Chapman, at one time manager of our local street railway, but now manager of the underground electric railway of London:

"It is becoming more and more difficult to carry on small enterprises all over the world and the disposition is to 'bunch' them. It seems to be about an even chance as to whether the bunching process is to benefit the public or the people who carry through the deal. In this country the disposition is for public utilities to be put into groups and financed out of the common purse. The authorities can, of course, borrow money at lower rates than the corporations. Two years ago the various water companies supplying London were taken over by the Metropolitan Water Board at values fixed by a commission and, generally speaking, London is now paying more for water than it did before. The water rates are now based on 5 per cent of the rental value of the property, and many small buildings in the neighborhood of the Bank of England, where rentals are naturally very high, have drilled artesian wells and pump their own water rather than pay an enormous sum for a 3/4 inch pipe connection and three or four basins. The immense dock interests on the Thames have just been similarly taken over by the Port of London Authority. Various companies have been forced to sell and the taxpayer will now have to make good

any deficit, and the shipping interests are holding meetings to protest against alterations in long established rates. There is certainly something to be said on both sides, but it is a question whether the placing of all business on the basis of a Shaker community is going to develop the best there is in the individual.

"Here in London we have thousands of municipal dwellings, we feed the day scholars in the municipal schools, we have armies of inspectors to see that we do certain things and do not do others, yet the unemployment problem is becoming more and more serious every year, but this year we are to have some municipal golf courses, hence we should not complain."

If government ownership and control are to continue, it will be only a question of time when all individuality will be destroyed, all private titles to property will be practically confiscated and this country will find itself in the deplorable condition of New Zealand and Australia, where communism reigns supreme, where the government is everything and the individual is too insignificant to be considered. I hold to the theory that the sphere of government should be limited to the keeping of order and the enforcing of contracts and that every invasion of the rights of the individual is wrong in theory and injurious in effect.

If the merger method is to increase individualism in manufacturing and distribution will soon cease to exist. Conceding many advantages in the merger method and considering the changes which time has wrought in both the manufacturing and distributing fields, I still maintain that the country was more prosperous, the people happier and working men better employed under a system of manufacturing and distribution which gave every man a chance to show his capabilities and gradually expand his lines and territory on acquired capital, without being compelled to resort to enormous aggregations of wealth, patents, legal and managerial ability, artificial alliances and iron-clad agreements which tend to concentrate business in a few hands. I believe that we shall see a return to these conditions in the future to an extent that will enable us to re-establish the integrity and individuality of the manufacturer and dealer and not force him totally himself with enormous interests.

If trades unionism and socialism are to become general, individualism among workmen and employers of working men will become a thing unknown. For some time it looked as though such a result would ensue, but the trend of the times now indicates that collective bargaining, the level scale, the strike with violence (Gompers says that a strike without violence is a joke,) the reign of the business agent, the walking delegate, the grafter and the dynamiter are all on the wane—that the thinking people of the world have placed the seal of decisive disapproval on the destruction of individualism in the worker and propose to assist in regenerating

him from the evil associations and bad education into which two or three million of our hundred million people have been inveigled by such unscrupulous leaders as Gompers, Lynch, Darrow, Hayward and Debs.

Ibsen says that "The strongest man is he who stands alone."

The Law of Attraction.

Evansville, Ind., Feb. 3—Your editorial intitled "Make Some New Friends" which appeared in the Jan. 29 issue of the Tradesman is a bit of good advise.

When we see two men sticking close to one another, in any walk of life, we have found two persons who are attached to each other by the law of attraction.

The connecting medium between two individuals is mental composition. Mental combination or the embodiment of one thought working through two individuals at the same time can only be explained by the law of attraction. Two persons can move with routine discipline in a business like manner or in a friendly, comprehensively and regular order, but when two live closely and work as one, both of the individuals are losing many of the pleasures that original thinkers gain by going off to themselves and thinking thoughts that are passing between those who do not tie themselves down to any thing. It is a dangerous thing to allow the law of attraction to make us stick to any person or thing. We glue ourselves to this or that person or to that Family of Thought and if we allow the glue

to become dry, I am afraid that we will become "stickers" and will be "moss backs" instead of up-to-date, original, progressive and wide awake individuals who can come and go at will and when they are made to act, they act singly and not in pairs.

Edward Miller, Jr.

Imitation humor may provoke more genuine laughter than the real thing.

One way to get inside the door of success is to crawl over the transom.

Parcels Post Zone Maps

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

500	\$11.00
1000	13.00
1500	15.00
2000	17.00

This includes the making of an engraved plate about 8 x 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.



Get the Flour of Progress

It would be an admission of a lack of progressiveness if we had not made improvements every year that we have been manufacturing

NEW PERFECTION

The Faultless Flour

It was *good* last year—it is vastly better now, and we are always ready to adopt any new improvement when we are convinced that it improves the quality of New Perfection.

It has always been the leader, and we always expect to retain that position. A pleasing surprise awaits you if you have not had a recent sack of *New Perfection*.

The retail price is 80c per sack and there is none better at any price.

WATSON-HIGGINS MILLING CO.
GRAND RAPIDS, MICH.

FREE ADVERTISING.

It Is Constantly Given Mail Order Houses.

What is advertising? Will you kindly go with me to Webster's dictionary. He says advertising is—"to inform or apprise, making known through the press." Now what have our dailies, weeklies and monthlies been doing for the mail order houses during the last five or ten years? Making them known through the press. The mail order houses want nothing better than the agitation of the press. It is cheap advertising. "A kick is a boost." If it were possible to interview one hundred patrons of a large mail order house and ask them, "How did you come to start to trade with this house? How did you first learn of this house?" I think 50 per cent. or more of them would say, "We learned of it through our newspaper roasting the mail order house."

I am well acquainted in one town in Kansas where the editor of the weekly is constantly printing something about "Shears and Sawbuck." Do the mail order houses get any business from this town? You bet they do and it is getting heavier every week. Ask the freight agent; he can give you facts. Why does this mail order house reap such a good business in this town? Just because they are so well advertised. Do they pay this editor? I don't know. They certainly ought to.

So, again, what is advertising? Is it telling about the other fellow or is it putting your own name and goods before the public? The National Biscuit Co., I suppose, would be considered one of the largest (if not the largest) advertisers in the United States. They keep before us constantly; "Uneeda Biscuit." It looms up everywhere; you can't get away from it, unless you shut your eyes. How much do they say about "Takhoma Biscuit?" They say nothing about them; they are selling Uneedas and millions of packages of them. They are in business for that purpose and they "attend to their own business" and do not care what the other fellow is doing. At this season of the year, when so many people seek milder climates, you will find many advertisements by the Illinois Central Railroad urging you to take the "Seminole Limited, to Sunny Florida. Do they say anything about the Chicago and Eastern Illinois train, the "Dixie Flyer?" No, you bet not; they want people to ride on the "Seminole Limited." And there are the "Gold Dust Twins." Everybody knows these boys. Do you see anything in these advertisements that looks like a Dutch girl "chasing dirt." Well I guess not; they are selling gold dust and not Dutch cleanser. These three companies advertise their own business and as a result have plenty of business to do.

Yes, you are alarmed about the mail order houses, and well you should be. But why not get at the root of the matter and figure out what the trouble is—get down to brass tacks once. Use a little common sense. Would

it be possible for these houses to do the business they are doing to-day if they were not mentioned in a single paper in the United States for one year? The slump of their business would bankrupt some of them. But as long as thousands of papers all over the country persist in keeping them before the public at no cost to them, they will thrive and thrive fast, and the retail merchant will have a harder pull each year.

Don't you really think, taking a sensible view of it, that it is about time the retail merchants of this country woke up to the real situation and took "the bull by the horns" and remedied things? There is a remedy, and that is why I am writing this article, so as to suggest a possible escape from the abyss you are approaching. If the free space given each month to these houses were given to the merchants, there would be visible results. Now don't understand me, Mr. Merchant, that this will be enough advertising for you; it will not, but it will help some; and a good liberal amount, paid for by you, will bring good returns. If advertising didn't pay the big fellows would not use it; it pays and they use a lot of it. Why do not you and your editor map out a line of advertising that will win? It can be done. Don't mope around and brood over the mail order house. Realize the fact that there is about so much business in your section of the country for you and you are going to get it; and you will get it, too, if you go after it and go after it right.

Why are so many sending their money away after goods, while you furnish the goods to them when they have no money? You, as well as the press, are to blame for this. It can be stopped if you go about it in a systematic way. Let the people know what you have; make your store attractive; of all things be kind, courteous and obliging. I don't mean by this to trust—that is the most unkind thing that you can do in a multitude of cases. They want your goods and will buy them if you will let them know what you have. Don't tell about Mr. Jones, your competitor, in your advertisement, but tell of your own values. Keep your name before them and see to it that the editor of your local paper doesn't print something every week about "Shears and Sawbuck." Let him devote his space to your town, and to you and the goods you have to sell.

Now, really when you come to take a sensible, comprehensive view of the situation, don't you believe you and the editor have been "Barking up the wrong tree?" You certainly have been "barking" the other fellow's goods and not your own.

Make a study of advertising, get up new ideas and be original. The advertiser who said the following in his local paper was tactful: "Dr. Hansen was in and bought one of those fancy vests. The doctor knows what is stylish. When we have our appendix cut out we are going to have Dr. Hansen cut it for us." "Senator Anderson came in Friday and got a half dozen of those long shank collar buttons. We

are going to vote for the Senator this fall."

Advertising is an art and you must be artful if you win in this age. If you don't believe in advertising yourself, then for conscience sake do not advertise someone else; simply keep still, let the other fellow die with you, don't build up his business at the expense of your own. That is the kind of advertising that has been going on since the advent of the mail order house. How long will it continue? That rests with you and depends on whether you will wake up to the situation or let it continue till these houses have a grip on the trade of this country that will be hard to loosen.

W. M. Davis.

What Some Michigan Cities Are Doing.

Written for the Tradesman.

Business men of Durand will meet, eat and talk Monday night, Feb. 10. The affair is under auspices of the Durand Commercial Club.

The Flint Board of Commerce has taken up the question of the payment of cash fares on passenger trains out of Flint in the hope of giving the city a better standing with the railroads as a revenue producing point and, incidentally, ensuring more favorable consideration of its claims for improved railway service when occasion arises for such demands. It is stated that fully 50 per cent. of the passengers taking trains out of Flint do not purchase tickets, which means that half the money should be credited to the Flint station is collected as cash fares on trains.

The Pontiac Commercial Association has taken larger offices to accommodate its growing membership. The Association will also furnish office room for the farm expert engaged for that county.

One of the greatest pure food shows ever held in the State is planned in connection with the State Grocers' convention to be held in Flint February 25 to 27. Already over \$1,000 worth of floor space has been sold to manufacturers of food products.

Ionia is going it alone this year in the matter of farmers' institute work, having voted last year that the programme of talks given by the State speakers was insipid and not worth while. The so-called Chautauqua institute will open in Ionia February 10 and some notable speakers have been engaged.

Kalamazoo's auto show will be held February 19 to 22.

With the change in schedule of the Pere Marquette, Bay City becomes the terminal of the Detroit and Toledo divisions, instead of Saginaw.

At a meeting held in Lansing the Tri-State Forestry Association was formed, embracing Michigan, Wisconsin and Minnesota. Prof. R. Roth of Ann Arbor, is President.

The Cass technical high school of Detroit, which opened last fall, has 2,072 students enrolled. The demand for machine shop work has gone beyond the capacity of the shops and the continuation classes for shop men and apprentices are growing rapidly.

Twelve manufacturing plants are now sending apprentices to this school.

Mayor True has stopped all card games and dice shaking in public places at Eaton Rapids.

Plans have been completed for the new postoffice at Petoskey and bids will be asked for this month. The new public building and site will cost about \$80,000.

The Lake Shore Commercial Club will march in a body from Saugatuck to Douglas February 13, armed with application blanks for membership. Saugatuck people do not want all the good things that the Club brings—they are willing to share with their neighbor.

"From St. Joseph, Where Life is Worth Living" is being used on letter heads by some of the business men of that city.

Business men of Saline will organize a Board of Commerce.

Bay City will install a hypochlorite water purifying plant at the East side pumping station. The plant will have

The Diamond Match Company

PRICE LIST

BIRD'S-EYE.

Safety Heads. Protected Tips.

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

BLACK DIAMOND.

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

BULL'S-EYE.

1 size—10 boxes in package, 36 packages (360 boxes) in 2 1/2 gr. case, per case 20 gr. lots\$2.50
Lesser quantities\$2.60

SWIFT & COURTNEY.

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

BARBER'S RED DIAMOND.

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

BLACK AND WHITE.

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

THE GROCER'S MATCH.

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

ANCHOR PARLOR MATCHES.

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

BEST AND CHEAPEST

PARLOR MATCHES.

2 size—In slide box, 1 doz. in package, 144 boxes in 2 gr. case, in 20 gr. lots\$1.60
Lesser quantities\$1.70
3 size—In slide box, 1 doz in package, 144 boxes in 3 gr. case, in 20 gr. lots\$2.40
Lesser quantities\$2.50

SEARCH-LIGHT PARLOR MATCH

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

UNCLE SAM.

2 size—Parlor Matches, handsome box and package; red, white and blue heads, 3 boxes in flat packages, 100 packages (300 boxes) in 4 1-8 gr. case, per case in 20 gr. lots\$2.50
Lesser quantities\$2.60

SAFETY MATCHES.

Light only on box.

Red Top Safety—0 size—1 doz. boxes in package 60 packages (720 boxes) in 5 gr. case, per case in 20 gr. lots\$2.50
Lesser quantities\$2.75
Aluminum Safety, Aluminum Size—1 doz. boxes in package, 60 packages (720 boxes) in 5 gr. case, per case in 20 gr. lots\$1.50
Lesser quantities\$1.60

a daily capacity of four million gallons and will be used only when it becomes necessary to pump river water into the East side mains.

The State Board of Health has placed its o. k. on the water supply of Holland and water from the new well is declared to be perfectly safe.

Arcadia has secured an overall factory.

The factory of the Zeeland Ornamental Co., at Zeeland, which was recently damaged by fire, is being rebuilt.

The Commercial Club of St. Johns have reduced the annual dues from \$5 to \$3 and it is hoped will soon have reduced the annual dues from The newly elected officers are: President, L. A. Dewitt; Vice-President, W. H. VanConsant; Secretary, V. E. Stephens; Treasurer, R. C. Dexter.

Dr. Burr, of Flint, who is abroad inspecting garbage and sewage disposal plants of German cities, is sending interesting letters to Mayor Mott, of Flint, of the thrift and economies of Deutschland. Flint aims to establish a model plant for the disposal of its waste.

Larium has installed 1,700 water meters and it expected there will be a reduction of at least 20 per cent. in water rates within a year.

Sheriff Cruse, of Houghton county, has notified saloon keepers that he will enforce the Sunday closing law.

The Hirth-Krause Co. has installed machinery at its Rockford plant for making its own shoe boxes.

The Kalkaska Board of Trade is getting busy on several matters, in-

cluding a farm expert for the county, a Chicago-Mackinaw auto road, and the securing of a new industry.

The Saginaw Humane Society has 434 members, an increase of 303 in the past year. The Society favors a State law providing for a system of humane education, which shall include kind treatment to domestic and wild animals and birds.

The Libby Products Co., of Chicago, will build a salting station at Portland, provided contracts for at least 150 acres of cucumbers can be closed with farmers.

Pontiac is talking of building a club house for its workers, particularly the young men, who spend their nights in saloons or pool rooms.

The Pentwater Booster Club has elected the following officers for 1913: President, M. D. Girard; Secretary, W. E. Lewis; Treasurer, F. W. Fincher. The executive committee includes the officers, V. P. Weidensee and H. P. Chase.

Directors of the Marshall Board of Commerce have offered a bonus of \$500 to the first man who will establish, own and operate a first-class flour mill in that city.

Menominee will establish a municipal skating rink. Almond Griffen.

Horse Meat in Sausage.

Unsuspecting Chicagoans have been eating horse meat, according to investigators of the city Health Department, which will ask for a warrant for the arrest of a Chicago sausage manufacturer.

"Rolling Stone" Wins a Fortune.

I've been a rolling stone. And before I was one I had heard a lot about the evil effects of being that particular brand of a human. But, strange though it may seem, I've had a lot of fun out of it, I've found my way to success through it, and had I not been a rolling stone I might have amounted to-day—to exactly nothing, writes A. R. Stone, and continues:

I have been wandering from place to place for a good many years. I guess that in my travels I hit nearly every city there was to be hit, and when there weren't cities there were villages. I would work a while and then move on. The traveling spirit was in me, and I did not care to stick long in one place.

But for three months I was in a small town in Oklahoma. That was a pretty fair amount of time for me to stay anywhere, and I had made a little money by trading and selling lumber. I guess that through the lucky turns that had come to me I had \$1,500. I intended to take a trip to Europe on that, and had made all my plans.

Well, one night I was talking of that to one of my new made friends in the small town. He looked at me with a wink in his eye.

"Will you take a little tip from father?" he asked.

"Sure," I said, "What is it?"

"Just this: there are about ten of the business men of this city that are going to build a railroad into Muskegon. It'll be a snide affair, as far as railroads go, but it will open up all

this country around here. The negotiations have been secret so far, and not even the right of way has been touched. Why don't you try buying a little land?"

I took the hint, and the next week found me spending my \$1,500. I bought land at \$10 and \$15 an acre, and I bought it where I really believed the railroad was going to go. I was right in my surmise. Now that land is worth \$100 an acre, or even more. It had always been worth that, but it could not be developed properly without the railroad.

And of course I have made my money back ten or twelve times over. Besides, I have a fine little farm that is turning me in enough to live on every year and still maintaining good principal. And I am firmly convinced that if I had not been the rolling stone I was that I would have accomplished nothing. It was that roving spirit, that changing of scenes, that running into different people and different conditions, that gave me the acumen to pull off the trades that gave me the \$1,500. And it was the fact that I had rolled into the town that gave me the tip to buy land. And so I am strong for the man who said: "The rolling stone gathers no moss, but it requires a thunder of a polish."

When you get short of business-getting ideas, turn to your trade journal instead of sitting down and lamenting your lack of opportunities.

The man with the "What's the use" habit of thought will soon get the "There ain't any use" habit of action.



The Karo Demand is Increasing Everywhere

Karo sales are jumping. Effective advertising in the magazines, newspapers, bill-boards and street cars is proving a powerful sales maker.

It is influencing millions of housewives to use more Karo than ever—telling them about the great food value of Karo, its purity, its nourishment, the energy it supplies and what's all important, its economy.

With the cost of living so high, these Karo facts strike home with double force, they are increasing sales quickly.

Karo is the great household syrup—the syrup of known quality and purity—specially wholesome and delicious, and of highest food value.

Your customers know it—they know that the Karo label stands for highest quality, best flavor, and full net weight. Stock generously with Karo. It sells quickly, is easy to handle and pays a good profit.

Corn Products Refining Company
New York



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

Michigan Knights of the Grip.
 President—Frank L. Day, Jackson.
 Secretary and Treasurer—Wm. J. Dev-eaux, Port Huron.
 Directors—H. P. Goppelt, Saginaw; J. Q. Adams, Battle Creek; John D. Martin, Grand Rapids.

Wafted Down From Grand Traverse Bay.

Traverse City, Feb. 3—Traverse City U. C. T. Council enjoyed another one of its dancing parties and, while the weather was inclement, thirty couple braved the storm to trip the light fantastic. There are only three more of these parties and our series will be ended and we should come out and demonstrate to our committee that we appreciate their kind efforts to hold our parties up to such a high standard. The committee has arranged these parties for us and not for them alone, so let's all join hands and make them the usual successes. Brother Wm. Cosgrove, of Saginaw Council, attended and from all appearances he enjoyed himself to the utmost. Come along, U. C. T.'s and your friends. You are all welcome. The next one will be held February 14.

We have information stating the Hotel Elston, of Charlevoix, will be opened to the public on February 3, after being closed for a few months, owing to the ill health of Mrs. Noble. We are pleased to be able to report that her present condition will allow her to take an active part once more. She does not need any introduction to the boys, as her hostelry has always been one of the highest standard and a good, homelike place.

U. C. T. assessment, No. 115, is called and must be paid by February 24. Say, boys, get real busy now and start the new year right by paying right away, instead of waiting until the last minute and keeping your Secretary in hot water to know whether to suspend you or not. It is a duty you owe to your family as well as to yourself.

Be sure and send in your postal card to the Sample Case office or you will be short your next copy. Remember, the Supreme Office pays the subscription. All you are obliged to do is to

sign your name to the postal card. No charges whatsoever.

M. G. McPhee, of Grand Rapids, received a telegram at the Park Place here last Thursday calling him home owing to the illness of Mrs. McPhee's father. We extend sympathy, Mac.

The Michigan compensation law will benefit traveling salesmen, as the ruling of the State Accident Board would indicate that hereafter all traveling salesmen, demonstrators and messengers will have to be included, insofar as liability is concerned. There has been much misunderstanding on this point, many employers excluding salesmen from their list of employees on the ground that they would not be liable for the accidents which happen to employees while working out of the State. This only goes to show that we are being recognized as a class and that we will in time have some good thing in store for us if we keep on working in united forces. Let's all push!

One of the worst storms of the season is raging over this territory and if it keeps up we will experience some holdups with the railroads.

The National One Cent Letter Postage Association is placing before the public some figures which should be of interest to every traveler and his house, as well as his customers. A recent letter from this Association says: "What do you think of this? The expense of the Postoffice Department for the year ending June 30, 1911, were over \$237,000,000. Second class matter furnished over 65 per cent. of the paid tonnage. The publishers contributed less than \$9,000,000 toward this expense. The Government lost over \$66,000,000 in the distribution of their stuff. The Department received over \$18,000,000 for postal cards during the same year, the weight of which was about 10,000,000 pounds, which means that 10,000,000 pounds of postal cards paid more than twice as much revenue as 951,000,000 pounds of second class matter. Users of letter postage pay a tax of one cent every time they use a two cent stamp."

Now, boys get busy. The head office at Cleveland will supply you with all the stamps you wish free of charge. This stamp to be used by applying same to all letter heads, but not on the envelope. The stamp is merely to impress all with the one cent letter proposition.

Chas. Perkins, of Grand Rapids, was seen in Copemish one day last week. Charles reports business good.

Fred. Read, of the Stearns Hotel, Ludington has installed an electric player piano for the entertainment of his guests. All the guests are supposed

to do is to place a nickle in the slot and the machine does the rest. We appreciate your kindness, Fred.

Remember our big annual party will be held Saturday, Feb. 22. Do not forget it and plan to be with us.

H. C. Hoffman was surprised last Sunday evening by a number of the boys dropping in on him to remind him of his 36th birthday. A pleasant evening was spent playing games and light refreshments were served. The boys presented him with a handsome set of brushes. Mrs. Hoffman presented him with a U. C. T. ring. Everybody reports an evening well spent.

Two of our members are desirous of obtaining positions on the road and the writer would appreciate very much if any of the brothers who know of an opening would communicate with him.

Wm. E. Bennett spent Sunday in Scottville.

H. C. Hoffman has offered as a special prize to each member who obtains a new member a regulation U. C. T. cap. Said offer to expire six months from date.

Once more Bill Love has sprung into the limelight, this time by capturing the special prize of \$25 at the poultry show for a fancy breed of Silver Lace Wyandotts. Bill is getting to be some fancier.

If you please, after Wednesday February 12 it will read Mr. and Mrs. Al. Sorenson, Manistee. Least said, soonest mended. Cigars, please.

Jay Young, as a reward for selling the largest amount of gloves for the National Grocer Co., has received a handsome traveling bag and we can assure you that it is a beauty. Jay feels as though he is well paid for his extra efforts.

There seems to have arisen somewhat of an unpleasant feeling between our friend, Bill Hawker, and gentleman Nig. Jones, both conductors on the P. M. R. R. Now, to get to the bottom of the matter, it seems to us that one man in this good old world of ours does not have it over the other one to any great extent; at least, this is the opinion of the right thinking people, and just because our friend Bill Hawker is one of those quiet, unassuming, conscientious persons and realizing that the P. M. is in a bad way, and having the ambition of the receivers of the road at heart, by economizing in having cold bologna served in his room while at Petoskey, instead of being served in the regular way at the rate of \$2 per day. We are all with you, Bill, and just because Nig. Jones drives an automobile and takes a three weeks' vacation every summer and has his meals served warm a-la-Po-ca-hon-tas-de-bottle style en route, he has nothing over you. Bill has the sympathy of the whole world. Come on, Nig., thaw out.

Fred C. Richter.

When a man tells you that his word is as good as his bond it doesn't necessarily imply that his bond is any good.

There is apt to be one or more of your friends who would be only too glad to write your obituary.

News and Gossip of the Grand Rapids Boys.

Feb. 3—Last Saturday night the regular Council meeting convened, with a good attendance present. Walter S. Lawton occupied the Senior Counselor's chair and John D. Martin acted as Junior Counselor. Two members were added to the order, one by initiation and Mr. Barker by re-instatement. We had with us Brother A. W. Stevenson, of Muskegon Council, No. 404. Brother Stevenson was called on to give the "Ray of Hope" lecture. We wish to congratulate Muskegon Council on having a member who can give this lecture in such an able manner. It was fine.

Edward Mann died in Detroit last week at the age of 64 years. The funeral took place last Friday at 2 o'clock and burial was in Greenwood cemetery, Detroit. Mr. Mann was a brother to our Senior Counselor, J. Harvey Mann. In behalf of No. 131, we wish to extend our deepest sympathy to Brother Mann and family.

Tickets are now on sale for the eleventh annual banquet to be held at 6:30 p. m. on March 1 at the Pantlind Hotel. Arthur H. Vandenberg will be the main speaker of the evening. The committee made no mistake in selecting Mr. Vandenberg. We know the U. C. T.'s and their ladies will be well pleased to hear him.

A good many tickets were bought Saturday at the down town ticket offices. Do this every Saturday, boys, and you will find it a big saving in time on Monday morning. Try it and see for yourselves.

Last week we mentioned the serious illness of Brother E. H. Snow's father in California. We regret to state that Brother Snow did not reach there in time to see his father alive. Funeral services and burial were in California. Brother Snow will return to Grand Rapids this week. All members of No. 131 extend their sincere sympathy to Brother and Mrs. Snow.

Attention! All members who have not paid assessment No. 114 had better see to it at once. We need you all as members in good standing and you need the protection for yourselves as well as your family.

Remember the dancing party to be given next Saturday evening, Feb. 8, at Herald hall. All come and bring your wives, friends and sweethearts. When you go home you will say that it was the best time you have had for a good many moons. Tuller's orchestra, the best in the city, will help to make the evening lively.

Wm. D. Bosman.

Try It, But Quickly.

Betty Botter bought some butter.
 "But," she said, "this butter's bitter;
 If I put it in my batter,
 It will make my batter bitter.
 But a bit of better butter
 Will but make my batter better."
 So she bought a bit o' butter
 Better than the bitter butter,
 And made her bitter batter better.
 So 'twas better Betty Botter
 Bought a bit of better butter.

Lots of people never cast their bread on the waters until it gets so stale that dogs won't eat it.

Chirpings From the Crickets.

Battle Creek, Feb. 3.—He saw his shadow all right. All you boys who drive to country trade can keep your ear lappers on your caps and buy another pair of gloves. You will probably have a man to drive you, too, while in the good old summer time we could or would drive ourselves. While at this time of the year it is not pleasant to make long country drives, there are a lot of fellows who do big business with the general merchant at the cross road store. We all know houses where the salesman calling on lots of small stores inland, are selling more goods than the man working city sales all the time. Conditions, of course, are entirely different and the man who drives has larger expense, but in many cases his net profits are larger and collections in some cases are better than in the cities.

Chas. R. Foster entertained at a social at Urbandale last week. His efforts were well received. Charles called on Bro. Herbert Ireland, who was in the audience, to sing several solos while he (Foster) was making a change of costumes. Herbert sang two selections which were well received. Mayor S. J. Wright, who was in the audience, was called upon for a solo, but inasmuch as Orin came unprepared for a solo and as the invitation was extended him to sing the greater part of the company (thinking he was going to sing) started to leave, Orin refused to warble, thereby saving the party from breaking up. The above mentioned Mr. Wright is the party who was responsible for the increase in the price of transient dinners at Dowling.

Every day you hear the boys say they saw it in the Tradesman. This remark shows that this popular trade weekly is pretty generally read by the travelers.

The men who send in weekly letters from their respective cities should endeavor to report timely topics, harmless jokes and notes that will be news to the readers. The commercial travelers department is getting more and more popular and let us all try hard to keep this department along the good, clean businesslike lines Mr. Stowe has built the other departments upon. A goodly number of Michigan cities are now represented in these columns and more are sending in regular topics from week to week.

You travelers and readers who have items you would like to have appear in this department, phone or write the local correspondent. The letter goes together pretty slow some weeks, when a fellow has been away all week and busy.

Don't forget to get in touch with the writer of the several letters, which appear regularly each week if you have something newsy and interesting, for we all lose if you withhold it.

Battle Creek is going to have a big successful home coming next August. The details are now being worked out. Our live and good natured Counselor, H. W. Ireland, read in local papers regarding the coming

event and called upon one of the ring leaders and suggested that they put aside a day during the home coming celebration for the traveling men. The idea met with a ready response from Mr. Butcher, who said he would be pleased to set aside a day for the travelers. Mr. Ireland gave Mr. Butcher the names of John Q. Adams, J. N. Riste and others of our executive heads, who, no doubt, will shortly hear from Mr. Butcher.

If our Council gets busy and goes to Grand Rapids next June, wearing a distinctive garb, we can use the same outfit for Travelers' Day at Battle Creek's home coming in August. Merely a suggestion.

We are all going to Grand Rapids and going right, too, believe us.

There is lots of sickness among our men and their families. Seems to be a general condition. Guy Pfander.

Late Zephyrs from Cloverland Country.

Marquette, Feb. 4.—If there is any county in this State that needs a temperance crusade which would compel all the "old topes" in the county to be put high and dry on top of the "water wagon," it is Grand Traverse county. We read to-day in our home paper that in Traverse City two of its minions of the law—its guardians of peace, the men who are supposed to pick up the jags off the streets and mercifully and self-respectingly and blushing take them by way of the back streets to the city refrigerator to sober up, two of them (do you get it?) within two weeks past—have themselves been arrested on charges of being drunk and disorderly! What next? Will we read in a day or two anything about the trial by jury or of their escape from the hands of a deputy sheriff while he had a shine on? Bad Traverse City!

Ever since we spent our earlier days in the stove artists' department of a hardware store, we have been giving thought and study—in fact, racking our brain—to figure out how the wasted heat going up the chimney of every wood heating stove could be utilized and conserved and so effect a great saving in fuel bills. It is little we ever thought that we would find the solution to the problem in an humble little country general store. We visited Pelkie, in Baraga county, a few days ago and discovered that the minds of great geniuses run in the same channel, although far removed and even unknown to each other, and that Alphonse Gauthier now goes on record as a great inventor. He has a contraption on his stove pipe that is a marvelous creation in a way and, like all other great inventions, is the essence of simplicity. It consists simply of a 7 to 6 inch taper joint on the stove, then a complete circle of 6 inch stove pipe elbows on the twist, enough to run the pipe upright making simply a "curl" on the stove pipe. Great head, Alphonse, your fame is complete and your fortune is made!

A. H. Gribble, the hustling little representative of the Marshall-Wells Hardware Co., Duluth, has added new laurels to his crown and is the proud

possessor of a gold medal engraved as follows: "Individual championship presented to A. H. Gribble, by the Peters Cartridge Co., Marshall-Wells Hardware Co. Tournament, 1912." The face side of the emblem is a beautiful design of a big letter "P" together with a miniature target. Some of his competitors positively assert that he put one over on the donors by winning the contest with Winchester ammunition, but the writer isn't so sure about this.

D. A. Lewis, of Baraboo, Wis., who has represented the Rochester Stamping Co. faithfully in this territory for many years, is again on the Upper Peninsula territory on his semi-annual visit. As usual, he attended the Methodist church both morning and evening yesterday. He is accompanied by E. S. Shepperd, also of Baraboo, who represents the Robeson Cutlery Co.

J. E. Killalee, representing the Cleveland Varnish Co., is in the city working the trade.

Ura Donald Laird.

Kalamazoo Telegraph-Press: Recently a Kalamazoo commercial traveler, of thirty years' experience, was neatly separated from \$1 by a woman at the Michigan Central depot. She stepped up to the doorkeeper and complained that she had lost her purse. Together they searched, but nothing of the missing pocketbook could be found. Finally, a short time before her train left, she took her watch from her belt and offered it to the train caller, if he would lend her a dollar or two. He replied that he did not have the money with him, and the kind traveling man then chivalrously offered to loan the amount. She offered him her watch, but being confident of her honesty he gallantly refused to take her timepiece. She gave him her address and promised to send the amount that day. Needless to say she has not been heard from since, and when the commercial salesman of thirty years' experience looked up her address—well, he couldn't look it up, for it wasn't there.

A Battle Creek correspondence writes: George York, one of the most popular and successful traveling men on the road, has severed his connection with the firm of Bernstein & Meyer, manufacturers of ladies' coats, with whom he has been associated for the past twelve years, and will hereafter represent Goldstein & Cooper, a large manufacturing firm of New York. He has established a display room in the Brunswick building, New York. Here he has two models and all the equipment for showing ladies' coats.

A Pontiac correspondent writes: The Hotel Huron, erected on West Huron street by Dr. John D. Riker, former mayor of Pontiac, will be thrown open to the public Wednesday. The lack of hotel facilities here has been heralded far and wide by every traveling man who ever visited Pontiac.

Some men work hard trying to accomplish useless things.

Movements of the Petoskey Boys.

Petoskey, Feb. 3.—Owen McMahon, of the Royal Cigar Co., and bride are spending the winter in Florida and Cuba. They expect to return in March.

We understand that Lew Campbell, of Pellston, has purchased the Hotel Pellston and will soon re-open the same. This information will please the boys who make Pellston.

L. B. Burch has engaged in the grocery trade at Brutus. He purchased his stock from the Petoskey Grocery Co.

W. L. McManus, Jr., proprietor of the Cushman House, and daughter, are taking an extended trip through the West. They expect to be gone several weeks.

The A. Fochtman Department Store is remodeling the Clifton House for store purposes. When completed it will have considerably more floor space.

E. O. Counter, salesman for Beecher, Peck & Lewis, and a member of Cadillac Council, No. 143, of Detroit, No. 143, of Detroit, is about to make his home in Petoskey. We welcome you, brother.

Chas. C. Hamill, who has covered this territory for the S. & S. Packing Co., has been transferred to Bay City. The best wishes of No. 235 go with him. T. J. Bailey.

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

Buffalo, Feb. 5.—Creamery butter fresh, 31@36c; dairy, 22@27; poor to good, all kinds, 20@24c.

Cheese—Fancy, 17@17½; choice, 16@16½; poor to common 10@15c.

Eggs—Choice, fresh, candled, 25@26c; cold storage, candled, 18@29c.

Poultry (live)—Turkeys, 18@21c; cox, 11@12c; fowls, 15@17c; springs 15@17; ducks, 17@19c; geese, 15@16c; Poultry dressed, turkeys, 29@25; ducks, 18@21c; geese, 15@16c; chicks, 15@18c; fowls, 15@17.

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.

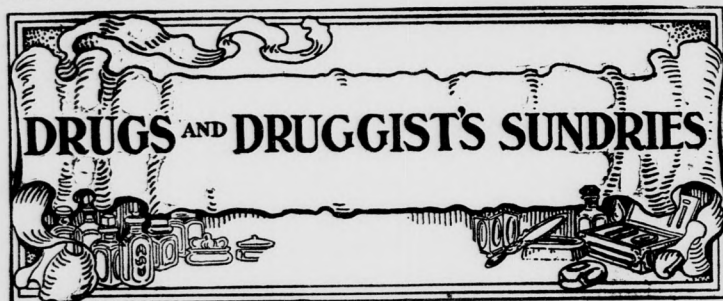
Potatoes—55@60c per bu.

Go Thou and Do Likewise.

Grand Rapids, Feb. 4.—Going out on the train Monday morning, I secured the application of Val. Cryder for membership to the U. C. T. Now, boys, if we will each get one member between now and March 1 we will have some class. Get busy. It is easy to get them, if you will give it a little of your time.

Wm. D. Bosman.

A Hillsdale correspondent writes: Hillsdale Council, U. C. T., and their families spent an enjoyable evening at the Council rooms Saturday evening. After a five course banquet, which was served at 6:30, Past Grand Counselor A. T. Lincoln gave an address, after which the Hillsdale Council Concert Co., consisting of W. H. Jones, "magician," Miss Elsie Lincoln, pianist; Miss Shirley Rigdon, reader; Miss Leta Veeder, soloist and Miss Myra Burch monologist, entertained the audience.



Michigan Board of Pharmacy.
President—John J. Campbell, Pigeon.
Secretary—W. E. Collins, Owosso.
Treasurer—Edwin T. Boden, Bay City.
Other Members—E. E. Faulkner, Delton; Ed. J. Rodgers, Port Huron.
January meeting—Detroit.
March meeting—Grand Rapids.

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

Michigan Pharmaceutical Travelers' Association.
President—F. W. Kerr, Detroit.
Secretary-Treasurer—W. S. Lawton, Grand Rapids.

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

Some Reasons by Druggists Who Have "Made Good."

"Why did I succeed?"

The little man who repeated the question smiled at his questioner with a twinkle in his blue eyes.

"Perhaps it was in spite of myself."

"You don't really believe that," said the scribe.

"Well, I'll tell you," said the little man, whom, for want of a better name we will call Druggist Number One. "I do not believe men win by traveling exactly the same route. I don't think there is any formula for success in the retail drug business. We must all plan our work to the best of our ability, but even that doesn't amount to anything if we don't work our plan."

The scribe nodded and Druggist Number One continued:

"Just the same I know—at least I think I know—where my strong points are, and if that's what you mean, I'm willing to go into details.

"I come of a family of apothecaries. My father had a pharmacy in the old country and I learned the business there. I learned it well, too. My father was a most thorough man and instilled thoroughness among my first lessons.

"Everything I have ever done has been done thoroughly. I know many men who are quicker than I, but not one who is more thorough. When I set up in business in this same spot—nineteen years ago—I went over the ground carefully to be sure I had the location I wanted. Right around the corner are the city car barns. I secured the trade of many of the employees. It was the logical place, as mine was the only drug store in this part of town at that time. The city

grew fast. The people who settled out here were a substantial class—largely Germans like myself. I worked to win their confidence. I succeeded largely because I guaranteed satisfaction with every sale.

"I have a reputation among the merchants in this part of town for holding my trade. I do it because, no matter what is demanded, if it is at all reasonable, the customer gets his way. I carry no goods I can not guarantee. I lose some sales on account of not having the unreliable merchandise, but it isn't a very desirable trade and the loss is more than offset by the greater confidence in purchases made here.

"Once a year I have a 20 per cent. Reduction Sale on sundries to clean out hang-overs from the past year. This generally takes place in February when things are a little slow. People hereabouts have come to look for it because they know my regular prices are good values and with 20 per cent. knocked off they are bargains.

"All this may not sound like much of a recipe for success but it is about all there was to success in my case. I located in a growing section, at a psychological time. I made thoroughness my watchword and unadulterated satisfaction my guarantee. There you have it all in a capsule. One thing I might add: I am not afraid to delegate my work. I do not allow myself to be tied down by detail. Last month I took my family and toured the state for two weeks. Yes, I have driven a car for four years. I left the store in charge of my bookkeeper and head clerk who is a young woman of twenty-four, with more sense than many men twice her age. She has been with me eight years and knows the business almost as well as I."

"You impute your success to fate, luck or happenstance, it seems to me," observed the scribe.

"Not a bit of it," replied Druggist Number One. "Was it chance that I looked the ground over so carefully before locating? Is it chance that I guarantee satisfaction? My dear friend, success is no mushroom. Mostly it is an oak. Real success is the result of a constant procession of consistent acts."

"Right," said the scribe and he made this entry in his notebook:

"Success is the result of a constant procession of consistent acts."

Then he carefully underlined the last word but one.

The employe who is honest enough to try his best to earn his pay will be apt to find that before long he will be getting larger pay.

Lime Sulphur for Trees.

The proportion of lime and sulphur is a matter of some indifference. The mixture obtained is sulphide of lime, and if an excess of lime is used it simply remains undissolved in the mixture and adds to the whitewashing character of the application. Too much lime is distinctly objectionable, however, because of the greater difficulty of spraying and harder wear on the pump and nozzles. The formula here given is substantially the one which has been hitherto recommended by the Bureau, reduced to the 45 or 50 gallons basis, or the capacity of the ordinary kerosene barrel commonly used in its preparation by the steam method.

Unslaked Lime 20 lbs.

Flowers of Sulphur 15 lbs.

Water to make 40 to 50 gals.

The flowers of sulphur, although requiring somewhat longer cooking, seems to make a better wash than ground sulphur, but the latter may be employed. Some lime of good quality should be secured and slaked in a small quantity of water, say one-third the full dilution. The sulphur, previously mixed up into a stiff paste, should be added at once to the slaked lime, and the whole mixture boiled for at least one hour, either in an iron kettle over a fire out of doors or in barrels by steam. Prolonged boiling increases the percentage of the higher sulphides, but the practical end is obtained by boiling for the time indicated. In the process of making, the color changes from yellow to the clear brown of sulphide of lime, except for the excess of lime floating in it. After an hour's boiling the full quantity of cold water can be added, and the mixture should then be promptly applied in order to get its full strength before the higher sulphides are lost by cooling and crystallizing out. In transferring to the spray tank it should be passed through an iron screen or strainer, and the tank itself should be provided with an effective agitator.

Anti-Freezing Solution for Automobiles.

There are three anti-freezing agencies generally used in the cooling water of car motors—calcium chloride, glycerin and alcohol (both wood and denatured)—each of which is effective, but there is a well-founded preference for alcohol solutions, because alcohol will not damage the metals of the water jacket or the water connections, and it has practically no fault, excepting a tendency to evaporate quickly. The other solutions also have some advantages, and each user may in a measure consult his personal preferences in the selection of a cooling agency. However, a solution of calcium chloride is a very effective cooling agent, but unless the chemically pure salt is used there is danger of corrosion of the metal with which it comes in contact. A solution of five pounds of calcium chloride to each gallon of water will not freeze at any temperature above 35 deg. F. A more convenient way to prepare the solution is to first make a saturated solution of the calcium chloride

and water; that is, mix with a quantity of water warmed to 60 deg. F. all the calcium chloride the water will completely dissolve and use equal parts of this saturated solution and pure water in the cooling system of the motor. If chemically pure calcium chloride is used no trouble will result from this solution.

Glycerin works satisfactorily as a cooling agent and as it will not crystallize in the water jacket it is preferable in this respect to calcium chloride; it has the further merit of not requiring any renewal during the season, as it does not evaporate. It is therefore only necessary to add water to replace that which exaporates from the mixture. The main fault ascribed to glycerin is its tendency to soften hose connections. Equal parts of glycerin and water are used. In using a glycerin solution care should be taken to thoroughly cleanse the jackets of any residue of crystals from calcium chloride solutions previously used, as this residue will thicken and cloud the glycerin solution.

Alcohol seems to be the best from several points of view, and as denatured alcohol can now be obtained for about 50 cents a gallon its price is no longer against it. Mixtures of one-quarter alcohol and three-quarters water will withstand freezing at 0 deg. F.; mixtures of 3½ parts alcohol and 6½ parts water freeze at 15 deg. F.; mixtures of 4 parts alcohol and 6 parts water at 25 deg. F.

In addition to these straight mixtures of water and one anti-freezing element there are several combinations of three or more elements, such as 1-5 alcohol, 1-5 glycerin and 3-5 water, or 4 parts water, 3 parts potassium carbonate and 2 parts glycerin, etc.

Corn Cure in Salve Form

The base should be of such consistency that it will remain where it is put instead of diffusing itself where it is not wanted. For this reason a base composed of resin, beeswax and tallow is preferable to petrolatum in such products. Lanolin forms an excellent base on account of its penetrating properties, but is open to the same objection as petrolatum, i. e., its tendency to spread over the adjacent tissues when softened by the heat of the body.

1. Tallow 6 ozs.
Resin 3 ozs.
Salicylic Acid 1¼ ozs.

Melt the tallow and resin together and incorporate the salicylic acid while cooling.

2. Lanolin 1 lb.
Salicylic Acid 1 oz.

Mix well.

3. White Petrolatum 1 lb.
Salicylic Acid 2 ozs.
Chloride of Zinc 2 drs.
Carbolic Acid 1 dr.

Oil of Bergamont Enough to Scent.
Mix to a smooth salve.

4. Salicylic Acid 1 oz.
Simple Cerate 4 ozs.

Mix well.

This is to be applied to the corn on a piece of cloth every night for three or four nights, then follow with a hot foot bath when the corn may be picked out.

WHOLESALE DRUG PRICE CURRENT

Acids		Cubebs @ 4 50	Digitalis @ 60
Acetic 6 @ 8		Erigeron @ 2 50	Gentian @ 60
Boric 10 @ 15		Eucalyptus 75 @ 85	Ginger @ 60
Carbolic 24 @ 28		Hemlock, pure .. @ 1 00	Gualac @ 60
Citric 45 @ 50		Juniper Berries .. @ 1 25	Gualac Ammon. @ 70
Muriatic 1 1/4 @ 5		Juniper Wood... 40 @ 50	Iodine @ 1 00
Nitric 5 1/4 @ 10		Lard, extra 85 @ 1 00	Iodine, Colorless @ 1 25
Oxalic 13 @ 16		Lard, No. 1 75 @ 90	Ipecac @ 75
Sulphuric 1 1/4 @ 5		Lavender Flowers @ 4 00	Iron, clo @ 60
Tartaric 38 @ 42		Lavender Garden 85 @ 1 00	Kino @ 75
Ammonia		Lemon 4 00 @ 4 50	Myrrh @ 60
Water 26 deg. .. 6 1/2 @ 10		Linseed, boiled bbl @ 50	Nux Vomica @ 50
Water 18 deg. .. 4 1/2 @ 8		Linseed, boiled less 54 @ 58	Opium @ 2 00
Water 14 deg. .. 3 1/2 @ 6		Linseed, raw bbls. @ 49	Opium Camph. .. @ 75
Carbonate 13 @ 16		Linseed, raw less 53 @ 57	Opium, Deodoriz'd @ 25
Chloride 12 @ 15		Mustard, true .. 4 50 @ 6 00	Rhubarb @ 75
Balsams		Mustard, artifi'l 2 75 @ 3 00	
Copaiba 70 @ 75		Neatsfoot 80 @ 85	Paints
Fir (Canada) .. 1 00		Olive, pure 2 50 @ 3 50	Lead, red, dry 7 1/2 @ 10
Fir (Oregon) 25 @ 35		Olive, Malaga, yellow 1 60 @ 1 75	Lead, white dry 7 1/2 @ 10
Peru 2 40 @ 2 40		Olive, Malaga, green 1 50 @ 1 65	Lead, white oil 7 1/2 @ 10
Tolu 1 25 @ 1 40		Orange, sweet .. 4 00 @ 4 50	Ochre, yellow bbl 1 1/4 @ 5
Berries		Organum, pure .. 1 25 @ 1 50	Ochre, yellow less 2 @ 5
Cubeb 65 @ 75		Organum, com'l .. 50 @ 75	Putty 2 1/2 @ 5
Fish 15 @ 20		Pennyroyal 2 25 @ 2 50	Red Venetian bbl 1 1/4 @ 5
Juniper 6 @ 10		Peppermint @ 3 75	Red Venet'n, less 2 @ 5
Prickley Ash ... 40 @ 50		Rose, pure 15 00 @ 18 00	Shaker, Prepared 1 50 @ 1 60
Barks		Rosemary Flowers 90 @ 1 00	Vermillion, Eng. 90 @ 1 00
Cassia (ordinary) 25		Sandalwood, E. I. 6 25 @ 6 50	Vermillion, Amer. 15 @ 20
Cassia (Saigon) 65 @ 75		Sassafras, true .. 80 @ 90	Whiting, bbl. 1 1/2 @ 5
Elm (powd. 25c) 25 @ 30		Sassafras, artifi'l 45 @ 50	
Sassafras (pow. 30c) @ 25		Spearment 6 00 @ 6 50	Insecticides
Soap (powd. 25c) @ 15		Sperm 90 @ 1 00	Arsenic 6 @ 10
Extracts		Tansy 4 75 @ 5 00	Blue Vitrol, bbl. @ 6 1/2
Licorice 24 @ 28		Tar, USP 25 @ 35	Blue Vitrol less 7 @ 10
Licorice powdered 25 @ 30		Turpentine, bbls. @ 50 1/2	Bordeaux Mix Pst 8 @ 15
Flowers		Turpentine, less 55 @ 60	Hellebore, white powdered ... 15 @ 20
Arnica 18 @ 25		Wintergreen, true @ 50	Insect Powder ... 20 @ 35
Chamomile (Ger.) 25 @ 35		Wintergreen, sweet birch 2 00 @ 2 25	Lead Arsenate 8 @ 16
Chamomile (Rom.) 40 @ 50		Wintergreen, art'l 50 @ 60	Lime & Sulphur Solution, gal 15 @ 25
Gums		Wormseed @ 6 00	Paris Green 15 @ 20
Acacia, 1st 40 @ 50		Wormwood @ 8 00	
Acacia, 2nd 35 @ 40			Miscellaneous
Acacia, 3d 30 @ 35			Acetanald 30 @ 35
Acacia, Sorts .. @ 20			Alum 3 @ 5
Acacia, Powdered 35 @ 40			Alum, powdered and ground 5 @ 7
Aloes (Barb. Pow) 22 @ 25			Bismuth Sublim. 2 10 @ 2 25
Aloes (Cape Pow) 20 @ 25			Borax xtal, or powdered 6 @ 12
Aloes (Soc. Powd.) 40 @ 50			Cantharides powd. @ 1 25
Asafoetida 1 00 @ 1 25			Calomel 1 25 @ 1 35
Asafoetida, Powd. Pure @ 1 50			Capsicum 20 @ 25
U. S. P. Powd. @ 2 00			Carmine @ 3 50
Camphor 55 @ 60			Cassia Buds @ 40
Gualac 35 @ 40			Cloves 25 @ 30
Gualac, Powdered 40 @ 50			Chalk Precipitated 7 @ 10
Kino @ 45			Chloroform 38 @ 48
Kino, Powdered.. @ 45			Chloral Hydrate 1 25 @ 1 45
Myrrh @ 40			Cocaine 4 15 @ 4 35
Myrrh, Powdered @ 50			Cocoa Butter 50 @ 60
Opium 7 50 @ 7 75			Corks, list, less 70%
Opium, Powd. .. 8 75 @ 9 00			Copperas bbls cwt @ 85
Opium, Gran. .. 8 75 @ 9 00			Copperas, less .. 2 @ 5
Shellac 25 @ 30			Copperas, Powd. 4 @ 5
Shellac, Bleached 30 @ 35			Corrosive Sublim. 1 25 @ 1 40
Tragacanth 1 00 @ 1 25			Cream Tartar 28 @ 35
Tragacanth, Pow 60 @ 75			Cuttlebone 25 @ 35
Turpentine 10 @ 15			Dextrine 7 @ 10
Leaves			Dover's Powder 2 00 @ 2 25
Buchu 1 85 @ 2 00			Emery, all Nos. 6 @ 10
Buchu, Powd. .. 2 00 @ 2 25			Emery, powdered 5 @ 8
Sage, bulk 18 @ 25			Epsom Salts, bbls @ 1 1/2
Sage, 1/4 Loose 20 @ 25			Epsom Salts, less 2 1/4 @ 5
Sage, Powdered 25 @ 30			Ergot 1 50 @ 1 75
Senna, Alex. 25 @ 30			Ergot, powdered 1 80 @ 2 00
Senna, Tinn. 15 @ 20			Flake White 12 @ 15
Senna, Tinn. Pow. 20 @ 25			Formaldehyde lb. 12 @ 15
Uva Ursi 10 @ 15			Gambier 6 @ 10
Oils			Gelatine 35 @ 45
Almonds, Bitter, true 6 00 @ 6 50			Glassware, full cases 80%
Almond, Bitter, artificial @ 1 75			Glassware, less 70 & 10%
Almonds, Sweet, true 80 @ 1 00			Glauber Salts bbl. @ 1 1/2
Almond, Sweet, imitation .. 40 @ 50			Glauber Salts less 2 @ 5
Amber, crude .. 25 @ 30			Glue, brown 11 @ 15
Amber rectified .. 40 @ 50			Glue, brown grd 10 @ 15
Anise 2 00 @ 2 25			Glue, white 15 @ 25
Bergamot @ 8 00			Glue, white grd 15 @ 20
Cajeput @ 75			Glycerine 21 @ 30
Cassia 1 50 @ 1 75			Hops 50 @ 80
Castor, bbls. and cans 12 1/2 @ 15			Indigo 85 @ 1 00
Cedar Leaf @ 85			Iodine 3 75 @ 4 00
Citronella @ 60			Iodoform 4 80 @ 5 00
Cloves 1 75 @ 2 00			Lead Acetate 12 @ 18
Cocunut 18 @ 20			Lycopodium 60 @ 75
Cod Liver 1 00 @ 1 25			Mace 80 @ 90
Cotton Seed 70 @ 85			Mace, powdered 90 @ 1 00
Croton @ 1 60			Menthol 13 00 @ 14 00
			Mercury 85 @ 90
			Morphine, all brd 4 55 @ 4 80
			Nux Vomica @ 10
			Nux Vomica pow 20 @ 25
			Pepper, black pow 20 @ 25
			Pepper, white .. 25 @ 35
			Pitch, Burgundy 10 @ 15
			Quassia 10 @ 15
			Quinine, all brds 2 1/4 @ 3 1/2
			Rochelle Salts 2 @ 25
			Saccharine 2 00 @ 2 20
			Salt Peter 7 1/2 @ 12
			Seidlitz Mixture 20 @ 25
			Soap, green 15 @ 20
			Soap, mott castile 10 @ 15
			Soap, white castile case @ 25
			Soap, white castile less per bar .. @ 68
			Soda Ash 1 1/2 @ 5
			Soda Bicarbonate 1 1/2 @ 5
			Soda, Sal 1 @ 4
			Spirit Camphoe .. @ 75
			Spirit Cologne .. 2 75 @ 3 00
			Sulphur roll 2 1/2 @ 5
			Sulphur Subl. 2 1/2 @ 5
			Tamarinds 1 @ 15
			Tartar Emetic .. 40 @ 50
			Turpentine Venice 40 @ 50
			Vanilla Ext. pure 1 00 @ 1 50
			Witch Hazel 65 @ 1 00
			Zinc Sulphate 7 @ 10



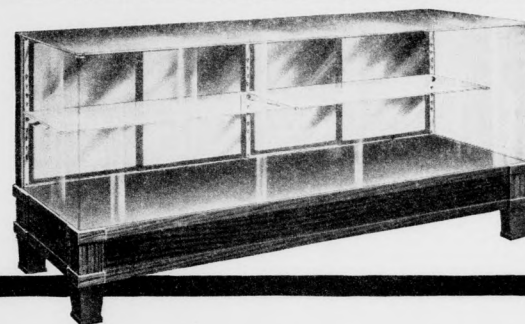
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GROCERY PRICE CURRENT

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

ADVANCED	DECLINED
Beef—Boneless	Candy
Hams—Boiled	Vinegar
Hams—Skinned	
Olives	
Pork—Barreled	
Syrup—Corn	

Index to Markets

By Columns

By Columns		AMMONIA		Doz.		Little Neck, 1lb.		Clams	
Col.		12 oz. ovals 2 doz. box		75		Little Neck, 2lb.		@1 00	
Ammonia		1	1lb. wood boxes, 4 doz.	3	00	Clam Bouillon		Burnham's, 1/2 pt. 2 25	
Axle Grease		1	1lb. tin boxes, 3 doz.	2	35	Burnham's, pts. 3 75		Burnham's qts. 7 50	
B			3 1/2 lb. tin boxes, 2 doz.	4	25	Corn		Fair 75 @ 9	
Baked Beans		1	10lb. pails, per doz.	6	00	Good		1 00 @ 1 15	
Bath Brick		1	15lb. pails, per doz.	7	20	Fancy		@1 35	
Bluing		1	25lb. pails, per doz.	12	00	BAKED BEANS		No. 1, per doz. 45 @ 90	
Breakfast Food		1	No. 2, per doz. 75 @ 1 40			French Peas		Mombadon (Natural) .. 2 40	
Brooms		1	No. 3, per doz. 85 @ 1 75			Gooseberries		No. 2, Fair 1 50	
Brushes		1	BATH BRICK			No. 2, Fancy		2 35	
Butter Color		1	English		95	Hominy		Standard	
C			BLUING			Lobster		1/2 lb. 2 40	
Candles		1	Jennings'			Picnic Tails		1 lb. 4 25	
Canned Goods		1-2	Condensed Pearl Bluing			Mackerel		Mustard, 1lb. 1 25	
Carbon Oils		2	Small C P Bluing, doz.	45		Mustard, 2lb. 2 25		Soused, 1 1/2 lb. 1 25	
Catsup		2	Large, C P Bluing, doz.	75		Soused, 2lb. 2 25		Tomato, 1lb. 2 25	
Cheese		2	BREAKFAST FOODS			Tomato, 2lb. 2 25		Mushrooms	
Chewing Gum		3	Apetizo, Biscuits	3	00	Hotels		@ 25	
Chicory		3	Bear Brand Petitioning	1	50	Buttons, 1/2s		@ 25	
Chocolate		3	Cracked Wheat, 24-2	2	50	Buttons, 1s		@ 25	
Clothes Lines		3	Cream of Wheat, 36-2	4	50	Oysters		Cove, 1lb. 90 @	
Cocoa		3	Cream of Rye 24-2	3	00	Cove, 2lb. 1 60 @		Plums	
Cocoanut		3	Egg-O-See Wheat	2	75	Plums		Pearl Syrup	
Coffee		3	Posts Toasties, T.			No. 3 cans, per doz.		1 15	
Confections		4	No. 2	2	80	Peas		Marrowfat	
Cracked Wheat		4, 5, 6	Posts Toasties, T.			Early June		@ 1	
Crackers		4, 5, 6	No. 3	2	80	Early June sifted		1 45 @ 1	
Cream Tartar		6	Rancho, 24-4	2	70	Peaches		Pie	
D			Grape Nuts	2	70	No. 10 size can pie		@ 3	
Dried Fruits		6	Grape Sugar Flakes	2	50	Pineapple		Grated	
Farinaceous Goods		6	Sugar Corn Flakes	2	50	Sliced		1 75 @ 2	
Fishing Tackle		6	Hardy Wheat Food	2	25	Pumpkin		Fair	
Flavoring Extracts		7	Postma's Dutch Cook	2	75	Good		Fancy	
Flour and Feed		7	Holland Rusk	3	20	Fancy		1 25	
Fruit Jars		7	Kellogg's Toasted Rice	3	30	Gallon		2 25	
G			Biscuit	2	80	Raspberries		Standard	
Gelatin		8	Kellogg's Toasted Rice	3	30	Salmon		Warrens, 2 lb. Flat	
Grain Bags		8	Flakes	2	80	Warrens, 1 lb. Flat		2 25	
H			Kellogg's Toasted Wheat	3	30	Red Alaska		1 65 @ 1	
Herbs		8	Biscuit	3	30	Pink Alaska		1 35 @ 1	
Hides and Pelts		8	Maple-Wheat Flakes,	2	70	Sardines		Domestic, 1/2s	
Horse Radish		8	2 doz.	2	70	Domestic, 1/2 Mustard		2 25	
J			Maple-Wheat Flakes,	2	80	Domestic, 1/2 Mustard		@ 25	
Jelly		8	Min. Corn Flakes	2	80	French, 1/2s		70 @	
Jelly Glasses		8	Minn. Wheat Cereal	3	75	French, 1/2s		180 @	
M			Algrain Food	4	25	Shrimps		Dunbar, 1st doz	
Mapleine		8	Ralston Wheat Food	4	50	Dunbar, 1 1/2s doz.		2 25	
Mince Meat		8	Ralston Wht Food 10c	1	45	Fair		Succotash	
Molasses		8	Saxon Wheat Food	2	50	Good		Fancy	
Mustard		8	Shred Wheat Biscuit	1	80	Fancy		1 25	

CHEWING GUM		Extract		Sweet Goods	
Adams Black Jack	55	Holland, 1/2 gro boxes	95	Animals	10
Adams Sappota	55	Felix, 1/2 gro boxes	1.15	Armada Cakes	8
Beeman's Peppin	1.25	Hummel's foil, 1/2 gro.	85	Atlantics	12
Chiclets	1.25	Hummel's tin, 1/2 gro.	1.43	Atlantics Assorted	12
Colgan Violet Chips	60	CONFECTIONS		Avena Fruit Cakes	12
Colgan Mint Chips	60	Stick Candy		Bonnie Doon Cookies	10
Dentyne	1.10	Standard	8	Bonnie Lassies	10
Flag Spruce	55	Standard H H	8	Brittle Fingers	10
Juicy Fruit	55	Standard Twist	9	Bumble Bee	10
Red Robin	55	Jumbo, 32 lb	Cases	Cameo Biscuit, cans	25
Sen. (Jars 80 pgs.	55	Extra H H	11	Cameo Biscuit Asstd	25
(\$2.20)	55	Boston Cream	14	Cameo Biscuit Choco-	25
Spearmint, Wrigleys	75	Big Stick, 30 lb case	8 1/2	late, cans	25
Spearmint, 5 box jars	2.75	Mixed Candy		Cartwheels Assorted	16
Spearmint, 3 box jars	1.65	Grocers	6 1/2	Cecelia Biscuit	8 1/2
Trunk Spruce	55	X L O	7	Chocolate Bar, cans	18
Yucatan	55	Special	10	Chocolate Drops	17
Zenith	55	Conserve	8 1/2	Choc. Honey Fingers	16
5 boxes one kind, 8c per		Royal	8	Chocolate Rosettes, cn 20	
box less.		Ribbon	14	Circle Honey Cookies	12
		Broken	8 1/2	Cracknels	18
		Cut Leaf	9 1/2	Crackmeal	6
		Leader	8 1/2	Crystal Rosettes	20
		Kinder	11	Cocoaanut Taffy Bar	13
		French Cream	9	Cocoaanut Drops	12
		Hand Mad Creams	17	Cocoaanut Macarons	18
		Pancho Cream mixed	14	Cocoaanut Hon. Fingers	12
		Paris Cream Bon Bons	10	Cocoaanut Hon. Jumb's	12
		Fancy-In Pails		Coffee Cakes, Plain	11
		Gypsy Hearts	14	Coffee Cakes, Iced	12
		Coco Bon Bons	14	Crumpets	10
		Pudge Squares	17	Dipped Marshmallow	16
		Peanut Squares	17	Dinner Biscuits	16
		Sugared Peanuts	12	Dixie Sugar Cookies	25
		Salted Peanuts	12	Domestic Cakes	8 1/2
		Starlight Kisses	13	Eventide Fingers	16
		Lozenges, plain	10 1/2	Extra Wine Biscuit	10
		Champion Chocolate	11	Family Cookies	8 1/2
		Eclipse Chocolates	14	Fig Newton Assorted	12
		French Cream	16	Fluted Cocoaunt Bar	11
		Champion Gum Drops	10	Frosted Creams	8 1/2
		Anise Squares	10	Frosted Ginger Cookie	8 1/2
		Lemon Sours	10	Fruit Lunch, Iced	10
		Imperials	10	Gala Sugar Cakes	8 1/2
		Ital. Cream Bon Bons	12	Ginger Gems	8 1/2
		Golden Waffles	14	Ginger Gems, Iced	9 1/2
		Auto Kisses	14	Ginger Snap Crackers	8 1/2
		Coffy Toffy	14	Ginger Snap N. B. C.	8
		Molasses Mint Kisses	12	Round	8
		Fancy-In 5lb. Boxes		Ginger Snap N. B. C.	8 1/2
		Old Fashioned Molasses	10	Square	8 1/2
		Sizes Kisses 10lb. bx.	1.30	H. H. Cookies, Sugar	8
		Orange Jellies	60	Iced	9
		Lemon Sours	60	H. H. Cookies, Molasses	9
		Old Fashioned Hore-	60	Iced	9
		hound Drops	60	Household Cookies	8
		Peppermint Drops	70	Household Cookies, Iced	9
		Champion Choc Drops	60	Household Cookies,	9
		H. M. Choc. Lt. and		Hippodrome, Plain	8
		Dark, No. 12	1.10	Honey Fingers	12
		Brilliant Sweets, as'd	1.25	Honey Jumbles Cocoa-	12
		Brilliant Gems, Crys.	60	nut, Assorted	12
		H. A. Licorice Drops	90	Honey Jumbles, Plain	12
		Lozenges, plain	65	Honey Flakes	14
		Lozenges, iced	60	Imperial	8 1/2
		Imperials	65	Jack Frost Gems	8
		Mottoes	65	Jubilee Mix	8 1/2
		G. M. Peanut Bar	60	Kream Klips	25
		Hand Made Crms 80@90		Lady Fingers Sponge	30
		Cream Wafers	65	Leap Year Jumbles	18
		String Rock	70	Lemon Biscuit Square	8 1/2
		Wintergreen	60	Lemon Thins	17</

6	7	8	9	10	11
Superba 8 1/2 Triumph Cakes 16 Vanilla Wafers 17 Wafer Jumbles cans 18 Waverly 10 In-er Seal Goods Albert Biscuit per doz. Animals 1.00 Arrowroot Biscuit 1.00 Baronet Biscuit 1.00 Bremmer's Butter 1.00 Wafers 1.00 Cameo Biscuit 1.00 Cheese Sandwich 1.00 Chocolate Wafers 1.00 Cocoon Dainties 1.00 Dinner Biscuits 1.00 Excelsior Butters 1.00 Faust Oyster Crackers 1.00 Fig Newton 1.00 Five O'clock Tea 1.00 Frutana 1.00 Ginger Snaps, N. B. C. 1.00 Graham Crackers, Red 1.00 Label, 10c size 1.00 Graham Crackers, Red 1.00 Label, 5c size 1.00 Lemon Snaps 1.00 Oatmeal Crackers 1.00 Old Time Sugar Cook 1.00 Oval Salt Biscuit 1.00 Oysterettes 1.00 Premium Sodas 1.00 Pretzettes, Hd. Md. 1.00 Royal Toast 1.00 Rykon Biscuit 1.00 Saltine Biscuits 1.00 Saratoga Flakes 1.00 Social Tea Biscuit 1.00 Sultana Fruit Biscuit 1.00 Soda Crackers N. B. C. 1.00 Soda Crackers Select 1.00 S. S. Butter Crackers 1.00 Unedda Junior 1.00 Unedda Lunch Biscuit 1.00 Vanilla Wafers 1.00 Water Thin Biscuit 1.00 Zu Zu Ginger Snaps 1.00 Zwieback 1.00 Other Package Goods Barnum's Animals 50 Chocolate Tokens 2.50 American Beauty 2.50 Ginger Snaps 2.50 Butter Crackers, NBC 2.50 Soda Crackers, NBC 2.50 family package 2.50 Fruit Cake 3.00 Cracker Meal 75 In Special Tin Packages. Festino 2.50 Minaret Wafers 1.00 Nabisco, 25c 2.50 Nabisco, 10c 1.00 Champagne Wafer 2.50 Per tin in bulk 1.00 Sorbetto 1.75 Nabisco 1.50 Festino 1.50 Bent's Water Crackers 1.40 CREAM CARTAR Barrels or drums 33 Boxes 34 Square Cans 36 Fancy caddies 41 DRYED FRUITS Apples Evaporated, Choice bulk 6 1/2 Evaporated, Fancy pkg. 7 1/2 Apricots California 12 @ 14 Citron Corsican 15 Currents Imp'd 1 lb. pkg. 9 1/2 Imported, bulk 9 1/4 Peaches Muir's-Choice, 25 lb. b 9 Muir's-Fancy, 25 lb. b 10 Fancy, Peeled, 25 lb. 18 Pearl Lemon, American 12 1/2 Orange, American 12 1/2 Raisins Cluster, 20 cartons 2.25 Loose Muscatels 3 Cr 5 1/2 Loose Muscatels 4 Cr 6 L. M. Seeded, 1 lb. 7 @ 7 1/2 California Prunes 90-100 25lb. boxes 6 80-90 25lb. boxes 6 1/2 70-80 25lb. boxes 7 60-70 25lb. boxes 7 1/2 50-60 25lb. boxes 8 40-50 25lb. boxes 9 FARINACEOUS GOODS Beans California Lima 7 1/2 Michigan Lima 6 Med. Hand Picked 2.45 Brown Holland 1.75 Farina 25 lb. packages 1.50 Bulk, per 100 lbs. 4.00 Original Holland Rusk Packed 12 rolls to container 3 containers (36) rolls 2 85 5 containers (60) rolls 4 75 Hominy Pearl, 100 lb. sack 2.00 Maccaroni and Vermicelli Domestic, 10 lb. box 50 Imported, 25 lb. box 2.50 Pearl Barley Chester 3.00 Empire 3.75	Peas Green, Wisconsin, bu. 2 30 Green, Scotch, bu. 2.25 Split, lb. 2 5 Sago East India 5 German, sacks 5 German, broken pkg. Tapoca Flake, 100 lb. sacks 5 Pearl, 130 lb. sacks 5 Pearl, 36 pkgs. 2 25 Minute, 36 pkgs. 2 75 FISHING TACKLE 1/4 to 1 in. 6 1 1/4 to 2 in. 7 1 1/2 to 2 in. 9 2 in. 11 3 in. 15 Cotton Lines No. 1, 10 feet 5 No. 2, 15 feet 7 No. 3, 15 feet 9 No. 4, 15 feet 10 No. 5, 15 feet 11 No. 6, 15 feet 12 No. 7, 15 feet 13 No. 8, 15 feet 14 No. 9, 15 feet 15 Linen Lines Small 20 Medium 25 Large 34 Poles Bamboo, 14 ft., per doz. 55 Bamboo, 16 ft., per doz. 60 Bamboo, 18 ft., per doz. 65 FLAVORING EXTRACTS Jennings D C Brand Terpeness Extract Lemon No. 1 F box, per doz. 75 No. 2 F box, per doz. 90 No. 4 F box, per doz. 1.75 No. 3 Taper, per doz. 1.75 2 oz. Flat, F M per dz. 1.50 Extract Mexican Vanilla Jennings D C Brand No. 1 F box, per doz. 90 No. 2 F box, per doz. 1.25 No. 4 F box, per doz. 2.25 No. 3 Taper, per doz. 2.00 2 oz. Flat F M per dz. 2.00 FLOUR AND FEED Grand Rapids Grain & Milling Co. Winter Wheat Purity Patent 5 70 Jeal of Minnesota 4 75 Sunburst 4 75 Wizard Flour 4 40 Wizard Graham 5 60 Wizard Gran. Meal 4 40 Wizard Buckwheat 6 00 Rye 4 40 Valley City Milling Co. Lily White 5 90 Light Loaf 5 30 Graham 2 40 Granena Health 2 50 Gran. Meal 1 60 Bolted Med. 1 50 Voigt Milling Co. Graham 4 60 Voigt's Crescent 5 50 Voigt's Flourloigt 5 50 Voigt's Hygienic 4 60 Voigt's Royal 5 90 Watson-Higgins Milling Co. Perfection Flour 5 50 Tip Top Flour 5 10 Golden Sheaf Flour 4 80 Marshall's Best Flour 4 85 Worden Grocer Co. Quaker, paper 5 40 Quaker, cloth 5 50 Quaker Buckwheat bbl 5 40 Kansas Hard Wheat Worden Grocer Co. American Eagle, 1/4s 5.20 American Eagle, 1/4s 5.10 American Eagle, 1/4s 5.00 Spring Wheat. Roy Baker Golden Horn, family 4 75 Golden Horn, bakers 4 65 Wisconsin Rye 3 75 Judson Grocer Co. Ceresota, 1/4s 5 50 Ceresota, 1/4s 5 70 Ceresota, 1/4s 5 60 Worden Grocer Co. Wingold, 1/4s cloth 5 50 Wingold, 1/4s cloth 5 40 Wingold, 1/4s cloth 5 30 Wingold, 1/4s paper 5 35 Wingold, 1/4s paper 5 30 Bakers' Patent 5 15 Wykes & Co. Sleepy Eye, 1/4s cloth 5 85 Sleepy Eye, 1/4s cloth 5 75 Sleepy Eye, 1/4s cloth 5 65 Sleepy Eye, 1/4s paper 5 65 Sleepy Eye, 1/4s paper 5 65 Meal Bolted 4 20 Golden Granulated 4 40 Wheat Red 1 10 White 1 10 Oats Michigan carlots 36 Less than carlots 38 Corn Carlots 52 Less than carlots 56 Hay Carlots 13 00	Less than carlots 15 00 Feed. Street Car Feed 33 No. 1 Corn & Oat Feed 33 Cracked corn 32 Coarse corn meal 32 FRUIT JARS Mason, pts., per gro. 4 00 Mason, qts., per gro. 4 40 Mason, 1/2 gal. per gro. 6 75 Mason, can 'ops, gro. 1 40 GELATINE Cox's, 1 doz. large 1 75 Cox's, 1 doz. small 1 00 Knox's Sparkling, doz. 1 25 Knox's Sparkling, gr. 14 00 Knox's Acid'd. doz. 1 25 Nelson's 1 50 Oxford 75 Plymouth Rock, Phos. 1 25 Plymouth Rock, Plain 90 GRAIN BAGS Broad Gauge 18 Amoskeag 19 HERBS Sage 15 Hops 15 Laurel Leaves 15 Senna Leaves 25 HIDES AND PELTS Hides Green, No. 1 11 1/2 Green, No. 2 10 1/2 Cured, No. 1 13 Cured, No. 2 12 Calfskin, green, No. 1 15 Calfskin, green, No. 2 13 1/2 Calfskin, cured, No. 1 16 Calfskin, cured, No. 2 14 1/2 Pelts Old Wool @ 30 Lambs 50 @ 1 00 Shearings 50 @ 1 00 Tallow No. 1 @ 5 No. 2 @ 4 Wool Unwashed, med. @ 20 Unwashed, fine @ 15 HORSE RADISH Per doz. 90 JELLY 5lb. pails, per doz. 2 20 15lb. pails, per pail 48 30lb. pails, per pail 90 JELLY GLASSES 1/4 pt. in bbls, per doz. 15 1/2 pt. in bbls, per doz. 16 3/4 pt. in bbls, per doz. 18 per doz. 18 MAPLEINE 2 oz. bottles, per doz. 3 00 MINCE MEAT Per case 2 85 MOLASSES New Orleans Fancy Open Kettle 42 Choice 35 Good 22 Fair 20 Half barrels 2c extra 1/4 lb. 6 lb. box 16 OLIVES Bulk, 1 gal. kegs 15 @ 25 Bulk, 2 gal. kegs 10 @ 20 Bulk, 5 gal. kegs 10 @ 15 Stuffed, 8 oz. 1 35 Stuffed, 14 oz. 1 35 Pitted (not stuffed) 14 oz. 2 25 Manzanilla, 8 oz. 90 Lunch, 10 oz. 1 35 Lunch, 16 oz. 2 25 Queen, Mammoth, 19 oz. 4 25 Queen, Mammoth, 23 oz. 5 75 Olive Chow, 2 doz. cs, per doz. 2 25 PICKLES Medium Barrels, 1,200 count 7 75 Half bbls., 600 count 4 38 5 gallon kegs 2 00 Small Barrels 9 50 Half barrels 5 25 5 gallon kegs 3 00 Gherkin Barrels 14 50 Half barrels 7 75 5 gallon kegs 2 00 Sweet Small Barrels 14 50 Half barrels 8 00 5 gallon kegs 3 25 PIPES Clay, No. 216, per box 1 75 Clay, T. D., full count 60 Cob 90 PLAYING CARDS No. 90, Steamboat 75 No. 15, Rival, assorted 1 25 No. 20, Rover, enam'd 1 50 No. 572, Special 1 75 No. 98, Golf, satin fin. 2 00 No. 808, Bicycle 2 00 No. 632, Tour'n't whist 2 25 POTASH Babbitt's 4 00 PROVISIONS Barreled Pork Clear Back 22 00 @ 23 00	Short Cut Clear 19 50 @ 20 00 Bean 17 50 @ 18 00 Brisket, Clear 22 00 @ 22 50 Pig 23 00 Clear Family 26 00 Dry Salt Meats S P Bellies 13 Lard Pure in tierces 11 1/4 @ 12 Compound Lard 8 1/4 @ 8 1/2 80 lb. tubs advance 1/4 60 lb. tubs advance 1/4 50 lb. tubs advance 1/4 20 lb. pails advance 1/4 10 lb. pails advance 1/4 5 lb. pails advance 1/4 8 lb. pails advance 1/4 Smoked Meats Hams, 12 lb. av. 15 1/4 @ 16 Hams, 14 lb. av. 15 1/4 @ 15 1/2 Hams, 16 lb. av. 14 1/4 @ 15 Hams, 18 lb. av. 14 1/4 @ 15 sets 20 @ 20 1/4 California Hams 11 @ 11 1/2 Picnic Baked Hams 15 Boiled Hams 24 @ 24 1/2 Minced Ham 12 1/2 @ 13 Bacon 16 @ 16 1/4 Sausages Bologna 9 1/2 @ 10 Liver 7 1/2 @ 8 Frankfort 10 @ 10 1/4 Pork 13 @ 14 Veal 11 Tongue 11 Headcheese 9 Beef Boneless 18 00 @ 18 50 Rump, new 19 00 Pig's Feet 1/4 bbls. 1 00 1/2 bbls. 2 00 3/4 bbls. 4 00 1 bbl. 8 00 Tripe Kits, 15 lbs. 90 1/4 bbls., 40 lbs. 1 60 1/2 bbls., 80 lbs. 3 00 Casings Hogs, per lb. 35 Beef, rounds, set 17 @ 18 Beef, middles, set 19 @ 25 Sheep, per bundle 80 Uncolored Butterine Solid Dairy 12 @ 16 Country Rolls 12 1/2 @ 18 Canned Meats Corned beef, 2 lb. 4 20 Corned beef, 1 lb. 2 20 Roast beef, 2 lb. 4 20 Roast beef, 1 lb. 2 20 rotted Ham, 1/4s 50 Potted Ham, 1/4s 50 Deviled Ham, 1/4s 50 Deviled Ham, 1/4s 50 Potted Tongue, 1/4s 50 Potted Tongue, 1/4s 50 RICE Fancy 6 @ 6 1/2 Japan Style 5 @ 5 1/2 Broken 4 @ 4 1/2 ROLLED OATS Steel Avena, bbls. 4 35 Rolled Cut, 100 lb. sks. 2 25 Monarch, bbls. 4 10 Monarch, 90 lb. sacks 1 90 Quaker, 18 Regular 1 45 Quaker, 20 Family 4 00 SALAD DRESSING Columbia, 1/4 pt. 2 25 Columbia, 1 pt. 4 00 Durkee's, large, 1 doz. 4 50 Durkee's, small, 2 doz. 5 25 Snider's, large, 1 doz. 2 35 Snider's, small, 2 doz. 1 35 SALERATUS Packed 60 lbs. in box. Arm and Hammer 3 00 Wyandotte, 100 1/4s 3 00 SAL SODA Granulated, bbls. 80 Granulated, 100 lbs. cs. 90 Granulated, 36 pkgs. 1 25 SALT Common Grades 100 3 lb. sacks 2 60 70 4 lb. sacks 2 40 60 5 lb. sacks 2 40 28 10 lb. sacks 2 25 56 lb. sacks 2 25 28 lb. sacks 20 Warsaw 56 lb. dairy in drill bags 40 28 lb. dairy in drill bags 20 Solar Rock 56 lb. sacks 25 Common Granulated, Fine 1 05 Medium, Fine 1 10 SALT FISH Cod Large, whole @ 7 1/2 Small, whole @ 7 Strips or bricks 7 1/2 @ 10 1/4 Pollock @ 4 1/2 Halibut Strips 15 Chunks 16 Holland Herring Y. M. wh. hoop bbls. 12 00 Y. M. wh. hoop 1/2 bbl. 6 50 Y. M. wh. hoop kegs 72	Y. M. wh. hoop Milchers kegs 75 Queen, bbls. 11 00 Queen, 1/2 bbls. 6 15 Queen, kegs 68 Trout No. 1, 100 lbs. 7 50 No. 1, 40 lbs. 3 25 No. 1, 10 lbs. 30 No. 1, 8 lbs. 75 Mackerel Mess, 100 lbs. 16 50 Mess, 40 lbs. 7 00 Mess, 10 lbs. 1 85 Mess, 8 lbs. 1 50 No. 1, 100 lbs. 10 00 No. 1, 40 lbs. 6 80 No. 1, 10 lbs. 1 25 Whitefish 100 lbs. 9 75 50 lbs. 5 25 10 lbs. 1 12 8 lbs. 92 100 lbs. 4 65 40 lbs. 2 10 10 lbs. 75 8 lbs. 65 SEEDS Anise 14 Canary, Smyrna 5 Caraway 10 Cardomom, Malabar 1 20 Celery 40 Hemp, Russian 5 Mixed Bird 5 Mustard, white 8 Poppy 16 Rape 6 1/2 SHOE BLACKING Handy Box, large 3 dz 3 50 Handy Box, small 1 25 Bixby's Royal Polish 85 Miller's Crown Polish 85 SNUFF Scotch, in bladders 37 Maccaboy, in jars 35 French Rapple in jars 43 SODA Boxes 5 1/2 Kegs, English 4 3/4 SPICES Whole Spices Allspice, Jamaica 9 Allspice, large Garden 11 Cloves, Zanzibar 27 Cassia, Canton 25 Cassia, 5c pkg. doz. 25 Ginger, African 9 1/2 Ginger, Cochon 14 1/2 Mace, Penang 70 Mixed, No. 1 16 1/4 Mixed, No. 2 10 Mixed, 5c pkgs. doz. 45 Nutmegs, 70-80 30 Nutmegs, 105-110 22 Pepper, Black 15 Pepper, White 25 Pepper, Cayenne 22 Paprika, Hungarian 45 Pure Ground in Bulk Allspice, Jamaica 12 Cloves, Zanzibar 40 Cassia, Canton 12 Ginger, African 18 Mace, Penang 75 Nutmegs, 75-80 35 Pepper, Black 16 Pepper, White 35 Pepper, Cayenne 24 Paprika, Hungarian 45 STARCH Corn Kingsford, 40 lbs. 7 1/4 Muzzy, 20 lb. pkgs. 5 1/4 Muzzy, 40 lb. pkgs. 5 Gloss Kingsford Silver Gloss, 40 lbs. 7 1/4 Silver Gloss, 16 3lbs. 8 1/4 Silver Gloss, 12 6lbs. 6 3/4 Muzzy 48 lb. packages 5 16 3lb. packages 4 1/4 12 6lb. packages 6 50lb. boxes 3 1/2 SYRUPS Corn Bagrets 26 Half barrels 28 Blue Karo, No. 2 1 80 Blue Karo, No. 2 1/2 2 06 Blue Karo, No. 5 2 10 Blue Karo, No. 10 2 00 Red Karo, No. 2 1 91 Red Karo, No. 2 1/2 2 40 Red Karo, No. 5 2 35 Red Karo, No. 10 2 25 Pure Cane Fair 16 Good 20 Choice 25 TABLE SAUCES Halford, large 3 75 Halford, small 2 25 TEA Japan Sundried, medium 24 @ 26 Sundried, choice 30 @ 33 Sundried, fancy 36 @ 40 Basket-fired medium 30 Basket-fired, choice 35 @ 37 Basket-fired, fancy 40 @ 43 Nibs 30 @ 32 Siftings 10 @ 12 Fannings 14 @ 15 Guawder Moyune, medium 35 Moyune, choice 33	Moyune, fancy 50 @ 60 Pingsuey, medium 33 Pingsuey, choice 35 Pingsuey, fancy 50 @ 55 Young Hyson Choice 30 Fancy 40 @ 50 Oolong Formosa, Fancy 50 @ 60 Formosa, medium 28 Formosa, choice 35 English Breakfast Medium 25 Choice 30 @ 35 Fancy 40 @ 60 India Ceylon, choice 30 @ 35 Fancy 45 @ 50 TOBACCO Fine Cut Blot 1 45 Bugle, 16 oz. 3 84 Bugle, 10c 11 00 Dan Patch, 8 and 16 oz 52 Dan Patch, 4 oz. 11 52 Dan Patch, 2 oz. 5 76 Past Mail, 16 oz. 7 80 Hiawatha, 16 oz. 60 Hiawatha, 5c 5 40 May Flower, 16 oz. 9 36 No Limit, 8 oz. 1 78 No Limit, 16 oz. 3 85 Ojibwa, 8 and 16 oz. 5 Ojibwa, 10c 11 19 Ojibwa, 5c 1 85 Petoskey Chief, 7 oz. 2 00 Petoskey Chief, 14 oz. 4 00 Peach and Honey, 5c 5 76 Red Bell, 16 oz. 3 86 Red Bell, 8 fol. 1 98 Sterling, L. & D 5 76 Sweet Cuba, canister 9 16 Sweet Cuba, 5c 5 74 Sweet Cuba, 10c 9 90 Sweet Cuba, 1 lb. tin 9 90 Sweet Cuba, 16 oz. 4 80 Sweet Cuba, 1/2 lb. foil 2 25 Sweet Burley, 5 L & D 5 76 Sweet Burley, 8 oz. 2 45 Sweet Burley, 24 lb. 4 90 Sweet Mist, 1/2 gro. 5 70 Sweet Mist, 3/4 oz. 11

SPECIAL PRICE CURRENT

12

Scrapple, 5c pkgs. 48
 Sure Shot, 5c. 1/2 gro. 5 76
 Yankee Girl Scrp 2 oz 5 76
 Pan Handle Scrp 2 oz 5 76
 Peachy Scrp, 5c. 1 90
 Union Workman, 2 1/2 6 00

Smoking

All Leaf, 2 1/2 & 7 oz. 30
 BB, 3 1/2 oz. 6 00
 BB, 7 oz. 12 00
 BB, 14 oz. 24 00
 Bagdad, 10c tins 11 52
 Badger, 3 oz. 5 04
 Badger, 7 oz. 11 52
 Banner, 5c 5 96
 Banner, 8 oz. 1 60
 Banner, 16 oz. 3 20
 Belwood Mixture, 10c 94
 Big Chief, 2 1/2 oz. 6 00
 Big Chief, 16 oz. 5 90
 Bull Durham, 5c 5 90
 Bull Durham, 10c 10 80
 Bull Durham, 15c 18 48
 Bull Durham, 8 oz. 6 72
 Bull Durham, 16 oz. 12 48
 Buck Horn, 5c 5 76
 Buck Horn, 10c 11 52
 Briar Pipe, 5c 12 00
 Briar Pipe, 10c 12 00
 Black Swan, 5c 5 76
 Black Swan, 14 oz. 3 50
 Bob White, 5c 5 90
 Brotherhood, 5c 5 95
 Brotherhood, 10c 11 90
 Brotherhood, 16 oz. 19 80
 Carnival, 5c 5 70
 Carnival, 3 1/2 oz. 39
 Carnival, 16 oz. 40
 Cigar Clip Johnson 30
 Cigar Clip Seymour 30
 Identity, 3 & 16 oz. 30
 Darby Cigar Cuttings 4 50
 Continental Cubes, 10c 50
 Corn Cake, 14 oz. 2 55
 Corn Cake, 7 oz. 1 45
 Corn Cake, 5c 5 76
 Cream, 50c pails 4 60
 Cuban Star, 5c foil 5 76
 Cuban Star, 16 oz. pails 3 72
 Chips, 10c 10 20
 Dills Best, 1 1/2 oz. 77
 Dills Best, 3 1/2 oz. 77
 Dills Best 16 oz. 73
 Dixie Kid, 1 1/2 foil 39
 Duke's Mix, 5c 5 76
 Duke's Mix, 10c 11 52
 Duke's Cameo, 1 1/2 oz. 41
 Drum, 5c 5 90
 F F A, 3 oz. 4 95
 F F A, 7 oz. 11 90
 Fashion, 5c 6 00
 Fashion, 16 oz. 43
 Five Bros., 5c 5 60
 Five Bros., 10c 10 70
 Five cent cut Plug 29
 F O B 10c 11 50
 Four Roses, 10c 72
 Full Dress, 1 1/2 oz. 1 44
 Glad Hand, 5c 39
 Gold Block, 1 1/2 oz. 39
 Gold Block, 10c 11 52
 Gold Star, 16 oz. 38
 Gail & Ax Navy, 5c 5 95
 Growler, 5c 4 42
 Growler, 10c 2 94
 Growler, 20c 1 85
 Giant, 5c 1 55
 Giant, 16 oz. 33
 Hand Made, 2 1/2 oz. 5 76
 Hazel Nut, 5c 5 76
 Honey Dew, 1 1/2 oz. 40
 Honey Dew, 10c 11 88
 Hunting, 1 1/2 & 3 1/2 oz. 38
 I X L, 5c 6 10
 I X L, in pails 32
 Just Suits, 5c 6 00
 Just Suits, 10c 11 88
 Kiln Dried, 25c 2 45
 King Bird, 7 oz. 25 20
 King Bird, 3 oz. 11 00
 King Bird, 1 1/2 oz. 6 70
 La Turka, 5c 5 76
 Little Giant, 1 lb. 28
 Lucky Strike, 1 1/2 oz. 94
 Lucky Strike, 1 1/2 oz. 96
 Le Redo, 3 oz. 10 80
 Le Redo, 8 & 16 oz. 38
 Myrtle Navy, 10c 11 80
 Myrtle Navy, 5c 5 94
 Maryland Club, 5c 50
 Mayflower, 5c 5 76
 Mayflower, 10c 96
 Nigger Hair, 5c 5 94
 Nigger Hair, 10c 10 56
 Nigger Head, 5c 4 96
 Nigger Head, 10c 9 84
 Noon Hour, 5c 1 44
 Old Colony, 1-12 gro. 11 52
 Old Mill, 5c 5 76
 Old English Curve 1 1/2 96
 Old Crop, 5c 5 76
 Old Crop, 25c 20
 P. S., 8 oz., 30 lb. cs. 19
 P. S., 3 oz., per gro. 5 70
 Pat Hand, 1 oz. 63
 Patterson Seal, 1 1/2 oz. 48
 Patterson Seal, 3 oz. 96
 Patterson Seal, 16 oz. 5 00
 Peerless, 5c 5 70
 Peerless, 10c 1 92
 Peerless, 3 oz. 10 20
 Peerless, 7 oz. 23 76
 Peerless, 14 oz. 47 52
 Plaza, 2 gro. cs. 5 76
 Plow Boy, 5c 5 76
 Plow Boy, 10c 11 00
 Plow Boy, 14 oz. 4 50
 Pedro, 10c 11 80
 Pride of Virginia, 1 1/2 77
 Pilot, 5c 5 76

13

Pilot, 7 oz. doz. 1 05
 Pilot, 14 oz. doz. 2 10
 Prince Albert, 10c 96
 Prince Albert, 8 oz. 4 92
 Prince Albert, 16 oz. 8 40
 Queen Quality, 5c 48
 Rob Roy, 5c foil 5 90
 Rob Roy, 10c gross 10 20
 Rob Roy, 25c doz. 2 10
 Rob Roy, 50c doz. 4 12
 S. & M., 5c gross 5 76
 S. & M., 14 oz. doz. 3 20
 Soldier Boy, 5c gross 5 95
 Soldier Boy, 10c 10 56
 Soldier Boy, 1 lb. 4 80
 Sweet Caporal, 1 oz. 60
 Sweet Lotus, 5c 6 00
 Sweet Lotus, 10c 12 00
 Sweet Lotus, per doz. 4 85
 Sweet Rose, 2 1/2 oz. 30
 Sweet Tip Top, 5c 2 00
 Sweet Tip Top, 3 1/2 oz. 33
 Sweet Tips, 1/2 gro. 08
 Sun Cured, 10c 11 75
 Summer Time, 5c 5 76
 Summer Time, 7 oz. 1 65
 Summer Time 14 oz. 3 50
 Standard, 2 oz. 5 90
 Standard, 3 1/2 oz. 28
 Standard, 7 oz. 1 68
 Seal N. C. 1 1/2 cut plug 70
 Seal N. C. 1 1/2 Gran 63
 Three Feathers, 1 oz. 63
 Three Feathers, 10c 10 20
 Three Feathers and 2 25
 Pipe combination 2 25
 Tom & Jerry, 14 oz. 3 60
 Tom & Jerry, 7 oz. 1 80
 Tom & Jerry, 3 oz. 8 75
 Union Leader, 5c 5 95
 Union Leader, 25c 2 55
 Union Leader, 10c 11 60
 Union Leader, 5c 5 95
 Union Workman, 1 1/2 5 76
 Uncle Sam, 10c 10 80
 Uncle Sam, 8 oz. 2 20
 U. S. Marine, 5c 6 00
 Van Bibber, 2 oz. tin 68
 Velvet, 5c pouch 1 44
 Velvet, 10c tin 1 92
 Velvet, 5 oz tin 3 84
 Velvet, 16 oz. can 7 68
 Velvet, combination cs 5 75
 War Path, 5c 5 95
 War Path, 8 oz. 1 60
 Wave Line, 3 oz. 40
 Wave Line, 16 oz. 5 75
 Way up, 2 1/2 oz. pails 31
 Wild Fruit, 5c 5 76
 Wild Fruit, 10c 11 52
 Yum Yum, 5c 6 00
 Yum Yum, 10c 11 52
 Yum Yum, 1 lb., doz. 4 80

TWINES

Cotton, 3 ply 22
 Cotton, 4 ply 22
 Jute, 2 ply 14
 Hemp, 6 ply 13
 Flax, medium 24
 Wool, 1 lb. bales 6

VINEGAR

White Wine, 40 grain 8 1/2
 White Wine, 80 grain 11 1/2
 White Wine, 100 grain 13
 Oakland Vinegar & Pickle
 Co.'s Brands.
 Highland apple cider 18
 Oakland apple cider 13
 State Seal sugar 11
 Oakland white pickling 10
 Packages free.

WICKING

No. 0, per gross 30
 No. 1, per gross 40
 No. 2, per gross 50
 No. 3, per gross 75

WOODENWARE

Baskets
 Bushels, wide band 1 00
 Market 1 15
 Splint, large 3 50
 Splint, medium 3 00
 Splint, small 2 75
 Willow Clothes, large 3 25
 Willow, Clothes, small 6 25
 Willow, Clothes, m'm 7 25
 Butter Plates
 Ovals
 1/4 lb., 250 in crate 30
 1/2 lb., 250 in crate 35
 1 lb., 250 in crate 45
 2 lb., 250 in crate 55
 3 lb., 250 in crate 65
 5 lb., 250 in crate 85
 Wire End.
 1 lb., 250 in crate 35
 2 lb., 250 in crate 45
 3 lb., 250 in crate 55
 5 lb., 250 in crate 65
 Churns
 Barrel, 5 gal., each 2 40
 Barrel, 10 gal., each 2 65
 Clothes Pins
 Round Head.
 4 inch, 5 gross 50

14

4 1/2 inch, 5 gross 55
 Cartons, 20 2 1/2 doz bxs. 60
 Egg Crates and Fillers
 Humpty Dumpty, 12 dz. 20
 No. 1, complete 40
 No. 2, complete 28
 Case No. 2, fillers, 15
 sets 1 35
 Case, medium, 12 sets 1 15
 Faucets
 Cork lined, 8 in. 70
 Cork lined, 9 in. 80
 Cork lined, 10 in. 90
 Mop Sticks
 Trojan spring 90
 Eclipse patent spring 85
 No. 1 common 80
 No. 2 pat. brush holder 85
 Ideal No. 7 85
 12 lb. cotton mop heads 1 45
 Pails
 2-hoop Standard 2 00
 3-hoop Standard 2 35
 2-wire Cable 2 10
 Cedar all red brass 1 25
 3-wire Cable 2 30
 Paper Bureka 2 25
 Fibre Galvanized 2 40
 10 qt. Galvanized 1 70
 12 qt. Galvanized 1 90
 14 qt. Galvanized 2 10
 Toothpicks
 Birch, 100 packages 2 00
 Ideal 85
 Traps
 Mouse, wood, 2 holes 22
 Mouse, wood, 4 holes 45
 Mouse, wood, 6 holes 70
 Mouse, tin, 5 holes 65
 Rat, wood 80
 Rat, spring 75
 Tubs
 20-in. Standard, No. 1 7 50
 18-in. Standard, No. 2 6 50
 16-in. Standard, No. 3 5 50
 20-in. Cable, No. 1 8 00
 18-in. Cable, No. 2 7 00
 16-in. Cable, No. 3 6 00
 No. 1 Fibre 10 25
 No. 2 Fibre 9 25
 No. 3 Fibre 8 25
 Large Galvanized 5 75
 Medium Galvanized 5 00
 Small Galvanized 4 25
 Washboards
 Bronze Globe 2 50
 Dewey 1 75
 Double Acme 3 75
 Single Acme 3 15
 Double Peerless 3 75
 Single Peerless 3 25
 Northern Queen 3 25
 Double Duplex 3 00
 Good Luck 2 75
 Universal 3 15
 Window Cleaners
 12 in. 1 65
 14 in. 1 85
 16 in. 2 30
 Wood Bowls
 13 in. Butter 1 50
 15 in. Butter 2 00
 17 in. Butter 3 75
 19 in. Butter 6 00
 Assorted, 13-15-17 3 00
 Assorted, 15-17-19 4 25
 WRAPPING PAPER
 Common Straw 2
 Fibre Manila, white 3
 Fibre Manila, colored 4
 No. 1 Manila 3
 Cream Manila 3
 Butchers' Manila 2 1/2
 Wax Butter, short c't 13
 Wax Butter, full count 20
 Wax Butter, rolls 19
 YEAST CAKE
 Magic, 3 doz. 1 15
 Sunlight, 3 doz. 1 00
 Sunlight, 1 1/2 doz. 50
 Yeast Foam, 3 doz. 1 15
 Yeast Cream, 3 doz. 1 00
 Yeast Foam, 1 1/2 doz. 58

AXLE GREASE



BAKING POWDER

Royal

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

15

CIGARS
Johnson Cigar Co.'s Brand

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

Old Master Coffee

Old Master 33
 San Mario 33
 Pilot 33
 TEA
 Royal Garden 1/2, 1/4 and 1 lb. 40
 THE BOUR CO.
 TOLEDO, O.
 COFFEE
 Roasted
 Dwinell-Wright Co.'s B'ds

20-in. Standard, No. 1 7 50
 18-in. Standard, No. 2 6 50
 16-in. Standard, No. 3 5 50
 20-in. Cable, No. 1 8 00
 18-in. Cable, No. 2 7 00
 16-in. Cable, No. 3 6 00
 No. 1 Fibre 10 25
 No. 2 Fibre 9 25
 No. 3 Fibre 8 25
 Large Galvanized 5 75
 Medium Galvanized 5 00
 Small Galvanized 4 25
 Washboards
 Bronze Globe 2 50
 Dewey 1 75
 Double Acme 3 75
 Single Acme 3 15
 Double Peerless 3 75
 Single Peerless 3 25
 Northern Queen 3 25
 Double Duplex 3 00
 Good Luck 2 75
 Universal 3 15
 Window Cleaners
 12 in. 1 65
 14 in. 1 85
 16 in. 2 30
 Wood Bowls
 13 in. Butter 1 50
 15 in. Butter 2 00
 17 in. Butter 3 75
 19 in. Butter 6 00
 Assorted, 13-15-17 3 00
 Assorted, 15-17-19 4 25
 WRAPPING PAPER
 Common Straw 2
 Fibre Manila, white 3
 Fibre Manila, colored 4
 No. 1 Manila 3
 Cream Manila 3
 Butchers' Manila 2 1/2
 Wax Butter, short c't 13
 Wax Butter, full count 20
 Wax Butter, rolls 19
 YEAST CAKE
 Magic, 3 doz. 1 15
 Sunlight, 3 doz. 1 00
 Sunlight, 1 1/2 doz. 50
 Yeast Foam, 3 doz. 1 15
 Yeast Cream, 3 doz. 1 00
 Yeast Foam, 1 1/2 doz. 58



White House, 1 lb.
 White House, 2 lb.
 Excelsior Blend, 1 lb.
 Excelsior Blend, 2 lb.
 Tip Top Blend, 1 lb.
 Royal Blend
 Royal High Grade
 Superior Blend

Prices quoted upon application, Hammond, Standish & Co., Detroit, Mich.

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

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

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

Write Dept. Y.

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

16

Boston Combination
 Distributed by Judson
 Grocer Co., Grand Rapids;
 Lee & Cady, Detroit;
 Symons Bros. & Co., Saginaw;
 Brown Davis & Warner,
 Jackson; Godsmark,
 Durand & Co., Battle
 Creek; Fiebach Co., Toledo.

COCOANUT
Baker's Brazil Shredded

10 5c pkgs., per case 2 60
 36 10c pkgs., per case 2 60
 16 10c and 38 5c pkgs.,
 per case 2 60

The only
 5c
 Cleanser
 Guaranteed to
 equal the
 best 10c kinds



Apex Hams
 Apex Bacon
 Apex Lard
 Excelsior Hams
 Excelsior Bacon
 Silver Star Lard
 Family Pork
 Fat Back Pork
 Prices quoted upon application, Hammond, Standish & Co., Detroit, Mich.

We Manufacture
 Public Seating
 Exclusively

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

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

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

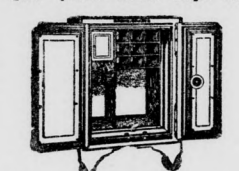
Write Dept. Y.

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

17

SAFES

Full line of fire and burglar proof safes kept in



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

SOAP

Lautz Bros. & Co.
 Acme, 30 bars, 75 lbs. 4 00
 Acme, 25 bars, 75 lbs. 4 00
 Acme, 25 bars, 70 lbs. 3 80
 Acme, 100 cakes 3 00
 Big Master, 100 blocks 4 00
 German Mottled 3 15
 German Mottled, 5 bx 3 15
 German Mottled 10 bx 3 10
 German Mottled 25 bx 3 05
 Marseilles, 100 cakes 6 00
 Marseilles, 100 cks 5c 4 00
 Marseilles, 100 ck toll 4 00
 Marseilles, 1/2 box toll 2 10

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

Tradesman Co.'s Brand
 Black Hawk, one box 2 50
 Black Hawk, five bxs 2 40
 Black Hawk, ten bxs 2 25

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

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

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

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

BUSINESS-WANTS DEPARTMENT

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

BUSINESS CHANCES.

Stores bought, sold and exchanged. If you want to get in or out of business write me. I handle all kinds of business places and real estate. Frank P. Cleveland, 1261 Adams Express Bldg., Chicago, Ill. 386

For Sale—Stock general merchandise, store building and house. Value \$5,500. Population 350. Located near Traverse City. Would exchange for small farm or country stock. Address No. 738, care Tradesman. 738

Merchants! Do you want to sell out? Have an auction. Guarantee you no loss. Address L. H. Gallagher, Auctioneer, 384 Indiana Ave., Toledo, Ohio. 737

For Sale—Racket store in Southern Michigan. \$6,000 stock, good town, 1,000 population. No other racket or bazaar in town. A good opening for a live one. Address No. 736, care Tradesman. 736

For Sale—One of the largest and best paying dry goods businesses in community of 50,000 people, 140 miles from a large city department store. Will sell so that purchaser can make \$20,000 on the start. Largest bright tobacco market in the world. Second manufacturing city in Virginia. Five counties shop here. Go South young man. Write us for particulars. Waddill-Holland Co., Danville, Virginia. 734

For Sale—Variety store, first-class location in a live county seat of 3,000 in dairy district; also manufacturing town; new stock; invoices about \$3,000; must sell on account of health; no trades. Address A. W. Johnson, Oregon, Ill. 733

For Sale—An up-to-date shoe repairing shops in Romeo. Good business. Address J. McFarland, Romeo, Mich. 729

For Sale—A stock of general merchandise, invoicing about \$4,000. Sales about \$25 per day. Reason for selling, sickness. Address No. 728, care Michigan Tradesman. 728

For Sale—Good paying drug store in South Dakota. This is a snap and will pay you to investigate. V. L. Ferguson, Midland, S. D. 727

Will buy, for spot cash, stock clothing, shoes or general stock. Want location. Address Lock Box 143, Station D, St. Joseph, Mo. 680

For Sale—\$2,000 to \$5,000 long established safe and fully solvent general merchandise business in Michigan. Reason, death and age and infirmity of survivor. Full investigation invited. Address No. 725, care Tradesman. 725

My clothing business for sale at invoice. New stock this fall. Good business. Good location. No competition. Can show good business all the fall. Stock must go at once. N. L. Garter, Burr Oak, Mich. 723

We offer for sale, farms and business property in nearly all counties of Michigan and also in other states of the Union. We buy, sell and exchange farms for business property and invite your correspondence. J. E. Thom & Co., 7th Floor Kirby Bldg., Saginaw, Mich. 659

For Sale—A valuable patent on an article in almost general use; reason for selling, patentee unable to manufacture it. Address C. W. Canslee, Box 80, Knoxville, Tenn. 742

For Sale—Store in Upper Peninsula on rich mining company's location. No competition. Accounts positively secured. Stock inventories about \$2,500. No expense. Man and wife can clear \$150 per month. Address No. 705, care Tradesman. 705

For Sale—General store in Northern Michigan, \$2,500 stock, all accounts secured by rich corporation. No competition. Small expenses. A real bargain. Address No. 706, care Tradesman. 706

Merchandise sale conductors.—A. E. Greene Co., Box 266, Lansing. Advertising furnished free. Write for date, terms, etc. 549

Splendid grocery business for sale in Oklahoma town of 4,500. Most up-to-date store in state. Ladies rest room, private office, steam heat, electric light, water, two entrances facing different streets. Stock and fixtures invoice about \$4,000. Strictly cash proposition. No sacrifice. No trades, no agents. Reason for selling, going abroad. Address G. care Tradesman. 758

Dry Goods Man—Experienced buyer and Manager, wishes to invest \$2,000, with services, in established dry goods or general store. Southern Michigan, Northern Indiana or Ohio preferred. Address 760, care Tradesman. 760

Florida Realty—The best investments for 1913. Florida realty, the investor's Eldorado. We have no lands to "boost" but are the investor's confidential agent. We protect you in the best paying investments offered. Southern Investment Bureau, Arcadia, Florida. 757

For Sale—A general stock of hardware, paints and oils, in Grand Rapids, Michigan. Stock is well assorted, no old shelf-worn goods. Tin shop in connection. Will inventory about \$5,000. Best of reasons for selling. Address No. 755, care Tradesman. 755

For Rent—Store suitable for dry goods or general stock. No better store or location in the city. Good opening for dry goods store here now. H. M. Williams, Mason, Mich. 754

For Sale—Good, clean, up-to-date stock of clothing, shoes and gent's furnishings in a good small town surrounded by an excellent farming country. No competition. Will sell stock, house and lot and other real estate holdings for \$5,000 cash. Reason for selling, sickness. Address No. 753, care Tradesman. 753

Will sell for \$400 cash, complete printing outfit, job and large paper presses, new type. Good location. County paper. Snap. C. D. Oviatt, Alden, Mich. 752

Wanted—For cash, stock of general merchandise, clothing or shoes. Address Box 112, Bardolph, Ill. 750

Life-Time Opportunity—General store, fast growing Central Washington town, coming railway center. Fruit, grain, stock, mines, timber tributary. Over \$40,000 cash business last year. Stock can be bought for \$10,000 or less. Bonafide offer. Investigate if you are a live one. F. A. De Vos, Oroville, Wash. 708

For Sale or Exchange—Jewelry and bazaar stock. Also brick building. Address W. A. Burling, Adm., Muir, Mich. 702

For Sale—A good paying candy factory in the best city in Michigan. We have good reasons for selling. Address Mascott, care Tradesman. 699

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 town of 10,000. Will sell stock and business for what it is worth. I am owner. Have good reason for selling. If you mean business, address No. 711, care Tradesman. 711

For Sale—The best clothing and shoe business in State for an investment, \$15,000. In town 2,500 population. Three 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 (2) chair barber shop for sale. H. D. Young, Lock Box 167, Morenci, Mich. 707

For Sale—A desirable stock of dry goods, groceries, shoes. Located in town of 1,400 population, Eastern Michigan. Investment \$6,000. Business good. Address No. 648, care Tradesman. 648

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

Stocks of any kind of merchandise, bought for cash. Address 293 Gratiot Ave., Detroit, Mich. 719

Good opening for first-class vaudette at Muskegon Heights. Enquire of The Suburban, B. Atkins, Prop., or City Drug Store. 717

Clothing, dry goods, men's furnishings, and shoe stocks bought for cash; must be cheap. H. Kauffer, 376 Broadway, Milwaukee, Wis. 653

Owing to ill health, I offer for sale my general stock inventorying about \$18,000. 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 farm for stock of merchandise, I describe, with particulars. Porter Phillips, Manchester, Tenn. 669

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 anywhere in the U. S. or Canada by the auction methods. Best service guaranteed. Speak English and German. For dates and information address The Reedsburg Auction House, Reedsburg, Wis. 675

Safes Opened—W. L. Slocum, safe expert and locksmith. 97 Menree Ave., Grand Rapids, Mich. 194

For Sale—Drug store, Wisconsin, part cash; sales \$10,000 year. Address Sharon Pharmacy, Sharon, Wis. 663

For Sale—Drug stock in Western Michigan. Trade established over ten years. Address No. 696, care Michigan Tradesman. 696

For Sale—A stock of general merchandise, building and fixtures. Invoice about \$6,000. Quickly reduced. Good reasons for selling. Write Lock Box No. 14, Six Lakes, Mich. 694

Imitation Bank Notes—Your advertisement neatly printed on 1,000, \$3.50; express prepaid. Quantities cheaper. Federal Book Co., Washington, D. C. 673

For Sale—Grocery stock, etc. Best location in Traverse City. Fine business and a good thing. Reasons aside from business for wanting to sell. J. B. Boyd, Art., Traverse City, Mich. 726

For Sale—Drug store, fine proposition. Bargain at \$3,500. Cash \$2,500, balance contract. Long lease, fine location. M. A. Jones, Plymouth, Mich. 714

For Sale—Two 100 h. p. Kewanee locomotive type boilers, almost new. 100 h. p. high speed, tandem compound engine. 75 k. w. 250 volt D. C. generator. Newton Engineering Co., Iron Mountain, Mich. 751

Excellent opportunity for a young man to start in business. Will rent space for men's furnishings department in our well-located store, and offer good proposition to right party. State particulars relative to age, experience capital etc. A. Stern & Co. merchant tailors and clothiers, St. Paul, Minn. 249

Roof's advertising service. Catchy plates for retail merchants. One in a town only. Make your own design. Our price scale and specimens on application. One-half cost of others. Most catchy Roof, Albion, Indiana. 748

For Sale—Bazaar stock, with millinery in connection. Established 14 years. In small agricultural town in Northern Michigan. Entire stock will inventory about \$1,000. Will rent or sell building, as desired. Address No. 747, care Tradesman. 747

For Sale—First-class grocery, with \$1,500 stock and good trade. Also two nice two-story houses with three lots and one big barn. Address Geo. Karg, Battle Creek, Mich. 746

Cash will be paid for first-class stock of dry goods or general stock, from \$3,000 to \$6,000 in live town in Michigan with population of 1,000 to 2,000. Amount of business must be shown and price right. Address J. B., care Michigan Tradesman. 743

To Exchange—200 acre farm in Perry Co., Ind., price \$6,500; want stock general merchandise up to \$4,500, balance cash or will take mortgage back on farm. Address J. C. Waggoner, Royal Center, Ind. 764

For Sale—Only drug store in Southern Michigan town. Population 300. Invoice \$1,500. New stock and fixtures. Good living rooms, neat and clean store on railroad. Will sell or rent store. Best of reasons for selling. Address Druggist, care Michigan Tradesman. 762

For Sale—California drug store; old established corner, on the best street and in the best live city in the State. Well stocked, good business, and money maker. Stock and fixtures invoice \$10,000; will sell for \$8,500. A bargain for the right man. Address W. L. Helke, Sacramento, Calif. 761

AUCTIONEERS.

Auctioneer—Stocks of merchandise closed out or reduced anywhere in U. S. or Canada; expert service, satisfaction guaranteed. For terms and date address R. G. Hollman, Harvey, Illinois. 763

Col. W. B. Carpenter, President Missouri Auction School, 14th and Grand Ave., Kansas City, Mo., can convert your stock into cash. Send him \$2 for Fact, Fun & Fiction for Auctioneers, 288 pages, morocco bound. 537

Free—Investing for profit magazine. Send me your name and I will mail you this magazine absolutely free. Before you invest a dollar anywhere, get this magazine. It is worth \$10 a copy to any man who intends to invest \$5 or more per month. Tells you how \$1,000 can grow to \$22,000—how to judge different classes of investments, the real earning power of your money. This magazine six months free if you write to-day. H. L. Barber, Publisher, 433-28, W. Jackson Blvd., Chicago. 515

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

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

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

HELP WANTED.

Wanted—Stock dry goods, clothing or general merchandise for cash. Write particulars. Ralph G. Clement, Colon, Mich. 740

Salesman Wanted—Experienced salesman, with good references, to travel in Iowa and Minnesota with our full line of warm footwear. Address Beatty Felting Co., Mishawaka, Ind. 759

Wanted—An experienced dry goods man to take charge of dry goods department of a general store, live hustling town of 5,000. Address, with references, Henry Stearns, care Edson, Moore & Co., Detroit. 756

Sideline Salesmen—Use your spare time and make \$50 to \$100 per month with our order getting specialty line of whips. Big commission on orders and re-orders. Exclusive territory. Manufacturers, P. O. Box 383, Westfield, Mass. 735

Married man, 37 years old, wants position. Twelve years experience in general store and produce business. Can furnish best of references. Address No. 741, care Tradesman. 741

Salesmen Wanted—To carry on commission, line misses, children's McKay sewed and children's and infants' turn shoes in Western and Northern states. Address Box 1,000, Orwigsburg, Pa. 721

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

Business Wanted—I am looking for a good opening for cash; agents and speculators need not answer; give full particulars in first letter. Address M. Tradesman, Box 1261 Cherry Valley, Illinois. 473

Creating Confidence

Michigan is one of the most responsive markets in the world for your goods. Prosperity has overtaken the people and they are buying.

Tell the people of Michigan about your goods—how they are made and sold and how to recognize them. Tell it to them through a medium in which they have confidence. When they know who you are, and what you offer them, they'll buy.

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

Michigan Tradesman

NEW YORK MARKET.

Special Features of the Grocery and Produce Trade.

New York, Feb. 3.—Spot coffee continues mighty weak. Prices are fairly steady and this is more than could be said a few days ago. If the usual volume of business should spring up, it would remedy matters by reducing stocks, which are now pretty large. In store and afloat there are 2,629,195 bags, against 2,390,837 bags at the same time last year. At the close Rio No. 7 is worth 13½¢ in an invoice way. Mild grade are moving along in the usual channel and not an item of interest can be picked up. Good Cucuta is quoted at 15½¢@16½¢.

Some dealers report improvement in sales of tea and the market generally seems to be in a more cheerful mood. Buyers, however, do not purchase ahead of current requirements and seem entirely content to await future events.

Granulated sugar, 4.30c. There ought to be a good big demand for this article at prevailing rates, as the quotation is lower than for ten years and about 1c lower than a year ago; but the market continues in just about the usual midwinter channel and dealers are not inclined to purchase ahead; nor, probably is the housewife.

Rice has been in fairly good request. The market here and at primary points is firmly held and a good spring trade is looked for with confidence. Good to prime domestic, 5@5½¢.

Stocks of spices are not overabundant and quotations are well sustained, especially those on pepper. Black Singapore, 10¾@10¾¢.

Molasses is quiet and firm, but with only a commonplace demand. Good to prime centrifugal, 35@40c. Syrups are in better request and quotations are steady.

Canned goods are at about the lowest point, so far as demand goes, for months. Neither spots nor futures attract attention and, until the season is further advanced, there seems little likelihood of anything like activity. Prices are steady and that's the redeeming feature.

Butter is well sustained for the top grades. Extra creameries, 36c; firsts, 32@35c; held extras, 32½@33½; imitation creamery, firsts, 24@25; factory, held, 22@23½ for extras and 30@32c for firsts; factory, 20@21½c.

Cheese is quieter and with warmer weather there is likely to be a decline, although as yet this has not been marked, and whole milk is quoted 17¾@18¼c.

The very highest quotation for eggs, even near-by stock, is 31c; best Western, 28@31c. The market is rather firmer, owing to reports of much colder weather. Present prices of good eggs have permitted a freer use of the same by "the millions" and stocks have been pretty closely taken up. For storage the range is from 17½@18c down.

One Way to Better Yourself.

"The real reason for my success, as I now am able to analyze it," says the general manager of a manufacturing plant, who came up through

the ranks, "is an ordinate desire for creative work acquired when I was a young man.

"Even in brain work it's an easy matter not to be creative, not to put real thought and imagination into it—just to do a thing mechanically without thinking. That's the sort of work that breeds mistakes. It's the kind of work that keeps book-keepers from becoming auditors; clerks from becoming floormen and buyers; employes from becoming employers; in short, thoughtless work prevents advancement—breeds failure.

"When I started to work for this concern I was handy boy in the carpenter shop and drew \$4 a week. I was 16 years of age then and had left school in the second year of high school. It was my first full time job. Day in and day out my work was routine, except when I was sent on errands. But I was ambitious. I told my boss that the kind of work I was doing was not the kind I wanted. I asked him for something harder to do. I really wanted more pay, though I asked for more work—the kind where I should need to do some thinking.

"The boss sent me down to the iron working department—where the work was heavier and harder on the hands, and eyes and lungs, but not any less routine—although my pay was raised to \$5.

Put Thought Into the Job.

"That request made a hit with my boss twenty years ago and it never fails to make a strong hit with me now that I am doing some of the bossing around here. That's the logical way to ask for more money.

"Perhaps I should say that a man ought to ask for more responsibility, because every employer is looking for the men who are willing and able to discharge responsibility rather than a big quantity of routine labor. Machines do that better than men. But before any man asks for greater responsibility he must be sure that he is master of the work he has in hand.

"The best way to do that is to put thought into the work, whether or not it is entirely a routine job. Most jobs are routine because the worker makes them so. As soon as a man begins to do things without thinking, his work becomes routine. Of course, some work naturally does not require much thought.

"My job in the iron working department was to punch holes with a power punch press in the irons that came from the forge. Invariably these holes were not true. Three or four men had been fired from my job because the boss thought that the variation in the distance apart of the holes was due to careless work. My work turned out the same way. Here was a chance of thinking. That problem made the work interesting. Time flew along too fast.

"I observed that whenever I ran the risk of punching the iron bars when they had entirely cooled off the distance apart of the holes was absolutely true. Then I tumbled on the fact that heat expands iron. So I reasoned that when I punched the warm bars they contracted a small fraction of an inch

in length after they cooled—enough to account for the variation. I said nothing, but always waited until the bars were cold before punching the holes.

Looks for More Headwork.

"Thereafter the holes were always placed true, and the boss complimented me on my skill. I accepted the compliment, but did not tell the reason. My salary was raised to \$6 a week. I worked on for several months and found myself losing interest in the work, but not until after I had also solved the problem of punching the bars when cold without breaking the steel punch.

"There were no more problems to solve at that work, so I asked for a promotion that required more headwork. He said I was the only boy that had ever done perfect work on that particular job of punching holes, and that he wanted me to stay there. I told him that I could teach any other boy in the shop to do as well as I was then doing.

"The next day I brought in another boy on my own initiative and taught him my job in one day and that night reported at the office for my assignment to more responsible work.

"I was fortunate in having a boss that appreciated thoughtful work. He did not give me a chance to go elsewhere to find work that required a greater exercise of the creative faculty. As soon as I mastered one thing he gave me something harder with more responsibility.

"My best advice to any young man is to insist upon putting thought into his work, and the best way to get that kind of work is to make sure that all possible thought goes into the work at hand." Erwin Ellis.

A Minnesota egg dealer suggests that the time for produce men throughout the states to get busy on getting the legislation needed pertaining to their business is now—not after the legislatures have adjourned. And, besides, it is better that the dealers make themselves felt in legislative affairs than the constructive legislation—much of it seems destructive—along these lines be left to cranks and fanatics or women reformers.

What He Said.

When I am dead you'll find it hard,
Said he,
To find another man
Like me.

What She Said.

What makes you think, as I suppose
You do,
I'd ever want another man
Like you?

The Spirit of Progress.

The greatest asset a business or an individual can have is the Spirit of Progress. Without that all else is largely in vain. With it every good thing is possible.

What is the Spirit of Progress? It is the desire to know what constitutes true success and the willingness to take the patient steps which lead to it; the desire to correct errors, traits and tendencies which retard progress and the willingness to receive new ideas and act upon them; the desire to act from sound motives and the willingness to give up false and temporary success for vital and permanent growth; the eagerness to utilize every wholesome opportunity; the enthusiasm to strive for excellence for its own sake and the energy to push on, pausing only when the victory is won.

With this spirit the growth of a business is inevitable. It is as natural as for a tree to grow.

The world may furnish many opportunities, appreciation will quicken some motives and the onward movement of the world can change some conditions, but that spark of fire—the Spirit of Progress—must come from within, must spring up in a moment of noble resolve and must never be allowed to die, never to waste, never to waver.

Examine into the lives and actions of men who have made the real successes in any wholesome line of activity and you will see how that vital spark made all their achievements possible—and maybe you will find the spark yourself.

Questions.

Is your store both bright and cheerful
Are the windows looking trim?
Are you working for a record
With your salesmen full of vim?

Do you compliment the helper
Who shows he has a head?
When you feel your temper growing
Can you simply smile instead?

Are you prompt in sending statements,
And to see that they are paid?
Do you realize the losses
That delay has to your trade?

The self-made man usually tries to monopolize the spotlight.

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Country store in small village in Kalamazoo county. Good frame building, \$1,200, general stock about \$3,500. Will exchange for real estate (town or country) if not too far away. What have you to offer for a money-making business? Address C. L. M., 447 West Walnut St., Kalamazoo, Mich., and get particulars. 765

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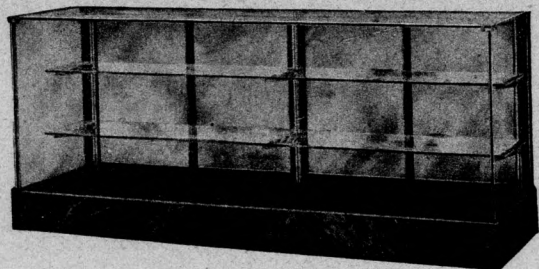
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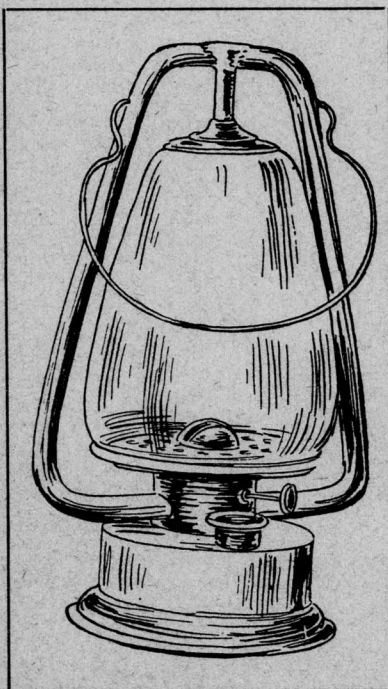


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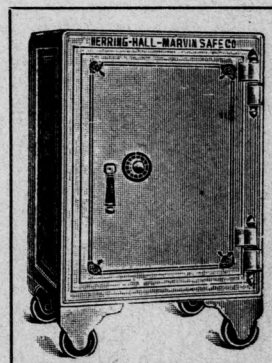
Hang Out a Lantern!

"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

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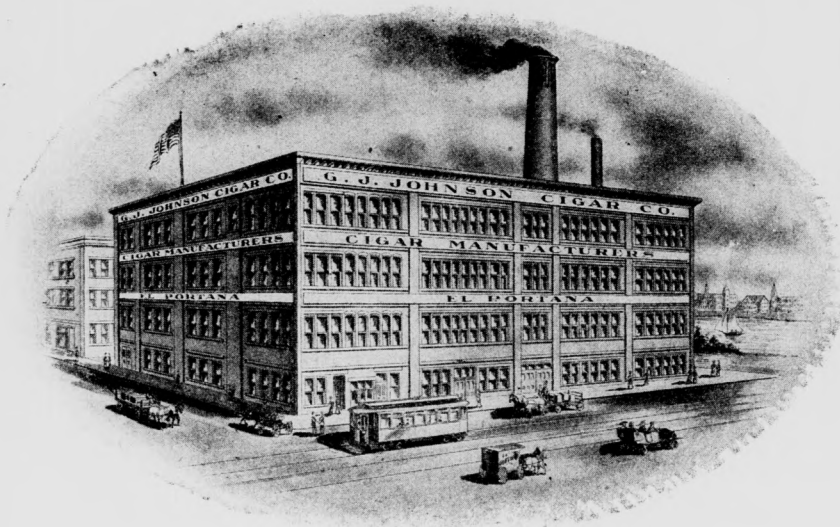
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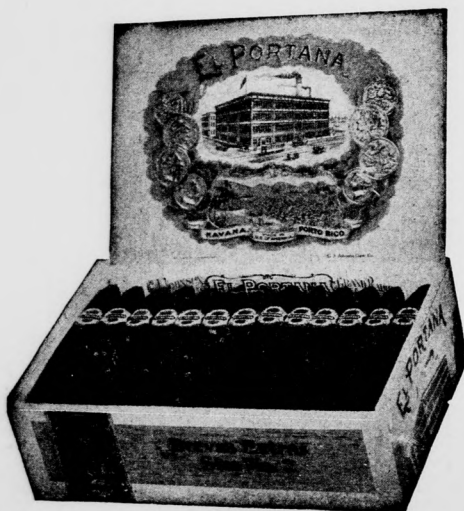
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