

MICHIGAN TRADESMAN

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Thirtieth Year

GRAND RAPIDS, WEDNESDAY, APRIL 16, 1913

Number 1543

THE best possible investment any young man can make is in himself; that is to say, in his own training and development for useful and effective work in the world. The thing to be attained in general is power. The thing in particular is the special training of some kind that enables a man to make expert application of his developed force and ability. If trained capacity has been a valuable asset in the past it becomes the one indispensable asset under the new conditions. *Albert Shaw.*

As You Go Through Life

Don't look for the flaws as you go through life;
And even when you find them,
It is wise and kind to be somewhat blind
And look for the virtue behind them.
For the cloudiest night has a hint of light
Somewhere in the shadows hiding;
It is better by far to hunt for a star,
Than the spots on the sun shining.

The current of life runs ever away
To the bosom of God's great ocean,
Don't set your force 'gainst the river's course
And think to alter its motion.
Don't waste a curse on the universe—
Remember, it lived before you.
Don't butt at the storm with your puny form—
But bend and let it go o'er you.

The world will never adjust itself
To suit your whims to the letter,
Some things must go wrong your whole life long
And the sooner you know it the better.
It is folly to fight with the infinite,
And go under at last in the wrestle,
The wiser man shapes into God's plan
As the water shapes into a vessel.

Ella Wheeler Wilcox.

Nothing is Easy

Nothing at all is easy in life,
Nothing worth while can be done with ease;
A stern brave battle is that of strife,
On the hills of blue or the conquering seas.
Nothing is easy to do that's great
With lofty purpose and art supreme;
Toil and struggle and grief and care—
Nothing in life is a moment's dream!

Nothing worth winning is won with ease,
The goal worth reaching is sacred ground,
And it can't be reached in a gentle walk,
Or a burst of speed and a leap and bound.
The eagle of victory perches high,
And the climbing soul has far to climb,
With death and doubt in the vales below,
And the stars far off on the hills of time!

Nothing one does, if he does it well,
Is easy and simple and quick and light—
The task of life is a difficult task,
To do it well and to do it right.
Nothing comes easy, the strife is hard,
But the thing worth doing—ah, that repays
For the ache and grief and the dust and grime
And the infinite pain of the toiling days.

No one is useless in this world who lightens the burden of it to any one else.

Charles Dickens.

WHEN YOU SEE

THE
SIGN OF  GOOD
CANDY

“DOUBLE A”

Remember it came from

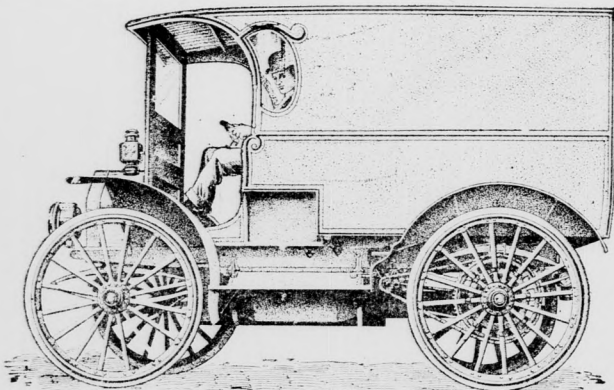
The PUTNAM FACTORY, National Candy Co., Inc.
Grand Rapids, Mich.

WORDEN GROCER COMPANY

THE PROMPT SHIPPERS

Grand Rapids

Kalamazoo



Build a Reputation for Service

Even if it cost you as much to maintain as a horse and wagon equipment of equal capacity, an International Motor Truck would still be a good investment because of the vastly improved service it enables you to give. To be able to satisfy the most exacting customer—to establish a reputation for prompt, obliging service—is worth more to-day than any other business asset. An

INTERNATIONAL MOTOR TRUCK

traveling through the better streets, making deliveries as promptly as the postman delivers the mail, running here, there and everywhere to meet emergencies, is your best helper in building up a reputation for service.

You can have just the body or bodies you want. At a very reasonable cost you can install a modern system of deliveries or light hauling. A responsible company assures you of prompt, courteous attention in case of difficulty or accident. You can depend upon maintaining your schedule in any weather and at all seasons.

Write for a catalogue and full information about this business-developing, business-developed motor truck.

International Harvester Company of America

(Incorporated)
85 Harvester Building Chicago, U S A

BUCK UP

EARLY SPRING RETURNS

from the Retail Grocery Trade show a tremendously increased clientele for “WHITE HOUSE COFFEE”—as the demand for this splendid brand has been spreading from East to West and from North to South in a most unprecedented manner since last Autumn. Dealers are rapidly finding out that it *pays* to handle it—that the *insistent demand by their best customers can not be denied*—that they can *not*, in justice to themselves, omit such a meritorious article from their stock.

You Need
White House Coffee
In Yours

JUDSON GROCER CO.—Grand Rapids, Mich.

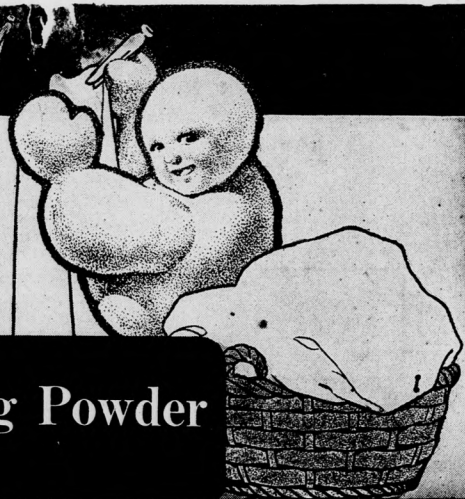
Wholesale Distributors of
DWINELL-WRIGHT COMPANY PRODUCTS

next time

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

Lautz **Snow Boy** Washing Powder

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



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NO WHITE ELEPHANT.

The Association of Commerce in January a year ago sold the Board of Trade building and was glad to accept a loss to get rid of the property. The property cost \$60,000 and about \$15,000 was expended in improving it and remodeling it. Under Association management the gross income from rentals never exceeded \$5,000 a year and as a business enterprise it was not a success. The property was sold for \$50,000 to Wm. H. Anderson, the Association assuming \$7,000 of the \$57,000 bonds still outstanding. Since he became owner of it, Mr. Anderson has expended about \$10,000 in remodeling and alterations and for a new elevator and his rental income will be about \$10,000 a year. The Association of Commerce will occupy the two upper floors of the building for permanent headquarters at a rental of \$3,000 a year. The Western Union Telegraph Co. will occupy the entire second floor, half the first floor and part of the basement at an annual rental of \$4,000 a year. The third floor, half the first floor and part of the basement are still to be rented and these ought to make the total at least \$10,000 and probably more. Under private ownership the rentals have been doubled or better and the net income after the payment of taxes, insurance, janitor service and incidentals, will be 10 per cent. or more on the purchase price, plus what has been expended for the improvements. What the Association of Commerce thought to be a white elephant, worth \$7,000 to get rid of, Mr. Anderson has converted into a nice little gold mine and at no great effort either.

Opening of the Grand Rapids Public Market.

Business on the city market was resumed this week. With little to offer except old vegetables and hot house products on the part of the local growers and of southern grown garden truck, strawberries and the citrus fruits by the commission houses, the opening of the season brought no great rush. But as the season advances and the products

widen in range the market will gain in volume and by the middle of June will be in full tide, the flood to come along in August and September with the grapes and peaches. The prospects for an active season are very good. Conditions on the farm are reported to be very satisfactory. The fruit trees, bushes and vines came through the winter in excellent form and unless late frosts come to blight the hopes of the growers there will be good crops this year and good money in farming. The Grand Rapids market is a wholesale market not necessarily by intention, but through circumstance. The growers bring in their products from a radius of twenty miles around and the buyers meet them at the market. The ultimate consumer is entirely at liberty to buy at producers' prices, but to do so involves getting down before seven in the morning, buying in such quantities as the grower chooses to sell and to tote the stuff home, instead of having it delivered. The conditions are too strenuous for the average consumer and, therefore, the consumer goes to the grocery for his 5 cents worth of green onions and the grocer takes a reasonable profit for his work at distribution. Efforts were made last season to introduce the retail features, but they failed, as might have been expected. The market is a good thing for the city, as it tends to hold the farmer trade as nothing else would. It could be materially improved upon if only the growers would work together in advertising the market and attracting more buyers here. The growers do nothing of this kind, however, and it is luck rather than forethought and intelligent effort that gives the growers their chance to sell. The market might be improved, also, if cold storage facilities were afforded within easy reaching distance, and a further improvement would be trackage where the farm products could be loaded directly into the cars for shipment. The greatest need of the Grand Rapids market, however, is better methods of grading and packing. This applies especially to the fruits, but there is scarcely a product of the farm that could not be put up better and more attractively than has been customary, and with better results. It would probably be impossible to establish standards, but if the growers had some sort of effective organization much might be done to improve the reputation of Grand Rapids as a producing center, and this would naturally lead to the improvement of the market. The buyer under existing conditions must depend upon his own vigilance as his protection against deception and

fraud, while for the good of the market there should be some method of guaranteeing quality, and through organization this would be possible.

Advantage of Motor Truck for Delivery Purposes.

The horse has been used for centuries for hauling and transferring merchandise short distances. Although most every line of commercial enterprise has progressed, this system has remained the same, because no satisfactory substitute has been found that could be economically applied until the coming of the motor truck.

It has been amply demonstrated by hundreds of owners of light delivery trucks of half ton capacity that a truck of this kind has a place with almost every merchant, and is far superior to the horse, both from the standpoint of economy and service. It has proved an excellent substitute to the horse for light hauling and quick delivery in every instance where the merchant has given it a fair trial.

Not only can a motor truck make more deliveries in a given time than a horse-drawn wagon, thus saving time, which is an important feature to the merchant from the service viewpoint, but it also makes deliveries cheaper. It greatly increases the capacity of the driver and helper by covering more ground. A large number of motor trucks are being used by grocers and general merchants in all parts of the country, and a brief account of an Illinois merchant's experience may prove of interest to the prospective purchaser of a truck.

Thomas G. Moore, an Illinois merchant, has used a light delivery truck for over two years. In speaking of the economy and desirability of motor truck for his business, Mr. Moore says: "I kept one of my horse rigs for a few weeks, but soon found that the car would do all the work alone, and for more than two years I have depended entirely upon my motor truck to make my trips to market and deliver all my groceries. My truck has never been overhauled, and I renewed the solid rubber tires for the first time a few months ago. My 14 year old son does most of the driving, and we have done all the repair work necessary without being compelled to take the car to a repair shop. Our total expense on this truck will not equal the amount usually paid for shoes for one horse. The weather does not get too hot or too cold to keep us from using the truck. We delivered our groceries every day last winter; even the worst storms found our truck on the job and going through deep snow."

Experiences like the above are not unusual. In almost every instance merchants who already use motor delivery in all parts of the country continue to say that the purchase of a motor truck increases their business, thus reducing their cost per delivery. Auto delivery service is an evidence of business enterprise which indicates an increased trade. Better service—more business—greater profit go hand in hand with the motor truck delivery system.

Kalamazoo Merchants Support the Fitzgerald Bill.

Kalamazoo, April 14—The agitation started against itinerant merchants who visit Michigan cities and sell merchandise of all kinds without paying a cent of taxes, by members of the merchants' division of the Commercial Club, will doubtless result in the enactment of the Fitzgerald act, now before the Legislature, which provides for a license fee for all such travelers.

Local merchants who are standing behind the bill believe that travelers who come into the cities of the State and carry on business without helping meet the expenses of the city by the payment of taxes, should be made to stand their just share of expense by paying a license fee. They figure that in this way competition can be met without any difficulty and that in the long run the people will be benefited by the act.

A similar bill was passed by the Legislature in 1905, but when the question was brought before the Supreme Court it was decided that the license fee of \$100 per day demanded was exorbitant and for that reason unconstitutional.

Last year Senator Walter Taylor tried to secure the enactment of a similar measure by the Senate, but the act was lost in the shuffle in some manner and failed to come up for vote.

The present bill provides for a small license fee and better regulation and appeals strongly to the members of the Legislature, so there is no reason why the act should not become a law, in the estimation of the local merchants.

Kalamazoo merchants are not adverse to competition of any kind, for they claim that quality considered, they can sell as cheaply as any concerns in existence, but they do claim that the people who come to this city and temporarily rent store buildings or secure rooms at their hotels and move around from one place to another without paying one cent of taxation, should be made to assume their just burden of the expense of the city and State.

CLOVERLAND.

Zephyrs From the Upper Peninsula of Michigan.

April 14—We have right here in Marquette a Dooley of our own who is fully as original and as witty as the inimitable Dooley of the Chicago Record-Herald. His name isn't Finley Dunne, either, but he rejoices in the real name of John Dooley. Many of his witticisms are considered here as clever and original as the other Dooley and he never lacks a crowd of appreciate listeners in his spare time and in his moments of relaxation and diversion from his duties at the custom house. His latest outburst of wisdom and wit is going the rounds at the present time. It is this. "Sure there are only two kinds of aotomabeels on the road this year. Wan is the Foord and the other is can't a Foord."

The postmistress at L'Anse is looking for an assistant to handle the heavily-increased amount of mail, chiefly advertising matter from Chicago and other cities, advertising ladies' furnishing goods addressed to Chas. Kelsey, County Treasurer, who has hitherto been given up as a hopeless old bachelor. Diligent enquiry reveals the fact that ladies' night dresses is the item he is interested in. Nobody here seems to be able to throw the least ray of light on the mystery further than as stated.

Oh, you Sunny Jim! Not a bad sort of a fellow! More sinned against than sinning! But, say, Sunny, please don't spring any more poetry. You and Fred Richter are unquestionably the two worst poets in the State and if there is no other way of stopping you, you both ought to be killed.

Musings—After the election.

Smiling, though vanquished.

Ge, I wish it had been a tie to be settled with a game of smear.

The voters of the Fourth Ward are all right. They did the square thing, but there are a few liars within its boundary lines, too.

It wasn't my opponent who beat me. It was Mike Scully and Martin Delaney. It beats the devil how a fellow's own countrymen will go back on him sometimes.

Our dream of greatness is blasted. We won't be Alderman for "yet a little while."

Pretty close call though—244 to 242—and 20 spoiled ballots, 506 votes in all, but a miss is as bad as a mile.

We didn't raise hail on the recount, either. And now we have bought a corn cob pipe and a fair stock of Charlie Wheeler's favorite brand Handmade, because cigars at "three for" are perfectly ruinous to a man's health anyhow.

Henceforth we will continue to devote all of our energy and efforts to the sale of nails with redoubled activity and will continue to boost Cloverland, the land of opportunity and promise—the land where our lot in life is cast—the land we love and where wife and babies live, and continue to act as correspondent for the

greatest trade paper in the North-west, the Michigan Tradesman.

Watch Cloverland grow!

Ura Donald Laird.

Special Features in the Grocery and Produce Trade.

Special Correspondence.

New York, April 14—Spot coffee, apparently sympathizing with the option market, is dreadfully dull at the moment. Buyers are taking the smallest possible quantities with which to do business and they would certainly be foolish to do otherwise under the present circumstances, with coffee falling with a sickening thud almost every hour on the exchange. Roasters are having an inning now, after so long a time.

In store and afloat there are 2,305,931 bags of Brazilian coffee, against 2,239,154 bags at the same time a year ago. In an invoice way Rio No. 7s are selling at 113¢ and Santos 4s, 133¢@133½¢. Milds are quiet, with good Cucuta still held at 133½¢.

Granulated sugar is in very moderate request. It certainly seems as though the price, 4.15, would send a thrill of activity along the line, but so far it has failed to materialize. Sugar is in more than ample supply all over the world and the public seems likely to profit thereby for some time to come.

Teas are quiet and it is likely that some concessions would be made from quotations recently prevailing, although sellers are especially anxious to part with holdings. The tariff question still excites a little talk.

Rice is firmly sustained and millers in the South still hold for "all they can get" and even more. Buyers seem to think that with large crops in prospect and a possible revision of the tariff, they are justified in taking very small quantities. Good to prime, 5@55½¢.

Spices are steady. This one word covers the whole situation. No change in quotations has been made.

Grocery grades of molasses have been in pretty good request. Foreign grades have arrived in good quantities. Syrups are steady and unchanged.

Canned foods are doing fairly well and it seems quite likely that canned foods week was of material assistance in reducing stocks. Futures are dull and neither buyer nor seller seems to take much interest in the situation. Threes standard tomatoes are quoted at 80c and anything less than this is indicative of "offness" in quality. Futures are firm at 80@82½¢. Corn in the cheap grades seems to be greatly diminished in quality and by the time we have new stock, the market will be well cleaned up. The prevailing figure is about 50c. Peas are quiet and unchanged within a range of 90c@\$1 for average sorts, and rather more than the outside figure named for high grades. Other articles are unchanged.

Butter is steady, with supplies fairly sufficient to meet requirements. Creamery specials, 35½¢; firsts, 34½¢@35c; imitation creamery, 28@29c; process, 29½@30½; factory, 25@26c.

Cheese is steady, but with enlarging supply it would seem as if there must be some decline. Top grade, 17@17¼¢.

Eggs are quiet, and with liberal supplies here and still larger quantities on the way, a lower level may be looked for. Not over 21c can be quoted for best grades and from this the fall is rapid to 16c and 17c.

Quotations on Local Stocks and Bonds.

	Bid.	Asked.
Am. Gas & Elec. Co., Com.	78	81
Am. Gas & Elec. Co., Pfd.	45	47
Am. Light & Tluc. Co., Com.	395	400
Am. Light & Tluc. Co., Pfd.	107	199
*Am. Public Utilities, Com.	60	64
*Am. Public Utilities, Pfd.	73	76
Can. Puget Sound Lbr.	3	3
Cities Service Co., Com.	113	116
Cities Service Co., Pfd.	86	88
*Citizens' Telephone	92	94
Commercial Savings Bank	215	
*Com'wth Pr. Ry. & Lt., Com.	66	68
*Com'wth Pr. Ry. & Lt., Pfd.	88	90
Elec. Bond Deposit, (Pfd.)	73	76
Fourth National Bank	212	
Furniture City Brewing Co.	50	
Globe Knitting Works, Com.	125	135
Globe Knitting Works, Pfd.		100
G. R. Brewing Co.		150
G. R. Nat'l City Ban.	180	181
G. R. Savings Bank	223	225
Kent State Bank	266	
Macey Co., Com.	200	
*Macey Company, Pfd.	95	97
Lincoln Gas & Elec. Co.	28	32
Michigan Sugar Co., Com.		38

Michigan State Tele. Co., Pfd.	100	101½
*National Grocer Co., Pfd.	90	92
Old National Bank	207	
Pacific Gas & Elec. Co., Com.	58	60
Peoples Savings Bank	250	
Tennessee Ry. Lt. & Pr., Com.	20	23
Tennessee Ry. Lt. & Pr., Pfd.	74	76
Utilities Imprvmt. Co., Pfd.	73¾	75
Utilities Imprvmt. Co., Com.	63½	65
*United Light & Ry. Com.	77	78
*United Light & Ry., 1st Pfd.	79	81
*United Light & Ry., 2nd Pfd.		
(old)	75	77
*United Light & Ry., 2nd Pfd.		
(new)	71	73
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 100¾
G. R. Railway Co.	1915	100 101
Kalamazoo Gas Co.	1920	95 100
Saginaw City Gas Co.	1916	99
*Ex-dividend.		
April 16, 1913.		

There are doubtless some self-made men who are not particularly proud of their job. But they are not numerous enough to make the census taker work overtime.

It takes some wisdom sometimes to tell the difference between a man agreeing with you because he thinks as you do, and a man agreeing with you to avoid talk.

M. Piowaty & Sons

Receivers and Shippers of all Kinds of

Fruits and Vegetables

GRAND RAPIDS, MICHIGAN

Branch House: Muskegon, Mich.

Western Michigan's Leading Fruit House

Come in and see us and be convinced

To Fathers and Mothers

The season is again here when boys and girls begin playing in the streets. To avoid possible accidents to your children, we respectfully urge you to call their attention to the dangers and to give them strict instruction to particularly watch out for street cars. The motormen are on the alert, but the children cannot be too careful.

Grand Rapids Railway Company

BENJ. S. HANCHETT
President and General Manager

BANKRUPTCY MATTERS.

Proceedings in Western District of Michigan.

April 9—In the matter of Rebecca A. Grove, bankrupt, formerly at Lyons, the final meeting of creditors was held. The final report and account of Gerrit J. Wissink, trustee, was considered and allowed and a final order of distribution entered. There were not sufficient assets to pay the preferred claims and administration expenses in full, and no dividend was declared for general creditors. No cause to the contrary being shown by creditors it was determined that a favorable certificate as to the bankrupt's discharge be made by the referee.

April 10—In the matter of Leland Hedges Gilleland, bankrupt, of Grand Rapids, the first meeting of creditors was held. No claims were proved, and it appearing that there were no assets over and above the bankrupt's exemptions, an order was made that no trustee be appointed. Unless further proceedings are requested by creditors, the estate will probably be closed within a few weeks.

In the matter of George Brautigam and Henry Brautigam, copartners as Brautigam Brothers, merchants at Kingsley, a petition having been filed by certain of their creditors alleging that such firm was insolvent and such insolvency having been admitted, they were adjudged bankrupt by Judge Sessions and the matter referred to Referee Wicks. An order was made by the referee appointing Ambrose B. Stinson, of Kingsley, as custodian, and the bankrupts were directed to file their schedules of assets and liabilities on or before April 25. Upon receipt of such schedules the first meeting of creditors will be called.

A voluntary petition was filed by John A. Inliss, hardware dealer of Grand Rapids and in the absence of Judge Sessions he was adjudged bankrupt by order of Referee Wicks. Orders were also entered by the referee appointing Leon W. Harrington, of Grand Rapids, as custodian, and calling the first meeting of creditors to be held at his office on April 25, for the purpose of electing a trustee, proving claims, examination of the bankrupt, etc. The following assets were scheduled:

Promissory notes held by creditors as collateral	\$3,500.00
Stock of merchandise	4,000.00
Debts due on open account	2,000.00
The following liabilities are listed:	
Secured Creditors:	
Ross Sth Co., Springfield, real estate mortgage	\$1,300.00
C. M. Northrup, Lakeview, real estate mortgage	400.00
L. P. Sorenson, Lakeview, real estate mortgage	700.00
A. B. Collins, Grand Rapids, land and eqt.	2,480.00
Commercial Savings Bank, Grand Rapids, promissory notes as collateral	800.00
Brown & Seher, Grand Rapids, notes as collateral	678.43
Int. Harvester Co., Jackson, notes as collateral	2,900.00
Banting Machine Co., Toledo, notes as collateral	473.00
Jackson Co., Jackson, notes as collateral	900.00
Eastern Rock Island Plow Co., Rock Island, notes as collateral	451.00
Moore Plow Co., Greenville	400.00
	\$11,462.43

Unsecured Creditors:	
G. H. Behnke, Grand Rapids	\$ 20.75
Butler Windmill Co., Butler	47.25
Bean Spray Pump Co., Springfield	200.00
Willison & Albridge	4.39
R. Hirschel, Chicago	60.88
Wm. Ayers & Son, Philadelphia	407.75
Luckemery & Henry, Cleveland	18.13
Wyard Plow Co., Batavia	38.88
Sherwin-Williams Co., Chicago	200.00
Proudy & Glass, Wayne	100.00
V. L. Nye, Canton	31.74
M. W. Savage, Minneapolis	162.60
Rode Brothers, Liberty	360.00
Associated Mfg. Co., Waterloo	814.00
American Lawn Tool Co., Canton	52.25
Hercules Buggy Co., Ewanville	783.00
Witman & Barnes Co., Chicago	39.00
Flint Wagon Co., Flint	282.13
Cyclone Fence Co., Waukegan	48.80
Carpenter-Udell Co., Grand Rapids	37.06
Merrill & Co., Toledo	94.91
Foster-Stevens & Co., Grand Rapids	17.13
Jas. R. Hill, Concord	32.50
Security Gate Co., Lapeer	13.83
Newton & Haggerty Ladder Co., Ann Arbor	10.82
Lert Shugart, Grand Rapids	8.60
Mrs. J. A. Innis, Grand Rapids, borrowed money	5,300.00
J. Harvey Innis, Grand Rapids, borrowed money	1,000.00
Samuel A. Innis, Hawtrey, borrowed money	1,000.00
Marquette Lumber Co., Grand Rapids	52.00
Cornelius Hoffus, Grand Rapids	51.00
S. E. Crew, Rockford, borrowed money	2,000.00
	\$13,336.80

April 12—A voluntary petition was filed by Charles B. Hill, of Belding, and in the absence of Judge Sessions the order of adjudication was entered by Referee Wicks. The bankrupt's schedules show no assets not claimed as exempt and the calling of the first meeting of creditors was delayed until money for the expenses is advanced by the bankrupt. The following creditors are scheduled:

Just Cross, Bay City	\$ 58.00
Laura L. Browning, Portland	650.00
Samuel Pitt, Orleans	100.00
Greenville State Bank, Greenville	100.00
Chris Liebum, Orleans	85.00
Henry Kelley, Orleans	200.00
Anderson & Savage, Orleans	50.00
E. Rutan, Greenville	200.00
I. S. Morris, Detroit	87.50
T. M. York, Orleans	250.00
T. F. Ireland Co., Belding	20.00
E. Chapple & Co., Belding	145.85

J. M. York, Orleans	57.46
E. W. Little, Belding	80.75
A. E. Dorr & Co., Belding	87.85
Orleans Creamery Co., Orleans	30.00
F. H. Hudson, Belding	158.00
Chris Liebum, Orleans	45.94
A. A. Palmer, Orleans	92.26
O. C. Browning, Portland	50.00
D. K. Black, Greenville	79.40
Wm. F. Sandell, Belding	175.00
Ionia Sentinel Pub. Co., Ionia	5.00
Charles Gould, Greenville	14.00
	\$2,828.81

A voluntary petition was filed by Samuel E. Clarke, a baker of Grand Rapids, and in the absence of Judge Sessions he was adjudged bankrupt by Referee Wicks. Practically all of the assets scheduled by the bankrupt are claimed as exempt and the calling of the first meeting of creditors has been delayed until money is advanced to take care of the expenses. The following assets are scheduled:

Cash on hand	\$ 25.00
Stock in trade	55.00
Household goods	150.00
Two horses	125.00
One wagon, one carriage, sleigh	50.00
Machinery, tools, etc.	75.00
Harness	25.00
Due on open account	43.15
The following creditors are scheduled:	
Worden Grocer Co., Grand Rapids	\$ 8.52
W. F. McLaughlin & Co., Chicago	4.56
A. S. Livermore, Chicago	6.50
Mich. State Tele. Co., Grand Rapids	9.00
Judson Grocer Co., Grand Rapids	212.57
G. R. Paper Co., Grand Rapids	12.45
Sulzberger & Sons Co., Grand Rapids	70.68
Russell Miller Milling Co., Minneapolis	5.00
Wolverine Spice Co., Grand Rapids	41.10
Jennings Manfg. Co., Grand Rapids	2.15
Kent Storage Co., Grand Rapids	13.20
Watson-Higgins Milling Co., Grd Rpd.	79.20
L. & L. Jenison Co., Jenison	74.00
Swift & Company, Grand Rapids	31.33
	\$ 570.26

A voluntary petition was filed by Samuel J. Perry, of Paris township, Kent County, and in the absence of Judge Sessions he was adjudged bankrupt by Referee Wicks. All the assets scheduled by the bankrupt are either claimed as exempt or covered by mortgage and land contract, and the calling of the first meeting of creditors has been delayed until money is advanced to take care of the necessary expenses. The following creditors are scheduled:

City Trust & Savings Bank, Grand Rapids, secured by mortgage on real estate	\$2,500.00
G. R. Savings Bank, Grand Rapids, secured by real estate mortgages	3,200.00
Charles Garfield, Grand Rapids, secured by land contract	2,000.00
Home Fuel Co., Grand Rapids, open account	100.00
Liabilities incurred by endorsements on notes of G. R. Greenhouse Company:	
Fourth Natl. Bank, Grand Rapids	\$3,500.00
G. R. Natl. City Bank, Grand Rapids	3,000.00
G. R. Savings Bank, Grand Rapids	13,250.00
G. R. Ice & Coal Co., Grand Rapids	2,000.00
	\$29,550.00

April 14—In the matter of Fred A. Jones, bankrupt, of Grand Rapids, the first meeting of creditors was held. No claims were proved by creditors and it appearing from the examination of the bankrupt that there were no assets not exempt, an order was made that no trustee be appointed. Unless further proceedings are requested by creditors the estate will probably be closed within a few weeks. In the matter of I. N. Hillard & Son, of Kaleva, certain creditors having filed a petition alleging that such firm is insolvent and such insolvency having been admitted, the order of adjudication was entered by Judge Sessions and the matter referred to Referee Wicks. An order was made by the referee appointing Adrian Oole, of Traverse City, as custodian, and the bankrupts were directed to file schedules of their assets and liabilities on or before April 25. As soon as such schedules are received, the first meeting of creditors will be called.

Board of Commerce Will Entertain Knights of Road.

Bay City, April 14—Traveling men who live in Bay City, represent Bay City firms or "make" Bay City on their routes are to be the guests of the Board of Commerce at a banquet to be held in the Elks' club room on Saturday, April 26, according to an announcement by Secretary Runyan and President Hoyt N. Smart, of the Board of Commerce.

The traveling man has not been able to "get in on" the good things of Bay City simply on account of his business. While he is the best booster for a city once he is filled with city pride, he is usually left out of city affairs on account of his inability to be present at mid-week civic gatherings. Consequently he is left out. The Board of Commerce has long intended to have some sort of an event exclusively for traveling men

and the meeting to be held on Saturday night—a night when almost all the boys are in the city—will be for them exclusively.

Professor F. C. O'Meara will deliver a lecture on "The Science of Business Building," while his colleague, Professor Wilson M. Taylor, will give a second lecture, interlocking with the first, on "How We Analyze a Man." Both of these men are recognized as authorities in the art of salesmanship and are representatives of the largest school of salesmanship in Chicago.

A banquet will be served and special musical features will enlighten the evening's entertainment.

Secretary Runyan of the Board of Commerce is preparing posters to be placed in the hotels of the city inviting every traveling man who happens to be stopping here to attend the session.

Active work on the Alpena end of the Boyne City, Gaylord and Alpena Railway, being built from Boyne City to Alpena, has been resumed under the supervision of L. C. Brennen, superintendent of track construction. From 150 to 200 men are rushing the work. When this piece of track is completed it will be found of great convenience to the boys making the upper end of the State.

The new Grand Trunk bridge across the Saginaw River at Thirteenth street is just being completed. Work on their new \$40,000 depot at Seventh and Saginaw streets is being rushed along with large crews.

The Industrial Works, one of Bay City's largest manufacturing plants, has commenced the erection of new buildings which will more than double the capacity of their present plant. The output of this plant (steam shovels, lifting cranes, etc.) made it possible for the construction of the Panama Canal.

The McKinnon Manufacturing Co. has purchased land and placed contracts for the erection of new buildings to cost upwards of \$100,000.

Bay City still grows.

What about the new addition to the Hotel Wenonah?

We are sorry to report an injury to our worthy Brother, Geo. Lehman. At this writing, however, he is reported improving and he hopes to get back to his work within a week or so.

Many of our brothers have signified their intention of attending the Grand Council meeting to be held in Grand Rapids in June. Bay Council, No. 51, has appointed a Transportation Committee to try and make arrangements with our Saginaw brothers to see about special train service. We trust this will be accomplished. M.

It's Worth It.

It costs a lot to live these days—More than it did of yore; But when you stop to think of it, It's worth a whole lot more.

Once there was a man who never made a mistake. But he never got outside the storybook in which he was an impossible character.

COMING CONVENTIONS TO BE HELD IN MICHIGAN

Michigan State Pharmaceutical Association, Grand Rapids, date not fixed.
Michigan Pharmaceutical Travelers' Association, Grand Rapids, date not fixed.

May
Michigan Association of Commercial Secretaries, Detroit, 2-3.
Michigan State Spiritualistic Association, Grand Rapids, 9-10-11.
National Association of Manufacturers, Detroit, 19, 20 and 21.
Northern Baptist Convention, Detroit, 26-June 7.

Michigan Women's Press Association, Detroit, 27-29.
Grand Encampment of Odd Fellows of Michigan, Detroit, 19-22.
Grand Lodge Degree of Honor, Detroit, 20-21-22.
Columbia Alumni Association, State Professional Photographers' Association, Detroit.

State Homeopathic Medical Society, Detroit.
National District Heating Association, Detroit.
Central Association of Stove Manufacturers, Detroit, 8-11.
Reunion 31st Michigan Volunteer Infantry, Detroit, 17.
Knights of Columbus State Council, Petoskey, 14.

P. H. C. Grand Circle, Saginaw, 21-22.
State Letter Carriers' Association, Saginaw, 30.
Grand Lodge, F. & A. M., Lansing, 24-25-26.

June
Michigan Women's Press Association, Detroit.
Michigan Association of Assistant Postmasters, Grand Rapids.
Grand Council United Commercial Travelers, Grand Rapids, 13-14.
Motion Picture Exhibitors League of Michigan, Detroit, 10-11.

Order of Red Men, Port Huron.
Michigan Association of County Clerks, Marquette, 25-26.
Reformed (Dutch) Church in America, Grand Rapids, 6.
Michigan Evangelical Synod of Michigan, Detroit.
Michigan Association of Master Bakers, Detroit, 3-5.
Tri-State Master Bakers' Association, Detroit, 3-5.
Grand Commandery Knights Templar, Flint, 3-4-5.

July
National Amateur Press Association, Grand Rapids.
Michigan Billposter Association, Detroit.
Lutheran Bund, Grand Rapids.
Association of Probate Judges of Michigan, Grand Rapids, 22-23-24.
Grand Circuit Races, Grand Rapids, 28-31.

Swedish-Finnish Temperance Association of America, Dollar Bay, 31, Aug. 2.
State Golf League, Saginaw, July 31, Aug. 2.

August
Michigan Abstractors' Association, Grand Rapids.
Michigan State Funeral Directors and Embalmers' Association, Grand Rapids, 5-6-7-8.
Michigan State Rural Letter Carriers' Association, Grand Rapids, 5-6-7.
Michigan Association of the National Association of Stationary Engineers, Grand Rapids, 6-7-8.

International Brotherhood of Electrical Workers, Saginaw, 4.
Central States Exhibitors' Association, Grand Rapids, 6-7-8.
Blue Ribbon Races, Detroit, 11-16.
Grand Chapter Royal Arch Masons, Ann Arbor, 18-22.
Michigan Christian Endeavor Union, Grand Rapids, 28-29-30-31.
Special Order of Moose, Detroit.

September
Central German Conference, Grand Rapids.
Mid-West Association of Deaf Mutes, Grand Rapids.
West Michigan State Fair, Grand Rapids, 1-6.
Grand Council Order Star of Bethlehem, Detroit, 2.

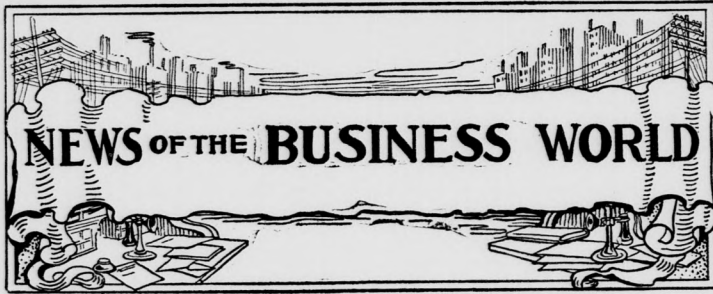
Michigan State Fair, Detroit, 15-20.
Grand Circuit Races, Detroit, 15-20.
Eastman Kodak Exposition, Grand Rapids, Sept. 29, Oct. 4.

October
Grand Lodge Loyal Order of Moose, Ann Arbor.
Michigan State Teachers' Association, Ann Arbor.
Annual Conference on Vocational Guidance, Grand Rapids.
National Association for the Promotion of Industrial Education, Grand Rapids.
Michigan Bee Keepers' Association, Detroit.

November
Michigan Retail Implement and Vehicle Dealers' Association, Grand Rapids.
National Baptist Congress, Grand Rapids.

December
Michigan Knights of the Grip, Grand Rapids.

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.



Movements of Merchants.

Mesick—J. N. Norton has engaged in the jewelry business here.

Saline—J. A. Alber has purchased the building occupied by his bakery.

Vernon—The Vernon Implement Co. has engaged in business here.

Manistee—Henry Ostlund has opened a shoe store at 333 River street.

Midland—Bendall Bros. succeed B. W. Quigley in the shoe business.

Leonidas—Mrs. Frank Botzner has engaged in the millinery business here.

Macatawa—C. M. Camburn has opened his general store for the season.

Old Mission—William Emory has re-opened his grocery store at Bowers Harbor.

Belding—A. H. Charles succeeds Thomas Welch & Son in the shoe business.

Lansing—J. A. Brusselbach succeeds Simpson Bros. in the grocery business.

Charlevoix—Walter Taylor succeeds Arthur Alcock in the grocery business.

Vernon—F. E. Evans has engaged in the grocery and dry goods business here.

Britton—H. H. Temple has been succeeded by W. E. Eldred in the lumber business.

Stockbridge—Lantis & Brownell succeed W. E. Brown in the drug and grocery business.

Wacousta—Myron Garlock has added a line of dry goods to his meat and grocery stock.

Muir—Mrs. Emma Lamb has closed out her stock of bazaar goods and retired from business.

Plainwell—C. B. DePeel, recently of Kalkaska, succeeds E. E. Martin in the meat business.

Battle Creek—J. B. Fogelsong has been succeeded by J. H. Murray in the lumber business.

Port Austin—Fire destroyed the Heath & Butters stock of general merchandise, April 14.

St. Johns—Spaulding & Co. have remodeled their hardware store by putting in a modern front.

Pontiac—Leslie Redmond has opened a jewelry store in the Empire block on North Saginaw street.

Middleton—J. R. Hudson has purchased the J. W. Crismore bankrupt hardware stock at 53c on the dollar.

Lansing—Stephen A. Gauss is building an addition to his bakery which will double the capacity of his plant.

Allegan—D. E. Burgess, dealer in paint, wall paper and furniture, has added a dry goods department to his store.

Fountain—Reek Bros., dealers in hardware, lumber and produce, have purchased the T. H. Snodgrass bazaar stock.

Albion—C. K. Bedient, grocer, is erecting a cement store building on Linden avenue, which he will occupy about May 1.

Uby—Henry Marshall, dealer in general merchandise, was married to Miss Gertrude Bell Ehl at her home in Spencer April 9.

Saginaw—A. A. Ranck has engaged in the baking business at 109 South Jefferson avenue under the style of The Model Bakery.

East Jordan—Fred E. Boosinger lost his store building and stock of general merchandise by fire April 10. Loss, about \$28,000.

Port Huron—D. H. Hunter has sold his grocery stock to George Evans, recently of Lake Odessa, who will continue the business.

Lansing—Albert E. Parsons has sold his grocery stock to Arthur Montague, recently of Brighton, who will continue the business.

Mancelona—F. M. Parmalee, grocer, will erect a brick and cement store building to replace the one recently destroyed by fire.

Allegan—Charles Reynolds has sold his restaurant to J. C. Misener, who will continue the business in connection with his grocery store.

Marquette—The D. M. Mason Co. will open a men's furnishing and shoe store at the corner of Front street and Baraga avenue April 30.

L. B. Burtch & Co. have engaged in the grocery business at Brutus, the Worden Grocer Co. and the Judson Grocer Co. furnishing the stock.

Bay City—The Bay City Oil Co. has been organized with an authorized capital stock of \$100,000, of which \$60,000 has been paid in in property.

Port Austin—Charles Thummell has leased the L. R. Wallace store building and will occupy it with a stock of general merchandise, April 30.

Levering—S. J. Hoar has purchased the C. D. Buys confectionery and grocery stock and will continue the business in connection with his meat market.

Owosso—J. F. Hartle has sold his stock of bazaar goods to Ray and Clarence Kline, who have formed a copartnership and will continue the business.

Leslie—R. L. Shotwell, who conducted a drug store here for nearly forty years, committed suicide in his store, by shooting April 10. Mr. Shotwell suffered from asthma for years and became despondent. He was 81 years of age.

Belding—Belding Bros. are drawing plans for the erection of a modern business block on East Main street. The structure will be of stone and pressed brick.

Saranac—Henry Compton has sold a half interest in his meat stock to Herman Houserman and the business will be continued under the style of Compton & Co.

Detroit—The Schroeder Bros. Hardware Co. has been incorporated with an authorized capital stock of \$50,000, of which \$30,000 has been subscribed and paid in in cash.

Cheboygan—Joseph Cota has purchased the interest of his partner, William Howard, in the stock of second-hand goods of Cota & Howard and will continue the business.

Adrian—B. T. Peavey has sold a half interest in his stock of general merchandise to E. S. Morrison and the business will be continued under the style of B. T. Peavey & Co.

Kalamazoo—F. E. Sherck, who conducts a drug store at 115 South Burdick street, suffered a loss by fire, estimated at about \$15,000, April 12. The loss is covered by insurance.

Allegan—W. A. Miller has sold his interest in the Miller & McLaughlin grocery stock to John W. Sturgis and the business will be continued under the style of Sturgis & McLaughlin.

Detroit—Fire destroyed the plant of the Trojan Laundry Co., at the corner of Woodward and Harper avenues, causing a loss of about \$150,000.

Richmond—Ira J. Lovejoy has sold his stock of groceries, crockery and hardware to William Ream and Jesse Boadway, who have formed a copartnership and will continue the business.

Sunfield—J. P. Haner has traded his store building and grocery stock to P. M. Staybaugh for his 25-acre farm. The business will be continued at the same location by Mr. Staybaugh.

Plainwell—O. B. Brown, recently of Belding, has purchased an interest in the Goss Furniture Co. stock and the business will be continued under the style of the Goss-Brown Furniture Co.

Detroit—The Roland-Stack Co. has engaged in business to deal in ready-to-wear garments, with an authorized capital stock of \$25,000, of which \$18,010 has been subscribed and paid in in cash.

Vermontville—Charles Lentz has sold his interest in the Allen, Eckert & Lentz stock of general merchandise to his partners and the business will be continued under the style of Allen & Eckert.

Owosso—William Feindt has sold his shoe stock to E. W. Hall & Co., dealers in general merchandise, who will continue the business at the same location under the management of Ray Hall.

Vernon—A. M. Aldrich & Co., recently engaged in trade at Falmouth, have purchased the Jones store building and will occupy it with stocks of shoes, dry goods and men's furnishing goods April 19.

Muskegon—P. J. Connell & Co., dealer in masons' supplies, has merged its business into a stock company

under the style of P. J. Connell Co., to build and construct all kinds of cement or concrete structures and to deal in masons' supplies, coal, wood, etc. The company has an authorized capital stock of \$10,000, all of which has been subscribed and paid.

Marquette—Mrs. J. Vanchesting has leased a store building at 108 North Third street, which she will occupy with a stock of women's and children's furnishing goods and ready-to-wear clothing.

Manton—John A. Muche has purchased the interest of his partner, Orlow Thompson, in the furniture and undertaking stock of John A. Muche & Co., and will continue the business under his own name.

Bay City—Edward E. Manassa has purchased the interest of his partner, George L. Wilton, in the book, stationery and wall paper stock of Wilton & Manassa and will continue the business under his own name.

Scottville—Mrs. F. Billington has sold a half interest in her furniture and undertaking stock to Leo G. Swarts and the business will be continued at the same location under the style of Billington & Swarts.

Falmouth—Albert Wilson and Louis Butterworth have formed a copartnership and purchased the Dennis & Aldrich hardware and implement stock and will continue the business in connection with his meat market.

Allegan—The Grange Store celebrated its thirty-seventh anniversary this week. Decorated salad dishes, with "Compliments of the Grange Store and thirty-seventh anniversary" printed on in gold. Hot coffee and rolls were served free each day.

Ludington—Gustav Groening has purchased the interest of Frank Washatka in the clothing and shoe stock of Groening, Washatka & Co. and the business will be continued under the style of G. Groening & Sons. William Reinhart Groening being the other members of the firm. in in property.

Mason—Alleging slander, Elmer Van Buren, meat dealer at Mason and Holt, is suing John Seaman, a Mason tailor, for \$10,000. Both men are well established business men at this place. In the declaration, it is set up that Seaman made unfounded and sensational statements about Van Buren and alleged relations with his sister-in-law. Several prominent Mason and Holt residents are mentioned in the declaration and will be called in to court as witnesses.

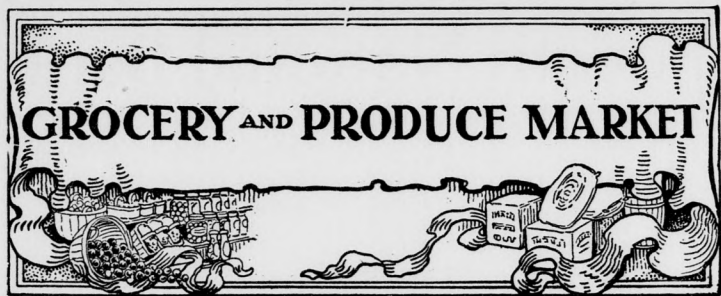
Late Grand Rapids News.

Grand Rapids, April 15—Have you ordered that uniform to be worn at the convention in June? Now don't forget to return the postal card to Fred H. De Graff at once. After May 1 it will be too late.

Mr. and Mrs. Alten are moving to Lansing this week. Mr. Alten, one of our recent members, has secured a new position which necessitates his moving. We wish you success, but please do not take away your membership with No. 131.

W. D. Bosman.

A woman believes what she wants to and a man what he can't help.



The Grocery Market.

Sugar—On account of the strike in the Federal refinery, the N. Y. price on granulated has been increased to 4.20c, although some of the refiners are accepting orders in limited quantities at 4.15c. Of course the tariff uncertainty has its depressing influence, but the House cut is rather well discounted in prevailing prices, especially since it is not believed that the new bill can take effect before the first of July. Refiners are not losing sight of the fact that Cubas can be stored in bond, so that there is no risk involved from that tariff revision, the only question being whether the forced selling of Porto Rico planters carries these sugars sympathetically down. Europe is easier, reflecting the tendency of late on this side, the current month being quoted at 9s 9d, with Javas at 10s 4½d. The approaching end of the Balkan war makes for a decline abroad, since the return of troops to the fields means the cultivation of the crop which would otherwise be neglected in the Southwest of Europe. There is an ample supply of sugar the world over, as the visible indicates, and the crops are likely to be big. Cuba continues to show large receipts and stocks are accumulating on the island. Local refiners are still melting light and have some six weeks' stocks, hence their indifference to offerings of raws. Moreover, the demand for granulated is very disappointing despite the reduction to 4.15c during the week, which is the lowest for years and should prove attractive, though the distributors are inclined to wait for further developments in regard to the tariff. Yet the season of active consumption is approaching, and once confidence is restored as to the future there should be an active movement. For this reason some circles believe that the market has seen its worst and will soon reflect the reasonable tendency.

Tea—There is no perceptible change in the market. Purchases are being made only for immediate wants, with no disposition to speculate. Japans remain firm for the better qualities, while some low grades have been offered at unusually low prices. Ceylons continue firm in all grades, with fair demand. While the new tariff bill seems to be settled, so far as tea is concerned, yet there is a feeling of uncertainty which possibly prevents any special activity in the markets.

Coffee—Rio and Santos have taken another slump during the week, probably as much as ½c per pound. Milds

have also suffered in sympathy. The market seems to be sagging by its own weight, but there is believed to be a speculative cause behind which may put it back again almost as readily as it declined. The demand for coffee is small owing to general distrust of conditions. Java and Mocha are unchanged and quiet. The decline in coffee the first three months of the present year has been of sufficient size, so that it should have the effect of increasing business in the coffee department.

Canned Fruits—Apples are unchanged and dull. California goods are moderately active at ruling prices. Small Eastern staple canned goods are quiet and unchanged. There has been such an increase in the sale of Hawaiian pineapple during the past two years that it would seem advisable for the retailer to buy enough stock at the present time to run him well through the summer as it looks as if there is sure to be a shortage.

Canned Vegetables—Tomatoes are dull and lower. Spot corn is exceedingly cheap, Southern corn being offered in some cases as low as 45c in a large way delivered. It probably cost several cents more to pack last summer. Future corn is dull and unchanged. It is certain that there will be a heavy carry over. Spot and future peas are unchanged and quiet, although future peas are stronger owing to injury of crop prospects by storms and high winds.

Canned Fish—Domestic sardines are showing some life and appear to be in better demand. Imported sardines are scarce and firm.

Dried Fruits—While the demand for most varieties reflects only small current needs of local distributors and the demand for forward shipment is light, the tone of the spot market is steady owing to the comparatively limited supply available for prompt delivery here and on the Coast in the kinds most wanted. The Coast market is generally firmer, particularly on raisins and the larger sizes of prunes. There is a good stock of the former carried over from 1912, but as the California Associated Raisin Co. has secured the control of the bulk of it every effort will be made to market the goods on terms which will represent a fair profit to producers. The control over the coming crop exercised by the million-dollar company promise to keep prices on a profitable basis for producers and consumers, while at the same time putting the fruit up to the latter at a reasonable price. The commercial packers seem to be out of it except

in so far as they follow the lead of the organized growers. Imported raisins, being in light supply, are firm despite the limited demand. Currants are unsettled here and are selling slowly on the basis of quoted prices. Advices just received by cable state that retention heretofore paid in kind will be on a cash basis hereafter. That has had the effect of causing a somewhat easier feeling in the primary market, as it will necessitate larger sales to meet the new requirement. Persian dates are in fair demand, but the enquiry is chiefly for carton goods. A little better demand is noted for Fards in original packages. Figs are quiet and rather easy.

Cheese—The market is gradually working to a lower basis and it is the opinion of everyone that prices will remain on a low basis until along in June. The recent declines have effected the Western and newly made cheese, but New York and Wisconsin make of last October is still holding up well.

Rice—Advices from the South, along the Atlantic Coast, still report dull conditions, though encouragement has taken the place of pressure under the conception that the situation cannot be any worse, and therefore improvement must ultimately prevail. At New Orleans the demand is reported inactive, and there is a general disposition to wait and see how much conditions will improve under the stimulating effect of the recent large operations.

Starch—Muzzy bulk and best bulk and package have advanced 5c per 100.

Syrups and Molasses—The glucose market is very firm, but is still holding at last week's quotations. Corn syrup prices are unchanged and the movement of these goods is of fair size. There is a firm market on cheap grades of molasses, but medium and high grades are only steady. The markets are well cleaned up on both maple sugar and syrup and it is expected that opening prices on the 1913 crop may run somewhat higher than for 1912.

Salt Fish—Cod, hake and haddock are still quiet and steady. The demand for mackerel, as usual at this time of the year, is light, with prices ruling weak. Salmon is about the same as last week.

Provisions—Smoked meats are firm. Both pure and compound lard are unchanged and firm, with a good consumptive demand. Barreled pork, dried beef and canned meats are active and unchanged.

Late Banking News.

The capital stock of the Rochester Savings Bank has been increased from \$25,000 to \$50,000.

The Saranac State Bank has increased its capitalization from \$20,000 to \$30,000.

A private bank to be known as the Farmers' Bank will be opened in Freesoil about May 1 by a number of men from Pinckney, Livingston county. H. R. Geer will be the cashier.

Frank W. Eddy, a director and member of the executive committee

of the Detroit Trust Company, has been elected a Vice-President to succeed the late Georg Peck.

Subject to approval of the stockholders of the Wayne County Savings Bank and the Home Savings Bank, at a meeting to be held April 25, these two big institutions will combine, taking the name of the Wayne County Home Savings Bank with a capital stock of \$2,000,000, a surplus of \$2,000,000 and undivided profits exceeding \$40,000. Julius H. Haass, now President of the Home, will be President of the enlarged Bank, while Charles F. Collins, President of the Wayne County will be chairman of the board of directors. According to the recently published statement of both Banks of April 14, 1913 the combined savings deposits show a total of more than \$23,350,000 and a total of all assets of more than \$30,000,000.

Seepings From the Soo.

Sault Ste. Marie, April 14—G. J. Gopplett, of Milwaukee, representing the H. O. Wilbur Co., Philadelphia, called on the trade here last week and reports good business at the Soo.

The best news here in twenty years was the report of the Michigan Lake Superior Power Co. being settled by the Union Carbide Company practically taking over the Power Co. The business men are very optimistic over the result. The re-organization means much for the development of the city. The power will probably be divided among small factories and will do much toward improving business in general at the Soo.

Wm. Kirkbride, Pickford's leading butcher, is still in the market for a safe. Wonder the safe agents don't get after him.

The traffic between the two Soos is again resumed after a discontinuance of about three weeks. The ferry is making regular trips as scheduled.

The LeSault De Sainte Marie Club gave their last party of the season Thursday night.

J. H. Worden, representing the soap department of Swift & Company, Chicago, is lining up the trade at the Soo this week.

E. Petrimoulx, formerly conducting a meat market at Algonquin, has closed his business and left for the lower part of the State.

W. G. Tapert.

Detroit—The Detroit Elevator Safety Appliance Co. has engaged in business, with an authorized capitalization of \$42,500 common and \$7,500 preferred, all of which has been subscribed, \$1,000 being paid in cash and \$49,000 in property.

The merchant who seeks to live on a higher social plane than his business warrants need not be surprised if his employes imitate his example.

Unless you make up your mind to improve upon last year's work, to break last year's record, there is not the least chance in the world of your doing it.



Deposits a Million Greater Than One Year Ago.

The bank statements published last week, showing conditions at the close of business April 4, are not so favorable as they might be, but they might easily have been much worse and, in reality, are not so very bad when circumstances are considered. The deposits are off a matter of a half million, compared with February 4, but they are a good round million higher up than a year ago. The shrinkage has been in savings and certificates, in commercial and due to banks deposits alike and thus can be attributed not to local but to general causes and conditions. There has been some increase in the loans and discounts, as compared with two months ago, but the tightness of the money market is reflected in the cash and cash items. The ready cash or equivalent on hand shows a shrinkage of \$300,000 as compared with Feb. 4 and reduces the visible supply to 19.62 per cent. of the total deposits, which compares with 20.23 per cent. in February and 23.07 per cent. a year ago. To find anything like a parallel for a similar condition it is necessary to go back to August 22, 1907, when the cash and cash items represented only 18.8 per cent. of the total deposits. Since that low mark the percentage has been as high as 26 per cent., but never below 20 per cent. until the present time. The withdrawal of deposits has been due to several causes. The business men and manufacturers have been putting their money into the usual spring activities. The up-state banks have been pulling down their reserves to meet the financial needs of the small towns, which are not so very different from our own. There has been a heavy withdrawal of funds for investment purposes. The standard railroad and industrial stocks, like United States Steel, New York Central, Lehigh Valley, Baltimore & Ohio, Atchison and many other high grade stocks have been down to bargain levels, and everybody with money or who has been able to borrow has been buying them to put away against the rise that is sure to come as soon as the markets return to the normal. There has been considerable buying also of gilt edged railroad and industrial bonds, which are also down. The specialties which are favored in this market have been bought freely when the money to buy has been available, and this applies especially to American Light and Traction common, which dropped from 440 to 325 and was bought all the way down to a total probably of a couple

of hundred thousand dollars. There has been considerable buying, also, of United Light and Railways, both preferred and common, and of Commonwealth common. The only security that has made a sharp advance from the low levels has been American Light and Traction, which rebounded to 410 and then relapsed to below 395, but as yet there has not been much realizing of profits. In time those who have been buying stock at the low levels will be realizing, and then there will be a handsome profit to show. In the meantime, the local money market is tight and the man who wants to borrow must at most of the banks make a pretty good showing of real need to receive the desired accommodation.

The total savings and certificate deposits shows a shrinkage of \$105,000, as compared with two months ago, and this is interesting from the fact that it is the first statement since 1907 when an increase in these items has not been shown. In 1907 the shrinkage was due to panic conditions, but there is no panic now. On the contrary, there is a good deal of confidence in the country and a lot of optimism just waiting for a chance to manifest itself. Six years ago the money was withdrawn to be hoarded, but now there is every reason to believe that it is being pulled out to be put into investments that will pay better than savings bank interest.

The banks, it is apparent, have been making money. The statements show an increase of \$123,000 in surplus and undivided profits, and in addition there has been a disbursement of \$58,500 in dividends. The increase in the surplus and profits, together with the dividends paid, represents nearly 6 per cent. on the banking capital, which is not bad for two months. Being loaned up to the limit may have its disadvantages for the man who wants to negotiate a loan, but from the viewpoint of the stockholder, this condition has its redeeming features. In justice to the banks it may be added that even if the money market has been tight, the needs of legitimate business have not been neglected or ignored. Deals that have not been urgent have been turned down, but current business has been taken care in much the usual manner. Easier conditions are looked for after May 1, and, in fact, conditions are already said to be better than they were.

The Old National made a gain of

Fourth National Bank

Savings
Deposits

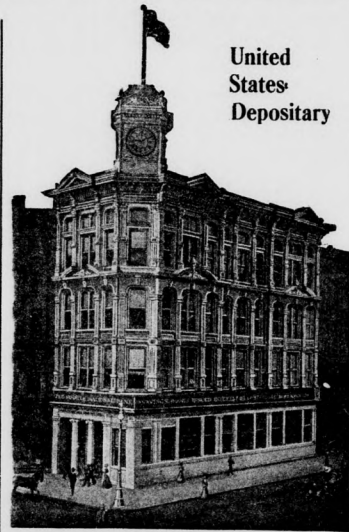
3

Per Cent
Interest Paid
on
Savings
Deposits

Compounded
Semi-Annually

Capital
Stock
\$300,000

United
States
Depository



Commercial
Deposits

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

533-535 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.

6 per cent. in surplus and undivided profits in two months, with no deductions for dividend disbursements, however, and now has within \$18,000 of having 100 per cent., as compared with its capital. The next statement, which will probably come along in June, ought to show the 100 per cent. reached, but the July dividend will pull \$32,000 out of it, and taxes will take probably \$15,000 more and some more building up will be required to put the bank permanently at the coveted point. The Fourth National and the Kent State are also getting comfortably near the 100 per cent. level, but will hardly get there this year.

The new Grand Rapids Trust Company will begin business with Hugh E. Wilson as the active man in charge and with offices on Ottawa avenue, near Monroe, opposite the Peninsular Club, just as soon as the necessary office equipment can be installed. Adolph Brandt will give much attention to the new enterprise, but will retain his position with the Grand Rapids Savings Bank as Vice-President and at the head of the savings and investment department. The staff of the new company has not yet been announced, but it is stated it will be small in numbers and large in efficiency.

the field cultivated by the Bank is purely local.

A crudely executed counterfeit of the \$10 denomination of the Marine National Bank of Buffalo, N. Y., has been discovered by the secret service division of the Treasury Department, and although the counterfeit is so imperfect and so easily detected, the Department has deemed it expedient to send out circular letter No 355 placing the public on guard. The

note is of series 1902; check letter "F." J. W. Lyons, register; Ellis H. Roberts, treasurer; charter number, 6184; bank number, 39148; treasury number, V355370; portrait of McKinley.

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



Three of the banks made new high records in the matter of deposits, in

The Michigan Exchange Private Bank celebrated its third anniversary

Bank Statement.

	April 4	February 4	April 18, '12
Loans and discounts	\$22,455,347.14	\$22,396,205.16	\$20,034,351.48
Bonds and mortgages	8,892,907.97	9,020,381.91	9,003,296.73
Cash and cash items	6,564,394.19	6,868,795.41	7,466,327.63
Surplus and profit	2,401,912.44	2,278,599.50	2,133,939.13
Commercial deposits	11,982,644.62	12,420,187.97	10,744,113.80
Certificates and saving	17,684,862.35	17,789,071.95	16,685,597.23
Due to banks	3,284,510.24	3,461,204.91	4,172,876.43
Total deposits	33,484,495.03	33,953,288.49	32,359,596.09
Per cent. cash of deposit	19.62	20.23	23.07

spite of the general tendency in the other direction. The Fourth reached a total of \$3,752,872 and since the statement was made it is stated this has been further increased to very close to \$4,000,000. The Grand Rapids Savings hit \$3,608,441 and the South Grand Rapids \$529,486. These are new high marks for these banks. The Kent State fell off \$300,000, but even at this is \$575,000 above any other bank in town in its total of \$7,023,468. The postal savings bank deposits show a total of \$29,123.69, a gain of \$2,335 since February 4. The State carries deposits here to a total of \$174,214, compared with \$49,278 two months ago, and the Government deposits, aside from the postal savings, amounts to \$138,492, which is about the same. The Government, State and postal deposits are \$125,000 greater than in February, and this has helped the local financial situation to some extent.

April 8, on which date it had total deposits of \$361,978.61, loans and discounts amounting to \$268,817.65 and real estate mortgages aggregating \$91,150. The showing is considered a good one, considering the fact that

WHEN YOU BUY \$100 BONDS YOU ARE BUYING THE SAME BONDS THAT ANOTHER BUYS WHEN HE INVESTS HIS \$1,000, \$10,000 OR \$100,000.

THIS MEANS THAT THE MAN WHO HAS ONLY A SMALL AMOUNT TO START WITH CAN GRADUALLY ACCUMULATE A FORTUNE WHILE THE MONEY INVESTED EARNS 6%.

IF YOU BUY THE PUBLIC SERVICE CORPORATION \$100 BOND WE OFFER, YOU GET AN UNIMPEACHABLE SECURITY.

NO MATTER WHAT THE MARKET FLUCTUATIONS MAY BE YOUR PRINCIPAL IS SAFE, YOUR INTEREST SURE, AND AT MATURITY YOU GET 100 CENTS ON THE DOLLAR.

TELEPHONE US, CALL ON US, OR WRITE FOR CIRCULAR

KELSEY, BREWER & COMPANY
MICHIGAN TRUST BLDG. GRAND RAPIDS, MICH.

Send for the report of
Price, Waterhouse & Co.

The world-wide known
Public Accountants on

The
National Automatic
Music Company

42-50 Market Ave. N. W.
Grand Rapids, Mich.

It will convince you that this is
the best stock you ever had an opportunity to invest your money in.

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.

FOR INVESTMENT

We recommend the
First Preferred Stock
of

United Light & Railways Co.

Now earning over two and a half times its dividend requirements

At present market yields over 7¼ %

Write for Circular and Map

HOWE, CORRIGAN & CO.

533-535 Michigan Trust Building 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

Charles H. Bender, Vice-President of the Grand Rapids National City, and Charles B. Kelsey Vice-President of the Commercial, were appointed members of the new civil service commission by Mayor Ellis as soon as it became apparent that the civil service amendment to the city charter had carried. Mr. Bender declined the appointment, not that he would not have liked to tackle what is certain to be a difficult job, but because his business engagements would not permit him to give the necessary time to the work. Mr. Kelsey has been so busy with the management of the flood relief work that he has not had time yet to signify his intentions. In making these appointments Mayor Ellis seems to have had the desire to pick good men for the places.



(Unlike any other paper.)

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Entered at the Grand Rapids Postoffice as Second Class Matter.

E. A. STOWE, Editor.

April 16, 1913.

THE GOSPEL OF WORK.

Work is the one controlling impulse and necessity of life. It is the law of action. Its worth and need are demonstrated every hour and its value correspondingly increased. It is the panacea for every ill and represents the great power of existence.

Work is the synonym of prosperity and the other name for success. It stands for the vastness of human progress and the sum total of every achievement. There is nothing human that can succeed without it, and nothing enduring that has not been led by it.

FROM SAVAGERY TO SANITY.

The matter of a sane Fourth of July observance in Grand Rapids this year has already been taken up. The city officials, the Association of Commerce, the Playground Association and various other organizations will co-operate in the movement and this will ensure its success. There will be no lack of patriotism in the observance of the day, but the celebration will be one in which the sacrifice of life, limb and property will be reduced to a minimum. Entertainments for the children will be given in the parks, and there will be music and oratory and possibly fire works under municipal auspices in the evening. The giant fire cracker, the toy pistol and the other instruments of torture and terror of past Fourth's will be forbidden. It will be a quiet day in Grand Rapids. It will be a safe day and sane and Grand Rapids will come out of it the next day without a headache and without crepe on the door. Many, no doubt, will leave town for the day, just as they do on all holidays. They will go to the country or to the resorts or take automobile tours or return to the old home for the day, but this will be merely another method of sanity in the observance of the National natal day. The early start of the sane Fourth movement is commendable, as it gives ample notice to dealers that the sale of dangerous explosives will not be permitted. It also gives notice to the citizens what to expect and gives them plenty of time to make their plans for spending the day in the way they like best.

The sane Fourth is one of the wis-

est movements in recent years and grew out of the growing terror of the annual observance in the old fashioned way. Explosives became so dangerous that the Fourth was a day of carnage and disaster, with an annual casualty list that was as bad as a big battle. So fatal did the day become that public sentiment revolted, and about ten years the agitation began for a change in the celebration methods. The movement at first was of slow growth, but in recent years it has had a rapid development and this year sanity will be the vogue in all the up-to-date cities. The movement has not yet reached the smaller towns, except as it has driven the more dangerous forms of explosives out of the market, but even the smaller towns are taking it up and this year, no doubt, will see many of them in line. Why should the small towns be behind the cities in adopting the ways of wisdom? The dwellers in the small towns value their lives, the lives of their children and their property as highly as do those who live in the cities, and the sane Fourth means a greater degree of safety for them, just as it does to the city man. The motive back of the orthodox Fourth of July celebration of the past has, to a large degree, been that it was a good thing for the town, and every body chipped in to help the thing along. Experience has taught the small town merchants what the city merchants learned long ago, that as a business producer, except for a few lines of trade, the Fourth of July celebration was not what it was cracked up to be. The restaurants, candy dealers, sellers of fireworks, cigars and soft drinks made money, but the dealers in dry goods, clothing, hardware, groceries and similar goods received no benefit. The crowds that come to town come to have fun, not to buy goods. They come to spend their money for frivolities, not for the necessities of life, and legitimate trade is neglected. This is the common experience of business men and they are withdrawing their support for the annual jamboree, which means that the movement for sanity will make more rapid progress in the future than in the past.

THE CALL OF THE LAND.

For three months and a half the Michigan Legislature has been producing a maximum of noise and a minimum of results. The farmer members are beginning to realize, however, that plowing time is at hand. They are beginning to hear the call of the land and the folks at home are telling them that unless they get back on the job soon, another hired man will be needed—and hired men are scarce this spring and are pretty high in their demands as to wages. The legislators are beginning to speed up the law making wheels and during the remainder of the session it may be expected there will be things doing at Lansing, with a new statute dropping out of the hopper every few minutes. Three measures are pending which are of especial in-

terest to business men in the wholesale and jobbing lines, and these measures are of such merit that their enactment should not be difficult. One requires the filing of chattel mortgages and bills of sale with the county clerk in which the business is located, instead of with the township clerk as at present. The proposed change cannot possibly injure any legitimate interest and it will be a safeguard against trickery and fraud by ensuring prompt and reliable information affecting credits. The township clerk in many instances carries his office under his hat, may be far removed from easy communication with the outside world and there are so many of them in Michigan that it is exceedingly difficult to keep track of them all. A chattel mortgage or bill of sale might be on file for weeks and debtors know nothing about it and have no means of protecting their interests. If the law required the filing of such instruments with the county clerk it would ensure action at a regularly-established office where system and method prevail, where the information could be easily reached and which would be a center for the groups of townships in the county. The measure has so much to commend it and so little can be said against it that it is not easy to see where opposition can develop to its enactment if it is properly pushed.

Another measure of importance and which affects the retailer as well as the wholesaler makes it an offense to issue a bank check without the necessary funds on deposit to pay. The bill as presented proposes to give the check signer a certain number of days in which to make good before prosecution can be instituted. This is a safeguard against carelessness or error in book-keeping, which sometimes lead to overdrafts. Giving a check without adequate funds in the bank for the payment of goods is a method of fraud which nearly every business man has been up against in one form or another, and under the present laws there is no way to reach the offender. The pending measure will afford a remedy, and it is a remedy that will never work hardships on the honest man.

The present law requires concerns doing business under other names than those of the proprietors to make a matter of public record the names of those financially responsible who may be back of the enterprise. This law is all right, so far as it goes, but it does not go quite far enough. When once the information is filed that ends it. The concern may change management the next day or those financially responsible may withdraw and the law does not require a record of such changes. A bill pending in the Legislature requires that all changes in partnership and corporation management shall be made a matter of record, as well as the original disclosure. This will enable those who are giving credit to keep up to date as to who the responsible parties may be.

THE BELGIUM STRIKE.

Belgium is in the throes of a strike that is thought will involve most of the industries in that country and a quarter of a million or more workers. The strike is not a labor demonstration, such as we are familiar with in this country, for additional wages, or shorter work hours or for the upholding of union principles. It is a political strike, such as could not possibly occur in this country, and is waged to obtain a greater degree of civil rights for the working classes. Like the strikes in this country, the Belgium outburst has its professional leaders those who hope to further their own ends by promoting the turmoil. For a complete history of the strike it is necessary to go back to early in the last century, nearly a hundred years ago, to the revolution which freed Belgium from Dutch control. This revolution was effected by the Walloons, a French speaking race, and they held control of the government down to 1884. The Flemish or Catholic party, long in the minority, finally regained control through the aid of the clericals, and since 1884 they have been at the head of affairs. The Flemish or Catholic party, realizing its numerical weakness, sought to fortify its hold by the adoption of the plural system of voting. Under this system a citizen over 25 years of age has one vote; a citizen over 25 who owns \$400 worth of real estate or one over 36 who has one or more children and pays a dollar or more in house tax has two votes; graduates of universities, office holders and former office holders have three votes. Voting is compulsory. In the last election 1,711,111 voters turned out, of whom 995,000 had one vote, 395,000 had two and 310,000 had three. Those who had plural votes numbered only 705,000, but they turned in a total of 1,610,000 votes, which of course, trimmed the single vote majority. The system of plural voting has been very unpopular with the masses, because it deprived them of their political rights, and following the last elections, in June a year ago, this dissatisfaction came to a head in a demonstration that was so threatening in its aspects that the government was compelled to resort to extreme measures for its suppression. The agitation for a one man vote system has since been going on, and now the issue is squarely drawn in the strike that involves all of Belgium's industries and in which the entire world is interested. In theory the strike is against the government, instead of against the employers, but the employing classes hold most of the plural votes and the demonstration is to compel the employers to let go of their special privileges. This country has little sympathy for the plural system of voting. It is a system that would not be tolerated here. Whether right or wrong Americans will be on the side of the strikers, and it is certain the struggle will be watched with great interest on this side of the water.

ANOTHER PANIC.

Methods By Which It Can Be Avoided.

The life-blood of modern business is credit—not gold. Credit starts enterprises, moves wheels, builds railroads, wages wars, makes civilization. The modern business world lives, moves and has its being in credit. You tell me, for example, that the banks in New York have two billions of deposits, and someone says, "What a lot of money!" Nothing of the sort. Bank deposits are not money. Bank deposits are on the other side of the ledger. The money in the bank is an asset. The deposits of the bank are its liabilities. Materially, they are nothing on earth but figures on a ledger—a mere memorandum of how much you stand to lose when the bank fails.

Again, you tell me that the banks in this country have issued \$750,000,000 of currency, and again you say, "What a lot of money!" And again I say, "Nothing of the sort!" Take a bank-bill out of your pocket and read it. It says such and such a bank promises to pay bearer \$5 or \$10. That is not money. That is a credit instrument, a promise to pay money. It is secured by the bonds of the United States Government, but they are another form of credit, and what you call money is largely credit, either credit of the Government, or the credit of the bank backed up by the credit of the Government. Gold coin is the only qualified money.

All the stocks and bonds dealt in in all the stock exchanges of the world, all the huge National debts and state debts of the world, all the tremendous international trade balances one way or another, all the bills and accounts receivable on all the ledgers of all the world, and very nearly all of what you call money in the world are only different forms and expressions of this wonderful thing you are dealing in every day called "Credit." To-day the whole civilized world is bound together by invisible ties of mutual interest: through credit. Some time ago Germany and France were on the borders of war over Morocco and the European bankers said, "No, we will not finance a war for such an insignificant country as Morocco,"—and there was no war. Time was when Olaf, of Scandinavia, for example, might swoop down on England, and if successful, gather together all the gold he could and make off home, and be just so much the richer. To-day, if a continental army were to invade England and were to take London, and if they were foolish enough to sack the Bank of England of its gold reserves, the Bank of England being the center-pin of the modern financial system, the merchants and bankers of the country from whence that army came would lose four or five times as much by the shock to the modern financial system of credit as the army could possibly take home in gold coin.

You deal in credit, and to you it

is merely the means by which people buy and buy and pay by and bye. It is a great deal more than that. It is a kind of element in which modern business is done, 95 per cent. of it, and, in some cases, 99 per cent. of it. To you has been given the sanitation of modern business. You are the doctors and physicians of business. You curtail the life-blood of business, or you supply it. You guide it into proper channels; you keep it from going in the wrong direction. It is a noble work, and I am glad to be engaged in something similar myself, because the banks are the hearts from which this life-blood flows.

There is another thing about credit. Did you ever think of what the word means? It comes from the Latin word *credo* (I believe), and every transaction performed by credit involves the belief on the part of one man in the integrity and character of another man. So character, although some of our politicians do not seem to know it, lies at the very foundation of modern business, and no modern business can long endure that is not built on that foundation.

But to come down more particularly to my question, "Financial Reform, or How to Avoid Another Panic."

Andrew Carnegie once said that the American banking system was the worst in the world. After doing business for a good many years as a banker in this country, having formerly done banking business in two other countries, I am pretty nearly ready to agree with Mr. Carnegie. Mark you, he did not say that the banks were the worst in the world. Far from it. I think the American banks on the whole are the best in the world. The banks all over this country, as a rule, are well managed, well managed, and deserve and enjoy the confidence of the communities that they serve. It is the system, or relation of one bank to all the others, that is wrong. Perhaps it would be more correct to say that what is wrong is that there is no system, because the moment we have a financial cloud in the sky of this country, the banks divide up into about twenty-five thousand units incapable of helping any of their neighbors, and equally incapable of getting any assistance from their neighbors.

I do not know how you feel about it, but I feel it is pretty nearly a National disgrace that this great country, blessed by God with the greatest National resources of any country in the world, containing, I believe, the ablest business men in the world, fortified by more gold than is held by any three or four of our competitors combined, I say it is nothing short of a National disgrace that this is the only country in the civilized world that has had panics—(and it has had about half a dozen), causing general suspension of the banks—within the memory of living man.

In 1907, only five short years ago, our good banks were all suspended. I had just started a bank. It was only a few months old. There was

not an asset in that bank that I would have sold for 99¼ cents on the dollar, that is, there was not at that time! I had not had time to get into any mischief. But do you think that made any difference? It made no difference whatever. I had to suspend just the same as the others. Financial streets existed all over the world in 1907. Only in the United States of America was there general suspension on the part of the banks. Our panics are always sharply cut off by our National borders. In 1893 or 1907 I could have taken any of you to several places in this country separated from Canada only by a bridge and at one end of the bridge I could have shown you panic and suspension, at the other end of the bridge confidence and normal conditions. Even our neighbor to the south, Mexico, had no panic.

The question is, how long are you going to stand it? We have, as a Nation, for a long time gone along and done very little about this thing. We have been like the farmer the hole in whose barn roof was never mended, because when it was raining he could not mend it, and when it was dry it did not need mending.

Three years ago this Government appointed what was known as the National Monetary Commission. It was asked to go abroad and to consult with the ablest financial leaders of the various great countries of the world. It came back here and consulted with the ablest financiers in this country, and then it pointed out what there was in those other financial systems, what they had and we lacked, that enabled all other civilized countries to avoid panics, while, in our case, everything we do when there is a cloud in the sky seems only to bring a panic the more surely and swiftly on our heads.

That Commission has come back and has reported. Their statement is just as clear to me as if this country had been the only country for seventy-five years that had been suffering from periodic attacks of smallpox and finding that no other civilized country had those periodic attacks, but used to have them, it had sent a commission of the ablest doctors and asked them to find out why these other countries did not now have periodic attacks of smallpox while we still had them. And these doctors had come back and said: "There is a thing called vaccination that stops periodic attacks of smallpox and we should adopt it." Of course, we would have some drug clerk out in Podunk who would tell us that he knew far more than all the medical doctors of the world, and we would have to listen to him, I suppose. But would he?

We have had such a commission appointed. They have exhausted the subject. Now, does it not become us to listen respectfully to what they have to say on this matter? What do they tell us? They tell us that we lack chiefly four things. I will be as brief as I can, although this is not a subject that one can be as brief on as one would like.

First, they tell us, we lack elasticity in our currency. Those who remember 1907, if you were in the banking business, and had to buy Government bonds at 109, paying \$109 for \$100—getting your \$100 back in due time—you will remember how elastic our currency was! During that period I referred to a few moments ago when Germany and France were at loggerheads, Germany issued over one hundred millions of new currency in a week. We could not do that in a year. And those of you who are not in the banking business remember the "milk-tickets" that the Clearing House Committees issued all over this country in 1907. It requires no words of mine to convince you that this currency of ours, secured as it is by Government bonds, and absolutely good, is also absolutely rigid. It neither expands nor contracts, as the varying needs of commerce require it to do.

Another point is, that a gold dollar, in our currency, never counts for more than a dollar. It does not matter where it is, whether it is in the hands of the Government or in our vaults, it only counts for one dollar.

In Germany, for instance, a gold dollar is the basis for the issuance of three paper dollars, the Reichsbank having to keep 33⅓ per cent. gold reserve against their note liability in exactly the same way as the law compels us bankers to keep a certain gold reserve against our deposit liability. In other words the currency of Germany is one-third gold-secured and two-thirds asset-secured currency.

The second thing that the doctors tell us we need is mobility of reserves. What is it that leads to actual suspension with us? Many different things may lead to panic. But what leads to actual suspension? I will tell you. It is the country banker that causes a panic, and only the country banker. The business man gives us very little trouble. And how does it happen? Let me give you an illustration:

Suppose the First National Bank, of Albany, N. Y., has \$1,000,000 of deposits. The law of this country requires that it must keep a 15 per cent. legal reserve, but of that 15 per cent. three-fifths may be kept in New York to the credit of the First National Bank of Albany with a New York bank, and only two-fifths need be kept in the Albany bank's own safe. So that, in normal times, the First National Bank of Albany has \$60,000 of cash in its safe—6 per cent.—and \$90,000 in the bank at New York. Well, now, something happens in New York. I do not mean that as any slur. There is nothing that can happen big enough anywhere else.

The president of the First National Bank of Albany picks up his paper at the breakfast table and he sees that something has happened in New York. He goes down to the bank and says to his cashier: "Mr. Cashier, how much money do we have in New York this morning?" and the cashier says, "\$90,000," and

the president says: "Of course, I do not want to seem frightened, I do not want to discommode New York, but I would feel a little easier if we had a little more money in the safe. Telegraph for \$20,000." That seems very reasonable. We would all do it, every one of us; we would all act just that way. Now, if the New York bank had \$90,000 of legal tender or gold coin in its safe — marked as the property of the First National Bank of Albany — then it would be very easy to ship \$20,000 out of it; but, as you know, the New York bank has nothing of the sort. It has a credit on its books (merely part of its deposits) to the First National Bank of Albany of \$90,000, against which the law requires it to keep just about \$20,000; so that when that telegram comes in, and the New York bank ships the \$20,000 to Albany, it has parted with all the reserve it has in the world against the deposit of the First National Bank of Albany outside of that bank's own safe, and the New York bank is left with \$70,000 of deposit liability, against which it now holds no reserve. And what happens in Albany happens everywhere. They all act alike.

What caused the actual suspension in Chicago, for example, in 1907? Something happened in New York, and the people all around, in Peoria, Kansas City, Minneapolis, St. Paul, everywhere, wanted to get money out of New York. So what did they do? They sent us in their drafts on New York; they ordered us to send the cash; and in one short week the National banks of Chicago had parted with over half of their legal reserve, and still owed more than they did at the beginning of the week. What could they do? Stand it for another week and then shut up shop? Of course they could not. They did the only thing they could do. They shut up as long as they had something left, and suspended cash payments. And that is the way it always happens. It is the system. I am blaming nobody. I do not blame the president of the First National Bank of Albany, or Peoria. He is acting as I would act and as you would act under the same circumstances.

Then what happens? New York is the only place you can call loans in this country and get them paid promptly; and when they start a thing such as I have been describing, these city banks first notify themselves and try to meet the demand by calling loans. Of course, that makes falling markets, and falling markets make more uneasiness, and panic bursts on our heads before we know where we are.

During November and December, 1912 we had the tightest money we have had since 1907, and in any one of those sixty days if anything had occurred to frighten the people, no matter if it were not a reasonable fright, we could and would have had suspension again.

Now, the third thing these financial doctors tell us that we lack is

liquidity of bank assets. In a country dominated by a great central bank, the other banks have a place to go to and get their short-time paper turned into cash. If that great central banking institution has the power, as most of them do, of issuing as currency its own notes, then the amount of relief that it can give to other banks is almost unlimited. In addition to that, these foreign banks have what they call prime discounts. The bank accepts a draft of its customer, or on its customer for its customer, instead of taking the customer's promise to pay. These bank acceptances then become what are called "prime discounts," and there is a regular market for them in exactly the same way as there is always a market for wheat on the Board of Trade of Chicago. I have seen the day more than once in this country when you could scarcely sell Government bonds, but I have never seen the day when you could not sell a bushel of wheat. There is always a market for wheat at some price on the Board of Trade at Chicago, and there is always a market in these great centers for "prime discounts" at some price. That is a thing totally unknown to American banking.

The fourth thing is the centralization of banking power closely allied to the National Government. Now, you need know very little about finance to appreciate the wonderfully quieting influence the action of a bank closely allied to the National Government has. When that bank acts, panic disappears. Panic is unreasoning fear. Any crowd gathered in any room could have a panic if someone would call "Fire!" although there was no fire, and some of us might get hurt before we could get out.

But fear cannot exist in the minds of the people when their great central bank, to which they have been taught to look up for centuries almost, comes to the rescue of any situation, meaning, as it does to them, that their National Government has come to the rescue.

For example, when Baring Brothers failed in 1890 a thrill went through the whole financial world. In this country we pretty nearly had a panic on account of it. What happened? In twenty-four hours it was announced that the Bank of England had come to the rescue. We learned that the Bank of France was behind the Bank of England. That was enough. People's nerves were quieted. Panic disappeared when that great Bank announced itself as having taken hold of the situation. The Bank of France has several times saved the situation in the same way. Once, when the old Comptoir had a run and two hundred millions were taken out in two days, the Bank of France came to the rescue and panic disappeared. Again when the Union Generale failed, the Bank of France announced that they would take care of the other bank's discounts, and they put the rate down instead of putting it up. Panic disappeared. We have nothing of that sort in this country.

How, then, does this commission propose to meet this situation? They propose to unite all the banks of the country, National and State, in what is to be called the National Reserve Association of the United States. It is to be a great bank of the banks. It is to be owned proportionately by all the banks, state and National, that care to come in and can qualify. Twenty per cent. of their capital is to be put into this institution. It will possibly have three hundred millions of capital. It is to be the fiscal of the Government and hold Government deposits, and it is to hold reserves of the banks. The banks will pool their reserves in that institution. I am not going into the organization of that institution. It is a little intricate, and will probably be so changed before we get it into final shape that it is hardly worth discussing now. The point I want to bring out is the principle that is advocated. They are just as sure, these men who advocate that plan of reserves, that it is a sure cure for panics as the doctors are that vaccination will prevent smallpox.

The first thing to do is to meet the required elasticity of our currency. This great institution is to buy all Government bonds securing the currency of about seven hundred and fifty millions and assume the currency, and, in addition to that, it is to be allowed to issue up to twelve hundred millions, including the seven hundred and fifty millions, so long as it has 50 per cent. legal reserve against it. And from that down to 33⅓ per cent., it is to pay a gradually increasing tax. For every 2½ per cent. decrease of reserve it is to pay 1½ per cent. tax. That, you can see, will at once give the power of expansion to that institution. That means elasticity. Now that expansion is three or four times enough to have taken care of the panic of 1907. How did we take care of the panic of 1907? Chiefly by importing about one hundred millions of gold from the Bank of England. How much gold did we have at the time in this country? About fifteen hundred millions. How much did the Bank of England have that we took one million from? Only one hundred and sixty millions. But they had it all back again in a few weeks. They understand modern system of finance, and by raising the rate of discount they can attract gold from all over the world, in exactly a similar way that a man short of wheat in Chicago would pay more for wheat in Chicago than Minneapolis or Kansas City, and wheat would come to Chicago.

This institution is to have branches. The country is to be divided into districts and in each district it is with the branch in that district that the banks will have to deal. At each of these branches the notes of this institution will be redeemable in gold. That would give the other side elasticity, ready redemption. You again have elasticity, because elasticity means to contract after the pressure has been removed as much as it does

to expand when the pressure is put on. Thus inflation would be prevented, because there would never be more currency out than was required in the channels of commerce.

The second thing to take care of is mobility of reserves. Do you know that among the other blessings of this great country of ours, we are the only country that is blessed with a law that requires us to keep a legal reserve of a certain figure against our deposits? That law of legal reserves is quite ridiculous. There is not a bank in this country that can possibly keep it. We try to keep it. But how can we? For example, if my reserves in Chicago are the legal 25 per cent. this morning, and to-morrow morning I am \$1,000,000 behind at the Clearing House, I have either to use the million and pay the Clearing House, or I have to shut up my shop, one or the other. Of course, I pay the one million to the Clearing House and I go short of reserves for a while. But the law says when I get into that condition, I must stop loaning, must make no new loans until my reserves are made good. If we did, how long would we last? Suppose that I have promised one of my customers a loan of \$100,000 to-day, and he comes in a day or two afterwards and I say: "I am sorry, we were a million dollars short yesterday and we had to run short of our reserves a bit, and the law says I cannot make you that loan, so I cannot do it." He would go out and before he had gone six blocks he would tell six people, and we would last about twenty-four hours. But there is not any bank that would so act. It is like the story of a man who left money to build a hospital. One of the provisions of the will was that there was always to be a bed kept for an emergency, and one day there was a man who was very badly injured and was brought up to the front door of the hospital. Those bringing him were met by the superintendent, who said: "You will have to take him to some other hospital as there is not a bed left." His assistant said: "How about the emergency bed?" The superintendent replied: "Don't you know that that bed must be kept for an emergency in accordance with the will of the late so and so, and cannot, therefore, be used?" That is exactly our position. We are told to keep a certain reserve and we are told not to use it at the very time we need it. We keep it for use, and when the day comes to use it, we must not touch it; but we do touch it.

Scarcely a National bank in the last sixty days, in the central cities, has had its full legal reserve, and the comptroller very wisely says nothing about it, because he is broad-minded, and a sensible fellow.

This institution is to pay no interest on deposits, but we are to keep our reserves there. For example, a bank which needs to keep a million dollars reserves will probably keep \$250,000 or \$300,000 of it, just enough to do business, within their own vaults, and put the seven hundred

and fifty thousand to their credit with that institution. In a short time the deposits of that institution will be enormous. It would make the Bank of England look small. We would have something to be proud of if we established that institution.

How would it meet a situation such as we have been describing? This matter of reserves I have to stick to a moment yet, for I want to make it still clearer for it is the crux of the whole matter. Wherever you find financial trouble in a banking system, it is the matter of reserves almost always. When the system does not work right it is because the reserves are not handled right. Now, at present we are just in the same position as the City of New York would be if each householder in New York were told that as a prevention for fire he was to keep one bucket of water, instead of having a reservoir containing a great amount of water with pipes reaching out with the full force of all the water to reach any place that water is needed. At present all the twenty-five thousand banks in a panic begin to look after their own bucket and try to fill it to overflowing. This institution is going to give us the reservoir. At present, in times of panic you might almost say we have no reserve, because everybody is trying to hold it himself, and trying, according to law, not to use it.

The third thing is liquidity of bank assets. This institution proposes to discount for all the banks, when required, their paper maturing within twenty-eight days, and if more is necessary, the bank can take sixty or ninety-day paper and have it guaranteed by the other banks in the local association and have it discounted also. Here is just the point I want to get into your minds. Suppose we are in a panic and suppose my bank needs a million dollars, and suppose that it has a million dollars of good commercial paper maturing within twenty-eight days; then I take this paper across the street to the branch of the Reserve Association and they discount it at a rate which will be uniform all over the country. Every bank, big or little, will get the same rate. They take that million dollars of paper and discount it, and put the proceeds to my bank's credit. Then, before the day is over, I say, send me half a million in cash, and they send across the half-million in cash. But what is that cash? It is the notes, the promises to pay, of the Reserve Association of the United States; and they can give it to me without touching the reserve. They do not need to take a single dollar out of their reserves to give me my whole million. They give it to me in what you call money and what would be the National money, but it is their own notes. They have simply transferred their debt to me from the ledger to the note form; and that is cash, and it pays my deposits, and it leaves my bank in good shape.

You can see at once that such an institution can do an enormous amount of business along that line

so long as they have 50 per cent. gold or legal tender reserves.

The last thing that is required is a centralization of banking power closely allied to the Government. This institution it is proposed to make the fiscal agent of the Government. In addition to that, it is proposed to put the Comptroller of the Currency and other Government officials on the executive committee, so that we will have an institution very closely allied to the Government. In addition to that, the governor and his two deputies, who will be the men that will chiefly run this great institution, are to be appointed by the President of the United States. Now, you hear it said that there is a "nigger in the fence" somewhere, and we are told it is Wall street trying to control all the money of the country. The truth is, Wall street has control now, and we purpose to move it from Wall street to Washington, from the hands of the private bankers to the hands of all the chartered banks in the country. There is nothing there worth controlling to anyone on Wall street. The amount that may be loaned to each bank is so limited that all must be treated alike. That institution could not lend your biggest private banker in Wall street a single dollar. It would only lend it to its own stockholders, the banks.

You are trusting the banks now, every one of you all over this country. If you cannot trust an institution such as I have briefly outlined, owned by the banks, with a directorate gathered from all over the country and from every line of business, with leading Government officials in it, whom can you trust with the financial interests of this country?

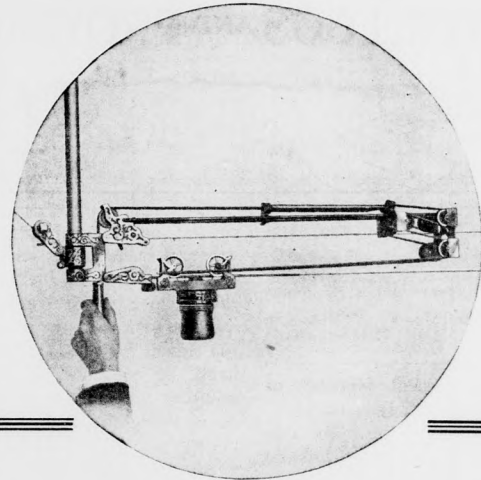
Recently I was in Washington, where I heard the President of the United States; and I heard him say that there was no question that affected more the common people and the poor people of this country than banking and currency reform. He added, it is not a good question to go on the stump with, it is not a good question to collect thousands of votes with, but it is the most important question facing this country to-day.

I also heard Chairman Glass, in a very transparent speech, say to the members of the Chamber of Commerce of the United States: "Gentlemen, I tell you as chairman of the Banking and Currency Committee that if you want this thing you have to ask for it, and you have got to work for it." My hope is that the business men of this country will unite in a sentiment that will say to the politicians: "If you do not understand this thing, as most of you do not, then stand aside and let a real business reform go through, a reform that will put this country on a level with its largest competitors in this great matter of National and international credit."

David R. Forgan.

The best of men are sometimes worsted—and that's no yarn.

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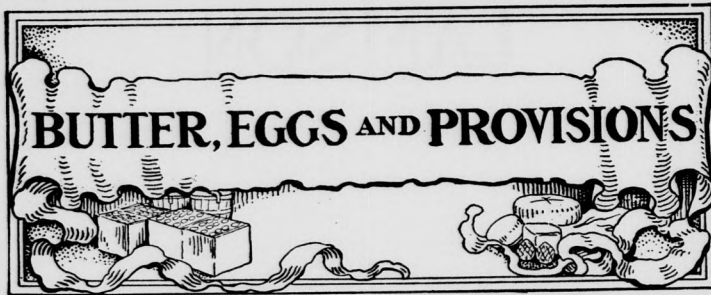
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SERVICE



Michigan Poultry, Butter and Egg Association.

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 Executive Committee—F. A. Johnson, Detroit; E. J. Lee, Midland; D. A. Bentley, Saginaw.

Losses Due to Present Methods of Marketing Eggs.

The farmer is not the only one accountable for the heavy shrinkage in market eggs. Along the course of trade through which eggs pass, there are other handlers commonly known as "middlemen," with whom should be placed much of the responsibility. This is true because of the system which they invariably employ in the purchase of the farmer's eggs. This system is known as the "case count," or "flat rate" system, and consists of paying one common price for all eggs.

The country merchant, who is usually the first to receive the farmer's eggs, is in the habit of receiving weekly or semi-weekly quotations from large egg dealers, and upon these quotations he bases his price. The evil feature of this system is in the fact that no consideration whatever is given to the question of quality. The farmers who are in the habit of supplying the merchant with an attractive lot of clean and strictly fresh eggs receives no more in price than the farmer whose eggs are small, soiled, stale, or part of which are bad and entirely unfit for consumption. The result is that the farmer is in no way induced to properly care for the product upon the farm. There is also held out to unscrupulous producers the temptation to include in the case prepared for the market, eggs that are known to be of questionable quality. Though the merchant to whom such eggs are sold has absolute knowledge, or, at least, well-founded suspicions, that the eggs brought in by the farmer are not fresh as represented, he usually prefers to accept them without making the slightest complaint. The merchant's policy is to cultivate as large a trade as possible in eggs. He knows that by so doing other departments of his business will be proportionately increased. As a result he is strongly tempted to bid high for eggs, seeking to outdo his competitors, knowing that if he chances to lose on the eggs he handles he can very easily make the loss good, simply by inflating proportionately the cost of the miscellaneous articles the farmer desires to purchase or take in trade.

Still another practice of some local merchants is to advertise two

prices; one a cash price, and the other a trade price, usually about 2 cents higher than the cash price. If the farmer is determined to have cash he is forced to be satisfied with the lower price. If, on the other hand, he consents to take groceries or other goods in trade for his eggs, he is represented as being paid the higher price. In reality this higher one is not the real price, but a fictitious one which is set by the merchant for no other purpose than to secure the farmer's trade. Upon the account form rendered by the merchant there may be represented goods to the value of the eggs figured out at the higher price, but at the same time the merchant is often careful to increase the cost of the goods taken in trade equal to the advance given for eggs, or in some other way make up the difference.

Another evil of this "case count," or "flat rate" system, is that the innocent suffer with the guilty. Those farmers who are supplying the markets with strictly fresh eggs, and of first quality in other respects as well, suffer from the low price, caused by the presence of inferior eggs supplied by others who are careless, or perhaps dishonest in their dealings. Commission merchants know what shrinkage to count on at certain seasons of the year, and naturally they pay a price which is sufficiently low to cover at least a portion of that shrinkage. And not only does the unoffending farmer suffer by reason of this present antiquated system of marketing eggs, but the equally innocent consumer is at the same time charged a higher price to assist in covering the shrinkage so-called loss suffered by commission merchants.

The Huckster.

The traveling buyer, commonly known as the huckster, figures very prominently in the egg trade. His custom in some sections is to call at the doors of the farm houses and solicit the purchase of the farmer's eggs. In other sections he will establish himself in some convenient central point—usually a small village in the midst of a good trading section—and announce to the farmers in the community that on a certain day he will receive their eggs. As a rule, there is little or no competition, and needless to say he buys at his own price. From here he passes on to another point, duplicating the practice on the following day. From the standpoint of quality in eggs received by the larger markets, those received from the huckster generally compare very favorably with those com-

ing from other sources. It is the usual practice of the huckster to make regularly weekly collections. Where farmers are in the habit of selling to him regularly, such eggs are fair in quality. But, with this system, the price received by the farmer is usually not so high.

While the huckster, as a rule, makes regular weekly shipments to the larger markets, careless or deliberate holding of eggs is sometimes his practice. In one instance which came under my notice, a large quantity of eggs was left over by a huckster in an ordinary shed for a whole week during the hottest weather experienced in the summer of 1911. His excuse for holding these eggs was that his wagon was overloaded, and that if the eggs were shipped by express or freight, his profit would be too small. However, it is worthy of note that at that particular time the market price for eggs was on the upgrade.

Local Market.

In many small country towns, particularly in districts surrounding large consuming centers, there have been established market places which are utilized by farmers on a set day of each week, for the exclusive purpose of selling poultry, eggs and butter to visiting agents of large produce firms. It is often stated in support of the local market that this system is superior to all others, for the reason that there is keen competition between the buyers, and because of this, high prices rule. But the most superficial investigation will give one well founded suspicions that, as a rule, there is no trace of the avowed competition, but in its stead, an arrangement to pay a certain fixed price. Here, too, all eggs are bought on the "case count" basis.

Though these are the most important methods by which farmers dispose of their eggs, there is still one other that is worthy of notice. A certain proportion of the better and more progressive farmers, in seeking to obtain a higher price for their eggs, pass by one or more middlemen and deal directly with large produce houses, retail stores, or with the final consumer. Such eggs are generally of a higher grade and are acknowledged by those accustomed to receiving them, to be of a better class than eggs marketed in any other way. Candling and Grading Market Eggs.

While by no means all eggs de-

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LIVE DEALERS WRITE

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

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

Quick Shipments Our Pride

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SEEDS WE CARRY A FULL LINE. Can fill all orders PROMPTLY and SATISFACTORILY. 
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Car load lots or less. Write us what you have.

139-141 So. Huron St. **M. O. BAKER & CO.** Toledo, Ohio

We are now located in our own new building adjoining the new municipal wholesale city market

SEEDS Can fill your orders for FIELD SEEDS quickly at right prices.

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livered to the larger markets are candled, there is that portion of the trade, handled by the large produce dealers, which is carefully examined and graded. The process of candling consists simply in the examination of the egg in a dark room before an opening in a shield covering a small incandescent light or coal oil lamp. Before such a light an egg appears comparatively transparent, sufficiently so to enable the expert to determine the extent to which the contents of the egg have evaporated, or the degree to which the egg has deteriorated in quality. This process, of course, is costly, taking considerable time and expert service, adding not only to the cost of eggs to the consumer, but to the reduction of the farmer's receipts.

However, it is fortunate for the general public, at least of large consuming centers where such establishments are operating, that such eggs are to be had, and that they are subjected to such careful examination. In buying candled eggs consumers may feel comparatively sure that the eggs they are purchasing are as represented.

The Town or City Retailer.

On the other hand, there is a portion of the trade which comes from the country storekeeper, the huckster, or the farmer, directly to the retail merchant, which, as a rule, is not candled or graded. Consumers in villages and outlying towns are supplied with this class of ungraded eggs almost entirely. Consequently, they have to assume the entire risk. This practice undoubtedly results in a great curtailment of consumption, and indirectly loss to the industry. To illustrate the truth of this general statement it may be said that the housewife, in buying bad eggs is so disgusted that the next time when eggs are desired, she determines that something more dependable must be bought. The consequence is, fewer eggs are purchased, the price goes down and the reputation of this commodity is seriously injured.

Nor is the retail merchant always free from blame in the matter of selling deteriorated eggs. Often his zeal for business seemingly overcomes his reason and he apparently forgets, or is ignorant of the fact that eggs take on strong odors in a favorable atmosphere, as in a room where kerosene is stored; that they become moldy and musty in damp locations; and that they actually hatch into chickens if placed in a suitable temperature. The merchant is often as much in need of education as the farmer.

Not on Me.

"Excuse me," asked the caller, "but do you practice medicine?"

"Yes," said the doctor.

"Then I must apologize for having intruded. I want somebody who knows his business, I can't let anybody practice on me," said the visitor.

It seems the irony of fate that while the grass widow is in clover the real widow should be in weeds.

Work Along Legislative and Transportation Lines.

At the recent annual convention of the Michigan Poultry, Butter and Egg Association, W. F. Priebe, of Chicago, who is chairman of the Transportation Committee of the National Poultry, Butter and Egg Association, gave a talk on legislative and transportation matters and of what his Committee was doing, as follows:

I have every reason to believe that the railroads attempted to advance the rates on eggs about four years ago, and the only thing which prevented it was the fact that our committee stopped it. We proved to them that most of the damages were due to conditions for which they were responsible. We hear a great deal about our wonderful business and the amount of money our poultry and eggs are worth. The Government says it is about \$700,000,000 and we are apt to get stuck on ourselves. I want to call your attention to other Government statistics showing that in 1912 the losses and waste amounted to nearly \$75,000,000. This waste is the thing which makes us hang our heads in shame because we are all more or less a party to it. It starts from the farm and continues until it reaches the consumer. The National Poultry, Butter & Egg Association is trying to bring about better conditions, to prevent bad legislation and to eliminate as much of that \$75,000,000 waste as possible. Our work has been discouraging, but it has brought out the fact that a great part of this waste is due to ignorance. Railroad men do not realize what their duties are in the way of transportation. Through this discouragement and in coming in contact with these men and knowing their ignorance, our committee conceived the idea that the most effective way to get results is that there should be closer team work between us. In carrying out that idea the Transportation Committee was instructed, at the last convention, to invite the railroads to cooperate with them. We suggested to them that they appoint a committee of three strong men representing three different departments of transportation—operating, traffic and claims. This they did. Dr. Pennington, of the Government, was present at our committee meetings, and we have every reason to believe that the Government will take part. We were given, by Secretary Wilson, the benefit of the research work of Dr. Pennington.

One of our troubles in the egg business is due to poor facilities and poor handling by the railroads. Also our style of egg cases and fillers were adopted about twenty-five years ago, when our chickens and eggs were smaller, and the time has come when something new must be adopted. The present method is slow and cumbersome. If some shipper would invent something which had merit, it would not benefit the trade until the railroads adopted it as a standard case. So we have interested the Government in making certain experiments to find out what is needed and we have every reason to believe that the railroads will cooperate with us. We have just started this work. Two cars are being started from Chicago to-day. A man is going through with them to note everything and we believe the experiment will be beneficial.

Mr. Stevenson, who is chief inspector of one of the trunk lines, has furnished figures indicating that 80 per cent. of the gross revenue was wasted in the payment of claims for damage in transit—damage which he attributed to improper preparation of shipments. I questioned that statement. But, presuming that it is 40 per cent., it would amount to close to \$2,000,000. We should all be interested in wiping this out as much as possible.

At our joint committee meeting in New York February 21, we considered this question of claims. I made the statement that the packers and shippers in the country were very much embarrassed at times, not knowing what was the custom in the different markets as to settlement of claims. I also made the statement that I believed that the dealers in New York had the advantage over the shipper in the country in collecting claims. The country shipper does not have as much consideration. I contend that the basis of settlement in all markets should be the same, no matter where the owner lives. We are working along that line now.

Dr. Pennington was at this New York meeting and she pointed out that the breakage of eggs was on the increase and that there should be a sweeping investigation. The railroads have damage claims to such an extent that it is a question as to whether they can afford to handle the business. They are very much in earnest and are doing all in their power to help us bring about some improvement. Another subject taken up was whether it would be wise or beneficial for shippers, when they offer cars for shipment to make statement as to what kind of eggs they shipped. Motion was made that a uniform certificate to cover this information be drawn up and adopted.

There has also been a complaint made from the railroads regarding claims on live poultry in cases where cars were delayed. Were they to pay all the claims for cars delayed they would pay out considerably more money than their proportion of earnings. It is the custom that unless cars reach their destination before Thursday noon they are held over until the next week. If, when the market goes up, the shipper would turn over the difference in price by reason of this raise, there would be no hardship. But it only works one way—a claim when the market goes down. I contend that some just basis of settlement

should be adopted—a basis that is fair to the railroads. The railroads also accuse shippers of waiting until the last minute before releasing the cars.

The subject of claims on poultry was also discussed. I pointed out the fact that up to a year or two years ago most of the claims for bad order poultry were paid as a matter of policy. The freight solicitors would show the shipper how to make out a claim so it could be collected. The time has come when poultry dressers must either pack their poultry right or be equipped to do it right.

Dr. Pennington was asked a number of questions, among them being, "What do you consider the proper temperature at which poultry should be packed in Iowa or Kansas, and shipped to New York or Boston? What is a safe temperature?" Her answer was: "About 30 to 35 degrees." I don't agree with her because I think that is too low for the reason that in the summer months some of our refrigerator cars are defective. I told her I thought about 38 degrees was better.

All these things are causing us trouble. If we are going to eliminate the wastes we must first eliminate the causes. We must not try to do a thing we can't do. We must do business right. Our object is to improve conditions. While we have as yet accomplished few definite results, we believe our conferences with the railroads will eventually accomplish a great deal, but we must have the co-operation of everybody in the business. We would be glad to receive your suggestions. It is one thing to talk and another thing to work and still another thing to accomplish results.

I would like to have the Association go on record condemning the No. 2 filler, and we are going to ask the same thing of the other state associations. We all know that the No. 2 filler should not be used. Our committee has come to the conclusion that the best way to put them out of business is to make the users pay first class freight instead of second class. That is a difficult thing to do. It takes a wise man to know what a No. 2 filler is. We are trying to get the filler manufacturers to imprint on all their goods what they are—No. 1 or No. 2—and I would like to have this Association pass resolutions deploring the use of the No. 2 fillers and asking filler manufacturers to imprint their fillers to show what they are. This would make the matter of inspection easy. If you know of any shippers who use the fillers and will notify me who they are I will do what I can to discourage their use.

One thing more. You all know that the minimum of a carload has been raised from 10,000 to 15,000 pounds. We made an appeal to the Interstate Commerce Commission, and they said it was too late. Some think it is a benefit and others not, but I am inclined to think that the majority do not favor it.

C. O. D. Feature With Parcel Post.

The most interesting development of parcel post for this month is the official announcement that beginning with July 1 parcel post will have a C. O. D. feature.

If you will pay a fee of 10 cents extra when you send a parcel post package the post-master at the other end will collect for you whatever you want to charge for the package and have the money sent back to you in the shape of a money order.

When you send a package of this kind a tag will be attached to it. This tag at the office automatically operates as an application for a money order.

Better laugh at people's jokes; you may have occasion to spring one yourself some day.

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Established 1862
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Established 1873

Liberal shipments of Live Poultry wanted, and good prices are being obtained. Fresh eggs more plenty and selling lively at lower 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.

The Vinkemulder Company
JOBBER AND SHIPPERS OF EVERYTHING IN
FRUITS AND PRODUCE
Grand Rapids, Mich.



Big Demand for Long-Point Collars.

The shirt and collar manufacturers of Troy are not doing very much business just at present, with their spring season practically over and their fall selling not yet begun. There seems to be nothing whatever remarkable about the volume of business they have done for this spring. Traveling shirt salesmen are now leaving for their respective territories and by the middle of this month the wholesale fall season ought to be well under way in most sections.

All of the collar manufacturers in Troy report a fairly big demand for the long-point style of collar for spring and summer wear. This model is expected to be one of the most popular of the season in nearly all parts of the country, and several makers are featuring it as their leading spring and summer style. Some of these collars are made with points as deep as four inches and they have been sold to even the conservative class of trade. There are very strong indications of a continued demand for the cutaway models this spring, too, particularly in the larger cities of the East. These two styles, the deep-point and the cutaway, unless the sales records of all the big manufacturers go for naught, will be very prominent among the best sellers for the warm weather season.

There has been considerable decline in the demand for soft collars this year as compared to that of a year ago. Only one manufacturer could be found in the Troy market who has sold more soft collars this season than he had at a corresponding date last year, and he happens to be a manufacturer who was not making soft collars at all a year ago. Some manufacturers now realize that they introduced their laundered madras collars in the popular cutaway styles a little too late this winter, and admit that they could have sold a great many more if they had had them earlier.

Uncertain though such things are, there are some manufacturers in Troy who express the belief that the shirt and collar industry is going to be satisfactorily taken care of in the forthcoming revision of the tariff. The situation, as one manufacturer explains it, is that the consumer has shown that he does not want collars cheaper than two-for-a-quarter, and that if the tariff is materially reduced, foreign countries will send collars here to retail at three-for-a-quarter, with which the domestic manufacturers cannot compete, but that the home industry will not be seriously affect-

ed, because the consumer will continue to buy the two-for-a-quarter quality.

Some authorities declare that in the matter of laundry work Troy has an advantage over any other collar manufacturing center in the world. Japan has a reputation of producing collars cheaper than any other country, while Germany is said to rank first in the matter of quality. It is not believed that the laundry and finish of the English collars will be found particularly desirable in this country. These are some of the subjects that American collar manufacturers talk about whenever the tariff is mentioned, and now that the new President and his Cabinet have been formally installed, the collar manufacturers will soon know what's to be done.—Apparel Gazette.

English Models With Us This Season.

It is somewhat early at this time to say, with any degree of certainty, what the character of the demand from retailers for fall will be. While practically all salesmen are out, or are about to start for their respective territories, those who have actually arrived at their districts and commenced to sell merchandise have hardly had time to get the returns to their houses. It might also be said that buyers have not seemed very anxious to look at merchandise, owing to Easter, which, coming early, placed their stocks in a condition which required a thorough going-over before placing additional orders. The disposition to put off looking at lines, which characterized the operations of the first week on the road, is not taken to indicate that this condition will continue throughout the season. On the contrary, it is believed that the early Easter gave merchants a better basis for calculation and most houses, as well as the men representing them, anticipate a real interest in fall lines, notwithstanding the fact that certain disturbing elements still exist, such as impending tariff changes and the still slightly unsettled labor conditions.

In the latter respect it may be said that the atmosphere has cleared wonderfully during the past three weeks and unless some unlooked for conditions arise in the labor situation everything is expected to be peaceful and tranquil for a while. On the subject of labor, however, it might be noted that there is a scarcity in some markets, as the result of the disturbance of the past few months. In the leading Western market a somewhat congested state exists.

Retailers are clamoring for merchandise and growing impatient over their failure to get the desired quantity early enough to suit them. Inside shops are operating at their fullest capacity and contract shops are now also running at high speed. Cities whose operations have been interrupted are bidding for the output of the Western market, offering a better price than certain shops are accustomed to getting. This has resulted in sapping the labor supply to an extent that interferes with operations of inside shops and contractors who operate every season for the regular clothing houses in the market. The foregoing conditions and the general state of the market during the past few weeks have all resorted in a shortage which is believed will bring about a greatly increased volume of business for early fall delivery. The staple character of merchandise that will be offered retailers will probably also contribute to this volume because of the absence of any great element of risk.

Aside from the foregoing conditions, there are few developments of consequence in the market, which may be said to be slowly re-adjusting itself. Deliveries to retailers have improved over last month, although there is still an urgent call for merchandise. Of the styles, it is said that the West and the Middle West this season are looking with greater favor than ever upon the English models. As one well-known buyer expressed it, "They have been coming for some time; this season they are here." Little doubt remains as to the supremacy of woolsens.—Apparel Gazette.

What Bob Ingersoll Said.

I do not believe in the government of the lash. If any of you ever expects to whip your children again, I want you to have a photograph taken of yourself when you are in the act, with your face red with vulgar anger, and the face of the little child, with eyes swimming in tears and the little chin dimpled with fear, like a piece of water struck by a sudden wind. Have the picture taken. If that little child should die, I cannot think of a sweeter way to spend an autumn afternoon than to go out to the cemetery, when the maples are clad in tender gold, and little scarlet runners are coming, like poems of regret, from the sad heart of the earth—and sit down upon the grave and look at that photograph, and think of the flesh, now dust, that you beat. I tell you it is wrong; it is no way to raise children! Make your home happy. Be honest with them. Divide fairly with them in everything.

No man is stronger than his weakest habit.

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

Spring Lines For 1913 Now Ready



Hats, Caps Straw Goods

G. H. Gates & Co.
Detroit

Write for Catalogue

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

What Some Michigan Cities Are Doing.

Written for the Tradesman.

James Grant was chosen without opposition as President of the Kalamazoo Commercial Club.

A. J. Hager has been re-elected President of the Improvement Club of Bellevue.

The Saginaw Board of Trade will hold its annual election May 5. W. S. Linton is the nominee for President.

The Great Western Mat Co. is a new concern at Muskegon, having taken over the mat making business of the Brunswick-Balke-Collender Co.

Owosso will have a Carnegie library, having accepted the offer of funds amounting to \$20,000 for this purpose. The site will be at Main and Shiawassee streets.

The Richardson Silk Co., of Belding, has completed a new power house.

Ann Arbor is being helped along industrial lines by the Civic Improvement Association. New concerns have been established there and old ones revived.

The Northeastern Michigan Development Bureau, at a recent meeting held in Bay City, voted to exhibit the products of that section of the State in Illinois, Indiana and Ohio. The display is being continued in the Michigan Central station, Detroit, and is attracting much attention.

The Ann Arbor Civic Improvement Association has appointed a chairman of the fly swatting campaign that will be put on this summer and will work hand in hand with the health department of the city. The proper disposal of manure piles and street sweepings will be looked after and the fly family nipped in the bud by assailing the breeding places.

Muskegon is planning a new lake front park near the union station, with frontage on the water of 500 feet. The park will include baseball diamond, tennis courts and picnic grounds and the city engineer places the cost of the improvement at \$35,000.

The Casnovia Improvement Association has completed its organization and there is a membership campaign on, with L. O. Armstrong and J. E. Humphreys as leaders of the respective sides.

Real estate dealers of Bay City will co-operate with the Civic League in endeavoring to beautify the city and to transform ugly places into flower and vegetable gardens, thus cutting the high cost of living. No rental is charged for vacant lots used for gardening purposes.

City laborers in all departments at Kalamazoo have been granted shorter hours and more pay, the new schedule being 25 cents an hour for an eight-hour day, while the former remuneration was 22½ cents for nine hours. Teamsters will be paid \$4.50 for eight hours.

Muskegon plans to widen Flint avenue, the city's eastern boundary at Lakeside, from 66 feet to 100 feet,

making a boulevard along the city line to McGraft park.

The State Bacteriologist has advised St. Joseph people to boil the water for drinking purposes.

Owosso's new curfew ordinance is now in effect and youngsters scamper home at 9 o'clock.

The erection of potato warehouses at Vanderbilt and Logan, in Otsego county, has stimulated potato growing in that section, and shipments from Vanderbilt so far this season have reached 60,000 bushels.

Fred A. Diggins and the estate of W. W. Cummer have presented Cadillac with a tract of thirty-one acres, known as Sandpipe hill, for park purposes. It is elevated and commands a beautiful view of the lakes and surrounding country. It has been christened the Cummer-Diggins park.

The Benzonia-Beulah Improvement Association is boosting that section of country. A creamery is talked of, a brick plant, a pickling station and other industries.

Eaton Rapids has a Commercial Club to help the town. New industries will be welcomed, though the city has wisely decided not to offer cash bonuses. Suitable hitching places for farmers coming to town to trade will be provided and in many other ways the club plans to boost the Island city.

The Otsego Commercial Club is trying to secure connections for that town with the Grand Rapids-Kalamazoo electric road, and at a recent meeting Bruce Babcock, chairman of the Transportation Committee, reported that of our ninety-three business and professional men of Otsego ninety were favorable and had signed the petition.

Holland has bought 863 street signs at a cost of 22 cents each.

The engine room of the new Arthur Hill Trade School, at Saginaw, will soon be completed and is a model of its kind and equipped with the most modern machinery.

The Compensation and Accident Prevention Conference, made up of factory managers, insurance men and others, has been formed at Lansing to study the State compensation law, the prevention of accidents and the general welfare of workingmen. Monthly meetings will be held, with addresses by safety experts of Detroit, Chicago, New York and other cities.

Battle Creek is headquarters of the Overland Walking Club and the "hiking center" of Southern Michigan. Many trips have been planned for the spring and summer and later the Club will take a trip of 1,400 miles to Florida, consuming two months' time.

The further dumping of ashes and refuses in the streets of Flint has been stopped by the authorities.

Flint has chosen a chemist for its new filtration plant, paying him \$1,200 a year.

Three Rivers will engage to lay out plans for development of the city park system. The city has many natural advantages and is bound to

be one of the prettiest places in Michigan.

A kraut factory is being built at Coldwater by the Coldwater Packing Co. Almond Griffen.

Doings in the Buckeye State.
Written for the Tradesman.

The City Council of Dayton has adopted a resolution asking that the Federal Government provide funds for flood prevention measures. The Great Miami River is a navigable stream in the control of the Federal authorities, whose duty includes the examining of all plans for bridges and to prevent the channel from private encroachments. Dayton charges the Government with failure to perform its obligations in respect to inspection and supervision of this waterway and with direct responsibility for the great calamity from which the city is slowly recovering, causing great loss of life and a monetary loss of more than a hundred million dollars. Congress is petitioned to provide funds for cutting a new channel for the river, placing the city beyond the liability of another similar disaster.

Heads of credit agencies have assured Dayton business men of financial support to the limit and Dayton members of the bar will assist in discouraging bankruptcy action. Transient traders are prohibited from doing business there, to protect merchants from the competition of "fly-by-night" traders.

Grocers of Columbus have been very liberal in helping out the sixty West Side retail dealers of Columbus who lost their stocks in the flood. Twenty per cent. of all the sales made on one day were devoted to them, city salesmen and clerks donated one day's pay to the fund and money was also raised by concerts and in other ways.

Canton manufacturers whose water bills have been multiplied by the installation of meters are up in arms. City officials say that the burden is now placed where it belongs—upon the manufacturer and not on the small consumer.

The Cedar Moss Co. will build a new factory at Wooster.

The City Council and Board of Education of Canton will support the Parks and Playgrounds Association of that city.

The Perfection Spring Co., of Cleveland, will build a large plant at Toledo, employing 800 men.

Do It Now.

If you have hard work to do,
Do it now.
To-day the skies are clear and blue,
To-morrow clouds may come in view.
Yesterday is not for you;
Do it now.

If you have a song to sing,
Sing it now.
Let the notes of gladness ring
Clear as song of bird in spring,
Let every day some music bring;
Sing it now.

If you have kind words to say,
Say them now.
To-morrow may not come your way,
Do a kindness while you may,
Loved ones will not always stay;
Say them now.

If you have a smile to show,
Show it now.
Make hearts happy, roses grow,
Let the friends around you know
The love you have before they go;
Show it now.
Charles R. Skinner.

Planting Season.

Plant a sunrise and grow a morning glory.
Plant some sheep and grow phlox.
Plant the Stars and Stripes and grow flags.
Plant the king of beasts and grow dandelions.
Plant a kiss and grow tulips.
Plant grief and grow weeping willows.
Plant a bag of flour and grow dusty millers.

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

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

OFFICE OUTFITTERS
LOOSE LEAF SPECIALISTS

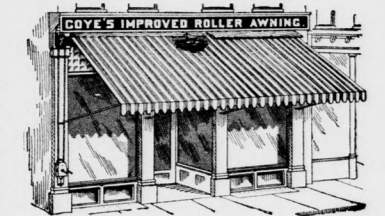
The Tisch-Hine Co.

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

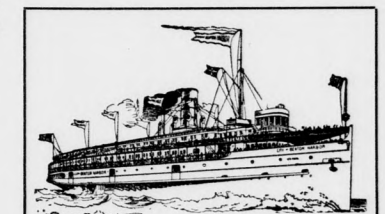
TO REACH YOUR PATRONS AND FRIENDS
USE A MICHIGAN STATE TELEPHONE

Henry Smith
FLORIST
139-141 Monroe St.
Both Phones
GRAND RAPIDS, MICH.

AWNINGS



Our specialty is **AWNINGS FOR STORES AND RESIDENCES.** We make common pull-up, chain and cog-gear roller awnings. Tents, Horse, Wagon, Machine and Stack Covers. Catalogue on application.
CHAS. A. COYE, INC.
Campau Ave. and Louis St. GRAND RAPIDS, MICH.



CHICAGO BOATS
Graham & Morton Line
Every Night



Make Your Notion Department a Profit-Yielder.

Written for the Tradesman.

Perhaps you just naturally hate notions. You wish there wasn't such a thing as a needle or a corset stay or a roll of tape or a side-comb in existence. You don't like to buy the articles mentioned nor any of the thousand and one other little things for which your customers are calling continually with (so it seems to you) exasperating feminine persistence. You don't like to sell them. You like to sell things that amount to something—things that seem to you worth while. If women will persist in having all these little fool things that you can't see any sense in, why, let them go to the 5 and 10-cent stores and get as many as they want. That's the way you feel about it.

Possibly you can afford a haughty indifference to the condition of the notion part of your business. Perhaps you are selling so many goods at so large a margin of profit and your rent and clerk hire and other expenses are so low that you simply don't need to consider whether or not there will be a satisfactory balance on the right side at the end of the year—you know that things are coming your way and that you are making enough money and more than enough, and possibly you have some sore of a guaranty that things will go in just the same way with you for indefinite lengths of time. If your case is so individual and exceptional that all this is true as regards you, then certainly you don't need to bother your brains about the subject of notions if it is distasteful.

But if the description given doesn't fit your case exactly, if you are not the one in a thousand whose business is amply profitable as it is, but just one of the nine hundred ninety-nine who need to turn every thing to the best possible advantage and secure better returns if you can, then you would best see whether your notion department is doing all it ought to do for you.

Look the situation squarely in the face and see whether business that ought to be yours is getting away from you and going to the 5 and 10-cent bazaars, the department stores, or to your competitors in regular dry goods lines; if so, find out just where the trouble lies.

Most persons who are in trade dislike having to do with notions, they seem so trifling and picayunish. This very natural aversion should be overcome, not indulged. The notions that properly go with your line have some

very strong points as sellers. Almost all of them are very staple, they can be bought in small quantities so that in a stock very complete for any ordinary establishment the capital invested need never be large, your money can be turned frequently, and the margin of profit is good. While the sale on the individual article is of very small amount, the aggregate of these items that are used by your regular customers in the course of a year is so great that you simply can't afford to neglect this branch of your business, or let it run at loose ends and be yielding you only one half or one third of what it properly should yield.

You won't have to pay a dollar more rent to run a notion department that is right up to the notch than the mediocre affair you now have, nor, unless your selling force is already very fully employed, will you need to hire a single extra clerk. You may want some more tables and a few little display contrivances of various kinds which need not be expensive. Aside from these you probably now have in your possession all the machinery necessary to conduct a notion department that is all it should be. You need only to apply greater motive power in the way of personal attention and push.

Notions should be bought right. Don't make the mistake of thinking that buying right consists wholly or mainly in getting things at the lowest possible prices. It certainly ought not to be difficult for any merchant who is prompt in meeting his bills to get all his little stuff at correct prices. By right buying, in this connection, I mean the careful selection of goods that will meet the requirements and demands of one's customers. To illustrate: some women want long wire hairpins of the sort that retail at a penny a bunch; others want short ones. Some want the boxes containing perhaps a hundred pins assorted in three or four sizes and kinds. Then you have constant call for the shell or imitation shell pins of which there are at least four colors that are in steady demand, and several staple shapes and sizes. Now you can't sell the long wire pins to the woman who wants the short wire pins, nor the gray celluloid pins to the woman who wants brown.

Not only are there different kinds of notions but there are different qualities and varieties of each kind. Some are pleasing and satisfactory—others the reverse. When you get hold of something that takes well

Ha-Ka-Rac



**MADE IN MICHIGAN
BY MICHIGAN WORKMEN
FOR MICHIGAN PEOPLE**

**Our Goods are Standard
Our Brand is a Guaranty
Our Prices are Right**

Drop us a card and we will very soon convince you that our goods are fast sellers

**The Perry Glove and Mitten Co.
PERRY, MICHIGAN**



Better place that re-order for Under Muslins now before the lines are broken. Prompt and careful attention given to mail orders.

Grand Rapids Dry Goods Co.

Exclusively Wholesale

Grand Rapids, Mich.

with your customers, it is a good plan to keep running right along on that article unless a change in style makes its discontinuance advisable.

Remember that quality costs in notions as in everything else. Notions should yield a good margin of profit, but don't try to obtain an inordinate profit by cheapening the quality of the goods. If you are getting some good 5-cent seller at 40 or 42 or 45 cents a dozen, the chances are that something at 30 cents a dozen will not take its place.

With notions proper display is not less important than correct buying. A simple but effective method is to use tables or counters having a slightly inclined surface divided into uniform shallow compartments. On no account fail to have an easily read price ticket in each compartment. Then the goods will literally sell themselves. It can not be made too emphatic that no salesmanship whatever is needed on notions. It usually is worse than wasted. If the goods are out where they can be seen, women greatly prefer to walk along and make their own selections without asking any questions or having help from anyone. A bright, quick girl can attend to the notion wants of a large number of customers.

Having bought your notions right and displayed them properly, now see to keeping up your stock. Aim to carry only so many kinds and qualities and sizes of each article as will be of some real service in your trade. Then don't wait until you are out of any of these before you make a re-order. Don't delay till a traveling salesman puts in his appearance—notions are easily ordered by mail from catalogue. Fabrix.

Getting a Start in the Millinery Business.

There is a woman in a medium-sized city of the Middle West who, left with a few hundred dollars a few years ago, is now on the way to a good-sized fortune, which she has made from a millinery store she has established. She began by taking a correspondence course in millinery and, after a good deal of study, solicited her friends to give her the task of trimming their hats. So skillful did she become that she gradually worked into the millinery business, and secured as much as \$20 or \$30 apiece for her hats.

Then, after she had saved about seventy-five dollars, she rented a small store and ordered an initial stock of trimmed hats from a wholesale millinery establishment that makes a specialty of this business. The stock included all of the latest styles in hats and enabled her to compete at once with the best of the larger stores. Then, in odd moments, she made and trimmed her own hats, which she was able to do attractively, owing to her experience.

The great bulk of her stock, however, was obtained direct from the wholesale house and consisted of hats fully trimmed. In addition to this, having become a customer, she was sent regular catalogues and style

books by the wholesale establishment and was kept constantly informed by them of the best and latest styles in demand. The wholesalers also aided her in choosing a site for her store, told her minutely just what her stock should consist of and, in short, cooperated with her in every way possible. No previous training would really have been necessary, but it came in several times in enabling her to make expensive hats of her own design. The result was that, in her first year, she netted over \$1,600 on her business and has done a good deal better each year since.

Moving Out the Stickers.

A Minnesota merchant hit upon a very satisfactory scheme for moving out some stickers in his 10c merchandise.

He selected a number of 10c items that hadn't moved as fast as they should and some other live items that paid a good profit. These he arranged on a table with just enough good big items to make the display attractive and put up a sign reading like this:

10c each—every 6th item free.

The old idea of getting something for nothing appealed to the people and they crowded his store. The result was that all the stickers were cleaned up and a lot of live merchandise moved out at a satisfactory profit.

This same scheme could be worked with 5c goods or the prices could be mixed.

Store Luncheon Draws Trade.

An old lady who had been married many years was noted among all her friends as having enjoyed an exceptionally happy married life.

One of her young girl friends who was about to be married asked her the secret of this unusual felicity, thinking that perhaps she would get some hint that would enable her to steer clear of the rocks that beset many married couples.

"Grandma," she asked, "why is it that you have made Uncle John so happy?"

"I have fed the brute," was the reply.

An Indiana merchant must have had this incident in mind when he put on a sale which he said was a great success.

He made his sale extend over two Saturdays. Each day he put on some big leader and on each Saturday some exceptionally big leader.

When anybody made a purchase he was given a ticket entitling him to a luncheon which was served in the rear of the store under the direction of the storekeeper's daughter and lady clerks.

The novelty of the thing in a country town attracted great numbers of customers. They did not particularly care for what the merchant had to eat, as, of course, they could buy their own luncheon or fix it up at home. But it was so unusual to eat in a store under those conditions that business took a big jump.

Refunds Money on Sales.

An Iowa merchant had very good

success and greatly increased sales for a month by widely advertising an offer to refund all the money taken in on a certain day.

Of course, he selected the poorest day in the month.

His sales for the month were about \$4,000, and on a very wet day he decided that all the money taken in would be refunded.

This caused him an expense of about \$50, which he decided was very well spent.

Of course, there is no way for the people to know what day the money is going to be refunded and this uncertainty will cause them to make more frequent visits to the store during the month.

This stunt has been used by a num-

ber of merchants and they have pronounced it on unqualified success.

The Common Way.

There's an hour for each when the Angels' speech
To the tongue of man is given—
When earth is crossed as at Pentecost
By the rushing fires of Heaven:
But the common way is for every day.
And we common folk must face it
With a common smile for each common mile
And the little flowers that grace it.

To trudge and trust in the daily dust
With a comrade tried and cheery—
To lift the eyes to the heartening skies
When the plodding feet grow weary,
Is to bless the Road, and the hopes that goad
And the beckoning stars that guide me.
The common way that's for every day
Is the way you walk beside me.

The world must plod at the call of God
On a weary march and holy.
From best to best, toward an end unguessed,
But slowly—slowly—slowly.
So the lot we bear with all life we share,
And the Goal of all life's growing:
For the common way that's for every day
Is the way of God's own going.

Amelia Josephine Burr.

"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

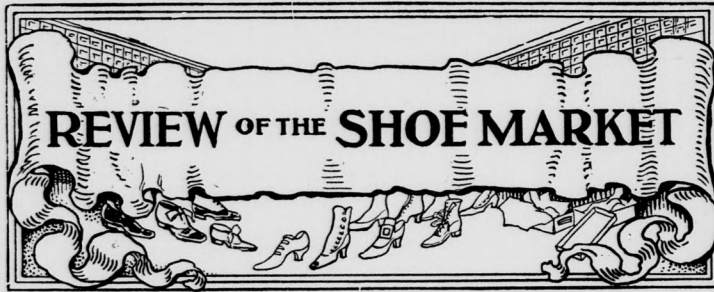
Factory, Red Bank, New Jersey 101 Franklin St., New York
Wenich McLaren & Company, Toronto—Sole Agents for Canada

A Scarce Article

Misses' and Boys' stockings to retail at 15 cents. We were fortunate enough to receive a large shipment this week and can fill your orders promptly. Don't delay. Order to-day. 🐣 🐣 🐣

Paul Steketee & Sons

Wholesale Dry Goods Grand Rapids, Mich.



Changed Conditions Which Compel Careful Consideration.

What subject of interest to the retail shoe trade is of greatest importance for the year 1913? We hear and read of over-stock problems; of bills being introduced in Congress which, if passed, will be of great injury to the shoe trade; we are warned not to buy too many styles; we are advised to start our clearance sales at a certain time of the year and told that low shoes should not be worn after October 1st. But above all these suggestions, and many more, the one which every retailer of the country must answer for himself, is—What profit can my business make in 1913?

The year 1912 witnessed great changes in manufacturing and retailing shoes. Rapid and extreme advances in the cost of all materials used in making shoes, has made it necessary to increase the price of the finished product, both wholesale and retail, except in cases where the manufacturer has covered himself by using poorer grades of leather, causing injury to himself as well as to the retailer of his shoes.

Nearly everything used in shoes has advanced—materials, labor, rent, salaries, overhead charges (helped by the income tax and workingmen's compensation act and other new laws), until the merchant, in order to pay expenses and make a living, finds it necessary to start his business on a new basis and to figure his profits by an entirely new standard. In order to figure to get the same percentage of profit as in the past, with increased expenses, the retailer must accept the only possible alternative and raise the price of his merchandise.

The year 1913 will not see a drop in the price of upper leather or sole leather. Tariff or no tariff, the demand for high-grade leather is far greater than the supply, and has been for some years.

As order given one of the largest tanners in the country for three thousand kangaroo skins cannot be delivered within six months.

If the advance in leather is as great as it has been in the past two years, the retail price of high-grade shoes will not be less than \$7 or \$8 per pair, and may even reach higher prices. Many retailers in small towns in New England who never dared to ask over \$4 for a pair of women's shoes are now getting \$5 and even \$6 for certain grades.

Retailers all over the country must face the situation and meet it, no matter how serious the conditions

may be. Only the most progressive merchants have foreseen the dangers and they have planned their business accordingly and are making money. They figure that it is better to do a small business on a safe margin, than a larger one showing a loss.

Buy better grades of shoes, and less inferior ones. A pair of shoes sold at \$5 is a far better advertisement, on account of the additional service and wear, than two pairs sold at \$3. You can hold your customer on high-grade shoes and increase your business, but never on cheap grades. Every pair that does not wear will make a dissatisfied customer and your advertising is wasted.

Grade up your merchandise and become a high-class merchant. Specialize in certain lines and push them. Educate the people to the fact that you have what they want and the best they can secure for the money. They will pay your price when they are convinced that you have the goods, and when once satisfied, their advertising will bring you far more trade than anything else you could do.

Sell as many staple lines of leather as possible.

Educate your customer to common-sense shoes, and advise black leathers.

Keep away from patent and tan leathers as much as possible.

Work along the comfort and medical lines in shoes which are not affected by clearance sales. It will bring you far greater fame and success than many other lines you can buy.

How do retailers classify shoes, in order to sell them?

1. Style (meaning narrow toes and high heels).
2. Fit and wearing qualities.
3. Comfort and health.

I have reversed this order and place comfort and health, first; fit and wearing qualities, second; and, third, style (which in my point of view does not always mean pointed toe lasts, but a natural shape with graceful lines.)

Do not worry about what your neighbor is doing. Give your time and attention to increasing and building up your own business.

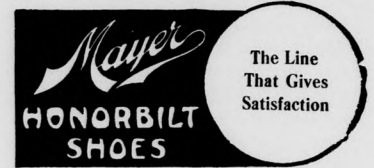
The merchant who is afraid that "the other fellow" is going to get away his trade can never be successful, because the greatest chance of success a merchant has lies in the courage of his own convictions.

Let me advise every retail merchant to join the National Retail Shoe Dealers' Association. It is im-

possible to solve alone the many problems which are constantly before us. Progressive men of to-day cannot expect to successfully overcome by themselves the difficulties which our National Association can handle for us. There is only one way: United in strength, we are sure of getting the success we all desire.

E. W. Burt.

It is never too late to mend—unless you put it off until you forget how.



Become a "Bertsch" and "H. B. Hard Pan" Dealer This Season

Put into your stock our "Bertsch" and "H. B. Hard Pan" shoes for men and boys. These lines cover the whole range of men's shoes from "STANDARD SCREW" work shoes in all heights, to the finer grades of Men's Dress "WELTS."

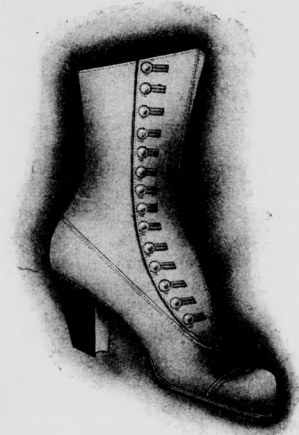
You will have the same approval and profit from the satisfied wearers that all our dealers are enjoying after their trade becomes acquainted with the fact that they have these lines.

THEY WEAR LIKE IRON

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GRAND RAPIDS, MICH.

FOR QUICK PROFITS

THE RIGHT GOODS
AT THE RIGHT TIME
AT RIGHT PRICES



- No. 7578—Women's white canvas button shoe. McKay sewed on a snappy last. sizes 2½ to 7. \$1 35
No. 7579—Women's white canvas button shoe. Goodyear welt. latest pattern. sizes 2½ to 7. 1 75
No. 7543—Women's black velvet. button. Goodyear welt. exquisite style. sizes 2½ to 7. 2 25

Terms—1% discount in 10 days, or net 30 days.

We also have a complete stock of Nubucks in both high and low cuts, and all the best styles of other low shoes, men's, women's and children's, for the season.

HIRTH-KRAUSE CO.
Shoe Manufacturers and Jobbers
GRAND RAPIDS, MICH.

Problem That Effects Merchants in Small Cities and Towns.

Down in our town there lives an old lady who takes great delight in trading at the 5 and 10-cent stores. She does not trade there because she has only dimes to spend—she has dollars in plenty—but she goes there because she likes to. It has become a habit with her to always get into the 5 and 10-cent store when she goes up town and to talk enthusiastically with her neighbors about it. One of her neighbors tells the story that she went into this store last fall when the weather began to get cool, and after looking 'round enquired for a unionsuit.

"I am very sorry, Mrs. Brown, but we have no underwear," said the clerk.

"Oh all right, then I won't wear any," she replied. "Where will I find the stocking counter?"

Now, unfortunately, a few of our customers are of this disposition. Some of them we can't please, some won't be pleased. In either case he (or she) is quite likely to walk out without buying anything. He goes into another shoe store with no better result. Perhaps he may even be suited in shoes, but has trouble in finding a suit at the local clothiers, or she a cloak at the local dry-goods store.

Being unable to find exactly what he wants at home, off he goes to another market, if he is able to get there; if he is not able to go there is, no doubt, a mail-order catalogue on his table at home. He is headed the wrong way and may gradually get in the habit of doing all his trading away from home.

There are other classes of customers, other reasons and motives, but the fact that perhaps three out of five customers who habitually do their trading away from home belong in these two classes—those who can't be pleased at home and those who won't be.

Then in addition there is the party who might be suited at home, but doesn't know it; and the party who thinks he may get a better price elsewhere and has not been convinced of his error.

Now, of these, the party whom we cannot please at home, we deserve to lose—looking at the matter fairly and in accord with modern business principles—because he deserves to "be pleased" in return for his money. That much he is entitled to. And further, unless he be pleased the sale, should we succeed in making it, would likely only profit us for the moment and further influence his inclination to try another market.

What is necessary in his case is an improvement in our store service—nothing more. We should have what he wants, get it for him or concede him, for the time being, to the other fellow. He has shown us that he wants to trade with us and we must take care of his wants, if they be at all reasonable. It is true we cannot have everything that we have a call for, but really good store service, these days, demands that we

be able to satisfy a customer's reasonable wishes, anything short of really satisfying him will not pay us in the end.

As for the party who won't be pleased, him (or her, as may be more often the case) we care little about—the other fellow may have him and welcome.

Let us see about the next class, the party who might be suited at home but "thinks he can't." Why doesn't he know that we have the goods he wants? Have we given him every opportunity in our power to find out what we have to offer him? Have we neglected an opportunity to cultivate a customer that is naturally ours? Is it, in other words, not due to inferior advertising, coupled with a lack of enterprise on our part toward properly displaying the goods we really have ready on our shelves?

We must not just sit back and find fault with him for not coming into our store. We must do something to get him in. Once in, no chance should be neglected to let him know beyond dispute that we are prepared to take care of his wants.

To start with, no matter how small our store, we can make it attractive. He probably passes the windows every day, while he gets to the larger city but once or twice a month at the most. Maybe we think we are giving our window attention, but are we giving them the attention they really merit and, if so, why should this party "think" that we cannot properly serve him, when we can?

Then, do we do all we might towards so displaying our stock inside the store that we may get the right idea of how well we can supply his desires? Take the case of Mrs. Brown, for instance; why does she enjoy trading at the 5 and 10-cent store? She could buy the same articles, no doubt, at many other stores, but she likes to see all they have to offer her, of every kind; she likes to go in and just "browse around;" she likes to "shop;" and she wants to do her own choosing with as little trouble as possible to others. Perhaps she doesn't know what she wants when she goes in, may indeed not want anything, but the goods are there, carefully arranged with the idea of making her want them, and she usually finds something before she goes out.

We might profit, too, by the methods of the 5 and 10-cent store in making it easier for our customers to find out what they want, and give them a more comprehensive idea of what our stock contains by having, instead of an unchanging display of pasteboard cartons in various stages of decrepitude, more of the goods themselves attractively displayed with neat price cards attached. We might, indeed, carry this through so well that they would get the habit of coming in "just to browse around" and leave with a package under their arm.

Much more could be said about this party who "thinks" he cannot be suited at home and other plans outlined, but I shall leave him with the suggestion. A. Bert Weyl.



The Genuine Hard Pan



Is a shoe that stands more hard abuse and out-lasts all others where the conditions of wear are particularly bad on any sort of foot furniture. Medium or heavy sole, also high cut; practical as well as comfortable. Our trade mark on the sole is a guarantee to your customers of the best shoe satisfaction, and then some.

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

Try *The* **WONDERFUL Shoe** *for Men*



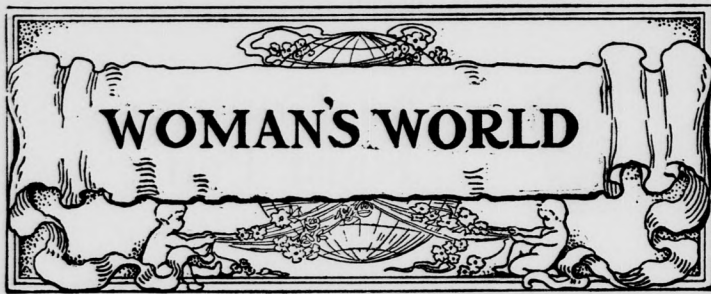
Wonderful shoes are made by expert shoe workers—artists in shoemaking. They match up like peas in a pod.

This is No. 114. The tan is No. 133. Price \$3.00 less 10% discount in 10 days. 30 days net. No dating.

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids



A Few Real Heroes of Home Life.

Written for the Tradesman.

Some time I intend to write a book which, since I like a rather fine-sounding title, I shall call "Heroes of the Hearthstone." Should it still be the style to dedicate books, I shall inscribe this one "To the noble souls who are faithful and heroic in the discharge of the homely, humdrum duties of domestic life."

The first chapter will consist of a character sketch of an Armenian gentleman who was one of my neighbors in a little foothill town in California. He usually is called Mr. Rinyaan, although this is not his true name, which is long and unpronounceable, but only a crude abbreviation of it. Very skillful at any kind of mechanical work, Mr. Rinyaan made cameras in New York when, with his wife and two little girls, he first came from the Old World. They soon decided to go West. There they located in a large city where he readily found employment. Then sorrow came to them. The wife, who for some time past had not been very strong, began to decline rapidly. The doctor pronounced her trouble tuberculosis and recommended the mountains. So the Rinyaans came up to live in the little village, much frequented by sufferers from lung difficulties, where I was spending the summer.

At first they rented two small rooms, but almost at once he bought lumber and by working mornings, evenings and Sundays he soon put up for them a plain little cottage.

He insisted that Mrs. Rinyaan, although she was able to be about the house, should do no hard work. He prepared breakfast in the morning before going to his day's labor and supper after he came home at night. The little girls could set out the noonday lunch. Every Sabbath he scrubbed the floors of the tiny home, and on Monday mornings, at two o'clock or half past, long before the sun began to light up the nearby mountain peaks, I would hear him rubbing out the family washing.

I wish I might say that his devotion and care were rewarded by the recovery of the poor little wife, but the disease was too far advanced. While for a time she rallied, soon she began to go down and in a few months she died.

At first he placed the little girls in a children's home while he went back to the city and found more profitable employment than he could get in the little foothill village. Then, as his gentle soul longed to have them with

him, he rented two or three rooms, brought the girls from the Home, and resumed housekeeping. Lately I chanced to run across them, all out for a walk on a Sunday afternoon. The children looked tidy and well cared for, and I do not doubt their apartment is as clean and neat as any in the building, although Mr. Rinyaan puts in full time every day at his regular work, attending to his household cares mornings and evenings. Ye pampered sons of luxury, who are ready to grumble if dinner is five minutes late or if your steak is not done to just the turn you like best, and who feel abused when asked to split up a little kindling or order the groceries over the telephone, think of the life this man leads and remember your mercies!

I hardly know which one deserves the greener laurel, Mr. Rinyaan or the Reverend Alfred Dickson, an old minister whom I knew in Illinois. Elder Dickson was about seventy years old when I made his acquaintance, and was still bright and active. He had been both a minister and a doctor. The shelves on one side of the sitting room in which he and his wife spent their waking hours were filled with well-thumbed theological works, while a large case standing across the end of the room contained bottles of drugs and medicines and jars of chemicals. For some years he had given up the practice of both professions, not because of any decrepitude of his own but in order to devote himself entirely to his wife, whom a stroke of paralysis had deprived of all power of speech.

There the poor thing sat day in and day out, uttering no sound save now and then an inarticulate moan. She could not control her hands to write. By gripping the arms of her chair or by a moan longer and louder than usual, she could indicate a few of her wants. After all the jokes about the miseries inflicted by women's tongues, there is something so anomalous and uncanny about a woman who can not talk at all, that most men would consider themselves fortunate in having spouses even a little over-endowed in a vocal way, once they saw Elder Dickson's dumb companion.

Mattie Stanfield must have a place in my book, she who cheerfully gave the best years of her life to taking care of a stepmother who was sadly crippled in one hip and had to keep to her bed some years before she died. But even Mattie was no more heroic than Kate Athbury, who

abandoned her work of teaching, to which she was enthusiastically devoted, in order to bring up, most carefully and lovingly, her brother's four little boys, left motherless by the sudden and untimely death of his wife.

Then there is Lena Manton who adopted her second cousin's little girl and gave the poor waif a mother's care and training. Many of us would like to adopt a child if only we could find an ideal cherub of good lineage and a sunny temperament. But Lena had five children of her own, and that little thing she took was cross-eyed and cantankerous.

Mildred Jennings planned to be a missionary to China, but gave up her chosen line of effort because her own people needed her so badly. It requires a stout heart and great self-devotion to sunder home ties and go away to the other side of the earth to toil among the heathen; but I am sure it has taken just as high an order of heroism to stay on the same side of the earth and live at peace in the same house with certain dispositions in the Jennings family.

That reminds me that Aunt Esther Whittaker must not be omitted—Aunt Esther who lived with Uncle Jabez Whittaker fifty long years, and endured his violent temper and all his petty tyrannies and his stinginess with saintlike patience and humility. Uncle Jabez was certainly one of the most exasperating men. Had some of us been in Aunt Esther's position, we should have considered it our first and most urgent duty to take some of that out of Uncle Jabez, even at the risk of disturbing occasionally the tranquillity of the household. Perhaps her way of enduring in silence his bitter tirades was the best for her. But if the angels above looked down to sympathize with human sorrows, they must often weep, not so much on account of the self-denial made necessary by poverty and physical weakness and infirmity, as because so often noble lives are offered up in literal sacrifice to unreasonable whims and villainous tempers.

Most of us have an innate craving for the limelight. We should like nothing better than to do some short stunt in heroism, and, taking our lives in our hands for a few moments, save some nice old gentleman from a burn-

ing building, or snatch up a charming child about to be run over by a speeding automobile. Of course we should want to come out all right and receive the gratitude of the friends and the plaudits of the crowd.

But that other kind of heroism, that long, slow, quiet kind which may consist of doing a lot of irksome little tasks after our regular work is over, or of holding our tongues day after day under the irritating complaints of some querulous invalid, or of being the invalid and being as patient and resigned as possible when one would far rather be out and taking an active part in the struggle for life—from this tedious, tiresome, unrewarded sort of heroism, which never gains the praises of the multitude, for which there is "no monument of bronze and no memorial stone"—most of us, to quote an old-fashioned phrase, "would prefer to be excused." We all want to be heroes if only we can show valor by some brief and striking act that shall not fail to receive all the trappings of glory.

Quillo.

Many a business apparently just on the verge has been pulled back to success by pluck. Don't give up until you are forced to do so.

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

The Sanitary Fly Destroyer—Non-Poisonous.

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. 🍷 🍷 🍷 🍷 🍷

Price Cards and Small Novelties.

Written for the Tradesman.

The boast of a pioneer departmental store proprietor many years ago was, that he sold everything from a needle to an anchor. In many stores now-a-days the range of the stock is, in point of selling price, pretty nearly as wide. Yet it is an incontrovertible fact that the hardware clerk can spend as much time selling a 5 cent mouse trap as will be required to secure a customer for a \$15 washing machine; and a girl in the dry goods store may find it a matter of as much effort to place a 5 cent set of kid curlers with one lady as to dispose of \$10 worth of dress goods to another.

To a merchant with keen business sense, there is something anomalous in this procedure. The clerk's time is worth a fixed amount per day or week; the ten minutes that it takes to sell a \$10 article costs the merchant no more than the ten minutes that it takes to sell a 5 cent trifle. Doubtless the merchant comes out all right when an average is struck. But in the meantime, the thoughtful merchant will seek ways and means of keeping the average of time-cost at the lowest possible figure in proportion to the sales.

To this end it is necessary to reduce to the minimum the expense, in time and effort, of selling the low priced articles.

This doesn't mean that the low priced goods should be slighted. If it's necessary to effect a sale, the best quality of salesmanship should be poured forth unstintedly to convince the customer of the value of the article. Salesmanship isn't by any means wasted, even when it's used to close a 5 cent transaction. The customer always appreciates careful and conscientious attention; and the 5 cent customer of to-day may frequently prove the \$10, \$20 or \$30 customer of a week hence, and be brought back to your store by the recollection of the kind and thoughtful attention your clerks gave to a petty bit of bargaining.

But at the same time, any means of reducing the "salesmanship charge" on small articles without neglecting the customer is worthy of consideration.

The liberal use of price cards, coupled with the displaying of small articles in such fashion that they will practically sell themselves, is recommended by many merchants who have tried the scheme and have found it to work well. The success of numerous 10-cent stores is ample evidence that this idea works out efficiently.

Thus, a dry goods store has a counter with compartments, devoted to small articles such as hair-pins, packages needless, ruchings, and the like. In the front row of compartments are displayed 5 cent articles, in the next row 10 cent articles, and so on, ranging up to 25 cents. Each compartment has its price card.

In a hardware store, where there is a larger stock of small stuff, novelties and the like, a broad table is often run down the center or one side

of the store. Upon this table the articles are displayed in the same manner as in 10-cent stores, and price cards are used liberally.

Thus, the customer's first question is answered before he turns to the clerk at all. The price card tells him the exact price before he has a chance to enquire "How much is this?" His sole enquiry will be as to the quality, the suitability of the article for his particular purpose. Many customers will decide to buy without consulting the clerk at all, and all the latter will find is necessary to do is to take the money and wrap up the goods.

Here and there enterprising merchants supplement the price cards by show cards dealing, in catchy and epigrammatic fashion, with the article on sale. Where there is time to devise such cards, the results will be still better.

As it is, merchants who have tried small goods counters with price cards liberally sprinkled in, are generally well satisfied with the results. "The price card is a clerk without a salary," was the way one merchant put it. "The system, I am convinced, saves the expense of an extra clerk, and often tells a customer all that he wants to know. It's not necessary for the other clerks—the clerks who draw salaries and go away to lunch—to answer so many questions. Price cards, too, attract the eye of the customer."

The question is often asked, "Doesn't the liberal use of price cards in this way serve to reduce the selling efficiency of the staff?" The answer is that, on the contrary, the salesman, with the price of the article fixed at the very outset, learns to study the quality and selling points of the article and to "talk quality" rather than "talk price."

The fear is also entertained that, by labeling an article with its price, the merchant may "scare away" some customers who would otherwise enquire regarding the article displayed and who, once the salesman got hold of them, could be talked into buying. This objection recalls the "Come into my parlor" idea immortalized by the ancient nursery ditty about the spider and the fly. Frankness straightforwardness and honesty are essentials in modern business; and the merchant who is frank, straightforward and honest, even though he may miss a few sales here and there, is the one who draws the big business.

William Edward Park.

Seeds for Thought.

The doors do not open to the knockers.

No man ever loved great or worthy things who did not hate intensely other things.

Often religion is like art, the people who paint the pictures do not join the art clubs.

When a man has nothing to say he usually preaches on the past, the present and the future.

Religious notions tend to be like most all other notion counter goods, the smallest in stock.

One single ray of a religion really your own is worth all the borrowed forms and phrases in the world.

Nothing worth while could ever have been proven but for the consciousness of truths that lie beyond demonstration.

No man has a life worth preserving until he finds another life or the lives of others to be of supreme importance and value to him.

Harry Frederick Cope.

The helping hand is seldom empty.

We are manufacturers of
Trimmed and Untrimmed Hats
 For Ladies, Misses and Children
Corl, Knott & Co., Ltd.
 Corner Commerce Ave. and Island St.
 Grand Rapids, Mich.

The Pre-convinced Buyer is a Quick Buyer

THE merchant and the salesmen who recognize this fact and take advantage of it are bound to push ahead of the dealer who assumes the task of educating, convincing, and selling each customer.

The store selling advertised goods is the store sought by the pre-convinced buyer. Such purchasers know what they want, and it requires no educational argument to sell them advertised goods—the chances are that they are as well posted on the merits of the goods as the merchant or clerk selling them—and all through advertising.

National Biscuit Company products are the standard of the country in quality. They are nationally known because they have been nationally advertised for years. Buyers are pre-convinced in regard to N. B. C. products. It takes neither argument nor effort to sell them.

NATIONAL BISCUIT COMPANY

Save Ice Bills
 Save Ice Cream
 Save Syrups and Fruits



Serve the Coldest Soda Water and Ice Cream in Town

THE GUARANTEE ICELESS FOUNTAIN
 Will do it and bring the best trade. See our special show cases.
Michigan Store & Office Fixtures Co.
 Grand Rapids, Mich.



Michigan Retail Hardware Association.
 President—F. A. Rechlin, Bay City.
 Vice-President—E. J. Dickinson, St. Joseph.
 Secretary—Arthur J. Scott, Marquette.
 Treasurer—William Moore, Detroit.

Paint Is Legitimate Part of Hardware Stock.

Chicago, April 15—Is paint and oil a legitimate part of a hardware store? This question resulted in a long drawn out suit at law in the Chicago courts. Claiming that paint and oil was not hardware and that the premises were leased to be used as a hardware store, the landlord insisted that the tenant should either discontinue the sale of paint and oil or vacate the premises. The tenant, the Hardware & Supply Co., of Chicago, of which I am manager, contended that paint and oil was a legitimate part of a hardware stock, and the court sustained this contention.

At the beginning of the controversy, some four years ago, the writer was served with notice from the landlord, through his attorney, that paint was not hardware, and as the premises had been rented for hardware, Mr. White, the lessor, would not sanction the selling of paint, and would insist upon a strict compliance with the terms of the lease.

To this notice I replied to the following effect that, being "inexperienced," having been engaged in the hardware and paint and oil business for only about forty years, I would refer the question to the manufacturers of paint and to the hardware merchants of the country. If it was found that a respectable majority of the hardware dealers handled paint and that the bulk of the product manufactured was sold to hardware men, I would say that paint is hardware and a legitimate part of a hardware stock, and let it go at that.

Let it be here written that Mr. White, the owner of the building, is paper hanger and painter, and that he carried his paint and paper supply stock in a store adjoining that of his hardware tenants. Some painters use pure paint and some do not. There is probably no product manufactured and no other line of business capable of so much deception, and none so universally taken advantage of, as paint and the selling of paint. The hardware company handled pure paint—paint made from corroded zinc, lead, and pure linseed oil. This was in compliance with a demand by the trading public for a better quality of mixed paint. The paint business of the hardware company grew rapidly. The fact, Mr. White seemed to think, was a reflection upon other

paint dealers in the locality, and upon himself as well, whereupon he ordered his tenants to vacate, claiming they were doing too large a business for the well keeping of the premises.

Some of the trade journals invited its readers to express their views as to whether the stand taken by the writer "that paint is hardware"—custom having made it so—was sound.

Letters came from all parts of the United States, some from Australia and some from Canada—letters from many of the larger paint manufacturers. It was found that nearly 90 per cent. of the paint manufactured in this country was sold through hardware merchants, and that an exclusive paint store is very exceptional outside of the large cities. Upon being advised of this, the landlord instituted a system of petty annoyances seeking to compel the hardware company to vacate or discontinue handling paint. The most damaging of these annoyances was the changing of the premises, so as to block the entrance to the rear of the store, the only place available for loading and unloading goods, since the street upon which the store fronted, was undergoing extensive improvements and was closed to team traffic. This continued some two or more years until in July, 1909, the company vacated the premises.

Some two years later they instituted suit to recover rent for the property vacated, for the unexpired portion of the lease, including a bill for removing the words, "Pure Paint and Oil," a sign painted on the plate glass show window. The bill presented at the trial was for twenty hours work at 70 cents an hour—\$14—and \$3 for material, totaling \$17. In justice to Mr. Harmon, Mr. White's attorney, I will say I do not think he entertained the slightest idea that his client had a case. The only hope he could have had was in winning, if at all, on technicalities, or upon some "catch-twist" or turn in pleading, or in handling the witnesses; ancient custom having robbed his case of all but its technical side long before his client was born, and technicalities being no longer considered seriously. Paints and oil were a part of a hardware stock and are now legally so by custom.

When stealing a whistle or a loaf of bread was punishable by death and there were over 100 different capital offenses, it was to the credit of humanity that technicalities be invoked in order to prevent the cruelty of a literal enforcement of the law. This

is all a thing of the past. No longer do technicalities find support in authority, and certainly not in reason. It is a mystery how Mr. Harmon, the complainant's attorney, could have been induced to become a party to such a case, for any lawyer or any layman who would attempt to profit by technicalities is sure to suffer and to be treated by his fellow man as one lacking in candor and straightforwardness; in a word, classed as "tricky."

The case was tried in Judge Sabbath's court before a jury, and decided in favor of the hardware company. A motion for a new trial was overruled by the court, amounting virtually to a decision by both the judge and the jury, that paint is legit-

imately a part of a hardware stock, and that rented premises cannot legally be changed to the detriment of a tenant during the life of a lease.

The decision is an important one and will be of interest to any renter of store property.

My real purpose in carrying on this campaign, which, incidentally, has ground the fallacious reasoning of an uninformed property owner to atoms, was to make a stand for the sale of goods of pure quality, and I am grateful, indeed, for the strong support expended to me locally and by the trade journals of the country.

L. A. Paddock.

While the season's always open for fortune hunting, few of the hunters are good shots.

Foster, Stevens & Co.

Wholesale Hardware



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Grand Rapids, Mich.

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Michigan Hardware Company

Exclusively Wholesale

Ellsworth Ave. and Oakes St. GRAND RAPIDS, MICH.

FIGURING COST.

Most Difficult Feature of Modern Business Life.

One of the essentials of success in manufacturing is the cost of production. One of the greatest factors in the success of the tradesman is the cost of doing business. The manufacturer who sells goods without knowing what they cost him to produce is fooling with fate. The merchant who sells goods without knowing the cost of handling them is a gambler, not a business man. Both may pull through after a fashion, but it is bull head luck on their part and not the logical outcome of proper methods.

The Grand Rapids Credit Men's Association has taken up the topic of costs, and this is such a live topic and so closely related to success in business that the surprise is that it should not have been considered long ago. At the meeting of the Association last week cost as it relates to manufacturing was discussed. As it relates to the retailer will come up at some future meeting, and this should be even more interesting, for it concerns a larger circle. The speakers at the first cost meeting were C. B. Hamilton of the Berkey & Gay Furniture Co., Grant Goodrich, of the James Bayne Printing Co., and A. C. Brown, Secretary of the National Association of Upholstered Furniture Manufacturers. Mr. Hamilton discussed the evils of blind competition, of how hard it is for the manufacturer who knows what his product costs him to compete with the one who guesses. The old method of dealing with such competition was to give the manufacturer who guesses enough rope and he was sure to hang himself, but this was demoralizing to trade and unsatisfactory. The new method is to organize and educate. In the old days competitors were suspicious of one another, always ready to engage in throat cutting, never believing in the good faith or honesty of the others. The modern way is for manufacturers in similar lines of trade to get together, get acquainted, exchange ideas and to work together to find out the best way to figure the cost of production and then letting the matter of selling price take care of itself. Knowing how to figure the cost is the greatest eliminator of waste and the greater promotor of efficiency that could be devised, and so important to success is knowing the cost that credit men more and more are demanding that manufacturers who ask for credit have a satisfactory system, and banks are insisting upon it. The cost system is in fact even more vital than a financial statement as foreshadowing what the success of the enterprise will be.

Grant Goodrich outlined what the printers had been doing the last ten years for the uplift of their industry. The old method of making the business pay was for the printers to get together and agree upon the prices to be charged for work done. The agreement would last a few

weeks and then somebody hungry for a job would cut the prices, and then all of them would cut and slash and worse demoralization than ever would follow. The printing trade is now on a better basis and it has been put there through organization and education. At first a few printers met together, and then others were brought in and always the discussion was what the production cost. Never was a word spoken as to the prices to be charged. It was always cost of production, and how to estimate it. These meetings were first local. Then state meetings were held and the National. Always it was the same — the cost of production. Through this widespread discussion various systems of cost finding have been devised, fitted for all sorts of offices and all sizes, and the successful shop everywhere now has its exact and intelligent method of finding the cost of production. Knowing the cost of production the matter of price takes care of itself and blind competition is no longer the factor it was in the printing business. In figuring costs, materials is easy, labor is not difficult, but the great stumbling block is the overhead, and it is on this that the greatest amount of scientific study must be given. The printers through their National organization have kept experts in the field traveling from town to town expressly to educate the printers in cost figuring. One of these experts was kept in Grand Rapids for three months at \$75 a week teaching the Grand Rapids printers the best methods, and his services were worth all that they cost.

A. C. Brown told what the manufacturers of upholstered furniture are doing to put their business on a saner and safer footing. They have come to a realization of the evils of blind competition and the importance of knowing what production costs and in the last two years have been conducting a campaign of education among the manufacturers. They are discussing cost figuring methods at their meetings and have experts in the field just as do the printers to start manufacturers on the right course. The manufacturer who knows what his goods cost him is not a price cutter, and if he sells goods at a closer margin it is because he has been able to reduce waste and to improve efficiency in his factory methods.

The matter of cost of merchandising will be taken up at a future meeting. The merchant knows what the goods cost him from the jobber or manufacturer, but this is only the start. Freight, rent interest, light, telephone, clerk hire and many other items must be added, to say nothing of a reasonable profit, and not until all these are figured in can the retailer know what his selling price should be. The education of the retailer on costs is regarded as fully important to the credit men as the teaching of the manufacturer.

A man seldom keeps the promises he makes to himself.

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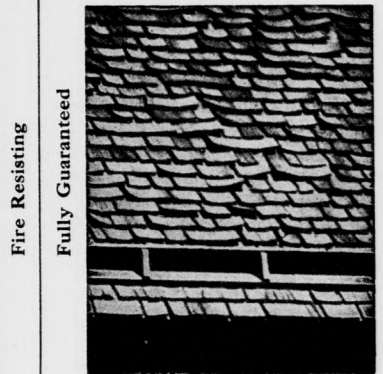
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News and Gossip of the Grand Rapids Boys.

Grand Rapids, April 14—A large attendance was present at the dancing party last Saturday evening. About sixty couple were present. All enjoyed themselves so well that it was decided to hold a special party on Saturday evening, May 10. You will be asked to buy a ticket at \$1 per couple. Don't turn the committee down, but buy a ticket, whether you dance or not. The receipts of this party will be used to help entertain the visiting members of June 13 and 14.

In last week's issue we stated that all officers were present except Cliff Herrick. We wish to add at this time that the official and artificial rainmaker, Franklin Pierce and his assistant, G. K. Coffee, were absent. Kindly take notice, brothers, that the next meeting will be held May 3, at 8 p. m. You should be there and attend to your duties.

H. H. Herrenden, 1433 Wealthy street, S. E., is on the sick list. A call would do him good.

Our friend and brother, Ferry P. Hanfin, has accepted a position with the Northrup, Robertson & Carrier Co., Lansing, to take effect May 1. Brother Hanfin has traveled for the Grand Rapids Stationery Co. for the last year. This city will be his home, as before. We wish you success in your new venture.

Mrs. Harry D. Hydorn, chairman of the Ladies Reception Committee, calls a meeting Saturday, April 19, at 2 o'clock, in the Association of Commerce rooms.

We are pleased to report that Mrs. G. V. McConnell, 1342 Sigsbee street, S. E., is slowly improving. A visit from some of the U. C. T. ladies would be appreciated.

Last week Monday was election day. Some two or three hundred traveling men left the city on the morning train without getting a chance to vote. We wish to make this suggestion—that the election board make arrangements to open the polls at 6 a. m. This would give every traveler a chance to deposit his ballot. Most large cities open the polls at 6 a. m. Why not Grand Rapids as well?

Harry D. Hydorn, John H. Schumacker and W. D. Bosman bought their tickets last Saturday at the down town ticket office. Try it, boys, and you will buy them there every Saturday. W. D. Bosman.

Wafted Down From Grand Traverse Bay.

Traverse City, April 14—Jack Fox, of Grand Rapids, representative of the Red Wing Milling Co., will make Traverse City his home, having recently moved here.

R. L. Baker, a member of Petoskey Council, has been re-elected to the office of City Treasurer. Congratulations, Bob.

Frank W. Wilson is nursing a sore hand caused by hot grease. Frank was cooking fish the other evening.

The P. M. is making much needed improvements here the past week. Our depot is receiving a new coat of paint and Joe Haldeman, of the eating house, has had his whiskers removed. Thanks for both.

U. C. T. assessment, No. 116 expires April 24. Get busy.

The committee has arranged for another dancing party for next Friday evening. Come up and have a good time.

Traverse City's Committee of Twenty-one has extended the U. C. T. and traveling men of our city a most cordial invitation to meet with them next Friday evening and enjoy a Dutch treat. The members of this organization is composed of our business men and they desire to become better acquainted with the traveling men, all for the betterment of local conditions. All of our "band of boosters" should turn out and accept their hospitality. Meeting will be called at 6 o'clock on the fourth floor of Elk's temple and will adjourn in plenty of time to attend our party. Fred C. Richter.

Once in a great while love's labor is lost, but more often it is misplaced.

Benton Harbor Retailers Dine Their Fraters.

Benton Harbor, April 10—Hosts of forty-five twin city merchants Tuesday evening, the gentlemen of the Benton Harbor Retail Association dined as their guests at the G. A. R. hall, the local Butchers' Association and the St. Joseph grocers and butchers, unorganized.

After a spread, consisting of many substantial and delicacies, the men were called to order and listened to a fine programme of talks.

In these talks it developed that eighty associations existed in the State, their purpose being manifold. One of the chief reasons for the existence of such an organization is to prevent the dead-beat defrauding the merchants by refusing to pay his bills, and thus having a system of precaution and protection to the dealer. Its influence on legislation for pure food, its benefit to each and all by co-operation are clearly seen. Co-operation can do much more to secure the passage of a desired law than were it handled by a merchant single-handed.

Timely remarks were made by A. H. Rose, J. H. Herr, Edward Barry and Secretary of the Grocers, Butchers and Coal Dealers' Association, S. M. Chandler, of this city.

Talks on the good resulting from the co-operation of the merchants of both cities on a congenial basis were made by St. Joseph gentlemen, Messrs. Grahl, of Grahl & Spear, Frank Ankli and Wm. Freitag. All were heartily in favor of such co-operation, believing that it would work great good.

Fine remarks were made briefly by F. C. Wood, President of the Port Huron Association; A. C. Colver, of Port Huron; Charles Colter, of Sault Ste. Marie, and J. T. Percival, Secretary of the Retail Grocers & General Merchants' Association of Michigan, who resides at Port Huron.

That a twin city organization for mercantile protection and mutual benefit will be a feature of the business life of Benton Harbor and St. Joseph in the not far distant future was the opinion of all as they adjourned.

Campaign to Secure Quarter Million Dollars.

On the evening of April 30 there will be launched in Grand Rapids a campaign to raise \$250,000 for a new Young Men's Christian Association building. Few citizens of Grand Rapids realize the extent of the work being done by the local Association in crowded and totally inadequate quarters and only those citizens of Grand Rapids who have come in contact with the Young Men's Christian Association in a modern home, which is being given to it in many of the modern cities of the country, realize the far-reaching effect of the work done by this institution.

One of the modern Associations which impress one as doing effective work is that in the city of Kalamazoo, a building which was finished last fall and was entered in the month of September. In addition to many

of the features which have been found in Association buildings for years, is a dormitory system containing eighty-five dormitories, accommodating about one hundred young men as there are some double rooms in this system. The dormitory system of the Young Men's Christian Association offers the young men away from home, a clean and comfortable place to live with the proper surroundings at a price which does not place it out of reach of many young men. The cafeteria in the modern Association makes it possible for a young man to make his entire home in the Association building. It gives him an opportunity of making friendships among clean young men of principle, whose purpose in life is entirely constructive. A new building in Grand Rapids if it contained the same proportion of rooms as in the Kalamazoo building, would need almost 250 dormitory rooms or more in the new building. The other features which are planned for the new Grand Rapids building are a modern equipment for gymnasium work of all kinds, hand ball, swimming pool with glass roof, shower baths, recreative features such as bowling and other games, a cafeteria, a modern boys' department capable of caring for 1,000 boys, rooms and equipment capable of caring for a much larger educational work than has been done in the past. The results which have been attained in the educational work of the Association warrant larger quarters for future expansion. A few years ago a young Hollander, ignorant and uncouth, who could not talk the English language and who was working in a laboring position, first studied English and arithmetic, public speaking and salesmanship in the evening school. In five years time he has put himself in the position of a successful salesman of a large commercial enterprise. The Young Men's Christian Association made this possible.

A young man who was a machinist studied mechanical drawing and arithmetic in the Young Men's Christian Association's evening school. With tears in his eyes he said, "My ambition is to be a marine engineer." After two years in the evening school, he took his examination and after the close of two years of experience on the Great Lakes, he stood at the desk of the Educational Secretary of the Young Men's Christian Association and he said, "Yesterday I passed my examination for a first-class engineer license and in the spring I go as chief engineer on one of the large freighters plying the Great Lakes at a salary of \$1,500 a season." The Young Men's Christian Association helped him to accomplish this.

The committee directing this campaign is Wm. H. Gay, Van A. Wallin, Guy W. Rouse, Claude Hamilton, H. M. Liesveld, L. T. Wilmarth and Paul Fred. Steketee.

The barber sometimes works at cut rates.

Chirpings From the Crickets.

Battle Creek, April 14—J. D. Waggoner and C. L. Crane, of Aurelius, put their wagons on the road this week. Both of these merchants cover considerable territory around Aurelius and unload lots of merchandise during the open season.

The writer was waiting for a city car in the residence section of the city of Jackson one day last week, when his eye fell upon a poster in a grocer's window that looked mighty homelike. It was a poster advertising the coming of Charles Richard Foster in a programme at one of Jackson's churches. Charles is one of the boys of 253 and his work as an entertainer is above the average. Mr. Foster gave an entertainment at Fremont Monday night. Friday night he gives a reading before the Big Men's Class at Grand Haven. Next Friday night he reads at Eaton Rapids, under the auspices of the Ladies Aid Society of the M. E. church. Early in May he delivers his last entertainment for the season at the Midwinter Chautauqua at Battle Creek. He will be assisted by Herbert Wier Ireland as tenor. He will have an entirely new programme for the fall campaign.

H. W. Ireland and Leo Crowell had occasion to make a country drive one day last week and took dinner at Dowling. The dinner was one of those good old-fashioned country ones and made a hit with both of the boys. Brother Ireland was telling the lady in his clear, pleasing way how much he had enjoyed his dinner and started to pay for it. He felt through every pocket in his clothes and could not find a copper. He had changed his clothes that morning and neglected to transfer his purse. Leo came across for Herbert and things were nicely adjusted.

John O. McIntire, in his haste to clean up his desk a week ago Saturday, threw his salary envelope in the waste paper basket. He did not discover his loss until some little while after, when it was found by one of the boys.

J. N. Riste took his wife into headquarters at Grand Rapids last week. Brother Riste has worked for his house out of Grand Rapids for a number of years and this is the first time his wife has accompanied him to the house.

W. J. Smith, proprietor of Hotel McElvain, Vicksburg, is still on the sick list. Mr. Smith is a favorite with the road boys and we will be glad to see him back behind the desk in the near future.

P. W. Rice, Yorkville, is getting ready for the summer season at Gull Lake. Mr. Rice has had a boat made to his order that will be a floating store. He will touch all the principal landings and docks at Gull Lake this season with this boat, stocked with all goods that the busy housewife will need.

We meet again, Saturday, April 19. Try to be with us, Arcade Hall.

Silas Sheldrick, of Augusta, is instituting a lodge of Brother Eagles at that point.

Wm. Crabill will not start out on the road again until May 1. Will and his family live out in a pretty suburban home and there is plenty of work to do around the grounds before the date of his departure.

These beautiful spring days make a fellow think of coming conventions.

There will be fifty-eight fraternal organizations to take part in Battle Creek's Fraternal Day at the homecoming celebration this coming summer.

The writer, in one of his weekly letters some few weeks ago, reported that a traveler was doing business in a certain town and mentioned the Council he was a member of. This traveler's wife read the article in the Tradesman, in her distant home, and got in touch with her husband on the phone. She did not know just where he was.

Some of Mr. Stowe's correspondents occasionally neglect to send in their weekly letters. I know from experience that it is mighty hard some weeks to get together enough material to make much of a report (for instance, my letter this week), but there is generally some cheerful brother you can joke about—and always the P. M. and G. T. railway service.

Grand Counselor John Quincy Adams paid an official visit to Owosso Council last Saturday night.

S. W. McGee, the father of Brother Ed. McGee, is still critically ill.

Mr. Troutline has left Delton. A troutline should be pretty staple around Delton.

A Mr. F. B. Buys runs a hardware store. His awning reads, F. B. Buys hardware. Of course he does, if he sells any.

Brother Jack Newton was a business getter in Battle Creek Monday.

Brother E. Mills was in Lansing Monday.

Brother W. I. Salle, of Grand Rapids, member of No. 131 and a candidate this spring on the Bull Moose ticket for City Clerk, has been transferred to Detroit. He has charge of Michigan and Canadian territory for the National Coal Co., of Cleveland, and works three men under his supervision.

Mr. Duggan, of the Battle Creek Sales Book Co., was a visitor in Lansing Monday.

Wear the button, boys.

Harry W. Watson, head of the Harry W. Watson Co., cigar, tobacco and candy jobber of Flint and Detroit, was buried Thursday. His son, Eugene, is now in charge of affairs. Guy Pfander.

Bracing Breezes From Muskegon.

Muskegon, April 14—Do not forget the regular meeting of Muskegon Council, No. 404, Saturday night, April 19. There will be three or four candidates to be initiated and other business of importance. The banquet which we decided to have on this date has been postponed, so, men, do not bring your wives and, boys, do not bring your girls.

Oh, yes, we are "still" in Muske-

gon. Boosting does not make half as much noise as knocking.

How do you do, Mr. Goldstein? We are much obliged to meet you. We know you have had more experience than we have as a correspondent and are well qualified to criticise our misplaced adjectives. If we do not misplace them, we see you are handy at changing them to suit your convenience. However, we profit by your criticisms and take them in the same spirit in which they are given. We hope you profited by the editorial. Did you ever sing, Michigan, My Michigan?

A. W. Stevenson left his happy home Saturday night for that mysterious realm that a traveling man calls his territory. We missed your smiling face Sunday, but we are glad



Ferry P. Hanifin, now with Northrup, Robertson & Carrier Co., Lansing.

to report that the pews were well filled and every one seemed to be comfortably seated.

Herman Anderson and party visited Grand Rapids Council last Saturday night. He reports a good time. He says the Grand Rapids boys are all right and know just how things should be done. We expect some very helpful suggestions from Mr. Anderson now. We also hear from some of the Grand Rapids boys that Mr. Anderson is all right as an orator.

When H. F. Foote starts out on his territory, he does not spare any panes to reach his destination, but usually pains afterwards. That's all right, Harold, keep up the good work. There are a lot of boys who sell glass and their trade is a little dull right now. Every little bit helps.

We always supposed when young men began to write poetry that they were in love. Now, will some one tell us what ails some of the Tradesman correspondents who have been trying to make us believe they were writing poetry?

Remember the U. C. T. special leaves Muskegon at 5 a. m. every Monday morning. Now, don't be sore if you don't get up until 6 o'clock and the car is not waiting for you.

The Muskegon Council base ball team will meet for practice Saturday afternoon at 2:30 sharp at Recreation Park. Muskegon Council expects to take all the money in sight when the

Gran Council meets in June. We have some heavyweight sluggers and some lightweight sprinters—and the other fellows will have to go some if they beat us to it.

We are all pleased to see the smiling face of Roy Ashley with us again. About a year ago he severed his connections with the Muskegon Boiler Works. We understand he is back on the old job again and we are sure he will be at our next regular meeting, as he was never known to miss the Council when in the city. We all join in giving Roy a cordial welcome home.

If the hot air from Ludington gets too strong we may be obliged to omit the word "Bracing" from our headlines and give just Breezes from Muskegon. However, we are trying to keep them bracing and if we lay off for a week, you may take it for granted we are taking a bracer.

You will hear from Muskegon next week, "no preventing providence," the following week whether or no.

J. H. Lee.

Juicy Jottings From Jackson.

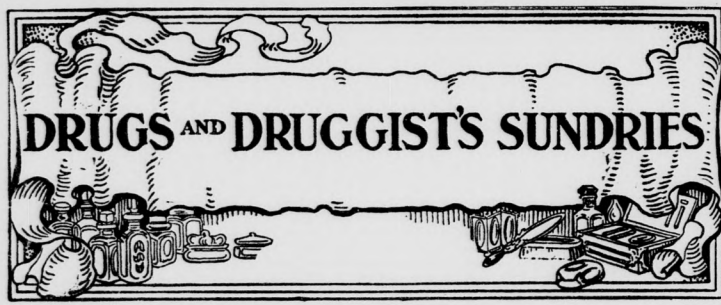
Jackson, April 14—Brother E. A. Gifford, 611 Pleasant street, has associated himself with W. W. Wright, real estate and insurance, for the time being. The firm he represented has suffered a heavy loss by fire and it will be September before they get rebuilt. In the meantime, Brother Gifford is in a position to take special interest in any real estate business that may be thrown his way.

Past Counselor Tompkins, being out of the city last Sunday, T. J. Hanlon delivered the lecture on temperance at the annual memorial services. It seemed like old times to hear Tom's voice once more. For many years he was always on hand, passed through the chairs and threw his best efforts in both the Grand and subordinate councils. Since going into business for himself and being at the head of the sales department, he finds it hard to attend our meetings. We hope it will be all different some day. Our delegates to the Grand Council meeting are K. S. Dean, Ray Pringle and Nelson Eddy, with T. J. Hanlon, Wm. Pickell and F. A. Aldrich as alternates.

We understand that Al. G. Brower will have his ball team in training soon, with the expectation of getting them well seasoned for Grand Rapids. Jackson Council also has a male quartet, of which more will be said later.

Harry Horsman, 118 West Morrell street, is enjoying Jackson more than ever these days. You see Mr. and Mrs. Horsman went into Indianapolis on the last train that entered the city as the flood came. After staying a few days, it is needless to say that they took the first train that headed for Michigan, with an experience that will hold one's attention while they are relating it.

Brother Pringle being out of the city, our Junior Counselor, S. E. Lewis, presided at the regular meeting of our Council Saturday evening. Spurgeon.



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; Charles S. Koon, Muskegon.
 March meeting—Grand Rapids.

Michigan State Pharmaceutical Association.
 President—Henry Riechel, Grand Rapids.

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

Michigan Pharmaceutical Travelers' Association.
 President—F. W. Kerr, Detroit.
 Secretary-Treasurer—W. S. Lawton, Grand Rapids.

Grand Rapids Drug Club.
 President—Wm. C. Kirogessner.
 Vice-President—E. D. De La Mater.
 Secretary and Treasurer—Wm. H. Tibbs.
 Executive Committee—Wm. Quigley, Chairman; Henry Riechel, Theron Forbes.

Erroneous Publication in the Newspapers.

Custer, April 8—The writer, who was your subscriber in business days, but now sees the Tradesman only occasionally, still feels a keen interest in the good of the drug trade which he served thirty-one years at Shelby. There is an article going the rounds of the papers, appearing first to my notice in a respectable daily and copied by some local weekly papers, which deserves passing notice in the Tradesman.

This article purports to give the prices of constituents of a well-known stock food or tonic. Now, untruths that are half true are the most damaging kind and the article hits that quality admirably. The prices quoted could not be realized by purchasers in largest wholesale quantities and these are published broadcast to local retail buyers, thus doing much injury to retail dealers throughout the country who have many real problems to solve in conducting business under newly developed conditions, many of which are adverse. These dealers, by their advertising, are the main support of these same local papers who thus thoughtlessly help "kill the goose that lays their golden eggs."

It may gratify a morbid thirst for sensationalism to be the author of such ungrounded statements, but there is no good resulting from it. The cost of the materials as people would buy in a retail way, would be, if bran was used, 1½ cent per pound, cornmeal about the same, ground oil cake a little more oyster shell, 1 cent, salt, 1 cent, saltpetre, 15 or 20 cents, copperas, 5 or 10 cents, iron oxide, 5 cents per ounce. We

doubt that the clay or earth impregnated with iron and used for paint it ever used. Hyposulphite of soda, 10 cents. Quassia and Nux. Vom. in small quantities are inconsiderable, but it takes the retailer's time to weigh these out and he cannot do it for nothing. Therefore, where is the good of putting such stuff in public print and making small buyers discontented? Same reason that if he is paying so much more than goods are worth it is perfectly justifiable to dead-beat his dealer and act accordingly and this is where the hardship to the dealer comes in. Anyone who goes to his dealer to try getting the material and mixing it for himself will discover at once how he has been misled. Therefore, it is not worth while for any dealer to ask his local paper to correct the false impression, for that would only add to the cheap notoriety of the perpetrator. J. W. Runner.

The Deadly Bichloride Tablets.

Hundreds of people die annually by swallowing bichloride tablets or drinking the solution of same. These tablets, as prepared by the Dr. Wilson formula, contain about 7½ grains each of mercuric bichloride and ammonium chloride and are a convenient form in the preparation of antiseptic solutions. The danger is due to the great similarity in size, shape and appearance to other large tablets. Their size or weight is about one gramme each, and they resemble greatly lithia tablets and also alkaline antiseptic tablets, which latter are used in the preparation of a weak antiseptic solution, and is employed as gargle or snuffed up the nose.

The shape of the bichloride tablets is usually round, thereby again resembling the usual tablets for internal use. It is true that some of our manufacturers have marketed these tablets in a distinct shape, as, for instance, diamond shape. On the other hand, there are also tablets on the market of the identical same shape which are used internally.

The appearance of these tablets is usually white, the same as any ordinary tablets. Most of the manufacturers have taken the precaution of stamping each tablet "Poison," which is apt to lessen the danger. They can also be obtained colored blue or green, or bluish green, and it is the duty of every pharmacist to push these colored bichloride tablets, which greatly lessens the danger.

The Tradesman has repeatedly pointed out the model monograph and bichloride tablets in the

new German Pharmacopœia, which truly proves how well the German government takes care of the health and welfare of the public. The bichloride tablets or pastilles, in the German Pharmacopœia consist of equal parts of mercuric bichloride and sodium chloride, and must be colored bright red with an aniline dye. They must have a cylindrical shape, namely, twice as long as thick. The German Pharmacopœia, in very prominent type, lays down the law as follows: "Bichloride tablets must be dispensed in glass bottles and must be labeled "Poison." Each tablet must be wrapped in black paper, each paper must contain in white letters the word "Poison" and the amount of bichloride in grammes. They must be preserved from light and moisture and should be kept under lock and key."

Let us hope that legislators all over the United States will recognize the danger of the present bichloride tablets and enact similar laws. It is true that too many unnecessary laws are enacted and above all are not enforced. A bichloride law of this sort is needed for the protection of the health, welfare and safety of the public of the United States.

Make Money Out of Children's Trade—Written for the Tradesman.

How many children live in your neighborhood?

Are they a source of profit to you?

Do they help you pry open the pocket books of their parents?

Are you training them in the habit of coming to your store?

Answer these questions fairly, and then concentrate on the fact—not theory—that children have money to spend, that they are easier to influence than grown folks, that their attitude towards you has marked effect upon the attitude of their parents and, finally, that their requests (which you can cause) have greater power over their fathers and mothers than any advertising you can produce.

Are you getting your share of the trade created by the 40,000,000 children of America?

They buy goods and influence the purchase of goods, not alone at Christmas time, but all the year. What are the goods?

Children's staples — toys, books, candy and the like.

Every season of the year has its toys.

And toy-books are always in season.

The children of to-day are greater readers than their parents and they read "juveniles," and look at picture-books with as much interest in March, July and September as in the holiday season. More to the point, the 40,000,000 little folks buy or cause the purchase of toy-books all-the-year-round, and a merchant who prepares himself for this trade is sure to benefit.

Right now toy books are made better and handsomer than at any time in the past. Color printing has developed rapidly in the last few years

and effects formerly impossible are now being produced every day.

The last year or so has also seen the development of novelty toy books, cut out in the shapes of animals, trains, dolls, birds and so on, to a degree hitherto unknown, so that juvenile books really have more appeal and attraction for children than at any time in the past.

From the merchant's side of the question, profits loom up most prominently. The lines of toy-books are unstandardized, there is no basis of comparison, so that margins are a matter of the individual merchant's own fixing.

Furthermore, the line is not governed by "style" or "size" or any of the factors that multiply quantity at the expense of variety.

In fact, a negligibly small investment will purchase enough toy-books to establish a permanent and sales-making department.

We've said it before, but the statement will bear repeating, that it's wise to "catch" the future mail-order patron when he's young and easy to influence.

Toy-books merely give another means of making children's trade profitable. Anderson Pace.

Bankruptcy Proceedings in Eastern District of Michigan.

Detroit, April 8—Marie M. Mayhuc (Mrs. T. M.), milliner, Lapeer, was this day duly adjudicated a bankrupt on voluntary petition. Liabilities are scheduled at \$2,345.21, all unsecured. Among the creditors are: Corl, Knott & Co., Ltd., Grand Rapids, \$565.44; Parra Hat Co., Flint, \$12.25. Petitioner owns no real estate. Her assets consists of stock in trade and fixtures worth \$1,000 to \$1,200; open accounts, \$10 to \$12. Exemptions in the sum of \$250 are claimed out of the business. Petitioner also paid her attorney in these proceedings to cover fees and expenses, the sum of \$165.

In the matter of Demotcar Co., final meeting of creditors was held. Attorneys for trustee were allowed a balance of \$100. Final dividend ordered paid. It will be about 1½ per cent.

In the matter of Poss Motor Car Co., bankrupt, first dividend of 5 per cent. was declared and ordered paid on all claims duly filed and allowed.

April 10—In the matter of Jacob F. Meier Co., bankrupt, a first dividend of 40 per cent. was declared and ordered paid on all claims duly filed and allowed.

The reason children are natural is that they are sure of dinner.

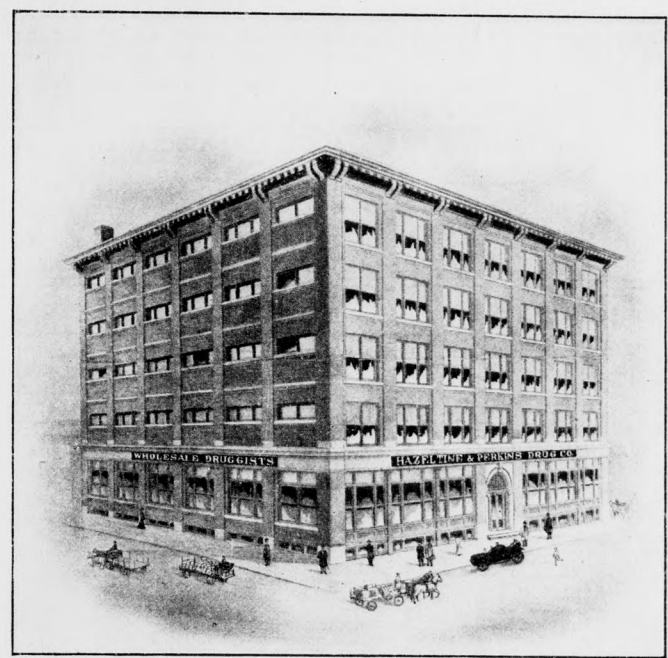
For Sale

One of the best located drug stores in Grand Rapids, doing excellent business. Complete and up-to-date stock and fixtures. Cutting of prices not necessary. Good reason for selling.

Address No. 959, care Michigan Tradesman.

WHOLESALE DRUG PRICE CURRENT

Acids		Cubeb	45	Digitalis	60
Acetic	6 @ 8	Erigeron	50	Genian	60
Boric	10 @ 15	Eucalyptus	75 @ 85	Ginger	60
Carbolic	22 @ 26	Hemlock, pure	1 00	Guaiac	60
Citric	48 @ 55	Juniper Berries	1 25	Guaiac Ammon.	70
Muriatic	1 1/4 @ 5	Juniper Wood	40 @ 50	Iodine	1 00
Nitric	5 1/2 @ 10	Lard, extra	85 @ 1 00	Iodine, Colorless	1 25
Oxalic	13 @ 16	Lard, No. 1	75 @ 90	Ipecac	75
Sulphuric	1 3/4 @ 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.	47	Nux Vomica	50
Water, 18 deg.	4 1/2 @ 8	Linseed, bld. less	50 @ 55	Opium	2 00
Water 14 deg.	3 1/2 @ 6	Linseed, raw bbls.	46	Opium Camph.	75
Carbonate	13 @ 16	Linseed, raw less	49 @ 54	Opium, Deodor'd	25
Chloride	12 @ 15	Mustard, true	4 50 @ 6 00	Rhubarb	75
Balsams		Mustard, artifi'l	2 75 @ 3 00	Paints	
Copaiba	70 @ 75	Neatsfoot	80 @ 85	Lead, red, dry	7 1/2 @ 10
Fir (Canada)	1 75 @ 2 00	Olive, pure	80 @ 85	Lead, white dry	7 1/2 @ 10
Fir (Oregon)	40 @ 50	Olive, Malaga,	2 50 @ 3 50	Lead, white oil	7 1/2 @ 10
Peru	2 20 @ 2 40	yellow	1 60 @ 1 75	Ochre, yellow bbl.	1 1/2 @ 5
Tolu	1 25 @ 1 40	green	1 50 @ 1 65	Ochre, yellow less	2 @ 5
Berries		Orange, sweet	4 00 @ 4 50	Putty	2 1/2 @ 5
Cubeb	65 @ 75	Organum, pure	1 25 @ 1 50	Red Venetian bbl.	1 @ 1 1/2
Fish	15 @ 20	Organum, com'l	50 @ 75	Red Venet'n, less	2 @ 5
Juniper	6 @ 10	Pennyroyal	2 25 @ 2 50	Snaker, Prepared	1 50 @ 1 60
Prickley Ash	@ 50	Peppermint	@ 3 75	Vermillion, Eng.	90 @ 1 00
Barks		Rose, pure	16 00 @ 18 00	Vermillion, Amer.	15 @ 20
Cassia (ordinary)	25	Rosemary Flowers	90 @ 1 00	Whiting, bbl.	1 @ 1 1/2
Cassia (Saigon)	65 @ 75	Sandalwood, E. I.	6 25 @ 6 50	Whiting	2 @ 5
Elm (powd. 25c)	25 @ 30	Sassafras, true	80 @ 90	Insecticides	
Sassafras (pow. 30c)	25 @ 35	Sassafras, artifi'l	45 @ 50	Arsenic	6 @ 10
Soap (powd. 25c)	@ 15	Spearmint	6 00 @ 6 50	Blue Vitrol bbl.	6 @ 8 1/2
Extracts		Sperm	90 @ 1 00	Blue Vitrol less	7 @ 10
Licorice	24 @ 28	Tansy	4 75 @ 5 00	Bordeaux Mix Pst	8 @ 15
Licorice powdered	25 @ 30	Tar, USP	25 @ 35	Hellebore, White	15 @ 20
Flowers		Turpentine, bbls.	@ 5 2 1/2	powdered	15 @ 20
Arnica	18 @ 25	Turpentine, less	55 @ 60	Insect Powder	20 @ 35
Chamomile (Ger.)	25 @ 35	Wintergreen, true	@ 5 00	Lead Arsenate	8 @ 16
Chamomile (Rom.)	40 @ 50	Wintergreen, sweet	2 00 @ 2 25	Lime & Sulphur	15 @ 25
Gums		Wintergreen, art'l	50 @ 60	Solution, gal.	15 @ 25
Acacia, 1st	40 @ 50	Wormseed	@ 6 00	Paris Green	15 @ 20
Acacia, 2nd	35 @ 40	Wormwood	@ 8 00	Miscellaneous	
Acacia, 3d	30 @ 35	Potassium		Acetanalid	30 @ 35
Acacia, Sorts	@ 20	Bicarbonate	15 @ 18	Alum	3 @ 5
Acacia Powdered	35 @ 40	Bichromate	13 @ 16	Alum, powdered and	5 @ 7
Aloes (Barb. Pow)	22 @ 25	Bromide	45 @ 55	ground	5 @ 7
Aloes (Cape Pow)	20 @ 25	Carbonate	12 @ 15	Bismuth, Subni-	2 10 @ 2 25
Aloes (Soc. Powd.)	40 @ 50	Chlorate, xtal and	12 @ 16	trate	2 10 @ 2 25
Asafoetida	1 00 @ 1 25	powdered	12 @ 16	Borax xtal or	6 @ 12
Asafoetida, Powd.	@ 1 50	Chlorate, granular	16 @ 20	powdered	6 @ 12
Pure	@ 1 50	Cyanide	30 @ 40	Cantharadies po.	1 30 @ 1 50
U. S. P. Powd.	@ 2 00	Iodide	2 85 @ 2 90	Calomel	1 25 @ 1 35
Camphor	55 @ 60	Permanganate	15 @ 30	Capsicum	20 @ 25
Guaiac	35 @ 40	Prussiate yellow	30 @ 35	Carmine	@ 3 50
Guaiac, Powdered	40 @ 50	Prussiate, red	50 @ 60	Cassia Buds	@ 40
Kino	@ 40	Sulphate	15 @ 20	Cloves	25 @ 30
Kino, Powdered	@ 45	Roots		Chalk Prepared	6 @ 8 1/2
Myrrh	@ 40	Alkanet	15 @ 20	Chalk Precipitated	7 @ 10
Myrrh, Powdered	@ 50	Blood, powdered	20 @ 25	Chloroform	38 @ 48
Opium	7 25 @ 7 50	Calamus	35 @ 40	Chloral Hydrate	1 25 @ 1 45
Opium, Powd.	8 50 @ 8 75	Elecampane, pwd.	15 @ 20	Cocaine	3 70 @ 3 90
Opium, Gran.	8 50 @ 8 75	Gentian, powd.	12 @ 15	Cocoa Butter	50 @ 60
Shellac	25 @ 30	Ginger, African,	15 @ 20	Corks, list, less 70%	@ 85
Shellac, Bleached	30 @ 35	powdered	15 @ 20	Copperas bbls. cwt	@ 85
Tragacanth	1 25 @ 1 30	Ginger, Jamaica	20 @ 25	Copperas, less	2 @ 5
Tragacanth, Pow	60 @ 75	powdered	22 @ 28	Copperas, Powd.	4 @ 8
Turpentine	10 @ 15	powdered	22 @ 28	Corrosive Sublim.	1 25 @ 1 40
Leaves		Goldensal, powd.	@ 6 10	Cream Tartar	28 @ 35
Buchu	1 85 @ 2 00	Ipecac, powd.	2 75 @ 3 00	Cuttlebone	25 @ 35
Buchu, Powd.	2 00 @ 2 25	Licorice	14 @ 16	Dextrine	7 @ 10
Sage, bulk	18 @ 25	Licorice, powd.	12 @ 15	Dover's Powder	2 00 @ 2 25
Sage, 1/2 Loose	20 @ 25	Orris, powdered	25 @ 30	Emery, all Nos.	6 @ 10
Sage, Powdered	25 @ 30	Poke, powdered	20 @ 25	Emery, powdered	5 @ 8
Senna, Alex	25 @ 30	Rhubarb	75 @ 1 00	Epsom Salts, bbls	1 @ 1 1/2
Senna, Tinn.	15 @ 20	Rhubarb, powd.	75 @ 1 25	Epsom Salts, less	2 1/2 @ 3
Senna, Tinn, Pow.	20 @ 25	Rosinweed, powd.	25 @ 30	Ergot	1 50 @ 1 75
Uva Ursi	10 @ 15	Sarsaparilla, Hond.	@ 50	Ergot, powdered	1 80 @ 2 00
Oils		Sarsaparilla, Mexican,	@ 25 30	Flake White	12 @ 15
Almonds, Bitter,	6 00 @ 6 50	ground	25 @ 30	Formaldehyde lb	12 @ 15
Almond, Bitter,	@ 1 75	Squills	20 @ 35	Gambier	6 @ 10
Almonds, Sweet,	90 @ 1 00	Squills, powdered	40 @ 60	Gelatin	35 @ 45
Almond, Sweet,	40 @ 50	Tumeric, powd.	12 @ 15	Glassware, full cases	80%
Amber, crude	25 @ 30	Valerian, powd.	25 @ 30	Glassware, less 70 & 10%	@ 1
Amber, rectified	40 @ 50	Seeds		Glauber Salts bbl.	2 @ 5
Anise	2 25 @ 2 50	Anise	15 @ 20	Glauber Salts less	2 @ 5
Bergamont	@ 8 00	Anise, powdered	22 @ 25	Glue, brown	11 @ 15
Cajeput	@ 7 5	Bird, Is	7 @ 8	Glue, brown grd	10 @ 15
Cassia	1 50 @ 1 75	Canary	7 @ 10	Glue, white	15 @ 25
Castor, bbls. and	12 1/2 @ 15	Caraway	12 @ 18	Glue, white grd	15 @ 20
cans	@ 85	Cardamon	1 75 @ 2 00	Glycerine	23 @ 30
Cedar Leaf	@ 85	Celery	55 @ 60	Hops	50 @ 80
Citronella	@ 60	Coriander	10 @ 15	Indigo	85 @ 1 00
Cloves	1 75 @ 2 00	Coriander, powd.	10 @ 15	Iodine	3 75 @ 4 00
Cocanut	18 @ 20	Dill	18 @ 20	Iodoform	4 80 @ 5 00
Cod Liver	1 25 @ 1 50	Fennel	@ 30	Lead Acetate	12 @ 18
Cotton Seed	70 @ 85	Flax	4 @ 8	Lycopodium	60 @ 75
Croton	@ 1 60	Flax, ground	4 @ 8	Mace	80 @ 90

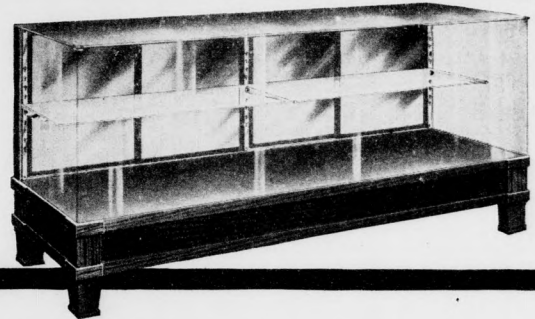


Our Home—Corner Oakes and Commerce

We are distributors of the Walrus soda fountain made at Decatur, Ill. We have five complete fountains on exhibition in our store, and we invite the inspection and consideration of all prospective buyers.

Grand Rapids. HAZELTINE & PERKINS DRUG CO.

FOOTE & JENKS' COLEMAN'S (BRAND)
Terpeneless **Lemon and High Class Vanilla**
Insist on getting Coleman's Extracts from your jobbing grocer, or mail order direct to FOOTE & JENKS, Jackson, Mich.



"AMERICAN BEAUTY" Display Case No. 412—one of more than one hundred models of Show Case, Shelving and Display Fixtures designed by the Grand Rapids Show Case Company for displaying all kinds of goods, and adopted by the most progressive stores of America.

GRAND RAPIDS SHOW CASE CO., Grand Rapids, Michigan
The Largest Show Case and Store Equipment Plant in the World
Show Rooms and Factories: New York, Grand Rapids, Chicago, Boston, Portland

Four Kinds of Coupon Books

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

TRADESMAN COMPANY, Grand Rapids, Mich.

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Flour

Cheese
Coffee
Corn

Index to Markets

By Columns

Table listing various grocery items and their prices, organized by column (A, B, C, D, F, G, H, J, M, N, O, P, R, S, T, V, W, Y).

Table listing various grocery items and their prices, organized by column (1, 2).

Table listing various grocery items and their prices, organized by column (3, 4, 5).

Table 6: Vanilla Wafers, Water Thin Biscuit, Zu Zu Ginger Snaps, Other Package Goods, In Special Tin Packages, Dried Fruits, Farinaceous Goods, Fishing Tackle, Cotton Lines, Linen Lines, Poles.

Table 7: FLAVORING EXTRACTS, FLOUR AND FEED, WINTER WHEAT, Dried Fruits, Farinaceous Goods, Fishing Tackle, Cotton Lines, Linen Lines, Poles.

Table 8: HIDES AND PELTS, HORSE RADISH, JELLY, MAPLEINE, MINCE MEAT, MOLASSES, MUSTARD, OLIVES, PICKLES, PIPES, POTASH, PROVISIONS, GRAIN BAGS, Herbs.

Table 9: Smoked Meats, Sausages, Beef, Pig's Feet, Tripe, Casings, Uncolored Butterine, Canned Meats, RICE, ROLLED OATS, SALAD DRESSING, SALERATUS, SAL SODA, SALT, Warsaw, Solar Rock, Common, Granulated, Fine, MEDIUM, FINE, SALT FISH, Cod, Large, whole, Small, whole, Strips or bricks, Pollock, Halibut, Chunks, Holland Herring, Trout.

Table 10: Mackerel, Whitefish, SEEDS, SHOE BLACKING, SNUFF, SODA, SPICES, Whole Spices, Pure Ground in Bulk, STARCH, Corn, Kingsford, Silver Gloss, Muzzy, Gloss, Kingsford, Silver Gloss, Muzzy, Pure Cane, SYRUPS, Corn, Barrels, Half barrels, Blue Karo, Red Karo, Common, Pure Cane, Fair, Good, Choice, TABLE SAUCES, Halford, large, Halford, small, TEA, Sundried, medium, Sundried, choice, Basket-fired, medium, Basket-fired, choice, Basket-fired, fancy, Nibs, Siftings, Fannings, Gunpowder, Moyune, medium, Moyune, choice, Moyune, fancy, Pingsuey, medium, Pingsuey, choice, Pingsuey, fancy.

Table 11: Young Hyson, Oolong, English Breakfast, India, TOBACCO, Fine Cut, Plug, Am. Navy, Apple, Drummond Nat. Leaf, Drummond Nat. Leaf, Battle, Brazer, Big Foot, Boot Jack, Bullion, Climax, Climax, Days' Work, Creme de Menthe, Derby, 5 lb. boxes, 5 Bros., 4 lb., Four Roses, 10c, Gilt Edge, 2 lb., Gold Rope, 6 & 12 lb., Gold Rope, 4 & 8 lb., G. O. P., 12 & 24 lb., Granger Twist, 6 lb., G. T. W., 10th & 21 lb., Horse Shoe, 6 & 12 lb., Honey Dip Twist, 5x10, Jolly Tar, 5 & 8 lb., J. T., 5 1/2 & 11 lb., Kentucky Navy, 12 lb., Keystone Twist, 6 lb., Kismet, 6 lb., Maple Dip, 20 oz., Merry Widow, 12 lb., Nobby Spun Roll 6 & 3, Parrot, 12 lb., Parrot, 20 lb., Patterson's Nat. Leaf, Peachey, 6-12 & 24 lb., Picnic Twist, 5 lb., Piper Heidsieck, 4 & 7 lb., Piper Heidsieck, per doz., Polo, 3 doz., per doz., Redcut, 1 1/2 oz., Red Lion, 6 & 12 lb., Scrapple, 2 & 4 doz., Sherry Cobbler, 8 oz., Spear Head, 12 oz., Spear Head, 7 1/2 oz., Sq. Deal, 7, 14 and 28 lb., Star, 6, 12 & 24 lb., Standard Navy, 7 1/2, 15 & 30 lb., Ten Penny, 6 & 12 lb., Town Talk, 14 oz., Yankee Girl, 6, 12 & 24 30.

SPECIAL PRICE CURRENT

12

Table with 2 columns: Item Name and Price. Includes items like Scrapple, Sure Shot, Yankee Girl Scrap, Pan Handle Scrap, Peachy Scrap, Union Workman, and various meats and oils.

13

Table with 2 columns: Item Name and Price. Includes items like Pilot, Prince Albert, Sweet Lotus, Sweet Rose, Sweet Tip Top, and various household goods.

14

Table with 2 columns: Item Name and Price. Includes items like 4 1/2 inch, Egg Crates and Fillers, Humpty Dumpty, Case No. 2, Faucets, Mop Sticks, Pails, Toothpicks, Traps, Tea, Coffee, Soap, and various hardware items.

15

CIGARS Johnson Cigar Co.'s Brand



S. C. W., 1,000 lots... El Portana... Evening Press... Exemplar... Worden Grocer Co. Brand... Perfection Extras... London Grand... Standard... Puritanos... Panatellas, Bock... Jockey Club

Old Master Coffee



Old Master 6... San Marto... Pilot... Royal Garden... THE BOUR CO. TOLEDO, O.

COFFEE Roasted



White House, 1 lb... White House, 2 lb... Excelsior, Blend, 1 lb... Excelsior, Blend, 2 lb... Tip Top, Blend, 1 lb... Royal High Grade... Superior Blend

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

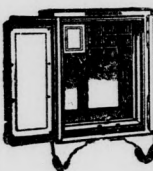


10 5c pkgs., per case 2 60 26 10c pkg., per case 2 60 16 10c and 33 5c pkgs., per case 2 60



Apex Hams... Opex Bacon... Apex Lard... Excelsior Hams... Silver Star Lard... Family Pork... Fat Back Pork... Prices quoted upon application, Hammond, Standish & Co., Detroit, Mich.

SAFES



Full line of fire and burglar proof safes kept in

17

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.



The only 5c Cleanser Guaranteed to equal the best 10c kinds 80 - CANS - \$2.80

SOAP

Lautz Bros' & Co. Acme, 30 bars, 75 lbs. 4 00 Acme, 25 bars, 75 lbs. 4 00 Acme, 25 bars, 75 lbs. 3 80 Acme, 100 cakes... 3 00 Big Master, 100 blocks 4 00 German Mottled... 3 15 German Mottled, 5 bx. 3 15 German Mottled 10 bx. 3 10 German Mottled 25 bx 3 05 Marselles, 100 cakes... 6 00 Marselles, 100 cks. 5c 4 00 Marselles, 100 ck toll 2 10 Marselles 1/2 ck toll 2 10

Proctor & Gamble Co. Lenox... Ivory, 6 oz... Ivory, 10 oz... Star

Tradesman Co.'s Brand Black Hawk, one box 2 50 Black Hawk, five bxs 2 40 Black Hawk, ten bxs 2 25

A. B. Wisley Good Cheer... Old Country

Soap Powders Snow Boy, 24s family size... Snow Boy, 60 5s... Snow Boy, 100 5c... Gold Dust, 24 large... Gold Dust, 100 5c... Kirkoline, 24 4lb... Pearline... Soapine... Roubitt's 1776... Roseine... Armour's... Wisdom

Soap Compounds Johnson's Fine... Johnson's XXX... Rub-No-More... Nine O'clock

Scouring Enoch Morgan's Sons Sapollo, gross lots... Sapollo, half gro. lots 4 80 Sapollo, single boxes 2 45 Sapollo, hand... 2 40 Scourine Manufacturing Co Scourine, 50 cakes... 1 80 Scourine, 100 cakes... 3 50

Advertisement for American Seating Company. Text: 'We Manufacture Public Seating Exclusively'. Includes images of chairs and tables. Text: 'We furnish churches of all denominations, designing and building to harmonize with the general architectural scheme... Schools... Lodge Halls... Write Dept. Y. American Seating Company 215 Wabash Ave. CHICAGO, ILL. GRAND RAPIDS NEW YORK BOSTON PHILADELPHIA'

BUSINESS-WANTS DEPARTMENT

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

BUSINESS CHANCES.

Business Bargains For Sale and Exchange by Frank P. Cleveland

Grocery Store, Neosho Co., Kansas, \$3,350.
 Brick Plant, Paulding Co., Ohio; \$40,000.
 General Store, store building and residence, Alger Co., Michigan, \$7,750.
 Retail Lumber Yard, Morrill Co., Nebraska, \$10,000.
 Retail Lumber Yard, Scotts Bluff Co., Nebraska; \$16,000.
 Store Building, Custer Co., Oklahoma, rented for \$500 per year, \$4,500.
 Drug Store, Twin Falls Co., Idaho, \$6,500.
 Furniture and Undertaking Business, Grundy Co., Illinois, \$7,500; will sell half interest; good opening for Norwegian.
 Store Building and Meat Market, Green Co., Iowa, \$6,500.
 Department Store, Store Building, Warehouse and Residence, Mecosta Co., Michigan. Stock invoices about \$51,000, store building valued \$25,000, residence \$6,500; sales average \$140,000 per year; will sell stock with or without real estate; good opening for hustler.
 Jewelry Business, Store Building and Residence, Bigstone Co., Minnesota, \$7,750.
 Grocery Store, Lorain Co., Ohio, \$4,750.
 Hardware and Plumbing Business and Store Building, LaMoille Co., Vermont, \$6,200.
 Grocery and Market, Kendall Co., Illinois, \$1,600.
 Millinery Store, South Chicago, Illinois, \$1,200.
 120 Acre Tract of Mineral Land containing large deposits of lead and zinc, Boone Co., Arkansas, \$12,000.
 200 Barrel Steam Flour Mill and 15,000 bushel capacity elevator, Reno Co., Kansas, \$25,000.
 Indiana Stove Foundry and Stove Works, complete, up-to-date modern, plant; a bargain at \$9,000.
 General Store, Store Building and Residence, Armstrong Co., Pennsylvania, \$10,000.
 Physician's Practice and Property, Lee Co., Illinois, \$3,000.
 Chicago Hardware Store, fine South-side location; business well established and a money-maker; price right.
 Drug Store and Physician's Practice, Walworth Co., Wisconsin, \$6,450; will sell separately.
 Stock of General Merchandise and Store Building, Marinette Co., Wisconsin, \$15,500; sales average \$50,000 per year.
 150 Barrel Steam Flour Mill, Alfalfa Co., Oklahoma, \$12,000.
 Brick Plant and Grist Mill, Morgan Co., Alabama, \$12,500.
 Write for detailed description.
 I bring buyers and sellers together. No matter where located if you want to buy, sell or trade any kind of business or property, address Frank P. Cleveland, 1261 Adams Express Building, Chicago, Illinois.
 Oceana County—Fruit and farm land for sale; 60 acres; 2 1/2 miles out; corners in beautiful lake; block of valuable timber; also 10 acre fruit farm and store building paying cash rent in village. J. W. Burton, Walkerville, Mich. 983
 Merchants! Do you want to sell out? Have an auction. Guarantee you no loss. Address L. H. Gallagher, Auctioneer, 384 Indiana Ave., Toledo, Ohio. 17
 For Sale—Owing to necessity of immediate change, I will sell my stock merchandise and groceries and rent my store in fine brick block. Address Box 20, Nottinghamham, Cleveland, Ohio. 16
 For Sale—Bakery and restaurant. Ice cream parlor in connection. Small stock groceries. Desire to sell building. Owner in poor health. Address C. Lousure, Millington, Mich. 994
 For Sale—17 light Pitner hollow wire gasoline lighting system, cost \$175, sell complete, \$50; four \$12.50 circular ladies' coat racks, each \$5; \$10 button machine, molds, dies, \$5; \$20 lace curtain rack, holds 72 curtains, \$7.50; 25 round top store stools, each, 30c. C. Ver Cies, 1021 S. Park St. Kalamazoo, Mich. 993
 For Sale—Soda fountain. Fine onyx fountain manufactured by Tufts, Boston, fourteen syrup cans, five draught arms, three soda tanks, all exposed parts nickled, carved columns with plate glass mirror and onyx decorations in the crown of the upright. Original cost \$1,200. Is an old model but serviceable. Will sell for \$150. Address M. J. Erwin, Harbor Springs, Mich. 991
 Get our list of "Lands and Business Chances" in Grand Traverse fruit belt of Michigan. If we sell your land or stock of merchandise, the entire cost will be but \$25. Send for proposition. Pardee Business Exchange, Traverse City, Mich. 13

For Sale—First-class grocery stock and fixtures, established 35 years. Want to retire. Good chance for one or two good young men. Doing nice business and good location. Cheap rent. Address J. Furtusch, S. S. Grocer, Traverse City, Mich. 953
 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
 I pay cash for stocks or part stocks of merchandise. Must be cheap. H. Kauffer, Milwaukee, Wis. 92
 Good opening for drug and stationery store in town 3,500. Good room in brick block. Reasonable rent. For particulars write D. J. Sloan & Co., North Baltimore, Ohio. 895
 For Sale—Good paying meat market in good location. Excellent chance for the right parties. Good reason for selling. Brand & Wohlfel, Three Rivers, Mich. 818
 For Sale—Confectionery, ice cream, business lunch and bakery. Located opposite union depot and boat landing, in town of 35,000 inhabitants on Lake Michigan. Have other business to attend to and will sell very reasonable. Sales average \$50 per day. 75 per cent. transient trade. Address No. 941, care Tradesman. 941
 For Sale—Drug stock and store building at Thompsonville, Mich. Good clean stock, doing nice business. Or will trade stock and building for small stock in city. Address C. N. Menold, Thompsonville, Mich. 886
 Shoe store in Muskegon for sale, or exchange for small farm. Address Shoes, care Tradesman. 987
 Business Wanted—I am looking for a good opening for cash; agents and speculators need not answer; give full particulars in first letter. Address M. Tradesman, Box 1261 Cherry Valley, Illinois. 478
 For Sale—Grocery and dry goods stock, inventorying \$2,500, in a live city within 25 miles of Grand Rapids. \$12,000 a year business. Address Judson Grocer Co., Grand Rapids, Mich. 946
 For Sale—Tirill equalizing gas machine, 150 light capacity. Will sell cheap for cash. Write the Blanding Company, Detroit, Minn. 945
 For Sale—New flour and grist mill; complete and up-to-date machinery. Located on Ann Arbor and Manistee and Northeastern railroads. Controls extensive farming territory. Attractive proposition. Address Bank of Copemish, Copemish, Mich. 942
 For Sale—Stock of dry goods, notions and shoes, about \$3,500, in city of Grand Rapids. Stock in good shape. Location splendid. Address W. J. G., care Tradesman. 981
 For Sale—Our pump and windmill business with tinshop, including tinner's tools, also plumbing tools to do city plumbing. Invoice about \$1,000. This is a rare opportunity; good reason for selling. Apply to Hanover Hardware Co., Hanover, Kansas. 979
 For Sale—One of the best variety stocks in Central Michigan. Invoices \$3,800. If taken at once will sacrifice for \$2,500. Address No. 956, care Tradesman. 956
 Grocery and hardware for sale or exchange. Nicely located. Will consider a residence or small place near town. Address J. N. Douglas, Belvidere, Ill. 949
 Bakery, ice cream parlor, confectionery store. County seat town in Illinois, twenty miles from St. Louis. Invoices \$4,200 to \$4,500, according to stock. Too large business for owner, on account of being a cripple. Will sell for \$3,800 cash. Imperial Bakery, Edwardsville, Ill. 984
 Chance of a lifetime. \$200 will start you in a clean, honest business all your own in your own town. No experience needed. Business good for a life income. Don't miss this chance. Write quick. Modern Mfg. Co., 218 Washington Ave., North, Minneapolis, Minn. 961
 Bottling works for sale; bargain if taken soon, with or without property; no competition; reason, health; doing good business. Address H. G. Mans, Ponca City, Okla. 12
 Merchants Please Take Notice! We have clients of grocery stocks, general stocks, dry goods stocks, hardware stocks, drug stocks. We have on our list also a few good farms to exchange for such stocks. Also city property. If you wish to sell or exchange your business write us. G. R. Business Exchange, 540 Houseman Bldg., Grand Rapids, Mich. 859

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
 For Sale—Good clean stock general merchandise, located in best town 800 population in Central Michigan. Invoices about \$4,000. Fine business, excellent farming country. Will sell at inventory. Deal with owner, no agents. Address No. 907, care Tradesman. 907
 160 acres New Mexico patented land surrounding railway station, main line railroad, borderland auto route, store, school on ground. Pure water, climate natural, sanitorium. Beautiful rich agricultural country, settling rapidly. Fine for townsite. Sixty dollars per acre. Will bear fullest investigation. Address Ownor, care Tradesman. 940
 For Sale—Shoe repair shop, equipped with all modern machines; nets from \$100 to \$135 month; rent \$10. Address Hilker, 777 Main St., Kankakee, Ill. 939
 \$8,000 will buy well established house furnishing business in a growing county seat town of 2,000. Sales last year over \$25,000. No trades considered. \$25,000 will buy working interest in thoroughly established, well located house furnishing corporation. Buyer must have successful business experience. Address Box 408, Walla Walla, Wash. 978
 For Sale—Variety store in Southern Michigan. Inventory about \$1,400. Good town, ideal location, brick, low rent and insurance. Fine stock. Good business. Clearing \$80 per month over all expenses, living included. For immediate sale will sacrifice. Address No. 977, care Tradesman. 977
 C. W. Johnson, Fairfield, Iowa, merchandise auctioneer, can sell your stock quickly and economically. Write early for date and terms. 980
 For Sale—Short leaf pine stumpage, small tracts. One and one-half million feet, with or without portable mill, two and one-half miles from railroad, part cash, balance as timber is cut. Five million feet, railroad running through, reasonable terms. Eight million feet, railroad running through tract, 1/3 cash, balance as timber is cut. Taylor & Co., Pine Bluff, Ark. 976
 Want To Buy—Grocery fixtures, scales, oil tank, refrigerator, etc. Must be in good condition. Address Box 635, Otsego, Mich. 975
 For Sale—Stock of groceries, invoicing \$1,700 and doing a \$16,000 business. Cash trade. Low rent. V. C. Wolcott, Union City, Mich. 974
 Wanted—To buy, good live grocery. W. H. Mitchell, 7228 Vincennes Ave., Chicago, Ill. 972
 Opportunity—We are looking for a good, live salesman to take an interest in our business and have a fine opportunity for the right man. If you can deliver the orders upon good manufactured articles that are in good demand, we would be pleased to get into correspondence with you. Address Push, care Tradesman. 966
 Rid your place of cock roaches. 35c per package. Costello & Son, Tustin, Mich. 973
 An opening in Gary for first-class department or dry goods and ladies' furnishing store in the heart of the business district. Modern store building, constructed of brick, steel and terra cotta; plate glass arcade front, nearing completion and open to lease, 25,000 square feet floor space; passenger and freight elevators. For particulars address Guffin & Mauzy, Gary, Indiana. 971
 Shoe man's stock book. This is a 200 page book, size 8 1/2 x 12 inches, cloth bound, pages numbered and indexed. Will aid you in sizing and buying shoes, clothing, overalls, shirts, collars or any sizing in a general store. Will the system to guard against overstocking in any line. The best kind of a stock book for shoe, clothing or general store. Sent charges prepaid for only \$2.50. J. F. Dahlinger, Elmo, Kansas. 970
 Wanted—To exchange Toledo scale for account register, McCaskey preferred. Burns & Kibler, Persia, Iowa. 968
 For Sale—Four sets Toledo computing scales, used one year. Will sell cheap. Rare chance to get scales cheap. Having sold my stock groceries, have no further use for them. Description on application. E. G. Snider, Cadillac, Mich. 967
 For Sale—General stock of merchandise, invoicing about \$25,000, double stores, population 5,000. One of the best towns in Southern Michigan. Address No. 964, care Tradesman. 964

For Sale—Complete elevator. Bank fixtures, time lock safe, farms. Write me about it. Phillip Lippert, Stanton, Mich. 969
 One National cash register, cost \$250, will sell for \$150. Been used about three months. Also complete harness repair outfit for sale at a bargain. Address J. B. Clark & Son, Levering, Michigan. 963
 Safes Opened—W. L. Slocum, safe expert and locksmith, 97 Monroe Ave., Grand Rapids, Mich. 104
 Will pay cash for stock of shoes and rubbers. Address M. J. O., care Tradesman. 221
 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
 If you wish to buy, sell or exchange any legitimate business of any kind, anywhere, consult our Business Chance Department. Its operation is national in scope and offers unexcelled services to the seller, as well as to the buyer. Advantageous exchanges for other properties are often arranged. In writing, state fully your wants. The Varland System, Capital Bank, St. Paul, Minn. 814
 For Sale—Nice clean stock general merchandise and fixtures, will invoice about \$10,000, located on best corner, brick store, in good hustling town Southern Michigan. Long lease if desired. If you wish a good paying business it would pay you to look this up. Address No. 882, care Tradesman. 882
 For Sale—Our stock, consisting of groceries, dry goods, shoes, men's furnishings, hardware and farm implements; also buildings and grain elevator in connection. Good lively town and farming section. Stock about \$10,000. Good reason for selling. V. Thomsen & Co., Trufant, Mich. 828
 Wanted—For cash, stock of general merchandise, clothing or shoes. Address Box 112, Bardolph, Ill. 750
 For Rent or Sale—Splendid opening for hardware business in Northern Michigan town, on railroad. Fast improving farming country. Fourteen miles to nearest city hardware. Address H. Reibergs, McBain, Mich. 806
 Canning factory and coal business for sale or trade. Splendid reasons for desiring change. Address No. 919, care Michigan Tradesman. 919
 Who wants either my Oliver typewriter No. 3, for \$25; or my Underwood for \$40? Neither one has been used a great deal; nearly new. Sent on approval. Have no use for two. Address J. G. Weller, Olney, Ill. 913
 For Sale—A good, up-to-date bazaar and grocery stock in city of St. Louis, Mich. Must sell on account of ill health. For particulars enquire E. J. Alexander. 932
 I bring buyers and sellers together. Write me if you want to buy, sell or exchange any kind of business or real estate anywhere. Established 1881. Frank P. Cleveland, 1261 Adams Express Bldg., Chicago, Illinois. 857
 35 acres of red, white and burr oak timber for sale. Address J. B. Sheetz, Fowler, Ind. 923
 For Sale—Three 8-foot sections of patent medicine shelving, two 8-foot sections of tincture shelving, one circle cigar show case, 5x3 ft., and one prescription case, with desk, drawers, two table drawers and French plate glass mirror, 30x52; golden oak finish, in use about one year and in as good condition as when new. Made by the Grand Rapids Show Case Co. Will sell for \$200, which is about 50 per cent. of their original cost. Address M. J. Erwin, Harbor Springs, Mich. 992
 For Sale—Meat market, established 18 years in same building, doing \$300 per week. Handle all kinds produce, baked goods, canned goods, seeds, etc. I wish to dispose of this immediately on account of other business. I will also sell my 6 room modern cement bungalow except furnace. Situated in good dairy country on steam railroad and interurban. Address F. A. Burlington, Wayland, Mich. 15
 Wanted—Immediately, general stock, \$3,000. Cheap. Must show fine cash business. Act quick. Address No. 14, care Tradesman. 14
 Wanted—Good second-hand meat market outfit, cooler of good make, size about 10x10. Address No. 11, care Tradesman. 11
 For sale—My property, consisting of store room, 60x40 feet, dwelling, barn, all are new buildings. Also stock of hardware and tinshop, located in good farming country. Address F. W. Luebking, North Star, Ohio. 4

The Produce Market.

Apples—Northern Spys, \$3.25 per bbl.; Greenings and Baldwins, \$3; Russets and other good varieties, \$2.50. Apples are coming out of storage in exceptionally good shape this year. The feature of rot is away below minimum; firmness and flavor are away above normal. This, added to the frost on California fruits, has done much to help the market on high quality apples.

Asparagus—\$1.50 per dozen for Southern.

Bananas—\$3.50 per 100 lbs.

Beets—25c per dozen for new.

Butter—Fancy creamery has declined to 35c in tubs and 36c in cartons. Local dealers pay 27c for No. 1 dairy and 20½c for packing stock. Receipts of all grades clean up every day and the market is firm. The high prices and the consequently affected demand make the market very sensitive, and every slight increase or decrease in the supply has and will for some time have an immediate effect on prices. Present conditions will probably continue for at least a month until the make substantially increases.

Cabbage—\$1.75 per bbl. for old; \$1.75 per crate for new from California.

Carrots—60c per box.

Celery—California jumbo, 65c per bunch; Florida, \$3.50 per crate.

Cranberries—Late Howes are steady at \$9.75 per bbl.

Cucumbers—\$1.60 per doz. for Southern.

Eggs—The market is 1@2c higher, due to bad roads, which make it difficult to market supplies from first hands. The quality of the eggs now arriving is the best of the year, and the market is probably established on about the present basis for the balance of the month. Local handlers pay 17c for strictly fresh clean eggs.

Grape Fruit—\$3.50 for 36s, \$4 for 46s, \$4.50 for 54s and \$5 for 64s and 80s.

Egg Plant—\$2 per box for Florida.

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

Green Onions—15c per dozen for Southern.

Green Peppers—60c per basket.

Hogs—Local buyers pay 10@10½c.

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

Lemons—\$5@5.50 per box for fancy Messinas. Californias are entirely out of market.

Lettuce—New Orleans head, \$2.50 per bu.; hot house leaf 12c per lb.

Onions—Spanish are in fair demand at \$1.25 per crate. Home grown 25c per bu.

Oranges—\$4.25 per box for either Florida or Californias.

Parsley—30c per dozen.

Peaches—One of the best posted men in the peach business in Georgia now estimates the crop will reach 4,000 cars. He says there has been no damage to the great bulk of the crop in South Georgia. Reports coming to him from various points in North Georgia show the damage at some points amounts to little, while at other

points the early fruit is slightly damaged. The greatest damage, it appears, was done to Elbertas. This applies, however, only to North Georgia.

Pieplant—\$2.75 per 40 lb. box California grown.

Pineapples—Cubans command \$2.75 for 18s and 42s and \$3.25 for 24s, 30s and 36s.

Potatoes—Country buyers are paying 30c at outside buying points. Local dealers quote 40@50c in small lots. A great percentage of the natural outlet markets for Michigan potatoes have either been embargoed or else have been experiencing a decided falling off of receipts on account of the inability of carriers to get to them. In keeping with natural laws, this has caused quotations to show a little advance, the trade in general to show a keen awakening to the present situation. Practically all receivers, and in all directions have been fighting along the lines of an easier and possibly a lower market. Even at the present time, with conditions as they are and the trade in a temporary spirited condition, it is practically impossible to make sales of any volume.

Poultry—Local dealers pay 14@15c for fowls; 7c for old roosters; 9c for geese; 11c for ducks; 16c for turkeys. These prices are live-weight. Dressed are 2c higher. The only thing that keeps poultry at any definite price at all is the feature of the consumer stepping out of the market by virtue of not being able to stand the strain of an advanced price. So far as the run of poultry is concerned, it would be possible to set any price, because the natural supply of poultry is away behind the natural demand. Two angles causes this; one being the naturally lighter receipts by virtue of the percentage of stock back which modifies the receipts feature; the angle modifying the demand feature is that the price has gotten to a point where the common consumer has been forced out. This causes the natural demand to be constantly ahead of natural receipts.

Radishes—25c per doz.

Seeds—Clover \$13@14 for either medium or mammoth; Alsike, \$13@13.50; Timothy, \$2@2.25. There is little change to report in the general seed situation. The tone to the situation continues to be of a sharp nature, with trading in all lines all that could be desired. A maintenance of values established by this weeks advance in clover seed is considered all that should be hoped for at present.

Spinach—\$1.25 per bu.

Strawberries—Louisiana fetch \$2.50 @2.75 for 24 pints; Florida's command 30c per quart. The demand has been light, but receipts were much lighter than expected on account of shipments being delayed.

Sweet Potatoes—Kiln dried Jerseys, \$1.75 per hamper; Delawares in hampers \$1.50.

Tomatoes—\$3.75 per crate of 6 baskets—Florida.

Veal—Buyers pay 8@12½c, according to quality.

Manufacturing Matters.

Lansing—The Ideal Concrete Block Co. will remove its plant from Charlotte here.

Detroit—The Mulkey Salt Co. has increased its capital stock from \$25,000 to \$100,000.

Detroit—The Hartwick Lumber Co. has increased its capital stock from \$25,000 to \$225,000.

Grayling—The Grayling Wood Products Co. has increased its capital stock from \$25,000 to \$50,000.

Lake Odessa—The Snyder & Fuller Furniture Co. has been succeeded by the Denton Chappell Manufacturing Co.

Detroit—The capital stock of the Eckliff Automatic Boiler Circulator Co. has been increased from \$5,000 to \$30,000.

Detroit—The Universal Metal Products Co. has been organized with an authorized capitalization of \$35,000, of which \$25,000 has been subscribed and \$16,000 paid in in cash.

Saranac—The Farmers' Co-Operative Creamery has been organized with an authorized capital stock of \$3,000, of which \$1,800 has been subscribed and \$1,000 paid in in cash.

Detroit—The Grosse Pointe Lumber Co. has been merged into a stock company under the same style, with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in cash.

Detroit—The J. W. Murray Manufacturing Co. has engaged in business to manufacture and deal in automobile hoods, fenders, gasoline tanks and other sheet metal goods, with an authorized capital stock of \$60,000, of which \$30,000 has been subscribed, \$2,000 paid in in cash and \$25,000 in property.

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

Buffalo, April 16—Creamery butter fresh, 33@36c; dairy, 26@30c; por to good, all kinds, 20@25c.

Cheese—Fancy, old 16c; choice, old 14@15c; por to common, 6@10c. New full cream 13@14c.

Eggs—Choice, fresh 18½@19c.

Poultry (live)—Turkeys, 16@22c; cox, 13c; fowls, 19@20c; springs, 19@20c; ducks 20c; geese, 15@16c. Poultry dressed, turkeys, 20@25c; ducks, 18@20c; chicks 18@20c; fowls, 17@19c.

Beans—Red Kidney, \$2@2.25, white Kidney, new \$3.25@3.35; medium, new \$2.20@2.25; narrow, new, \$3.25; pea, new, \$2.20@2.25.

Potatoes—50@60c per bu.

Rea & Witzig.

BUSINESS CHANCES.

\$3,000,000 monthly dividends now being paid to investors in Oklahoma oil companies; \$2.20 returned for every dollar invested last year. Oil production surpasses in value that of any other state. Only state whose production is increasing; \$100 invested now may make you independent; information free. Oklahoma Oil Development Association, 419 First National Bank, Tulsa, Okla. 8

Look Here Merchants! You can collect all your old given up accounts yourself by our new plan. Enclose stamp for sample and full particulars. Pekin Book Co., Detroit, Mich. 7

For Sale—First-class stock of shoes and groceries, doing a \$28,000 business in the best manufacturing town in Northern Michigan. Mills run steady year around. We will sell stock and building or sell stock and rent building. Address No. 6, care Tradesman. 6

An exceptional opportunity to purchase an up-to-date hardware and furniture business, a moneymaker, centrally located in one of the best little cities in Eastern Montana. Will require \$15,000 cash to handle. Best of reasons for selling. Will bear closest investigation. Address C. S. Hefferlin, Livingston, Mont. 10

Farm paper for sale; good investment. Particulars on request. G. F. Cook, Dubuque, Iowa. 3

Merchants—Do you want \$5,000 to \$25,000 cash in 10 days? You can get it through a 10 day special sale conducted by Anning, the sale specialist. Eleven years of continual success. Every sale has my personal supervision from start to finish. No salesmen in my employ. Contract with me and you deal with the man direct. Just closed my seventh sale for the same firm, on an \$80,000 stock in Northern Wisconsin. What better reason do you want? Hundreds of other references. Address W. A. Anning, Aurora, Ill. 2

For Sale—80 acres fertile land in Darke county, Ohio. Good dwelling, barn, 95x45, two outhouses, good water, plenty of fruit trees, close to school and churches. Address F. W. Luebking, North Star, Ohio. 5

Mr. Merchant! Why not add a mail order department? Take advantage of parcel post. Two large mail order firms did a \$100,000,000 business last year. Some of that business belonged to you. We have a proposition that should appeal to every merchant. It will appeal to you. Copyrighted prospectus free. Mississippi Valley Sales Co., Inc., Pittsburg, Kan. 1

For Sale—Extra clean stock variety goods and wall paper, in county seat town 5,000. Invoice about \$2,700, with fixtures, clearing above expenses, \$1,800 yearly. Leading wall paper and variety business in town. Would sell building or rent reasonable. Reason, poor health. O. A. Finney, Hobart, Okla. 999

Retail lumber yard for sale. Owing to a serious accident, which leaves me unfitted for active business, I must sell my long established yard and small but well equipped planing mill. Located in a hustling town of 4,000 in the Shenandoah Valley of Virginia, at the junction of two lines of railroad. Am doing a good business. Stock new and well selected. Address F. Preston Jones, Basic City, Va. 997

Drug store for sale. Good Southern Michigan town of 6,000. Excellent opportunity. Good trade and full prices. Address No. 996, care Michigan Tradesman. 996

For Sale—General stock in town of one thousand. Annual business, twenty-two thousand. H. T. Stanton, 18 Market St., Grand Rapids, Mich. 18

For Sale At A Bargain—One 8x6x10 second hand B. A. Stevens refrigerator. Further particulars write or phone A. R. Hensler, Battle Creek, Mich. 982

For Sale—Nearly new bazaar store, consisting of bazaar, groceries, dry goods and shoes, all good, clean staple stock, good location, best store in town of 1,000 population. Stock and fixtures about \$5,500. Room 30x80, rent \$20. If sold before May 1 will take 75c on invoice price. Adamson & McBain, Saranac, Mich. 19

For Sale—Stock of hardware and builders' supplies. Thriving business, good live town. Country developing very rapidly. Will rent or sell store building. Write Thad B. Preston, Trustee, Onaway, Mich. 21

Furniture Business For Sale—Will invoice at about \$12,000. Located in Turlock, in the famous Turlock irrigation district. Over 175,000 acres in the district. Population 2,000. Growing every day. Good reasons for selling. Sales last year, \$30,000. Address Box 217, Turlock, Cal. 20

AUCTIONEERS.

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

HELP WANTED.

Salesman wanted to handle staple line of men's pants and shirts, in Southern and Western Michigan. Good line to sell all year around. First-class man only, with good references, commission basis. Address Hamburger & Co., 135 Jefferson Ave., Detroit, Mich. 995

Wanted—Subscription solicitors who have had actual experience in securing subscribers for trade journals. State experience, length of time employed and names of former employers. Address No. 897, care Michigan Tradesman. 897

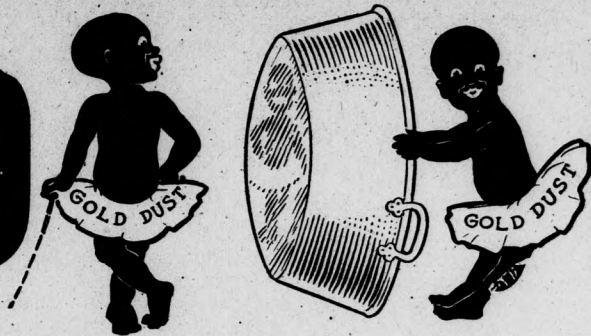
Wanted—Clerk for general store. Must be sober and industrious and have some previous experience. References required. Address Store, care Tradesman. 242

SITUATIONS WANTED.

Young married man, with seven years' experience in shoes, wants position as salesman or buyer. Best of references. Address No. 990, care Tradesman. 990

Experienced young man wants position in general store, small country town, with intention of buying. Address 9, care Tradesman. 9

GOLD DUST




GOLD DUST moves rapidly off the grocer's shelves. Our persistent, insistent, persuasive advertising that reaches everywhere, all the time, is always increasing the number of users, and, "once tried always used," because the housewife finds that GOLD DUST *really cleanses*. It will pay you to



"Recommend GOLD DUST—Every sale means another"

"Let the Gold Dust Twins do your work"



THE N.K. FAIRBANK COMPANY

CHICAGO



**THE
BOWSER
OUTFIT
is a big
Advertisement
for your store**

The *clean* grocery store is the one that does the best business, but you can't have a clean store if you sell oil from the old fashioned tank, dripping oil, spoiling and tainting other goods. Get a

BOWSER SAFE SELF-MEASURING OIL TANK

and show your customers you are up-to-date; *make money* on oil instead of letting your profits *drip away*. The BOWSER outfit does away with the nasty, oily funnel and measure; when you have to fill an odd measure, such as a lamp or oil tank, it shows at a glance how much to charge. The BOWSER gauge shows how much oil is left in your tank. The BOWSER automatic stop cuts off the oil the instant you cease to pump and prevents dripping. You can't afford to be without a BOWSER outfit because you're *losing* enough to pay for it without having the benefit of its cleanliness and convenience. Write at once for our *FREE* catalogue.

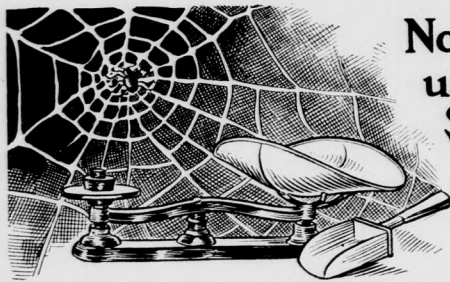
S. F. BOWSER & COMPANY, Inc.

Home Plant and General Offices, Box 2089, Ft. Wayne, Ind.

Branches: Atlanta, Chicago, Dallas, Denver, Minneapolis, Albany, Harrisburg, New York, St. Louis, San Francisco, Toronto

Patentees and manufacturers of standard, self-measuring, hand and power driven pumps, large and small tanks, gasoline and oil storage systems, self-registering pipe line measures, oil filtration and circulating systems, dry cleaning systems, etc.

ESTABLISHED 1885



No more
use for
Scoop
or
Scales

Weighing sugar, putting it in bags, losing by waste of time, overweight and cost of bags and string used eats up all the profit of selling sugar. In fact, the grocer who follows such old-fashioned methods loses money. No wonder the sale of FRANKLIN CARTON SUGAR is increasing all the time. The FRANKLIN CARTON is a neat, handy package that's as easy to handle as a can of tomatoes; it's ready to sell when you get it. It pleases customers because everybody wants clean sugar. The capacity of the containers enables you to buy in convenient quantities and you can get any popular sugar in FRANKLIN CARTONS.



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

THE FRANKLIN SUGAR REFINING COMPANY
PHILADELPHIA, PA.

"Your customers know FRANKLIN CARTON SUGAR means CLEAN sugar"

TEA TALKS No. 4

TEA is THE drink. Domestically and socially it is the beverage of the world. The spirit of Tea is one of peace, comfort and refinement. IT is the "cup that cheers but not inebriates." IT stimulates but not intoxicates. IT is the most economical—most valuable beverage in the world.

One pound of tea, properly brewed, will make one cup of happiness for every day in the year.

Call and see our TEA TREE growing from a seed from the Imperial Gardens.

THE TEA HOUSE

Judson Grocer Company

The Pure Foods House

Grand Rapids, Mich.



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