

Thirty-First Year
GRAND RAPIDS, WEDNESDAY, JANUARY 7, 1914
Number 1581

## Che Call to the Rolors

On the blood-watered soil of the Balkans A Bulgar lies clenched with a Turk,
And the task of the cannon and rifle Will be finished by fist and by dirk.
And the last word of hate ere the rattle Of death bids their enmity cease-
Is it call to the banners of battle
Or a call to the colors of Peace?
In the purlieus of sin-befogged cities, Slow food of neglect and of pest,
How many a mother lies dying With to-morrow's pale scourge at her breast!
And the bread-cry that serves for the prattle Of orphans-(oh, when shall it cease?)-
Does it call to the banners of battle, Or call to the colors of Peace?

I hear from my window this morning The shout of a soldiering boy;
And a note in his proud pleasure wounds me With the grief that is presaged by joy.
I hear not the drum's noisy rattle
For the groan of one hero's release;
Is it call to the banners of battle,
Or call to the colors of Peace?
O ye of the God-given voices,
My poets, of whom I am proud,
Who sing of the true and the real When illusions are dazzling the crowd;
Go, turn men from wolves and from cattle, Till Love be the one Golden Fleece.
Oh, call us no more unto battle,
But call to the colors of Peace!

## Good Yeast <br> Good Bread Good Health <br> Sell Your Customers FLEISCHMANN'S YEAST



## WHEN YOU SEE

 THE SIGN OF GOOD GANDY"DOUBLE A"
Remember it came from
The PUTNAM FACTORY, National Candy Co., Inc. Grand Rapids, Mich.

| FOR HOME BAKING |  |
| :---: | :---: |
|  |  |
|  |  |
|  |  |

## Franklin XXXX Confectioners' Sugar

which is famous everywhere as the leading sugar for CONFECTIONERS and BAKERS is also packed for family use in 1 pound FRANKLIN CARTONS with an inside bag of moisture proof paraffine paper. It's a handy package and a steady seller. It will pay you to push its sale because the more baking your customers do, the more they will buy cocoa, cocoanut, flavoring extracts, butter, eggs, raisins, flour and all other ingredients.

Packed in 1 lb . CARTONS-24 lbs. to the CONTAINER.

Other FRANKLIN CARTON SUGARS are packed in original CONTAINERS of $24,48,60$ and 120 lbs .

Franklin Carton Sugar is guaranteed full weight and refined CANE sugar.

THE FRANKLIN SUGAR REFINING CO. PHILADELPHIA
"Your customers know FRANKLIN CARTON SUGAR is CLEAN sugar."

# MICHIGAN TRADESMAN 

## Page <br> Page. <br> SPECIAL FEATURES.

## 3. News Items From the Soo News From Auto City Council. Grocery the Business World. Grocery and Financial. Editorial. <br> . Another Message From the Lady of the Graveyard. Butter, Eggs and Provisions New York Marker. Merry Musings From Muskegon <br> Dry Go Whoes. Woman <br> Homan's Hardware. <br> The Commercial Traveler <br> Drug Price Current. Grocery Price Current. Special Price curent. Business Wants.

## DETROIT DETONATIONS

Cogent Criticisms From Michigan's Metropolis.
Detroit, Jan. 5-Learn one thing each week about Detroit: Nearly $3,000,000$ gallons of lubricating oils and greases were produced in Detroit last year. The magnificent new Michigan Cen tral depot is now in use. From all reports the depot in conceded to be one of the most modern in the United States. One of the most important ad antages to travelers is the fact that ncoming and outgoing passengers do not come in contact with each other thus facilitating the handling of large rowds.
Jim Hammel promises to be the bogey man for the law breaking hotel keepers. If they don't believe it, just let them continue the use of the roller
J. M. Netzorg (Crowley Bros.), who has been laid up at his home throughout the early fall, is again back on the ob calling on the trade in Central and Northern Michigan. Mr. Netzorg' many friends, we know, will be pleased o hear that he has fully recovered and s strong enough to carry away the argest orders given to anyone
Cadillac Council, No. 143, will hold a regular monthly meeting Saturday night. Many important things will b rought up at the meeting and it is earnestly requested by Senior Counselor Reattoir that as many members as possible put in an appearance. There are till about forty to be initiated, besides everal applications to be voted on.
Joe Broach (Standart Bros.) entered upon his new duties as city salesman. When the writer met Joe on the street the other day, the usual salutations were exchanged, then Joe burst forth with, "My, but it seems good to be back in a real live town again." Joe has been making his headquarters in Grand Rapds the past few years
Tom Burton (Lisk Mfg. Co., Canandaigua, N. Y.) confidentially informed us the other day that his company sold more of their patent roasters than they could deliver. Well, the Tradesman roasters did some business also last roaste
The dance given by Detroit Council, No. 9, last Saturday night was well atended, despite the inclement weather. Possibly accounted for by the fact that everything was free, as the party was in honor of Senior Counselor Warner's wife, who celebrated her 22nd (?) birthday on that date. Mrs. Warner looks to be every day of 23 years, but gives a very plausible explanation by saying she looks more than 22 because she has to live with Mr . Warner. A splendid lunch was served by the com-
mittee in charge. At the wind up of the party Mrs. Warner made a speech that was heard by all who stood within a foot of her, in which she thanked all for the party given in ner honor.

Chas. Reattoir (American Tobacco Co.) attended a banquet in New York City given by his employers. The banquet was held in the Knickerbocker strained neck and a badly bruised knee, received while gazing at the large buildrecerved while gazing at the large
ings in the world's largest city.
ings in the world's largest city.
Speaking of the U. C. T. dance write
ups, we take it that there is always room at the hop
B. W. Wallace (Crowley Bros.) was a belated Detroit visitor last week Mr . Wallace makes his headquarters in Saginaw, where he is very well known He reached Detroir in time to attend the salesmen's banquet given by the wholesalers auxiliary of the Board of Commerce.
The Weber Hardware Co. has purchased the hardware store of W. F. Buhrer \& Son, 772 Michigan avenue The Weber Hardware Co., consisting of L. Weber \& Son, came to Detroit from New York
Edson, Moore \& Co. gave a banquet to its road salesmen and house employes last Wednesday in the spacious dining room which is one of the features of its new building.
You cannot tell by looking at a frog how far it will jump, neither can you tell how much a traveling man sells by tell how much a traveling man
the amount of hot air he emits.
Over 100 salesmen who represent Over 100 salesmen who represent
Perry Bros., varnish manufacturers, Perry Bros.g, varnish manufacturers,
will gather in Detroit this week, comwill gather in Detroit this week, com-
ing from all parts of the United States ing from all parts of the United States and Canada. This is the fourth annua convention of the firm's representatives.
Meetings are held daily, at which matMeetings are held daily, at which mat-
ters of interest are discussed. Tuesday night the men were given a theater party. The convention lasts for three days, followed by a banquet on Wednesday evening, at the Board of Com

Those who live within their incomes this year won't have to make so many resolutions next New Year's day.
Bud Emons, former salesman for the Standart-Simmons Co., is now safely ensconced behind the counter in a neat little hardware store in Redfield. The nicest part of the deal is that Bud has half of the say in running the store. The firm name is Emons \& Burstore. The firm name is Emons \& Bur-
gess. They say Bud has been making a gess. with natives of Redfield, wearing hit with natives of Redfield, wearing
clean shirts and having his rubber colclean shirts and having his rubber col ar polished weekly. If Bud takes with he citizens and citizenesses of Redfiel as well as he did with the merchants o Southern Michigan, he will have many friends there, as well as some of said riends' money.
Some fellows are born foolish-and never find it out until after they have been married.
At the next meeting of Cadillac Councol, No. 143, the question of organizing a traveling man's death benefit association will be brought up. It is heartily hoped that both Detroit councils will get together and form one association, instead of two separate or ganizations, as is now the intention of each. There is not much office work to be done, aside from the annual (or oftener) meetings and one set of officers oftener) meetings and one set of officer ane do the fork , as well a ne. Aside large enough benefft to be of material assistance to the beneficiary of a member. As Cadillac Council holds a meet-
ng previous to the meeting of Council No. 9, the writer hopes this matter will be given consideration.
Glen Begole will act as assistant to Ed. Collins, who represents Burnham, Stoepel \& Co. Mr. Collins has covered great many years and his business has great many years and his business has grown too large to be handled by himself. Mr. Collins' success is due to
hard work and the fact that he makes his work and the goods he sells a study. his work and the goods he sells a study.
Very few men who travel are better posted than he is. Mr. Collins makes posted than he is. Mr.
his home in Carson City.
Ed. Berger (A. Krolik \& Co.) says it is a lot easier to forget than to get even with a person.
And if we follow Gabby Gleanings' advice, we will have to register when no one is around the desk to get away with the non de plume.
Referring to a battle (not bottle) with Bill Arthur, our manager will take that little matter up at a later date. Harry Ruda, 633 Hastings street, is remodeling and enlarging his store. It is a hard matter to keep a live merchant from going ahead.
Burrell Tripp, of Allegan, owner of a city store in a country town, was a Detroit visitor last week. Mr. Tripp, bowling match by declaring he never bowling match by declaring he never
bowled before, came through with usual bowled before, came through with usual
luck-just such luck as those who never luck-just such luck as those who never
played before always do. Mr. Tripp played before always do. Mr. Tripp
evidently told Charlie the truth, but it is pretty hard to convince him of the fact.
December is the month when the traveling men have that hired feeling. An amusing incident happened at the party given in honor of Mrs. E. Warner last Saturday night. A sw young damsel, after dancing with Mr . Warner, took her seat next to that of Mrs. Warner. Not knowing that she was speaking to her recent dancing at the geezer I drew for the dance." Mrs. Warner, on noting the "geezer" was her own little "Ernie," said to the tango twisting miss in a dramatic whisper: "That belongs to me," and the young

## hal.

Al. J. Munroe, who represents the Electric Supply Co., of Saginaw, wish ing to give the old year a good push into oblivion, decided that the best par hied himself hither. - Judging from reports, with the assistance of a few friends, A1. gave the old year a proper
and fitting farewell-and Mr. Munroe and fitting

Francis Frederich (Burnham, Stoepel $\&$ Co.) was obliged to go to the hospital where an operation was performed on
his foot last week. Francis, or "Speed" his foot last week. Francis, or "Speed" as he is more popularly known, is doing nicely and will soon be back on the job again. "Speed" received an injury in a football game last fall, which gradually grew worse, culminating in his trip to the hospital.
Walter Tyre, of the Tyre Hardware Co., Grand River avenue, is something of a philosopher, as well as a baseball fan. Walter says a baseball player is as old as he fields.

One thing that impressed the writer at the veteran traveling man's meeting last week was the number of men who have been on the road for twenty-five to thirty-five years and all that time have represented but one firm. Now, the mere fact that these men represented one firm for so many years did
not in itself impress the writer, but what did impress him was the fact that nearly everyone was pretty well fixed, cerned. To those younger men con-
as the cerned. To those younger men who find themselves dissatisfied at timesfirms some of them are with the very give some food for represent-it should give some food for thought. Those who have stay form the longest are better off, financially and physically, continually changing positions.
"What keeps me from educating my boys for politics," says John Bale, of Lakeview, "is the fact that in that line it seems that a person who tries to be
good has too hard a time to make
good." "Billy" Pohlman has returned to Cloverland, where, as "Billy" puts it, a fellow always wakes up with a clear head. We presume he refers to the sparkling atmosphere. Otherwise the is place we know of where in Grand Rapids on Monday morning. The many friends of Frank H. Coden death on Thursday night of last week. Mr. Conant had been ill but few days and was supposed to be on the best known men in Detroit, an old traveling man and later sa'es manager traveling man and later sales manager
for the Delamater Hardware Co. To show the esteem and confidence in which his friends held him, when a general manager was needed for the Cadillaqua Fete held in Detroit, he was thaqua Fete held in Detroit, he was
the man selected for the place. His name was on the programme as one of the speakers at the veteran traveling men's banquet held last Tuesday night. He was also an active member of the
Board of Commerce. Board of Commerce.
George Loria, who has been representing the Marion Manufacturing Co., has added the furniture line of the Har-wood-Barley Manufacturing Co., which he will handle with his present line. He contemplates securing other furniture lines in the near future, which will give him representative lines in the as a line of bedding
Gone but not forgotten, a true friend to the traveling men-the Michigan Knights of the Grip.

Merry Musings made an increase of wo inches-all good reading-over the eek previous. Coming very nicely.
Max and Will Sable have combined Max and Will Sable have combined
forces and will handle the line of men's shirts manufactured by Freezer \& Cohen, New York. Will will travel
through Northern Michigan, while Max through Northern Michigan, while Max will cover the Southern portion of the
State. They have opened a sample room in the Avenue Theater building. We often used to wonder when we attended a wedding before we were married why it was that the bride's mother, although apparently happy at me thought of her daughter getting married, would always cry during the sorry for the groom.
L. Williams, who responds more readily to the cognomen of "Windy," after being laid up with numerous boils and injuries received from a fall, is again able to be around, although he is not able to walk much faster than a Pere Marquette gait. "Windy" is like a ray of sunshine wherever he holds forth and it will take a more serious illness than has yet been invented to make his perpetual smile vanish.

Lester Ivory, the Lakeview merchant,
says his idea of the height of aggravation is for a customer to use up $\$ 9$ tion is for a customer to use up $\$ 9$
worth of his time to make a 19 cent worth of
purchase.
Chas. Reattoir gave a party to twelve couples on New Year's eve. Charles, as is mentioned elsewhere on this page, is a traveling man and Senior Counselor of Cadillac Council. During the eve ning's festivities, Ora Jennings, old Grand Rapids resident, but who showed his good judgment by coming to Detroit, was the main attraction, or perhaps, as we got the story, the main distraction. He succeeded in entertaining the guests, hosts and hostesses admirably until he tried to give an imitation of Napoleon crossing the Panama canal or something similar. They say that Ora's imitation was so poor that only the thickness of his dome kept him from having a broken head when the crowd threw him out.
Meyer Berg and C. H. Hazen have been added to the sales force of the Harry Brilling Co., jobber of sweaters. underwear and notions. Mr. Berg will cover Northern Michigan, while Mr Hazen will cover Western Michigan. Mr . Brilling, who is an old time traveling man, has been making rapid strides to the front during the short time he has been in business.
How we would revile another country if we were to read in the newspapers of if we were to read in the newspapers of
their soldiers taking the guns away their soldiers taking the guns away from those of another country and turning them back to meet sure death. "Grand Rapids knows how." Yes, but why don't they do it?
The Daggett Candy Co. joined forces with C. Elliott \& Co. and gave a banquet to their representatives at the Penobscot Inn last Saturday night.
Howerd Bierwert, of Ludington. writes us as follows: "Why do you invariably make so many disparaging remarks about married life? You know Henry Ward Beecher said: 'When men enter into the state of marriage, they stand nearest God.' Marriage is not to be made fun of and I do not believe you mean what you say.
Right again, Howard. Marriage is no joke. You know, Howard, what Heine said: "Matrimony-the high sea for which no compass has been invented."
We cannot see anything but a real prosperous year ahead for anybody who is willing to contribute their share is willing
Our friend with the white apron told us that the first three or four days after us that the first three or four days after
New Year's, business was frightfully New Year's, business was frightfully
quiet. It is gradually getting back to quiet. It is gradually
normal now, however
One other way to
One other way to increase your business besides carrying a horse shoe in your grip is to sell more goods.
F. C. Richter-the fellow who used to write for the Tradesman. Where has he disappeared to?
J. 1.n Oxnard (Burnham, Stoepel \& Co.) is back on the job again. John had a hard tussle with the grim destroyer, but finally landed the knockout punch and was declared the winner. Mr. Oxnard is very well know throughout Michigan and we know his many friends will be pleased to hear of his recovers.
This week should brighten up the hotel keepers' faces. Salesmen all starting out again.
This will not brighten up George Woodcock's face, of the Stearns, at Ludington, because it is always that James M. Goldstein.

## The Sister States

A curious enquirer wanted to know "What are the sister states?" and the brilliant country editor answered:
"We are not quite sure, but we should judge that they are Miss Ouri, Ida Ho, Mary Land, Callie Fornia, Allie Bama, Louisa Anna, Della Ware, Minnie Sota and Mrs. Sippi."

The best man sometimes wins by losing at a wedding. man.

## MEN OF MARK.

## Joseph H. Brewer, Manager Ameri-

 can Public Utilities Co.Birth can only bestow latent faculties; their awakening and development into active forces depends upon the man. Environment can help. Opportunity walks abroad in many guises and will not force itself upon anyone. A man must penetrate the disguise, seize the opportunity and keep an unbroken hold upon it until he finds himself victorious in the struggle. thereby earning a perfect right to the proudest of all American titles-a successful business

Such a man is Joseph H. Brewer, the subject of this sketch, a man who, born and bred in the city of his adoption, was shrewd enough to recognize his birthright; who seized the opportunity thus presented; who threw his whole brain and brawn and being into his

## Joseph H. Brewer.

ife's vocation as soon as he discovered the career which was best adapted to his abilities and who. in consequencestill a comparatively young man-is nevertheless one of the recognized captains of the great army of public utility operators which is raising the pubic utilities of this country to such a high state of efficiency that they are the envy and emulation of the world The facts which go to make up this tory of a remarkable man and a remarkable achievement constitute a plain tale of a plain, everyday, dependable people who form the bone and sinew f our Nation.
One of the first men to locate in Alpine township, Kent county, was Alonzo Brewer, who was very generally known as Squire Brewer. He had been educated at West Point and had been an
officer of the regular army. He was on the staff of Gen. Winfield S. Scott, and followed the fortunes of that distinguished leader during the Mexican war. When the Civil war broke out in 1861, he wrote Gen. Scott, tendering his services to the Union cause. Gen. Scott replied-and his letter is one of the cherished archives of the familythat he and Mr. Brewer were both too old to go to war a second time, but that Mr. Brewer could send his sons instead. Mr. Brewer had seven sons and one daughter. All of the sons responded to the call of the country and marched away to Dixieland to preserve the integrity of the flag. The daughter subsequently escaped from the parental roof by climbing down a ladder, secured access to the Union lines in Virginia and married a soldier who was fighting for the stars and stripes. The father of Alonzo Brewer resided in Massachusetts and fought in the battle

of Bunker Hill. One of the seven sons of Alonzo Brewer was Lucien B. Brewer, who married Miss Anne. Escott, who was born in England. They had five children-the youngest child being Joseph H. Brewer, who was born in Grand Rapids, April 19, 1875. The date is significant because it is the anniversary of the battle of Lexington, of the firing on Fort Sumpter and the declaration of war against Spain in 1898. Joseph Brewer was educated in the public schools of Grand Rapids; that is to say, what education he received as a boy came to him through the public schools. He did not stop with book learning, however. He earned his own clothes from the time he was 6 years of age. When he was 12 years old he found it necessary to assist in the support of the family, on account of
the illness of his father, so he confined his school work to forenoons and devoted the afternoons to handling the circulations of Chicago papers in this city. He had thirteen other boys in hi, employ and did his work so thoroughly that he enjoyed an income of $\$ 100$ per month. In addition, he carried routes on the morning and evening papers. The Tradesman is pleased to chronicle this circumstance-which, by the way, was not mentioned by Mr. Brewer when he reluctantly gave the writer the data for this sketch-because it shows the inherent genius for money making which he acquired at an early age and furnishes the keynote to the remarkable suicess which has attended his operations in the utility field later on in life. While it is probably true that his efforts as a money maker at this period of his life were due largely to the spur of necessity, yet none but : masterful genius, possessing managerial ability of a high order, could have developed so remarkable a business capacity at such an early age.

After spending two years in the high school he sought and obtained employment in the freight house of the Michigan Central Railway, passing rapidly from the position of messenger up through the various lines of promotion to the position of Over and Short Clerk. During the time he was so em-ployed-he began working for the Michigan Central when he was only 14 years of age-he took shorthand lessons evenings from the late Chancellor White, who will be remembered as one of the most unique characters Grand Rapids has even known. After two years with the Michigan Central Mr. Brewer became stenographer for J. K V. Agnew, General Superintendent of the Chicago \& West Michigan Railway and Detroit, Lansing and Northern. He was afterward promoted to the position of stenographer for Charles M. Heald, General Manager of the same lines. During this time he was made Secretary of the Road Masters' Association of America and accompanied John Doyle, of Grand Rapids, who was President of the organization, to an annual convention of the Association at Minneapolis. Mr. Brewer subsequently became connected with the office of M . C. Bronner, master car builder for the Michigan Central Railway at Detroit, and later opened an office as a public stenographer in that city, doing some court work. In 1892 he returned to Grand Rapids and joined forces with Charles H. Bender. A copartnership was later formed under the style of Bender \& Brewer, which was for several years one of the leading stenographic firms of the city. The firm had contracts for handling the circuit court work of Manistee, Mason, Lake, Osceola, Mecosta, Newaygo, Allegan and Ottawa counties, besides the Federal and municipal courts of Grand Rapids. This copartnership continued until 1909 when Mr. Brewer withdrew to devote all of his time to the public utility business which he had inaugurated in 1905 by the purchase of the Holland Gas Co. from Bascom Parker. He subsequently purchased the Winona Gas Light \& Power Co. and the Red Wing Gas Light \& Power Co. He developed these properties so rapidly that by 1909
he had established a reputation that brought about an affiliation with Charles B. Kelsey, who at that time controlled the Albion and Valparaiso gas properties. The firm of Kelsey, Brewer \& Co., retaining the properties already owned by them, subsequently acquired Elkhart and Kankakee (which latter they subsequently disposed of), Boise, Idaho, Salt Lake City, Jackson, Miss., Minnesota-Wisconsin Power Co, an electrical transmission proposition carrying power from Red Cedar River, Wisconsin, ninety miles to Red Wing, Lake City and Wabasha, Minn. The detail involved in looking after so many properties naturally suggested a large: proposition and a holding company was, therefore, organized in July, 1912, under the name of the American Public Utilities Co. This company has since acquired the La Crosse Gas \& Electric Co., the Merchants Heat \& Light Co. and the Peoples Light \& Heat Co., of Indianapolis, the two latter being subsequently merged into one corporation. The Public Utilities Co. has a capital stock of $\$ 20,000,000$ preferred, of which about $\$ 4.000,000$ has been issued and $\$ 20,000.000$ common, of which $\$ 3,000$,000 has been issued. It also has a bond issue of $\$ 20,000,000$, of which less tha: $\$ 1,000,000$ has been issued. Mr. Brewer is Vice-President and General Manager of the company and devotes the major portion of his time to the work of looking after the varied interests owned and operated by his corporaton. He is also a director of the Grand Rapids Savings Bank and director and VicePresident of the Grand Rapids Trust Co. He is also President of the West Michigan State Fair, which he conducted last year with signal ability, introducing a number of new features which added greatly to the success of the exposition, both from the standpoint of entertainment and income.
Mr. Brewer was married in 1894 to Miss Augusta Hillyer, of Grand Rapids. They have one child-a boy of 15, who is now a student in the Grand Rapids high school. They reside in their own home at 38 Gay avenue. The family are members of St. Mark's church and Mr. Brewer has lately started on the upward road in Masonry. Aside from the Masonic order he has no fraternal affiliations except being a member of all the local clubs.
A year or two ago Mr. Brewer purchased a number of farms, comprising altogether 360 acres, located directly northeast of Plainfield village. He has erected new buildings which he has equipped with all modern conveniences, so that he has the advantages of the city, with none of the disadyantages of the country. His farm is probably one of the most unique and completely equipped in Michigan and is probably worth in the vicinity of $\$ 75,000$. He and his family reside on the farm during the summer, going back and forth by automobile.
Mr . Brewer is decidedly domestic in his tastes and finds his greatest pleasure in the associations of the family circle. He is fond of his friends and takes great delight in their companionship.
The most distinguishing characteristic of Mr. Brewer is his remarkable ability to dispatch business promptly.

He thinks quickly and acts with equal dispatch. His intuitions are a source of constant marvel to his friends and associates. With all of his native endowments of exceptional energy, resourcefulness, self-reliance and other essentials of conspicuous success, Mr. Brewer is a modest man; a man in whom there is only honest aversion for anything merely spectacular or for self-glorification. Few men have the good fortune to be endowed with the same admirable poise of heart, brain and temperament.

## News Items From the Soo.

Sault Ste. Marie, Jan. 6-Pickford is to have an electric lighting plant. the Globe Electric Co., of Milwaukee for a 25 light electric lighting plant. This is an experiment with the Pickford people, as the town is hardly large enough to maintain a power plant, but according to figures given by the Globe Lighting Co. it is possible to maintain the plant and if it proves a success it will possibly lead to the surrounding towns adoptlead to the surrounding to
As this is the season of the year when smallpox is prevailing and a when smallpox is prevailing and a large number or cases are reported in the copper country, it has put the Soo on ite free any and all who to vaccinate free any and all who wish to avail themselves of the opportunity Many of the traveling men will be sorry to learn that the Smith Hotel at Trout Lake, was destroyed by fire last Tuesday night. It is estimated that Mr. Smith's loss will be about $\$ 45,000$, with only about 25 per cent insurance. The saloon, pool room and post office and general store next to the hotel were saved only by heroic work on the part of the citizens. Wm Blossom, manager of the pool room, was so badly burned that he died the next morning. One of the chambermaids was also rendered unconsciou as a result of injuries received in escaping from the hotel.
Pickford has a new postmaster, Geo. Watson, former postmaster of Fickford, has turned the office over to J. L. Sterling, who assumed charge of the office Thursday. Mr. Watson has purchased the Cedarville stage route from $F$. Watson and will con duct the stage during the winter. Miss Grace Sterling, the popular deputy, will continue in that capacity at the post office.
Captain A. J. Young, who has sailed the lakes nearly all his life, was ac dently shot while hunting on Drummond Island Monday. It seems that while he was making the landing, in ome manner his 38 calibre rifle was discharced, the bullet making an ugly wound in his abdomen. He was rush ed to his home and every effort made o save his life, but he died Tuesday norning.
F. Callaghan, mąnager of the meat market at Shelldrake, has tendered his resignation and is at present making his head quarters at the Soo.
About 100 woodsmen left the city Lis week for the nearby camps and much activity is being felt throughout the lumber district at the present time. There is no scarcity of men this winter and the lumbermen are getting good service in consequence. W. G. Tapert.

Honks From Auto City Council.
Lansing, Jan. 5-Judge J. J. Baron, of Big Rapids, and Mr. and Mrs. H . A. McDonald, of Owosso, are vis-
iting at the home of Mr. and Mrs. iting at the hom
F. H. Hasting
John Newton (Perry Barker Candy Co .) is seriously ill and his trade is being called upon this week by Manager Simpkins.
For the past two years our Council has been very ably represented in the Lansing Chamber of Commerce by E. H. Simpkins, who was chair-
man of the Transportation Committee and has done much valiant service in that capacity for our city and business in general.
A. T. Lawlor, for several years Assistant Attorney General, has opened an office in the Capital National Bank building and says he is going to live an honest life from now on. Success to you, Mr. Lawlor.
One sure way to get a good attendance at our Council meetings is for our Ladies' Auxiliary to serve a Bohemian supper. Even Van, the tool man, breaks away from his business whenever there is
in the line of eats,
A special meeting of our Council will be held on the last Saturday of this month for the purpose of initiating the seventy-five new members which Dailey sold a harload plumbing goods in Lansing , this morning before lunch time and is morning before lunch time and is It is now reasonably assured that the Pere Marquette will soon change its division point from Grand Ledge
to Lansing. Shippers of local freight
west will be greatly benefitted and it is expected that the local passenvenient. $\qquad$
For Short.
Mrs. Butler had a new cook who was buxom negress. She came one morning and after she had been assigned to her duties, the mistress asked her name. "Yo' may call me Florentina," was the reply.
that is your other name?" enquired Mrs. Butler.
"Why, missus," said the colored woman, "yo' see, my odder name is Ida an, yo see, my odder name is allus been called Florentin.

## Better Ruling, Printing and Binding

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and deliveries made when promised-that's our business.
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Everything we sell is manufactured in our evn complete plant from the raw materials Let us take it up with you Kalamazoo Loose Leaf Binder Co. kalamazoo.

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


Movements of Merchants.
Bailey-E. P. Thomas has engaged in general trade.
Grass Lake-A. L. Hamill has engaged in the grocery business here. Lake City-Edward Wease will open a meat market here about Jan. 15.

Bishop-Jacob Koning succeeds Wm . Boss in the general store business.
Muir-Irving R. Evans succeeds Mrs. Van Antwerp in the restaurant business.
Central Lake-W. F. Roberts succeeds Geo. F. Roberts in the livery business.
Stanton-C. L. VanNortwick succeeds J. K. Ross in the restaurant and cigar business.

Hudsonville-Henvelhorst \& Poskey succeed Poskey \& Vruggink in the grocery business.
Adrian-The Standard Oil Company will spend \(\$ 15,000\) building a new warehouse in this city.
Charlotte-Harry N. Pierson succeeds H. N. Pierson \& Co. in the harness and vehicle business.
Brooklyn-Fire destroyed the D. W. Houser drug stock Dec. 31. The loss was fully covered by insurance.
Six Lakes-A. H. McDonald has opened a garage and will have an agency for automobiles in the spring.
Ovid-The C. V. Harris Lumber \& Coal Co. succeeds George S. Huntington in the lumber and coal business.
Leslie-Daniel C. Morea has purchased the store building which he occupies with his restaurant and cigar stock.
Charlotte-- Weickgerant \& Reide have sold their dry goods stock th Buller \& Richey, who re-opened the store Jan. 2.
Cheboygan-J. C. Taggart lost his stock of confectionery by fire Dec. 31. The loss was partially covered by insurance.
Brookside - D. Smalligan has sold his stock of general merchandise to J. T. Landheer, who will take possession about Feb. 1.
Conklin-George Bleckley has purchased the Arnold \& Miller meat market and will continue the business at the same location.
Vassar-Fire damaged the G. V. Black stock of general merchandise, Dec. 30, to the extent of about \(\$ 5,000\). The loss was covered by insurance.
Negaunee-The Bay Mills Land \& Lumber Co. has changed its name to the Munising Co. and increased its capital stock from \(\$ 250,000\) to \(\$ 500\).000.

Petersburg-G. A. Stone, engaged in the lumber and paint business, has
merged his business into a stock company under the style of the G. A. Stone Lumber Co., with an authorized capital stock of \(\$ 10,000\), of which \(\$ 9\),000 has been subscribed and paid in

\section*{in property.}

Henry-Rensberger \& Cushway lost their store building and stock of general merchandise by fire Jan. 2. The loss was partially covered by insurance.
Durand-George W. Evans has purchased an interest in the Fair \& Co. clothing stock and the business will be continued under the same style.
Lowell-The H. L. Godfrey bankrupt implement stock was sold at auction Jan. 3 to James Green, for \(\$ 785\), which is about 60 per cent. of the cost.
Eaton Rapids-William E. Webster has purchased an interest in the \(H\). P. Webster \& Sons lumber stock and the business will be continued under the same style.
Ishpeming-P. Barasa \& Co. have closed their branch plumbing and heating establishment here and will devote their entire attention to their store at Negaunee.
Nashville-Von W. Furniss has sold a half interest in his drug stock to H. D. Wotring and the business will be continued under the style of Furniss \& Wotring.
Decker-The Decker Grain \& Lumber Co. has engaged in business with an authorized capital stock of \(\$ 20,000\). of which \(\$ 12,000\) has been subscribed and paid in in cash.
Scottville-John N. Mack, dealer in general merchandise, has admitted his son, George M., to partnership and the business will be continued under the style of J. N. Mack \& Son.
Charlotte-John V. Sassaman has sold a half interest in his drug stock to Vere Burger, recently of Bangor, and the business will be continued under the style of John V. Sassaman \&
St. Johns-E. E. Cranston has sold his grocery stock to Mrs. Norman Kuhns and brother, Fred Caruss and the business will be continued at the same location under the style of Caruss \& Kuhns.
Bad Axe-W. H. Lankin has sold his interest in the Lankin \& Dundas hardware stock to R. M. McAvoy. formerly of Saginaw, and the business will be continued under the style of Dundas \& McAvoy.

Detroit-The Nyal Co. has engaged in the drug business, with an authorized capital stock of \(\$ 2,500,000\), of which \(\$ 1,780,000\) has been subscribed, \(\$ 105,000\) being paid in in cash and \(\$ 1,675,000\) in property.

Owosso-C. V. Harris has sold his interest in the Sturtevant \& Blood stock of lumber, coal and cement, to R. N. Gibson and the business will be continued under the style of the Sturtevant \& Blood Co.

Bay City-As soon as weather permits the Jennison Hardware Co. will begin the erection of a new, modern warehouse at Bay City. The building will be located on the site of the present frame warehouses and will be \(135 \times 208\) feet. The building will be two stories and will be constructed of steel reinforced concrete and brick. The offices of the hardware company which will be located in the front part of the new warehouse, will be \(24 \times 75\). The front of the offices will face Wenonah Park. The work of tearing down the old warehouse will be begun early in the spring. The new structure will cost approximately \(\$ 40,000\).
Detroit-On petition of Theodore Fletcher, Secretary and Treasurer, for an order for dissolution, Judge Van Zile appointed Harry B. Bulkley receiver for the Fletcher Hardware Co., one of the oldest wholesale firms in Detroit, and issued an order for interested persons to appear April 24 and show cause why the corporation should not be dissolved. The petition stated that the concern had been embarrassed by inability to obtain capital to carry on the business, and had been operating at a loss for several months. There were \(\$ 200,000\) notes due on or about January 1, according to the petition. The accounts receivable have been assigned to the National Bank of Commerce as security for loans.

\section*{Manufacturing Matters.}

Otsego-George W. Campbell has purchased the interest of his partner, Charles Barber, in the Campbell \& Barber bakery and will continue the business under the style of the City Bakery.
Caro-The Johnson-Slocum Co., manufacturers of steel horse collars, has built an addition to its plant for sheet metal specialties, under the management of F. A. Smith, recently of Detroit.
Detroit-The Gustave A. Moebs Cigar Co. factory equipment and trademarks, have been sold by the Security Trust Company. receiver, to M. R. Hoffman, of the Leaf Tritacco Co., of Marietta, Pa.. for \(\$ 32,2 z 5\). This is more than 90 per cent. of the appraised value. Mr. Hoffman plans to continue the business.
Owosso-The Independent Stove Co., which moved from Detroit to Owosso five years ago, has fulfilied to the letter its contract with the Improvement Association of Owosso. In return for financial assistance the company agreed to pay out in wages, exclusive of officers' salaries, in five year's time, \(\$ 300,000\). The company's pay roll has mounted steadily each year, increasing from \(\$ 51,300\) the first full year, to \(\$ 62,000\) in 1912, and for ten months this year the amount of \(\$ 62,900\). The company is paying dividends regularly on its preferred stock, the most of which is held by Owosso citizens. The company has eighty-five men on its pay roll.

Battle Creek-The National Cereal Co. wound up its affairs and sold its plant, subject to the mortgages held against it. The sale of the plant means that the company is without a home and will in a short time be dissolved and go out of existence entirely. The company suspended operations about a year ago.
Battle Creek-The Riteway Company, for whom a petition in bankruptcy was filed some time ago on behalf of the Central Electric Co. and eight other creditors, have filed an answer to the petition and will make an effort to fight the case. The company claims that it is still solvent and asks a jury trial to determine this point.
Dead River-The Schneider \& Brown sawmill has been shut down, as the absence of snow has prevented getting logs out of the woods. The same conditions are said to obtain throughout the Upper Peninsula and 75 per cent. of the mills are shut down temporarily. Woods operations began a couple of months ago, but the mild weather has upset all calculations. All logs along several railroads have been delivered and no more cas be got out for awhile. It is predicted that if present conditions continue the camps will be shut down within a couple of weeks.

\section*{A Mean Man.}

Down in Oklahoma the other day a man went into a store to buy a saw. He saw the kind he wanted and asked the price. It was \(\$ 1.65\), the dealer said. "Good gracious," said the man, "I can get the same thing from Sears, Roebuck \& Co. for \(\$ 1.35\)."
"That's less than it cost me," said the dealer, "but I'll sell it on the same terms as the mail-order house just the same."
"All right," said the customer. "You can send it along and charge it to my account."
"Not on your life," the dealer replied. "No charge accounts. You can't do business with the mail-order house that way. Fork over the cash.
The customer complied.
"Now 2 cents for postage and 5 cents for money order."
"What-"
"Certainly, you have to send a letter and a money order to a mail-order house, you know.
The customer, inwardly raving, kept to his agreement, and paid the nickel.
"Now 25 cents expressage."
"Well! I'll be -" he said, but paid it, saying: "Now, hand me that saw and I'll take it home myself and be rid of this foolery."
"Hand it to you? Where do you think you are? You're in Oklahoma and I'm in Chicago, and you'll have to wait two weeks for that saw.'
Whereupon he hung the saw on a peg and put the money in his cash drawer.
"That makes \$1.67," he said. "It has cost you 2 cents more and taken two weeks longer to get it than if you had paid my price in the first place."

Do not be too popular with yourself. It may be just as hard for the other fellow to like you as it is for you to like him.


Review of the Grand Rapids Produce Market.
Apples-Greenings and Baldwins. \(\$ 4\) per bbl.; Northern Spys and Jonathans, \(\$ 5\).
Bananas- \(\$ 2.45\) per 100 lbs . or \(\$ 1.50\) @2.25 per bunch.
Butter-Top grades remain very firm. There is no tendency toward a weaker market. The low grades are very dull and sales have been very meager. Choice between low grades and substitutes continues to favor the latter. Fancy creamery commands 36 c in tubs and \(371 / 2 @ 381 / 2 \mathrm{c}\) in cartons. Local dealers pay 34c for No. 1 dairy and 18 c for packing stock.
Cabbage-90c per bu.
Carrots-65c per bu.
Celery- \(\$ 1.25\) per box containing 3 to 4 bunches.
Cocoanuts- \(\$ 4.75\) per sack containing 100.
Cranberries- \(\$ 12\) per bbl. for Late Howes. The market is very firm. The holiday trade cleaned up available stocks. With prices already very high, and a shortage on account of early fall frosts, it is practically certain that the berries will remain at a high level for some time.
Cucumbers- \(\$ 2.50\) per doz.
Eggs-The consumptive demand has been very good and the receipts are still light. The market is firm at 1 c per dozen higher than last week. Storage eggs are decreasing very rapidly and the market is firmly held at 24@25c. Local dealers pay 30c for fresh this week.
Grape Fruit- \(\$ 4.25\) per box for all sizes.
Grapes-Malaga, \(\$ 6\) per keg.
Green Onions-40c per doz. for New Orleans.
Honey-18c per lb. for white clover, and 16 c for dark.
Lemons-The market is very weak It is expected that there will be material declines next week if the present tone continues. Sicilian fruit has been received in the United States in large quantities and the competition has cut in on the California sales. California and Verdellis command \$4 per box.
Lettuce-Eastern head, \(\$ 2.50\) per bu.; hot house leaf, 17 c per lb .
Nuts-Almonds, 18c per lb.; Butternuts, \(\$ 1\) per bu.; Chestnuts, 22c per 1b. for Ohio; Filberts, 15c per lb.; Hickory, \(\$ 2.50\) per bu. for Shellbark; Pecans, 15 c per 1 b .; Walnuts, 19 c for Grenoble and California; 17c for Naples; \(\$ 1\) per bu. for Michigan.
Onions- \(\$ 1.20\) for red and yellow and \(\$ 1.50\) for white; Spanish, \(\$ 1.40\) per crate.
Oranges-Californias are a trifle higher, being held at \(\$ 2.50 @ 2.75\); Floridas are lower, selling at \(\$ 2.25 @ 2.50\).

Peppers-Green, 75c per small basket.
Potatoes-The market is without change. Country buyers are paying 45@50c; local dealers get 65@70c.
Pop Corn- \(\$ 1.75\) per bu. for ear; 5 c per 1 b . for shelled.
Poultry-Local dealers pay \(111 / 2 \mathrm{c}\) for fowls; 6 c for old roosters; 9 c for geese; 11c for ducks; 14 c for No. 1 turkeys and 12c for old toms. These prices are live weight. Dressed are 2 c per lb . more than live.

Radishes-30c per dozen.
Spinach-\$1 per bu.
Sweet Potatoes-Delawares in bu. hampers, \(\$ 1.25\); Jerseys \(\$ 4\) per bbl.
Tomatoes- \(\$ 3.50\) per 6 basket crate of California.
Veal-Buyers pay 6@12c according to quality.
The Cicero Timber \& Lumber Co. has been organized with an authorized capital stock of \(\$ 36,000\), all of which has been subscribed and paid in in property. The stockholders and the number of shares held by each are: Emily J. Clark, 1,700 shares; Edward J. Clark, 400 shares and Marguerite Wurzburg, 400 shares.
Chas. M. Surine has sold his drug stock at the corner of Plainfield avenue and Coit street to Byron Haxie, who will continue the business Mr. Surine has purchased a considerable stock interest in the Will P. Canaan Co. and assumed charge of the city sales department.
A person often finds to his sorrow that the telling of one little lie to avoid an embarrasing position results in telling several others to bolster up the first one, the untruth of which is finally proved anyway.
In Michigan there were 266 failures for \(\$ 7,885,230\), compared with 213 failures for \(\$ 2,669,791\) in 1912 . Ohio and Indiana showed fewer failures while Michigan, Illinois and Wisconsin showed an increase.
A. E. Simpson, formerly operating at Hartford as the Hartford Monumental Works, has commenced business at 1248 West Leonard street, dealing in granite and marble.

Arthur R. Brown succeeds Meint Holst in the grocery business at 1126 Wealthy street.
Will Roberts succeeds J. VanS ngle in the grocery business at 1045 Grandville avenue.
Steenman Bros. have discontinued their meat business at 733 Broadway avenue.

The Grocery Market.
Sugar-All New York refiners are now in harmony on the following basis: Granulated in barrels, bags and bales, 4 c ; other hards, 4.05 c ; soft grades, 4.15 c ; cut loaf, crushed and tablets, 4.25 c . Michigan granulated is now sold by the refiners on 3.85 c basis, at which price there can be very little margin for the manufacturer.

Coffee-Rio and Santos grades are \(\mathrm{T} / 4 \mathrm{c}\) lower. The cause of the weakness is additional failures in Brazil, small demand in this country and general distrust of the market. In so far as options are concerned, the market is now as low as during the slump of last August and actual coffee only has \(1 / 2 \mathrm{c}\) more to drop in order to be there also. Mild coffees are relatively firmer than Brazils. Java and Mocha are unchanged.
Canned Fruits-Apples quiet at ruling prices. California canned goods show no change and ordinary seasonable demand.
Canned Vegetables--The enormous pack of tomatoes hangs like a cloud over the market From the packer's standpoint as well as from the standpoint of the second hands holder of 1912 tomatoes, the situation is very disheartening. Packers for the most part are selling tomatoes far below actual cost of production. Corn and peas are unchanged for the week.

Canned Fish-Domestic sardines are firm and unchanged. The demand is very light Salmon is in moderate demand at ruling prices.

Cheese-The market is without change.
Dried Fruits-The demand is the usual seasonable one and prices of everything are exactly where they were a week ago.
Syrups and Molasses-Corn syrup is unchanged. The same is true of compound. Sugar syrup and molasses are quiet and unchanged.
Salt Fish-Mackerel is dull. Some holders are still predicting higher prices after the trade gets under way.
Provisions-Smoked meats are firm. There is likely to be an advance in price in the near future. Pure lard and compound is steady with a fair consumptive demand at about \(1 / 8 \mathrm{c}\) decline from a week ago. Barreled pork, canned meats and dried beef are unchanged with a very light demand.

\section*{Lytton Divided \(\$ 10,000\) Among His Employes.}

In the fall of 1868 , four bright, active young men came to Grand Rapids from Ionia, leased one-half of a store on Monroe avenue, a few doors north of Lyon street, stocked it modestly with clothing and furnishing goods and commenced business under the name of the Star Clothing House. Their names were Isaac, Henry C., Jacob and Arthur C. Levi. The young men were educated, refined and ambitious and easily won friends in the business and social circles of the city. Henry C. Levi possessed a magnificent, carefully trained tenor voice and he was frequently asked to as sist in the musical entertainments that were given from time to time for charity and other civic purposes.

The business of the Star grew rapidly and within a year or two, not only the whole of the original store, but one adjoining on each side were leased and stocked with goods. Still later the store on the northwest corner of Monroe avenue and Lyon street was leased and filled with a stock of hats, caps and footwear, and placed in charge of Jacob and Arthur C. Levi.

The panic of 1873 embarrassed the firm and a trust mortgage was executed to secure the creditors. Jacob Levi moved to Philadelphia soon afterward, where he still resides. Arthur C. took a line of samples and traveled during the following decade and afterward organized the Atterbury Company to manufacture clothing The company has won marked success in its business. Isaac C. Levi remained with the old store and in the course of time he effected a settlement with creditors, took the business over and continued the same until his death, which occurred several years ago. Henry C. Levi, with a few dollars saved during the prosperous days of the firm, moved to Indianapolis, where he leased a small store and stocked it as far as his limited means would permit with clothing. Prosperity attended him and three or four years later, with \(\$ 12,000\) to his credit, he closed his business in Indianapolis, moved to Chicago, after leasing a small store opposite the magnificent sky scraper he now occupies, called it The Hub and, for reasons satisfactory to himself, changed his name to Lytton. Two of his sons had grown to manhood in the meantime and joined in the work of the store.
Several years ago Mr Lytton introduced a profit sharing system in his establishment and has annually distributed among his employes a share of the profits gained in the business. On January 2 he notified the employes of The Hub that he would make a distribution to those who were entitled to receive same on the ninth floor of the company's building and seven hundred men and women responded eagerly to the call. Of this number three hundred were entitled to shade in the bounty of the house. The sum of \(\$ 10,000\) was brought in and President Lytton distributed the same, accompanying the action with remarks appropriate to the season.

\section*{Many a Mickle Makes a Muckle.}

A hotel man in Wisconsin runs his business on the principle that every department of it must pay a profit. He established a laundry for the convenience of his guests, but it pays a profit. The gasoline furnished for autos sells at a slight advance. The boats he has for hire more than pay for themselves. A small cigar store has its excuse for existence. The consequence is that his many "mickles" total up to considerable "muckle" by the end of the year. Let each department have it raison d'etre in a profiting way, and a business takes care of itself.

Do not fail to read all the advertisements in this paper. To miss even one may be a loss to you.


Prospects Bright in the Public Utility Field.
Written for the Tradesman
When railroads, industrials and public utility companies disburse approximately \(\$ 300,000,000\) in dividends and interest bonds, as is being done in this month of January, there is not much room for pessimism as to business conditions in this country.
When it is taken into consideraton that three hundred of these companies have \(1,200,000\) stockholders, to say nothing of at least an equal number of bond holders, it will be seen how demagogue attacks and injudicious legislation injure the people. To go further, a large number of the bonds upon which \(\$ 164,300,000\) was paid in interest this month are held by savings banks and trust companies which have invested the savings of millions of these wage earners in these securities; thus, the people at large, besides deriving in a large measure their wage income from these enterprises, have a vital interest in the welfare of large corporations.
This is also true of public utilities. Twenty-three companies of this character have 28,186 stockholders and a large portion of their bonds are eligible for savings bank investment. Public utilities, however, are in a more fortunate position than either the railroads or other industrials, for the reason that so many of them are being operated under regulation by public utility commissions. Twenty-four states now have these commissions. In most of the states the acts creating public utility commissions and defining their power in relation to public service corporations are of a character that commends them to the corporations and the people. Usually they are fair and reasonable and do not have the tendency, as many suppose, to inflict unnecessary hardships on the individual companies. State regulation of utilities, where the regulatory powers are wisely administered, has won the approval of utility experts. The properly organized public utility commission can and does serve a good purpose, not only to the public but also to the corporation that seeks honestly to serve the public needs. Especially is this influence felt when the membership of the corporation is such as to inspire general confidence. That all of the utility companies now in operation under state regulation pay their dividends promptly, pay their bond interest and met their current obligations, shows that commission regulation as a rule is wisely and justly administered. The rights of both the corporations and the people are protected and thus great stability is given the securities of this class of corporations;
their business increases with the growth of the population they serve; their products-light, heat, transportation and power-are necessities of modern life, and therefore, the consumption is less likely to be influenced by factors adversely affecting their lines of business. The year 1913 may be considered as having been a prosperous one in the public utility field so far as operation is concerned. In price of securities and in financing, the year was not so satisfactory. Early in the year practically all the companies operating in the utility field laid out broad programmes for extensions, improvements and acquisition of additional properties and the period of tight money and high prices for capital caught a number of them in a position where money had to be had even at what might have seemed a prohibitive cost. Practically all of them succeeded in financing their imperative requirements but new construction work was slowed down, and in many instances work was stopped, until money should come easier. Prices of public utilities followed the trend of the general public and sold, and are selling, on a reduced basis. In spite of these facts earnings of the public utility companies continued to expand and it is estimated that there is an average increase of gross earnings for 1913 over 1912 of at least 10 per cent., and possibly more. Owing to improved
Ask for our Coupon Certificates of Deposit Assets Over Three and One-half Million
F

\section*{United \\ Light \& Railways Company}
first and refunding mortgage \(5 \%\) bonds, 1932, are now issued in
\[
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\text { denominations } \\
\text { to net over } 6 \%
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\]

Thus affording the small investor to obtain the same degree vestor to obtain the same degree
of safety combined with substanof safety combined with substan-
tial income return, as his bank, tial income return, as his bank,
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\section*{Howe, Snow, Corrigan \& Bertles}

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\section*{The}

\section*{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 \(31 / 2 \%\) if left a year.

\section*{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

\section*{Merchants, Treasurers, Trustees, Administrators and Individuals}
who desire the best returns in interest consistent with safety, availability and strict confidence.
operating conditions a larger portion of this gross gain was saved for net than in the preceding year and as a result the companies materially bettered their earnings applicable to the payment of bond interest. The high cost of money necessarily increased fixed charges and so the gain in earnings applicable to dividends was not as large as estimated with some of the companies but even with this handicap substantially better earnings were made for the stock of leading companies for 1913 than for 1912.
The dividend record of the public utilities in the year just closed is a striking one. There are thirty-seven companies, involving an aggregate of \(\$ 435,601,684\) of capital stock, that increased their dividends while thirtyfour companies, with an aggregate of \(\$ 188,036,900\) of capital stock, paid initial dividends during the year. In addition several companies have announced an increase in dividends for the first part of 1914.
It will thus be seen that the public utility corporations, especially those furnishing gas, electric light, heat and power, are in a prosperous condition and are so situated that their securities are now recognized as among the most safe and remunerative investments to be found anywhere.

The prospects in the public utility field for 1914 are bright and while no sensational developments are looked for, it is safe to predict that the average gain in earnings of this class of corporations will be at least from ten to twelve per cent. during the year.

Paul Leake.
Unique Method of Saving Spending Money.
"Take care of the pennies and the dollars will take care of themselves,' is a mighty good adage," declared the candy salesman as he sat in the lobby of the Cody Hotel.
"But I've raised the amount to 10 cents. I'm saving dimes. I haven't spent a 10 -cent piece in two years.
"Did you ever try it?
"Now don't misunderstand me, I'm not a miser. You can't be and be a traveling salesman. It was the gambling spirit of the thing that first appealed to me.
"I got to talking to one of the boys one night up in Northern Michigan. He had been stowing away the nickels. For three years he had bought two suits of clothes a year and paid his insurance out of the savings. It sounded good to me and I started the next morning saving every dime that fell into my hands.
"A man about town, or several towns as I am, pays his way as he goes and is constantly getting change back in nickels, dimes and pennies. Every dime I get goes into my left hand vest pocket and at night into a little coin bank that I carry.
"It would be a task to put aside fifty cents every day just to savebut it is an unusual day that I haven't got from that to a dollar for my treasure pile.
"It has led me into some funny circumstances, too, this scheme. A dime is a fair tip for a waiter in a restaurant, when you are alone and eat an
ordinary meal. Well, I give him 10 cents, but before I leave the hotel I change a quarter and drop a dime in my own pocket. On the road the Pullman porter gets a quarter and I get 10 cents back. It is a pleasure to tip yourself.
"Sometimes I eat in the cafateria dining room. More often than otherwise, my meal costs me 30 to 40 cents and the change is almost sure to be in dimes. I waited on myself, so I tip the waiter. Profitable busi-ness-a waiter.
"Last week I was in Chicago. My expense money was due the next day. I had a \(\$ 5\) bill and a \(\$ 1\). I had to go out on the south side and boarded a surface car. I wanted to change the \(\$ 5\), but was afraid the conductor would stall and I would have to hold up the string getting on. I gave him the \(\$ 1\). I got nine dimes and a nickel in change.
"It gave me a shock to think what might have happened to the \(\$ 5\) if he had gotten it. Although I was almost 'strapped' I put the 90 cents in the bank and got through until my check came, a thing I never would have done otherwise.
"If my luck continues I'm going to get married soon and that little saving of two years is going to pay the expenses of a regular honeymoon."


\section*{Kent State Bank}


You can transact your banking busines s with us easily by mail. Write us about it with us easil
if interested.
One policy controls in the manage-
ment of an estate. Property of one
estate is not mingled with that of the
Company or any other estate. Trust
funds credited with their own profits.

Account rendered which are complete and easily understood. Estates managed upon strictly business principles.

AUTHORIZED CAPITAL AND SURPLUS \(\$ 450,000\)

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\section*{Michigan Trust Co.}

Resources \(\$ 2,000,000.00\). OFFICERS.
Lewis H. Withey, President.
Willard Barnhart, Vice President
Henry Idema, Second Vice President.
F. A. Gorham, Third Vice President.

George Hefferan, Secretary. DIRECTORS.

Willard Barnhart.
Darwin D. Cody.
E. Golden Filer,

Wm. H. Gay.
Wm. H. Gay.
F. A. Gorham.

Thomas Hefferan.
Thomas Hume,
Thomas Hume,
Muskegon, Mich.
enry Id
Henry Idema.
Wames Judson.
James D. Lacey
Chicago.
Edward Lowe.
W. W. Mitchell,

Cadillac, Mich.
R. E. Olds, R. E. Olds,
J. Boyd Pantlind. William Savidge, Spring Lake, Mich. Wm. Alden Smith. Dudley E. Waters. Dudley E. Waters T. Stewart White. James R. Wylie.

\section*{3\% Every Six Months}

Is what we pay at our office on the Bonds we sell. \$100.00 BONDS--6\% A YEAR

\section*{ARE YOU THE ONE TO DIE THIS YEAR?}

One out of every hundred at age 30 dies within the year. Maybe you are THAT ONE. \(\$ 19.95\) a year will give your widow \(\$ 1,000\). Is it worth while? The Preferred Life Insurance Co. of America Grand Rapids, Mich.

\section*{No Deduction for Income Tax}

The interest coupons of the collateral trust bonds of the AMERICAN PUBLIC UTILITIES COMPANY and of the bonds of its subsidiaries will be paid in full.

These securities we consider safe and profitable investments.

Price upon application.
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\section*{Grand Rapids}

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Subscription Price.
One dollar per year, if paid strictly in One dollar per year, if paid strictly in
advance; two dollars if not paid in adadvance; two dollars if not paid in ad-
vanee.
Five dollars for six years, payable in advance
anadian subscriptions, \(\$ 2.04\) per year, Canadian subscriptions, \(\$ 2.04\)
payable invariably in advance.
Sample copies 5 cents each
Sample copies 5 cents each.
Extra copies of current issues, 5 cents; issues a month or more old, 10 cents;
issues a year or more old, 25 cents. Entered at the Grand Rapids Postoffice as Second Class Matter
E. A. STOWE, Editor January 7, 1914.

\section*{FORCASTING THE NEW YEAR.}

The new year, as this community sees it, begins with the contraction in volume of actual business which first became unmistakably apparent at the middle of October. How long this condition will be in evidence during the new year is naturally problematical. On the face of things, it seems safe at the moment to say that no real turn for the better can be anticipated much before March 1.
On the other hand, it must also be admitted that business sentiment has undergone considerable change for the better during the past quarter, and especially since the opening of December. The sudden and unexpected rise in the New York stock market, the somewhat enlarged demand for investment securities and the manifest relaxation of the strain on the money market are strong contributing factors in producing a more cheerful feeling-even though industrial companies cannot yet see any early promise of revival in buying orders.
Many business men, while cautious in prediction, frankly admit that the removal of several elements tending to restrict a healthy trade is at least a step in the right direction. Approval is now, for instance, being given to the new Banking and Currency act, and in quarters where the measure, while pending, was severely criti-cised-largely through ignorance of its provisions. Furthermore, to this date, the tariff has not exerted the injurious effects that were predicted, although it is patent enough that several industries have been hard hit. It will take time to determine just what gain or loss can be credited or charged to the operations of the Un-derwood-Simmons bill. But it may be said at once that the tariff enters little into discussions about the business outlook.
What undoubtedly has most of all cheered the Captains of Industry is the so-called reversal of attitude of the administration toward Big Business. Few people now deny that much that was common practice a few years ago was wrong in principle. The chastening process has been applied vigorous1 y and sentiment among business interests, looking at things with a clearer view, recognizes and appreciates the higher moral plan on which American industry is now operating.

As a general proposition, men in charge of great corporations are willing to believe that the administration desires to help, and not to hinder, and they believe in the honesty of purpose and in the integrity of President Wilson. They do feel, however, that his party, having placed the two great measures on the statute books within the nine months of the extra session, should not put anything in the way to hinder the smooth operation of the laws, or to cause furthe: hesitation or uncertainty.
The number of applications received from National and state institutions to join the new banking system, and the good opinion of the bill creating it, as expressed by prominent bankers from coast to coast, strongly suggest that there will be much less difficulty in establishing the system than had been predicted. Of course, such a radical change from the methods of operation of the past half century can hardly be accomplished without some friction.
Notwithstanding this admitted probability, there appears to be marked unanimity of opinion that the new bill will afford them greater facilities for the requirements of their business, and that there will be much less dependence on the centralized banking power of other cities Many expect that the regional banks will operate to the adyantage of general business, in quite the same manner as the amendment to the Interstate Commerce act, passed in 1905 or 1906, by which favoritism in apportioning the supply of freight cars was practically eliminated, helped the shipping community. It is also anticipated that the regional banks will assist materially in the development of the country as a whole, but particularly west of the Mississippi River, where banking accommodations have been comparatively restricted, and where 8 to 12 per cent. interest on loans is still the rule, and not the exception.
Nobody can foreshadow in advance that extremely important influence, the harvests of next summer. It is possible that the financial history, not only of 1912 but of 1913 would have been very different from what it was. and much more unpleasant, but for the enormously profitable grain yields in the first of those two years. No one of experience would make any forecast without allowance for accidents in international affairs-especially with Mexico at our own gates. Every one who keeps track of politics is aware that the second year after a Presidential vote is the year when the clash of political parties, in the election of the next Congress, is frequently sensational. There are elements which promise such a Congressional campaign this year, especially if the ocean highway between North and South America is kept open until next autumn.
Fundamentally, the best sign of promise is the indication, lately visible on most of the world's great markets, that the prolonged and dreary liquidation which began with October, 1912, has in great measure run its course. If a general return to equilibrium were to follow, the position of the United

States in the world of finance, after a year of lending to Europe and dispensing with Europe's customary loans to itself, would be rather interesting.

\section*{STILL AT THE OLD STAND.}

Forty years ago the Patrons of Hus-bandry-more comonly known as the grangers-inaugurated a world wide crusade to put the retail merchant out of business. The battle cry was "Down with the Middle Man." Thousands of co-operative stores were started all over the country and for a time it looked as though the tenure of the retail merchant was in jeopardy. If there is a single grange store left anywhere in the United States, the Tradesman is not aware of it.
Fifteen years ago the Patrons of Industry started out on a similar crusade and for the same avowed object. The situation was a little embarrassing for a time, but within two or three years the whole affair blew over and the retailer still continued to do business at the old stand.
Some years ago the grangers and trade unionists formed a coalition to secure the enactment of a parcel post law, the main idea being to extinguish the retail dealer and divert business now enjoyed by him to the big department stores and mail order houses in the cities. The parcel post is an established fact and the retail dealer is still with us. Now the federation of labor announces that it proposes to annihilate the retail dealer and substitute in his place a series of co-operative stores that shall take the place of both the wholesaler and the retailer. The federation of labor has never yet succeeded in accomplishing anything but raising hell and the Tradesman suggests that its readers keep on doing business at the old stand and lose no sleep over the determination of union labor leaders to put him out of business. One reason given for the transfer of the distributive business of the country from the retail dealer to the co-operative store is that by so doing union made goods can be sold exclusively to union men exclusively. In other words, the proposition is to force every man, woman and child to join the hodearriers' union, or the bartenders' union or the loafers' union, to which all union men belong. The propaganda is just as senseless and ridiculous as all of the suggestions inaugurated and fostered by trade unionist freaks, cranks and grafters-and all trade unionists come under one or more of these heads.

Governor Ferris ate his New Year's dinner at Lansing. It was served at a local restaurant at a cost of 25 cents. At the same time Clarence S. Darrow, John Mitchell and other labor union leaders who have waxed fat for years on the rich returns they have grafted from the poor dupes who follow the union labor propaganda, spent \(\$ 2.50\) apiece for their dinner at the Hotel Downey cafe. If the "great unwashed" knew how lavishly its official representatives live, it would cease to be led around by the nose by venal and unscrupulous leaders.

The mercantile agencies appear to have caught the current frenzy for boosting prices and have marked up the price of their service 25 per cent. Furthermore, they have added to the several arbitrary methods they have promulgated in the past by refusing to accept a subscription for one book a year. Every subscriber must hereafter walk the plank and take two books a year or do without agency service. There would probably be little quibble or controversy over the advance in price if the subscriber was getting any increase in service or any more efficiency than has been the case in the past. As a matter of fact, the agency business has for several years been regarded by business men generally as a hold-up, in which the highest possible price is extorted for the least possible service. Of course, the business public is largely to blame for this condition, because it has accepted the meager service doled out to subscribers without doing anything more effective than to record strenuous protest. The ratio between what a subscriber pays and what he receives has increased to that extent that the man who pays \(\$ 125\) a year now really gets very little more than he once received for \(\$ 50\) a year. The reason for this is manifest in the ironclad agreement that is maintained between the two principal agencies of the country. This agreement has long been regarded as a conspiracy in restraint of trade and a violation of the Sherman law and if the agencies continue to enter into and maintain agreements to treat their customers with as little consideration as they have in the past, it is not at all unlikely that the Sherman law may some day be invoked to bring the agencies to their senses.

President Wilson still retains Secretary of Labor Wilson in his cabinet, notwithstanding the demands of patriots everywhere that his present relation to the Government be terminated. Many of President Wilson's friends parted company with him when he signed the sundry appropriation bill, accompanied by an explanation that did not explain, because it bore the unmistakable marks of insincerity; and now thousands of good men and women who have heretofore believed in the good intentions of the President are abandoning him because he does not listen to the call of duty and patriotism by promptly parting company with a member of his official family who has set the law at defiance, presented the attitude of the Government toward trades unionism in a false light and altogether acted like a cheap socialist and trades union firebrand instead of a sane and capable advisor of the President. The Tradesman very much regrets that President Wilson should thus stultify the whole course of his life by truckling to the baser elements of trades unionism, after being so outspoken in condemning trades unionism, socialism and anarchy so many years in his speeches, magazine articles and books. Surely politics make strange bed fellows!

\section*{ANOTHER MESSAGE FROM THE LADY OF THE GRAVEYARD}

There's a famous inland city where the mills of God grind slow And the men are busy scheming how to gather in the "dough"
Where the sun shines o'er the valley and the rains come down at will To ncrease the water power of the owners of the mill.
Where the gentle zephyrs flutter through the ringlets of the fair While the preachers in the churches offer up their Sunday prayer; Where the papers, published daily, fill their columns full of ads And the doings of the council, business news and social fads.
'Tis a great and lovely city where the shade trees shed their leaves In the autumn on the sidewalk, on the roofs and in the eaves; Where the streets are paved in spasms, then torn up to lay a main, Then patched up and then torn up to do the same thing o'er again. Where the crimes of theft and murder go unpunished rather long And the ears of men are deafened by the street car's noisy gong; Where the clothing of the women gets the notice of the men Whether worn by little chickens or a frisky mother hen.

In this city we have mentioned without telling you its name There's a big association for which Sinclair is to blame; And it holds its meetings monthly, in the winter time at least, Always ending with the speaking and begnining with a feast: Where the men we mentioned firstly, who are busy sponging dough, Like to go and sit and listen to some fellow's tale of woe, Or to hear a funny story, or to make a speech themselves Which would jar the jam and pickles on your mother's cellar shelves.

And the doings of these meetings are recorded up above By a lady from New Orleans-she's a peachy turtle dove. You remember how I told you that I met her in Orleans While exploring an old graveyard full of dessicated fiends How she left a message for you and she promised, on her word, That she'd let me know if anything of interest occurred.
Well, she telephoned me lately to get in my monoplane
And come up to her headquarters and she'd talk to me again.
So I started out to find her in the airy realms of light-
To tell the truth I started rather late that very nightBeing anxious for that message for my fellow creditmen, Being anxious for that message for my fellow creditmen,
Knowing well that if I got it you would let me talk again. There is music in the whirring of an airship as it flies Ever up and ever forward on its voyage through the skic And I felt my spirit glowing as I journeyed in the night
Past the stars and past the planets of my ever upward flight.
Ever up and ever onward past the things we know on Earth, Out into the great eternal where the universe had birth:
Till the stars had ceased to glimmer and the planets sank from sight,
And the way became illumined with an all surrounding light;
Till I seemed to float away from my supporting monoplane
Seemed to lose my earthly body without needing it again.
Hands and feet and nose and whiskers had I now no more at all-
Nothing overhead but nothing and below no place to fall.
Yet I seemed to sense the meaning of each pinhole up in space Better than I knew the language of my mother human race And I couldn't help but notice that I seemed to be alone
Yet was conscious of the knowledge of all things that e'er were known Knew all things without confusion that had ever taken place; Knew each ant and every cricket, every dead and living race Knew the price of beans in Boston, knew the people up in Mars
And the stuff that Gerrit Johnson puts in some of his cigars.
Knew the things that King Sol whispered in the ear of Sheba's Queen,
Knew the weight of every fat man and the length of every lean;
Knew the reason why Columbus crosse 1 in fourteen ninety-two,
Knew the history of Ireland and the wealth of every Jew.
Knew the stories that old Noah told while sailing in the ark,
Knew all things that ever happened, in the light or in the dark;
Knew some things the vice commission overlooked in its report
That I wouldn't care to talk about in Judge McDonald's court.
I was thinking of the wonders of the things I knew I knew, When a girl of dazzling beauty came within my welcome view; And she beckoned to me sweetly to come over nigher her, Which I did without reluctance; yes, indeed, without demur And she said, "Most noble stranger, you must gi. ' your armour on, For I'm going to hand you out to-night a bunch of spirit con That will shiver all your timbers and put goose flesh on your feet:
By the way, now that you've got here, don't you think that I look

When I told her what I told her, which I needn't tell to you, She said, "Now that we've got all the preliminaries through, It might be well to enter in the zone of auroheight
And listen to your creditmen whose meeting is to-night."
So we entered; where we entered I can not explain at all;
No doors nor windows were there, and there wasn't any wall.
Just a spot in space we entered, nothing different to me,
Than the spot in space we were in when she first appeared to me.

I could see you fellows sitting at the tables just as now; I could see right through your clothing; through your bodies too, I vow, Saw the stuff you ate for dinner, saw the money in your pants, Saw the letters from your sisters, from your cousins and your aunts. Saw the things you thought were hidden from the eyes of other men, And, believe me, fellow mortals, I don't care to look again; And I wondered if the lady who was with me saw them too, And I thought I'd like to ask her, but I knew it wouldn't do.

To his feet arose Lee Hutchins and began to make a speech, And I knew the way you listened that it must have been a peach. Thus I saw the whole proceeding, from the start until the close; Saw you when you first were seated, saw you when you all arose. Saw the lights go out and lingered 'till the servants closed the room; And the place, before so joyous, was as silent as the tomb. Then my partner fluttered to me, stroked my shoulder with her wing And I plumb forgot you fellows and I didn't care a ding.

Then we flew, at her suggestion through another bunch of space, And I noticed that her beauty wasn't merely in her face; But I cannot stop to tell you all the things I saw up yon, For time on earth is limited, and I must hurry on. We flew along the milky way without a stop to drink; We flew about ten million miles as quick as one can think; Until at last we reached a place-she said it was a plainWhere is recorded every sort of human joy or pain

She directed my attention to a place I knew was earth, And said, "We'll do some slumming in the land that gave you birth. There, among the human beings who associate with you, And to some of whom no doubt you've often sent a bill marked "due", There are men who have made failures of their business below, And among your fellow members there are many whom they owe But I hope you will remember all the days you live on earth That among those dismal failures there are many men of worth"

Then, my friends, in quick succession to my consciousness there came, Scenes of misery and failure sadder far than I can name; Of men whom fate had tortured far beyond the mind's belief, Who had started in life hopeful but were ending it in grief. Men who know not where to-morrow they will get their bite of bread: Men who once were strong and cheerful but whose souls are filled with dread. Men who once were strong and cheertul but whose souls are fille
Dreading all the misty tuture. knowing not which way to turn, Having not a single dollar or the strength wherewith to earn.

Wives and children hungering daily for the things we often spurn For the food to save their bodies, for the simple chance to earn. For the rest when day is over; for the work when day is here; For the quiet word of comfort, or the bracing word of cheer. And my soul was filled with sorrow, thinking of their hopeless state, And I thought, what if to-morrow I should share their cruel fate? Is there nothing I can do to ease the burden of my kind? And my friend gave me this answer, for, of course, she read my mind:
"I have shown you here, O mortal, things you cannot always see When your mind is on the dollar that you grasp so greedily For you creditmen are anxious that your losses shall be small, And you think about your future, not the other man's at all. And because you are forgetful of the debtor's point of view, I have asked you up to see me and have shown these things to you;
And the message I intended for your fellow creditmen And the message I intended for your fellow creditmen
\(I\) am ready to deliver-here it is-now please attend:
"Every creditman among you has some debtor on his list, Who can never pay a dollar, howsoever you insist Who has met with great misfortune, but it honest through and through, And would pay you every penny were he only able to Pick him out, big hearted fellows, pick him out and let him know That you have a heart inside you and can sympathize with woe; Make him out a nice new statement, but before you mail it, state That you wish him Merry Christmas and you hope it's not too late.

Mark it paid in full and date it this December twenty-fifth In the name of Him who giveth every pure and perfect gift; Then shall peace be with your conscience and your heart with love expand For you've done a thing that's Christlike when you lend a helping hand. And the spirit of the season of this Christmastime for you Will abide for many days, perhaps will last the whole year through; And your debts shall be forgiven as your debtor your forgave, And you'll rest a darn sight better when you lie down in your grave"

Thus she spoke and then she vanished, leaving me alone in space, But my body all came back to me with hands and feet and face; And my monoplane was flying, flying down to mother earth Where I landed with this story which I tell for what it's worth. Some will draw a lesson from it and be better, too, I know; Some will act on its suggestion, and I hope you'll all do so; And, perhaps, some day up yonder we will meet as we have here When the lady of the graveyard will to all of us appear.

Meeting of Veteran Traveling Men's Association.
Detroit, Jan. 5-A veteran, according to Webster, is a person who has seen long service; in other words, one of long experience. That this is a proper definition was evidenced at the meeting of the Veteran Traveling Men's Association held in Detroit on Dec. 30. From the stories told by these men they not only have had a long experience, but underwent many hardships and experienced many discomforts that the traveling man of to-day has no conception of, unless he has gone through them himself. The writer, after gathering the available

E. B. BRADDOCK,

The Newly Elected President.
present at the afternoon meeting, figured out that they had actually traveled on the road an average of twen-ty-six years each, or a grand total of
over 1,200 years even making allowances for those who have retired. There were many who started on the road during or before \(18 \% 5\) who attended the banquet in the evening but were not registered at the after, noon meeting and many others from different parts of the State who were unable to attend. Below we pive list of those who attended the meeting and who took their initial trip on the road on or before 1875:
G. C. Burnham,

John A. Murray
H. W. Johnson
W. Cheeseman
J. C. E. Pontius
S. H. Hart
J. B. Sevald
J. W. Ailas
B. M. Spauldi

Geo. Sampson
Wm. Rathborne
A. W. Kellev
E. B. Braddock
S. O. Brooks

George Edson
John E. Langley
Alex. Hendry
The following of
ofleers were electer
President-E. B.
City.
First Vice-President-H. W. Johnson, Detroit.
Second Vice-President-W. F. Griffith. Howell.
Third Vice-President - Chas. R
Dye, Battle Creek.
Fourth Vice-President-James Hammell, Lansing.
Fifth Vice-President-W. J. Devereaux. Port Huron.
Secretary-Treasurer-Samuel Rindskoff, Detroit.
Executive Committee-J. W. Ailes, W. H. Baier, J. C. Pontius, J. B. McIntosh, Geo. C. Gale, all of Detroit. After the election of officers the real fun began with rapid fire jokes, reminiscenses and good natured sallies. "Mike" Smith announced that
the following day he was to have an operation performed on his nose and while all regretted to hear of it, those who have had occasion to sleep with (or near) him insisted that if it would cure him of his boiler shop snore it would be a relief to his neighbors at least. "Billy" Baier was called on to relate to the assemblage why he was thrown out of the Hotel at Carsonville. He refused. Although Billy is a grandpa, he is as active as a kid of 20 , playing baseball and joining in many of the games indulged in by the younger generation. Billy, you know, wouldn't let on if his Boints you crack once in awhile. ray, who gets in in our 1875 class, gave ray, who gets in in our 1875 class, gave really as old as he feels. John could never have started on the road in 1872 . never have started on the road in 1872.
Everyone present gave a short talk Everyone present gave a short talk
(and A. W. Kelley talked several times). Mr. Kelley looks as though he could give a few of the 1900 class he could give a few of the 1900 class with him. George Gale told with much pride how he was the first man to solicit hardware business in Detroit. Six months later the four hardware house then in Detroit sent hardware Previously the merchants went down Previously the merchants went down town to buy their goods from the
houses thev dealt with. The sad news was im
members of the death of Wm the members of the death of Wm. E. Saunders, Second Vice-President, of Saginaw, which occurred in Englewood, N. J. Mr. Saunders traveled on the road for forty years. A comtions on his death. A pleasant resoluwas given Secretary Rindskoff in the was given Secretary Rindskoft in the shape of a purse presented as a token The new President, E.B. Bervices. The new President, E. B. Braddock, has been an active traveling man for fifty-three years, starting on the road when he was 22 , years old and let it be said of "Ed." that it he was any more active fifty-three years ago than he is to-day, he must have been a whirlwind. While "Ed." is a live opportunity presents itself opportunity presents itself, he makes post haste to get where his "sweetheart", is. Ed. married his "sweetMr. Braddock is a livo last August. Mr. Braddock is a living example of the results of living a clean life. He represents the Bay City Grocer Co.


SAMUEL H. HART.
a branch of Lee \& Cady, of Detroit. The ritiring President, Frank M. Mosher made a speech in which he thanked the members and officers and their assistance and co-operation Mr Mosher earnestly requested that when a member learns of the illness of an other member, he immediately notify the Vice-President living nearest his home, as he has the authority to send flowers to all members who become ill.

Another of the active "old timers" who cavorted about in hioh timers" took great delight in high glee and capades that the veterans were party

\section*{SER VICE}

Our aim is to give our customers the best service possible. Orders are shipped the same day they are received. This applies to mail and telephone orders as well as all others. If you are dissatisfied with your present service we solicit a trial order.

\title{
Worden Grocer Company
}

\author{
Grand Rapids-Kalamazoo
}

The Prompt Shippers


Every year we aim to put a sample package of

\section*{Shredded Wheat Biscuit}
in every home in the United States and Canada. Quite often someone asks, "Why do you sample Shredded Wheat?"

We conduct extensive sampling campaigns because it is an effective way of educating consumers regarding the peculiar form, uses and nutritive value of Shredded Wheat. It is sampled from our own automobiles, by our own men, in a way that reaches the housewife and makes a convincing impression upon her. We follow this up with extensive newspaper and magazine advertising. In return for these efforts to create business for you we ask your interest and co-operation.

Shredded Wheat is packed in neat, substantial wooden cases. The empty cases are sold by enterprising grocers for 10 or 15 cents each, thereby adding to their profits on Shredded Wheat.

The Shredded Wheat Company NIAGARA, FALLS, N. Y.
to and would rather have left forgotten was Samuel H. Hart, who commenced "beating the stage coaches" in 1869. A look at Mr. Hart's picture is enough to enable the reader to letermine his character. In the evenir~ about 120 "vets" and their wives sat down to a sumptuous banquet which was followed by a fine programme. Mrs. Lottie Baier Nelson gave some beautiful vocal selections and Miss Elizabeth Rathbone, elocutionist, delivered some fine character sketches, both entertainers being obliged to respond to encores. Speech es by E. J. Schreiber, Jim Hammell and the Chaplain, Rev. Dr. Sayres were well received, but it evolved on Billy Baier to bring tears to the eye of the crowd, not of grief but tear of laughter. His endless monologue kept the crowd in an uproar. After singing Auld Lang Syne the happy party dispersed and many were the expressions of satisfaction that wer given by those present and well they might, for a finer bunch of people never congregated together, nor could a more pleasant time be imagined than that enjoyed by the Veteran Traveling Men's Association on Dec. 30, 1913. \(\qquad\)
for Higher Freight Rates in Michigan
Detroit, Jan. 5-Perhaps nothing beter illustrates the rate situation of the ailroads in Michigan than the followng figures taken from the exhibits filed with the Interstate Commerce Commission in the so-called 5 per cent. rate case. All railroads in the United States east of the Mississippi and north of the Ohio Rivers have filed new tariffs proposing an advance in their present reight rates of about 5 per cent. These rates are under suspension and inoperative. Several hearings have been held t Washington and more will probably follow but aside from the findings of the Commission the facts show that the Commission, the facts show that Michigan (Lower Peninsula) and InMichigan (hower Pen the country and diana are the lowest in the country and very much lower than of about the same density of populaon.
For statistical purposes the Interstate Commerce Commission divides the country into ten groups

Group 1 is New England
Group 2 is New York, Pennsylvania, New Jersey, Delaware and Maryland.
Group 3 is Ohio, Indiana and Lower Michigan.
Group 4 is West Virginia, Virginia, North Carolina, South Carolina.
Group 5 is Kentucky, Tennessee, Mississippi, Alabama, Georgia, Florida. Group 6 is North Dakota, South Dakota, Wisconsin, Minnesota, Iowa, Illinois and Northern Michigan.
Groups 7, 8, 9 and 10 cover the balance of the country
The rate per ton per mile is one of he principal determining factors in rate cases. It indicates in a general way the value of traffic.
Figures taken from the annual reports of roads for the fiscal year ending June 30,1910 , show the average rate to be-
Group \(1 \ldots . .1 .115 \mathrm{c}\) per ton per mile Group \(2 \ldots . .6 .641 \mathrm{c}\) per ton per mile Group \(3 \ldots .\). . 588 c per ton per mile Group \(4 . \ldots .{ }^{-655 c}\) per ton per mile Group \(5 \ldots \ldots\). 802 c per ton per mile Group \(6 \ldots \ldots . . .751 \mathrm{c}\) per ton per mile
The proposition to raise the rate 5 per cent. would mean that the rate in Group 3 would change from about 5 8-10 mills per ton per mile to \(69-100\) mills per ton per mile, which would still make the average rate in Group
er than in any of the first six groups. er than in any of the first six groups.
Railroads may sometimes do a fairly uccessful business on a low rate per ton per mile, provided there is sufficient tonnage density. Tonnage density depends largely on population and indus-
try, figures below show the population of various states for each mile of railroad (census of 1909 ).
\begin{tabular}{|c|c|c|}
\hline State & Miles of Railroad & Population per mile of road \\
\hline Massachusetts & . . 2,115 & 1,591 \\
\hline Connecticut & 1,000 & 1,114 \\
\hline New York & 8,429 & 1,081 \\
\hline Pennsylvania & 11,290 & 679 \\
\hline Virginia & 4,534 & 454 \\
\hline Ohio & 9,134 & 521 \\
\hline Maryland & . 1,426 & 908 \\
\hline Indiana & 7,420 & 364 \\
\hline Kentucky & . 3,526 & 649 \\
\hline Georgia . & . 7,056 & 369 \\
\hline Alabama & . 5,226 & 409 \\
\hline Tennessee & . 3,815 & 572 \\
\hline Illinois & .11,878 & 474 \\
\hline Wisconsin & 7,475 & 312 \\
\hline North Carolina & . 4,932 & 447 \\
\hline South Carolina & . . 3,441 & 440 \\
\hline Michigan & 9,021 & 311 \\
\hline
\end{tabular} Michigan \(\ldots \ldots . .\).
From this table it will be seen that the density of population per mile of road is very low in Michigan and where the rate very low in Michigan and where parate should eand paratively high, just the opposite 1 true. Michigan with the lowest density of any of the Eastern States has also the lowest rates
If the Michigan roads could be allowed to earn the average rates shown in Group 5 ( 8 mills), where the population is much more dense, they would be not only able to keep out of the receiver's hands and to furnish the pubic with a much better and more satis factory service, but could possibly pay some dividends to shareholders. In the Central Freight Association territory, extending from Buffalo and Pittsburg to the Mississippi River, there are over 52,000 miles of railroads, over onehalf of which are not paying a cent to their stockholders. As a simple business proposition the people who have put their money into these railroads should have some return on their investment and the only way they can get it is by charging reasonable rates for service.
Without such fair and reasonable returns it must be apparent to every one that the credit of the railroads will be lost, and that this loss of credit will cause an impairment in service. The public can not consistently demand good public can not consistently demand good through its Commissions, the right of the carriers to a fair and reasonable rethe car
Safety first, new stations, steel cars, higher wages, and all the other com forts and necessities which are con stantly demanded of common carriers must be paid for by the public, and the measure of the rate required to meet hese demands is far above the average which Michigan roads are now receiving.
Freight Traffic Manager, P. M. R'y.

\section*{Your Opportunity}
lies where competition is not so keen and where the surrounding country will support you; there are many business openings along
the lines of the Union Pacific system, alfalfa mills, bakers, bankers, barber shops, blacksmith shops. brick yards, canning factories, cement block fac-
tories, creameries, drug stores, elevators, flour milles, creameries, drug stores, elevators, filour
milture stores, garages, hardware stores, hotels, implement stores, laundries, lumber yards, meat markets, physicians, restaurants, stores (general), and a great variety of others: we will give you free complete information
about the towns and surrounding country where opportunities are numerous; write today.
Colonization and Industrial Agent. Union Pacific Colonization and Industrial Agent, Union Pacific
Railroad Co., Room 1571 Union Pacific Building.
OMAHA, NE B.

\section*{ELEVATORS}


Hand and Power For All Purposes
Also Dumbwaiters Sidewalk Hoists State your requirements, giv ing capacity, size of plafform,
ifft, etc., and we will name a hift, etc., and we will name a
money saving price on your
exact needs. needs.

Sidney Elevator Mfg. Co. :: Sidney, Ohio.

\section*{Fa-Faxac \\ Gloves Mittens Sweater Coats Boys' Caps Girls' Caps Auto Hoods}

\author{
Made in Michigan By Michigan Workmen For Michigan People
}

Expert merchandisers concede that our goods are ideal in these respects:

\section*{Elastic \\ Snug Fitting \\ Comfortable \\ Serviceable}


Upon request our salesmen will gladly call on you, without any obligation on your part to purchase. Or we would suggest that you send us a trial order-the easiest way for you to get acquainted with the fine quality and fast selling feature of our goods.

Samples sent by express on request.


Our Goods Are Standard
Our Brand is a Guaranty

Our Prices Are Right
The Perry
Glove \& Mitten
Co.
PERRY, MICHIGAN


Michigan Poultry, Butter and Egg Asso-President-B. L. Howes, Detroit. President-B. L. Howes, Detroit.
Vice-President-H. L. Williams, How ell. Secretary and Treasurer-J. E. Waggoner, Mason.
Executive Committee-F Executive Committee-F. A. Johnson
Detroit; E. J. Lee, Midand; D. A. Bent ley, Saginaw. Lee, Midand; D. A. Bent

\section*{Freezing Eggs in Bulk in Cans.}

Those who "break" eggs for freezing in bulk have been subject to considerable persecution, just or unjust, within the past few years, and now the Department of Agriculture has undertaken to assist the canners of eggs and is instructing them in the way it should be done. The Department recommends that the eggs should be "broken" in rooms especially fitted up for the purpose and that cleanliness of appointments of such rooms should be equal to an operating room in a hospital. Everything should be sterilized, and the operators who actually "break" the eggs should cleanse their hands much as a surgeon does before operating. It is recommended that the air of the "breaking" room should be kept at the moderately low temperature of about 55 deg. F . or 60 deg . F
Each egg before being broken should be candled to prove its quality and nothing but perfect eggs taken to the "breaking" room. Each egg should be broken separately into a cup ,and if by any chance an imperfect or bad egg is broken, it should be removed at once from the "breaking" room and the cup thoroughly cleansed before being used again. The operator or breaker should not resume work until she has thoroughly cleansed her hands and sterilized all instruments she has used.

The eggs are put into cans and sealed, then frozen and kept frozen until they are taken out of storage when required or for use. The quality of eggs properly handled in the way is beyond reproach and they may be used for any purpose for which a perfectly fresh egg could be employed. For certain classes of work, especially for baking purposes, the freezing of eggs in bulk is without doubt the very best method of preserving them.
It was pointed out by the writer more than ten years ago that the most perfect way of preserving eggs was to store them under refrigeration in a frozen state, and the only practical way to do this is to prepare them for freezing as above outlined. Correct handling and improvea methods gain approval by the general trade and by the public very slowly for the reason that few people indeed are qualified to discrimin-
ate, which means that "they do no know a good thing when they see it." Eggs broken out of the shell with the whites and yolks separated, or frozen with the whites and yolks mixed are, without doubt, destined to play a very important part in the egg trade in future. The quicker this is realized by interested parties, the better it will be for all concerned.

> Madison Cooper.

Cold Storage Helps Fruit Growing.
Corvallis, Oregon, Jan. 2-The cold storage plant will prove to be a most important factor in solving two problems connected with a further development of the fruit industry of the Northwest. One of these is the adaptability of varieties to certain fruit districts, and the other, enlarging the range of markets.
The study of variety adaptability will be promoted by storing the same varieties of fruit from all the different districts of the State, and then making careful comparative study of the fruit. As an example, we had a complete collection of Spitzenberg apples last fall, and a study of the range of variability, both on the same tree and in different sections of the State, will be made. These apples will be held in storage until required for examination, and then used by faculty, regular college students and students of the winter short course, for observation. They may be taken up individually by the students and practical fruit men of the State, and their size, color, form, texture, fragrance and flavor noted. Note will also be made of the keeping and shipping qualities of the Spitzenberg from the different parts of the State. In this way the students will become thoroughly acquainted with the Spitzenberg, and ascertain whether it is a variety which can profitably be grown in their portions of the State.
In like manner all the leading varieties of the State will be collected, stored and examined. Not only will the collection include apples, but all kinds of commercial fruits and vegetables as well. The result of the study of stored fruits and vegetables should be the adoption of more economical and more profitable growing methods.
As the keeping qualities of fruit under modern transportation conditions are vital factors in selection, these qualities will be fully tested in the cold storage plant. If fruit can be shipped a short distance to the plant, then cooled and stored for ten days with keeping qualities intact, it is a good shipping sort. In making this test fruit will be sent from the

\section*{The Secret of Our Success} is in our
BUYING POWER
We have several houses, which enable us to give you quicker service and better quality at less cost.

\section*{M. PIOWATY \& SONS GRAND RAPIDS, MICH.} Western Michigan's Leading Fruit House

\section*{The Vinkemulder Company}

Jobbers and Shippers of Everything in

\section*{Fruits and Produce}

\author{
Grand Rapids, Mich.
}

Loveland \& Hinyan Co. \begin{tabular}{c} 
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\end{tabular}
We are in the market for car lots APPLES AND POTATOES. BEANS-Car lots and less.
Get in touch with us when you have anything to offer.

\section*{Potato Bags}

New and second-hand, also bean bags, flour bags, etc. Quick Shipments Our Pride

\section*{ROY BAKER}

Wm. Alden Smith Bldg.
Grand Rapids, Mich.

\section*{M. O. Baker \& Co., Toledo, Ohio Want}

No. 2 Barrelled and Bulk Apples.
Correspond with us.


\section*{HAMMOND \\ DAIRY FEED}

A LIVE PROPOSITION FOR LIVE DEALERS
Wykes \& Co., Mich. Sales Agt., Godfrey Bldg., Grand Rapids
LET/TME WIK pall THE STORT

We Are in the Market to Buy
BEANS, POTATOES
What have you to offer? Write or phone.
Both Phones 1217 MOSELEY BROTHERS Grand Rapids, Mich.
sub-station at Hermiston, and stored under modern commercial conditions. In this way we can learn which fruits and varieties stand refrigeration, shipping and storing best, and make out selections accordingly

Loading Refrigerator Cars.
In loading refrigerator cars as commonly constructed the goods to be transferred should not be piled up more than 4 ft . in height. There is a wide variation in temperature between different parts of the car, and especially at top and bottom, hence the goods should be kept down as low as possible.

If eggs and poultry are to be loaded into the same car, put the poultry in the ends of the car and the eggs in the center between the doors. In loading frozen goods like poultry into refrigerator cars that which is hardest frozen should be loaded into the center of the car, and that which is least frozen needs the lowest temperature and should be loaded in the ends of the car near the bunkers which are to be charged with ice and salt.

Salesmen Must Be Inspired.
It is all very well for the salesman to be called a steady man, a plodder, a stick or die sort of a chap; but the last word in salesmanship, as in other callings, is the man who seems to be inspired. This does not mean the man who lives in a world of dreams, for often such a man is haunted rather than inspired. It means the man who is always on the alert and sees and seizes opportunities which the run of mankind never suspect exist.
Just what it is that lifts men from the mediocre to heights sublime is hard to say, but some notable instances of this are well known.

Sandow, when a youth, was a weakling. One day in Athens, he chanced to go through the galleries of statuary, there, the matchless beauty of the marble forms awoke in him the passion to achieve in his own phy sique the wonderful proportions of the classic figures. Thus inspired, the rest was a matter of routine.

Leading Trade Journal in Middle West.
W. R. Wagers, of Menominee, representing the Michigan Tradesman. wa in town Tuesday soliciting subscriptions. The Tradesman is the leading publicaton of its kind in the Middle West and no business man who hopes to keep fully up to the times can well afford to be without it. That the St. Ignace merchants appreciate it is shown by a liberal patronage.-St Ignace Enterprise.

After January 1, 1914, all live poul try shipped in Wisconsin must be housed in coops the tops of which are covered by wire or screen containing meshes not exceeding one inch in size so that fowls cannot poke their heads between the bars at the top.
"The boycott on eggs." writes a male man with a man's size stomach and appetite, "would make a bigger hit with the man who has a chance to eat a beefsteak once in awhile.

The Servant in the House.
Of the potential heat contained in a ton of coal shoveled under the boilers, only 13 per cent. is actually transformed into steam, 87 per cent. vanishes through the chimney. Although the best minds among engineers and chemists have wrestled with the problem presented by coal's low efficiency for a century, small progress has been made. Utilization of 15 per cent. of the caloric energy residing in coal is still the very peak of a boiler plant's efficiency.
Coal is burned on the outside of the boiler. The gasoline motor burns its fuel internally. Although the in-ternal-combustion motor is a decided step forward, the waste is still tremendous. Few motors transform more than 20 per cent. of the fuel's potential energy into actual power; 80 per cent. still goes to waste, is carried away in elaborate watercooling systems and radiators
The Diesel engine caused a sensation among mechanical engineers by its low fuel cost, by its efficiency. It reached a point that few fuel experts had dreamed of seeing attained; it made available for work full 30 per cent. of its fuel energy. But even this epoch-making invention dissipated 70 per cent. of the precious stuff that lightens human labor.
Water which, falling from a height, moves impulse wheels and turbines by its pressure or weight, transmits 80 per cent. of its energy to the shaft. Of late turbines have been constructed that utilize 90 per cent. of the water's energy. In transforming this energy into electric current, the modern generator loss rarely exceeds 3 per cent. Hydro-electric current is king of the efficiency realm; no other form of power can approach within hailing distance of the generator mounted on the shaft of a water wheel.
To keep the pistons of a steam plant moving, armies of men must forever toil in darkness and danger, risk life and health in the coal mines. Their work is never done. When a hydroelectric installation is completed, the task of the workers is definitely over They have harnessed the eternal cycle of natural forces. Thereafter man's presence is needed only to oil regulate and repair. Steam power in creases the efficiency of human muscle, hydro-electric current takes its place. Steam throws the burden of twil upon the stooped shoulders of miner and coal-passer, of breaker-boy fireman and boilermaker, hydro-elec trict current, product of sun, wind and rain, lifts the burden entirely. It is the clea:nest, brightest, most efficient power known. In it, not in the sub terranean coal beds, lies mankind hope of ultimate release from toil.

The hydro-electric current is the true Servant in the House. It ren ders silent. efficient, flexible service. It does not talk, complain of long hours, has no callers, works Sundays and weekdays, it does washing and cooking, dusting and ironing, does heavy lifting and dainty toasting with equal ease. It is at home, willing to work, in factory, kitchen or parlor, on the farm or in the boudoir, the most efficient of man's servants.

\title{
Rea \& Witzig
}

\section*{PRODUCE} COMMISSION MERCHANTS
104-106 West Market St Buffalo, N. Y.

\section*{Established 1873}

Liberal shipments of Live and Dressed Poultry wanted, and good prices are being obtained. Fresh eggs more plenty and selling well at quotation.
Dairy and Creamery Butter of the better 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 Nationa Bank of Buffalo. all Commercial A gencies and to hundreds of shippers everywhere

\section*{HART BRAND GANNED GOODSO}
W. R. Roach \& Co., Hart, Mich.

Michigan People Want Michigan Products
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

\section*{Satisfy and Multiply}

Flour Trade with
"Purity Patent" Flour
Grand Rapids Grain \& Milling
Grand Rapids, Mich.

Watson-Higgins Milling Co. Merchant Millers

Grand Rapids
Michigan

\section*{We want Butter, Eggs, Veal and Poultry \\ STROUP \& WIERSUM}

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

\section*{THE ONLY OYSTER HOUSE} IN GRAND RAPIDS.
We make a specialty of oysters. only. WHOLESALE DISTRIBUTORS OF OYSTERS LOCKWOOD CO., (W. F. Fisher, Mgr.) Oakes St., S. W.,., Grand Rapids, Mich.

\section*{Starting in Business}

A Visable Indicating, Automatic Standard Computing Scale insures your success, it saves the profit, for it is convenient, sensitive, durable and sanitary. Customers have confidence in a store that has a Stan dard scale.

WRITE FOR INFORMATION
W. J. KLING, Sales Agent

New and Second-hand Scales) 50 Ionia Ave., S. W., GRAND RAPIDS, MICH


We Advertise the Many Uses of Mapleine telling how deliciously it
flavors cakes. frostings. flavors cakes. frostings.
ice cream. desserts and sugar syrup.
Order of your jobber or Louis Hilfer Co. Dock St., Chicago. IIl.
Crescent Mfg. Co., Seattle, Wash.

\section*{\(\mathbf{W}_{\text {Steel Mante e Purners. }}^{\text {HY }}\) N Odorless. ? Steel Mantle Burners.
ele s. Mare coal oil produce gas.
On us for 25 c .}

The Ad Shown Above Which is running in a large list of select publications, wil certainly send customers to
your store. If you are not prepared to supply them. you had better order a stock of our Burners at once. Accept no substitutes. The
genuine is stamped "Steel Mantle, Toledo, genuine is stamped "If your jobber doesn't handle them. send us his name, and we will make quotations direct to
for 25 cents.
STEEL MANTLE
10 Huron St LIGHT COMPANY

\section*{To the Retail Merchant}

If you will sell out we will buy your stock or we will do what is better for you still, conduct an auction sale in such a manner as to bring you nearly the cost price of your stock, or we can reduce your over stocked lines and show you a profit.
E. D. COLLAR,

Mdse. Salesman,
Ionia, Mich.

\section*{Established in 1873}

BEST EQUIPPED FIRM IN THE STATE
Steam and Water Heating Iron Pipe
Fittings and Brass Goods Electrical and Gas Fixtures Galvanized Iron Work

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

\section*{Make Out Your Bills}

\section*{THE EASIEST WAY}

Save Time and Errors.
Send for Samples and Circular-Free.
Barlow Bros. Grand Rapids, Mich.
If you want any HIDES or FURS of any kind, tanned, call on us-we will do for you. We also mak ROBES. Give us a trial.

Schwartzberg \& Glaser Leather Co.
Citizens Phone 1801
Grand Rapids, Mich.

\section*{OFFICE OUTFITTERS} loose leaf specialists


237-239 Pearl St. (near the bridge), Grand Rapids, Mich
FLORIDA REAL ESTATE FOR SALE Beautifully situated on St. Johns River and At-
lantic Coast Line Rairoad at Astor lantic Coast Line Railroad at Astor, Lake County,
Florida. Fruit, truck and farming lands for sale Fiorida, Fruit, truck and farming lands for sale
at reasonable prices. also town lots. cottages and orange groves. Hotel accommodations good and
reasonable. Excellent fishing and hunting. For reasonable. Excellent fishing and hunting. Fo
prices and particulars write to tosS, Astor, Fla.
J. P. DOS,

\section*{NEW YORK MARKET.}

Special Features in the Grocery and Produce Trade.
Special Correspondence
New York, Jan. 5-The one bright spot in th. coffee trade is the hope that roasters will take hold with more freedom after the picayune buying of the past few weeks. But at the moment the condition which confronts us is one of extreme "solitude." Prices are steadv however, and for this there ought to be some slight thankfulness. \(A_{t}\) the close Rio No. 7 is worth \(91 / 8 \mathrm{c}\) and Santos \(4 \mathrm{~s} 113 / 8 \sim 12 \mathrm{c}\). In store and afloat there are of Brazilian coffee. \(2,031,446\) bags, against \(2,605,061\) bags at the same time a year ago. Milds are in slight demand, with good \(\mathrm{Cu}-\) cuta worth \(13^{1 / 4} \mathrm{c}\).
Little doing in the sugar trade. Wholesalers are invoicing or getting ready to and are making comparatively light purchases. Refiners meantime seem to take little interest in the situation and all hands are simply resting.

Firmness for almost all grades characterizes the tea market and, with only moderate supplies, the situation seems rather to favor the seller. Firm belief in the future is shown all along the line and statistics justify the belief in higher quotations.
Rice is in only very moderate supply and prices are steady, although without change. Prime to choice, \(51 / 2 @\) 57/sc.
Stocks of spices are light. Prices are steady, with demand very moder-
The weather is still too warm for an active molasses trade. Supply is not excessive and quotations are on to prime domestic. \(35 @ 40 \mathrm{c}\). Syrups are without change in any respect.
Canned tomatoes are very quiet. Dealers-buyers and sellers-are simply waiting for invoicing to be over
and then-probably wait thing else. Meantime some of the
packers need the money and, perchance, some job lots of tomatoes in No. 3 cans can be picked up around 65 c . There is ce-tainly a pretty firm feeling throughout the trade and the belief seems general that we shall see a better condition within a month than has prevailed since last fall. It is thought that future Maine corn will be \(21 / 2 @ 5 \mathrm{c}\) higher than last season. Spot corn is in very moderate request and this is true of almost every kind of canned foods.
Butter is steady for top grades, but there is no great activity to the market. Creamery specials, 36 \(1 / 2 @ 37^{1 / 2}\) c; firsts.30@341/2c; held stock, 31@33c factory, 21@211/2; imitation creamery 221/2@231/2c.
Whole milk N. Y. State cheese, 17 @171/4c. The market is firm and the supply is not excessive.
Eggs are steady, with Western stock ranging from 37@42c
Merry Musings From Muskegon.
Muskegon, Jan. 5-Owing to the large increase in Muskegon mail, we have been given two more sub stations, making eight in all. The Chase and Heeres drug stores are the new ones.
We wondered why Herman Anderson was so anxious to tell us about that hunting trip, but that letter from Mears explains it.
Sunny Jim says we are growing. Well now, if he knew us he would know we were full grown years ago.
The Hotel Muskegon is rapidly nearing completion. Many rooms are ready for the furniture and a large portion of that is in the building, ready to be installed.
Who says we were not going to have snow this winter?
Muskegon had 745 births during 1913 and 380 deaths. There were 390 1913 and 380 deaths. There were 390
boys and 355 girls in the birth list. There were also 476 marriage licenses issued.
On New Year's eve several Lake street residents gathered at the home
of M. C. Young to watch the old year out. About 12:30 a. m., when every body was just getting ready to enjoy their lunch, a boy came to the door and said there was someone in Bassett's store. Men, women and children hastened out. Police head quarters were notified and the headsurrounded, awaiting their arrival Theo. finally came in an auto and the key was procured and the door opened, only to find the whole affair a myth, but it offered a good hour of excitement for all.
Vinnie Porter has moved back to Shelby and Dame Rumor says that he is going West to work for the Rumley Products Co.
Mr. and Mrs. A. W. Stevenson have a new daughter-in-law, their son, Russell A. Stevenson, having married Miss, Kamenga, of this city, on New Year's day. The young couple will reside in Ann Arbor, we hear.
The new seventy foot turn table for the long-promised motor car the for Grand Trunk will be finished this week. We hope that the car will be well patronized.
Jos. Whaley starts out again Monday selling books for Collier's WeekE. P. Monroe

\section*{Difference in Women}

The Woman-Here's a wonderful thing. I've just been reading of a man who reached the age of 40 without learning how to read or write. He met a woman, and for her sake he made a scholar of himself in two years.
The Man-That's nothing! I know a man who was a profound scholar at 40 . Then he met a woman, and for her sake he made a fool of himself in two days!
The secret of happiness is not in doing what one likes but in liking what one has to do.-J. M. Barrie.

Attention to Business.
Sandy McCluskey had been a farm laborer in Scotland for more than half a century. His brother had left Scotland for America forty years before, had made a large fortune and, dying, had bequeathed his wealth to Sandy. A certain lawyer was the administrator, and it was his duty to discover the lucky brother.
"He was slicing turnips for the sheep in his employer's farm, up among the mist clad hills of Scotland, when I found him," said the lawyer. "I had traced him from the old farm on which he was born, step by step, through forty years of ill paid and often unpleasant labor before I found him. It was not difficult, for he had not wandered far in all those years. Everyone in the countryside knew him.
"'Are you Sandy McCluskey?' I asked.
"'I am,' said he, without taking his eyes from the turnips and the knife.
"'Your brother James is dead in New York,' said I.
"'Aweel, aweel, all men must e'en die,' he said slicing away at the turnips.
'He has left you a large fortune, said I. 'I want you to come to the house with me so that I can establish your identity and arrange for you to enter into possession of the estate.'
"'T'll talk tae you at six o'clock, young man,' he said: 'I'll be busy till then. Thae fortune will keep, but thae turnips will not.'"-Scottish American.

The Michigan State Tax Association will meet in Kalamazo Jan. 15-16.

\section*{Why the Modern Grocer Should Push the Sale of}

YOU are judge and jury, Mr. Grocer.
Take a can of Karo from your stock-
1.-Put it on the scale and be assured that it is full net weight as stated on label.
2.-Note the color and uniform consistency.
3.-Taste its pure, wholesome and delicious flavor.

Then being convinced that it is THE BEST arrange your stock of Karo where it will be seen by all. This means that it will sell itself, in volume and at uniformly good profits to you.

Being full net weight syrup and the very best quality, the Karo display proclaims you a quality and quantity dealer to your customers.

\section*{Start the new year right with a larger stock of Karo than ever,}

Being in the Karo band wagon you are in right. You are entitled to make more noise, which means more money. Give your stock of Karo a show to talk for you. Its music sounds sweet to the thrifty and particular housewife.


THE opening of The New Mertens Hotel on January 6 marked a new epoch in the history of Grand Rapdis and Western Michigan.

The traveling public is entitled to, and expects maximum comfort at minimum prices, and guests of The New Mertens Hotel may expect the highest standard of service, comfort and convenience. The location, construction, equipment and management of this hotel are arranged to meet the most exacting needs of the public in general.

The active management will be in charge of Messrs. C. H. Mehrtens and C. M. Luce. Proprietors, who will give their personal attention to the wants of patrons. Mr. Mehrten's former connections with the Crathmore in Grand Rapids; his record at Manistee. Albion and White Cloud is sufficient guarantee to his thousands of friends.

The Mertens Hotel is located within a block of the Union Depot at Oakes Ave. and Commerce St. Connections to every street car, interurban line pass within a step, a convenience that is always appreciated.

Throughout, the hotel is absolutely fire-proof and every precaution has been taken so that easy access to fire escapes may be gained from every room. The exits are numerous and arranged with the "safety first" idea in view.

The structure is six stories and contains one hundred rooms ranging in prices from \(\$ 1.00\) up per day. European plan.

The rooms are all outside with plenty of light and ventilation. Every room is provided with hot and cold lavatory service; illuminated with indirect electric system.

The rooms are furnished in Sheraton mahogany and oak and include massive brass beds, dressers, writing tables, rocking chairs, costumer, etc.

\title{
Opening Announcement
}

\section*{HOTEL MERTENS \\ GRAND RAPIDS}

\author{
C. H. Mehrtens C. M. Luce
}

Proprietors

The new Hotel Mertens is the only absolutely Fireproof Hotel in Grand Rapids and is conveniently located to transportation facilities; within walking distance of the shopping centers, all theatres and amusement places.

The management especially solicits the patronage of those desiring a convenient, quiet, homelike hotel with every convenience at nominal cost.

Individual phones connect each room with office, which afford direct city and long distance service.

Forty rooms have private bath arrangements, while the second floor has public and private parlor entrance which are furnished with every homelike convenience. The wall color schemes harmonize and the draperies, curtains and floor coverings are in keeping with the rich quality and design of the furniture which all has the quality stamp, "Made in Grand Rapids."

On the main floor are located the office, main dining room, private dining room and buffet, writing and reception room, all of which are finished in weathered oak with furniture and wall decorations to harmonize.

The kitchen in the rear is complete with modern equipment. An automatic dishwasher will accommodate over 2,000 pieces an hour, while gas and coke ranges are provided for the preparation of food. Refrigerator facilities comprise separate apartments for the large variety of foodstuffs that must be kept.

The basement is devoted to a barber shop, baths, display room, rest room for employes, and accommodation for the public. An electric express elevator furnishes transportation to all floors and is equipped with all known safety appliances.

Two Scotch marine boilers furnish heat and water pressure. One is held in reserve expressly for emergency cases which always insures against mishaps to the power and heating facilities.

The Mertens Hotel is now ready to receive guests.


Who Pays the Profit on Mrs. Barnaby's Purchases?
Written for the Tradesman.
"I am going down town to-morrow morning," briskly remarked Mrs. Barnaby at the dinner table. "I see that Halberton's are advertising a special sale on table linens, very remarkable values, to begin at 10 o'clock.
"I never allow my linens to run low and I have enough on hand now to last me for some time but by taking advantage of these sales and buying my tablecloths and napkins and towels ahead I am never obliged to pay full price for them. As I judge from the advertising that Halberton's will show some very good goods at unusually low prices I believe I'll go down and see what I can find.'
The boarder with a philosophical turn of mind finished his dessert and in due time pushed back from the table, sought an easy chair in the comfortable parlor and fell to reflecting as is his wont of an evening.
As he glanced around the tastefully furnished room and his eye wandered through the open doorway to the dining table he had just left with its equipment of glistening silver and dainty china, he wondered to himself whether there was a chair or a table in that house, a picture on the walls, a plate on the sideboard, or a single item of any kind that had been bought at regular price-whether if the truth were known every solitary thing that the dwelling contained from garret to cellar hadn't been bought at some special sale or other.
The philosophic boarder greatly admires his thrifty landlady and recognizes the fact that she possesses abilities of a very high order. "Here is a woman" the boarder says to himself, "whom Nature plainly designed for a Napolean of finance. She has foresight and a knowledge of values, that, within her range of experience, is unsurpassed. The only trouble is that circumstances have compelled her to operate on a very small scale. But even in the restricted area in which her energies can work, see what she accomplishes!
"The wages earned by poor Barnaby (who is a slow workman never able to command good pay nor perfectly steady employment) expand as if by magic under her skillful hands. She pieces out his limited income by keeping a few boarders. They own their home which always has an air of comfort and prosperity. Two daughters are in high school and the only son is attending business college. The whole family always are well dressed, although never in the extreme fashion. How does Mrs. Barnaby do all this?
"The answer to this question," says the philosophic boarder, still pursuing his cogitations, "is found in three words-The Special Sale. By her wonderfully astute patronage of special sales Mrs. Barnaby gets more than her money's worth. She is not dishonorable, she is only shrewd and forehanded. By keeping her eyes open she picks up many perfectly good and useful articles at less than the cost of manufacture.
"Her peculiar abilities serve her in very good stead in supplying her table and furnishing her home, but it is in buying dry goods and wearing apparel that her talent shines with greatest brilliancy. While she never lets slip a good opportunity to obtain an extra bar of soap for fifty cents or an extra pound of granulated sugar on the dollar's worth, and she buys fruit when she can get it cheap and puts it away herself, and purchases her canned corn and tomatoes by the box at the bottom figure, there are many eatables that have to be gotten from day to day and people have to live even when bargains are not to be had. But I am entirely within bounds when I say that the Barnabys wear nothing but bargains. From Mr. Barnaby's socks to the girl's hair ribbons every thing has been put as a leader or as an offering at some special sale."
The philosophic boarder having started on this line of thought continued to muse. "I suppose the census enumerator when he takes the data of Mrs. Barnaby's birth, parentage and nationality, will fill in the occupation blank with the word housewife, or boarding house keeper, just as he sets Mr. Barnaby down as a mechanic. If I, knowing her as I do, were to give a name to Mrs.Barnaby's vocation I should call her an artist in the use of money, a finished financier in small expenditure.
"Mrs. Barnaby studies the advertising in the daily papers and she knows which firms make good on their offers and which ones fake on their bargains. She always has the money to take hold of an exceptionally good value when it is offered. She never buys what her household will not need and use, but very often she buys in advance of their needs. One daughter Madge, will graduate next June. Already her mother has the material for the graduating dress, picked up at a sale at about two thirds of regular price. Mrs. Barnaby's next spring's suit was bought last August at a clearance sale for considerably less than it cost the merchant. The handsome coat that Mildred is wearing this winter was bought last spring at a very low figure.
"Of course pursuing this method


\section*{We Are Again Offering the "Little One" Line of Rompers and Blouses}

This is without a doubt one of the best lines on the market. It is also an extensively advertised line and prices are such as to enable the merchant to make a good profit. Ask to see the samples.

GRAND RAPIDS DRY GOODS CO. Exclusively Wholesale Grand Rapids, Mich.

\section*{Our Salesmen \\ Are starting out with the best line of \\ WASH GOODS}
we have ever shown, and this is saying a great deal as we have always been recognized as being particularly strong in this line. It will be to your own interest if you inspect our line before placing your orders.

PAUL STEKETEE \& SONS
Wholesale Dry Goods
Grand Rapids, Mich.

\section*{MACAULEY SAID}

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

\section*{USE THE BELL}

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

\section*{AT ONCE}

Your personality is miles away.
Every Bell Telephone is a long distance station.


Mrs. Barnaby and her daughters never dress in the very latest styles, but she uses excellent taste and judgment in making selections and is wonderfully clever in devising small adaptations, so that their clothes never are noticeable except for being dainty and becoming and never give a suggestion of being out of date.
"Now," continued the philosophic boarder, "who pays the profit on the goods Mrs. Barnaby buys? It's a cinch she doesn't. Possibly her grocer and butcher make a small percentage off from her trade, but those from whom she buys dry goods and cloth ing and all such things are doing well if they break even on what they sell her.'
Mrs. Barnaby belongs to that class of shoppers, already large and constantly increasing in numbers, who get away with every bait and never take the hook. One of the great objects of the special sale-attracting shoppers by an extremely low price on a few items in order to sell them other goods at a profit-fails completely with such as Mrs. Barnaly She and her kind know a real bargain and buy nothing else. She quickly finds the few very special values at a store and gladly gathers on to such as she can use and then marche straight past all the alluring displays of goods at regular prices and goes to some other store, there to take ad vantage of the cream of their bargains and the cream only. Her judgment is unbiased by the blandishments of the most polite and tactful salespeople, she buys where she can do the
best with her money and knows no other rule-who can make any profit off from shoppers of her type?
The ultra fashionable woman, she who demands the very latest in everything and indulges all her fads and fancies regardless of expense-she pays a share and a large one of the profits on the goods sold to Mrs. Barnaby. The woman who never has any ready money but buys everything on tick and at the stores where they will accommodate her with creditif she is good pay she puts up for another share of the profits on Mrs. Barnaby's goods. The woman who never plans ahead, who never buys anything until she just has to have it, who has no sense of values and never is posted as to prices, whose household always lives from hand to mouth-she is a customer to gladden the heart of any dealer and if her husband makes a good income she pays another large share of the profits on Mrs. Barnaby's goods.
As a direct result of intensive advertising and sales of all kindsspecial, clearance, bankrupt, etc.--2 very large volume of business is being done with little or no direct profit and such families as the Barnabys are the gainers. Is this tendency going too far and if so, what is to be done about it? \(\qquad\) Fabrix

The Training of Salespeople. If a saleswoman fails to make money for you, it is largely your own fault. The best conducted stores, knowing that in the final analysis the salesforce holds the balance of power
between profit and loss, are paying more and more attention to the business education of their salespeople. Some of our best merchants are from the other side of the Atlantic who have been through the rigors of the apprentice system. We have no such system in this country, but many of our great establishments feel the need of salesmanship training of their salesforce and are diligently working to meet this problem.
I went into one of our largest stores on a hot day in August to buy some outing shirts-eager to leave for Pe toskey on my vacation. Three clerks languished behind the blanket counter and none behind the shirt counter. Finally, a superannuated individual appeared, looked with scorn at my haste, wrote three or four items in a memorandum book, leisurely folded his arms and said, "Well?"
After showing me three blue shirts when I asked for gray ones, and displaying such utter indifference to my needs, I walked out of the store disgusted. It really required no salesmanship to sell me, as I was prepared to buy nearly any kind of a gray shirt at any kind of a price, but his total lack of interest killed the sale. If that man had been forced to read a good trade paper or had he been compelled to attend lectures every week on salesmanship, the store would not have lost the sale.

\section*{Frank Stowell.}

The suspicious man always finds what he is looking for.

\section*{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 curren catalogue.

\section*{Butler Brothers}

New York Chicago
St. Louis Minneapolis Dallas

\section*{Don't Lose Money In Your Special Sales}

ED. FENDER \& CO
Department Store
Brenard Mfg. Co.. Iowa City. Iowa. Wednesday, also our closing record. Our last day s sales were \(\$ 2.696 .58\). We fee
that it has paid us, and that we have made that it has paid us, and that we have mad many Yours truly. Ed. Fender \& C

BOONE \& DAVIS
Clothing \& Shoes
Brenard Mfg. Co., Iowa City. Iowa
Grenard Mfg. We used your plan las year and had good results with it. To-day
we have placed an order for another on we have placed an order for another one of them. Yours very truly. \(\begin{array}{r}\text { Boone } \& \text { Davis. }\end{array}\)

By Using Our Business Getting Plan You Can Hold the Largest Clearance Sale in Your History Without Reducing Your Regular Price One Cent. And You Get the Business in the Face of a Fierce Cut Price Sale by Your Competitor.

\section*{Our Business-Getting Methods}
gets hundreds of people directly interested in your store-it has this army of people hustling for you-it has them urging their friends and neighbors to trade at your store. And it keeps them hustling for you six solid months or more

With our plan you can make dull Wednesday a bigger day than busy Saturday. You can make slow January and February the biggest months in the year-and do this without cutting and slashing prices-you can get this big business at regular prices. You can work off slow sellers and old goods at full selling price.

In other words, our plan eliminates the necessity of putting on a cut-price sale and throwing your profits away

And you need not hold a cut-price sale even though your competitor does-even though he cuts the very life out of prices. Our plan will get you the business. You will sell all of your goods at regular prices for cash while your competitor carries the absolutely-necessary-charge-accounts at cut prices.

You Can Use This Plan to the Exclusion of Competitors
If this plan appeals to you and you want to use it to reduce your stock without cutting prices write us right away, or better still, telegraph us, as we will close a deal with the first merchant who wishes it in your town. If you do arrange to use our plan we will agree not to sell it to any of your competitors so long as you remain ourcustomer.

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

If you desire to use our plan in your town let us hear from you as any delay on your part may mean that your competitor will already have secured the exclusive right in your town. For quick action telegraph Brenard Mfg. Co., Iowa City, Iowa.

Brenard Mfg. Co., Iowa City, Iowa

\section*{Warning!}

Brenard Mfg. Co. is not operating under any other name.
We have no branches. Other firms claiming connection with us misstate facts. We have a few imitators but no competitors.

> Get Full Price for Your Odds and Ends and Slow Sellers by Using Our Business Getting Plan


New Possibilities in an Old EnterWritten
The writer is under the impression that he contributed something to these columns not so very long ago on some latter-day developments of the repair business. Be that as it may, the subject was not exhausted-and isn't likely to be any ways soon-and it is hoped the following observations on the subject may not be without practical value to the readers of the Tradesman.

The shoe repair business of this country is getting to be big business. The repair shops of our larger towns and cities did an immense amount o business during the year 1913. A cer tain percentage of this business was undoubtedly due to the fact that many economically inclined people were endeavoring to cut the cost of living by having an old pair of shoes rehabilitated, thus postponing the purchase of a new pair; but by far the greater part of this increasing appropriation for shoe repair purposes is traceable to the fact that people are more and more coming to see the economy and good sense of keeping their shoes in good repair. Educational methods and good advertising on the part of shoe dealers who solicit repair work and modern repair shops of the more aggressive type have not been without results. People are coming to believe in the economy of having well preserved shoes halfsoled and rounded heels built up. And for another thing, the importance of neat appearing footwear in present-day dress is a fact that must be reckoned with in explaining the marvelous development of the shoe repair business.

Pushing the Repair Business.
It is interesting and instructive to observe the businesslike methods employed by some of our metropolitan repair shops in soliciting new business and finding new sources of patronage. But these reflections are not set down for the benefit of repair people who are devoted exclusively to the shoe repair business, but rather for shoe dealers and merchants who carry shoes in connection with other merchandise, and take in repair work only incidentally.
Repair work with many shoe merchants and general storekeepers who carry shoes along with other merchandise is often very incidental indeed. So much so that uninitiated are wholely unmindful of the fact, while the stranger who doesn't have occasion to make specific and diligent enquiries for such service could scarcely be expected to know. All of which is a roundabout way of saying that the repair business isn't taken as seriously by many people as it really should be. To paraphrase a line of Shakespeare, "If repair work be done, then 'twere well it were done
thoroughly." Why go about it so pianissimo?
It isn't enough to have neatly lettered, conspicuously located placards announcing that your store does repair work, though that does very well as far as it goes; get into the habit of talking up this feature of your service; and have your salespeople also get the habit. And make it a real feature of the business, and really worthy of the attention you direct towards it. Promotion work for the repair department ought to be done whenever an opportunity presents. "By the way," remarks the shoe salesman, "you may be interested to know that we have a real expert in our repair department now. And if you don't mind waiting just a moment, I'd like to show you a specimen of his work." (Not pausing for a reply, the salesman steps quickly to the findings counter and returns with a pair of shoes for men's or women's wear-according to the sex of his customer). "Now what d' you think of this for high class repair work?" Now all this can be done so casually and incidentally as to seem an afterthought -care being taken not to embarrass the customer by specific questions as to his present repair needs, unless he himself frankly admits such needs. Throw out hints and suggestions here and there, and have everybody in the store doing promotion work for the repair depart ment

A Reputation for Good Work.
It is a foregone conclusion that the ultimate success of your repair department depends upon the class of work your repair department turns out. It pays, therefore, to build up a reputation for good repair work.
Either the proprietor or one of his salesmen ought to personally inspect every piece of work turned out by the repair department. The people who do the actual work of repairing shoes under modern conditions, necessarily work rapidly-and many a tack fails to et clinched or snipped off. And a little of this sort of thing goes a long way towards queering a patron of your repair department.
An actual occurrence of very recent date will serve to illustrate this point: A lady of - street sent a pair of high grade dull leather welts to her repair shop to be half-soled. They were lace boots. When she went to put one of the shoes on it refused to go. She discovered that she had forgotten the tongue. Why? Well the reason was not far to seek: it was all crumpled up in the bottom of the shoe. When she went to straighten up the tongue as it should be, it refused to budge; it was held to the bottom of the shoe by three tenacious tacks that came through and

\section*{Lower Prices on RUBBERS}

Write us for further information on the best rubber on the market.

\section*{Glove Brand Rubbers}

They fit better, and wear better.
We have them for the latest toes and heels.
Send for new price list.

Hirth-Krause Company

\author{
Grand Rapids, Mich.
}

\section*{Prices on Hood Rubbers \\ have been reduced for 1914}

Get our new price list and depend on Hoods. They will help wonderfully to make 1914 a prosperous year FOR YOU.

\author{
Save that 5\% Discount
}

\section*{Grand PapidsShoe \& Rubber ©}

Largest Rubber Dealers in Michigan
The Michigan People
Grand Rapids
clinched. Not having any handy tools with which to snip the tacks, and not wanting to tear ugly holes in the tongue, she had to send the shoes back to the repair shop. Now this woman happened to be a sensible business woman, who understands thoroughly that little slips such as that are apt to happen in the course of a life-time, so she didn't go up in the air about the incident. But suppose she had been of an hysterical temperament?

The Children's Repair Business.
The modern school shoe must go of to the repair shop. And usually it's the bottom that needs attention. The soles are worn through and the heels are ground down or rounded off. The uppers of a medium or better grade school shoe will outlast the soles. Sometimes they can be halfsoled the second time.

Graveled or macadamed roads in the country, concrete walks in the towns and cities. and playgrounds covered with gravel or fine screenings-all this is not conducive to longevity in sole leather. Is it any wonder little people wear out their shoe soles in from two to six weeks? The leather isn't made that could stand up under such strenuous service without visible and speedy evidences of wear.
In soliciting the children's repair work there is an additional motive of appeal, namely the health and well being of the child. There is the economic argument, of course; and the argument based on present day dress re-quirements-which holds quite as truly with little peoples' footwear as with the footwear of adults. And then you have this other motive of health. "By the way. Mrs. Smith, when these soles begin to wear through, be sure to fetch them in so our repair man can stop the leaks. You know little people must have warm, dry feet; and I have noticed so many parents are careless about this. Oughtn't to be-it's too dangerous. By keeping good solid soles on these shoes they'll last all winter." Cid McKay.

What Some Michigan Cities Are Doing.
Written for the Cheesemaker.
Bay City is installing a new pump of \(5,000,000\) gallons capacity at the west side waterworks.

Adrian factories are running full force, some of them over time, and will not be able to close down for annual inventory. One of the fence plants is operating 22 hours per day.

A Commercial Club is being formed at White Cloud, the temporary organization consisting of George Blass as chairman and Adelbert Branch as secretary.

The Chamber of Commerce of Batthe Creek has called a meeting for Jan. 20 in that city to discuss the need of better train service over the Goshen branch of the Lake Shore and citizens living along the line are expected to attend.

The Civic Committee of the Muskegon Chamber of Commerce has raised \(\$ 600\) and will employ an expert to lay out plans looking towards a greater and handsomer city.
Flint's New Year's gift to its citizens is a new water works and filtration
plant, completed at a cost of \(\$ 400,000\). For the first time people may drink city water with safety.
Grand Haven's new Carnegie library was opened for business Jan. 5. The handsome building was formally opened for inspection Jan. 3 and was visited by hundreds of citizens.
Charlevoix's Committee of 21 is renewing its efforts to induce the Michigan Central to extend the D. \& C. tracks to Charlevoix.
The contract has been awarded for building a new science hall costing \(\$ 65\),500 in connection with the Western Michigan Normal school at Kalamazoo.

About 850 prisoners are now enrolled at the Jackson institution-the largest number since 1896. About seventy-five more men will bring the prison population up to the limit.
The Iverson \& Peterson glove factory, at Lake City, which started operations a short time ago with an outfit consisting of a mallet, a knife, shears and an old sewing machine, now has a fully equipped factory employing fifteen to twenty-five hands. Trade extends throughout the State since the parcel post went into effect.
Eau Claire has the promise of two salting stations now. The new pickle plant will be installed by the Benton Harbor Produce Co.
Potato shippers at Hart estimate that this season's movement from that station will reach 900 cars, or 60 cars above the record for any previous year.

The Michigan Condensery Co. offers to establish a large plant at Clare and asks as a guarantee from farmers the milk of 5,000 cows.
Nearly 100 merchants of Lansing have signed the following: "We, the undersigned merchants, realizing that shorter hours for employes tend toward more efficient service and desiring to make our employes a Christmas present of their Wednesday nights in the future, do hereby agree, beginning Jan. 1, 1914, to close our places of business at 6 o'clock every evening during the week except Saturday.'

Battle Creek now has a Charity Organization Society, with rooms at the Chamber of Commerce. Miss Isabel Mackeracher, of the Sanitarium, is in charge.
A movement for more playgrounds and employment of a salaried director has been started at Marquette.
More adequate docking facilities for boats is being proyided at Marquette by the Commercial Club. The Anchor line threatens to cut out Marquette as a regular stop unless better facilities are provided.
Railroad officials met with the Eaton Rapids Commercial Club recently to confer with regard to installing a " Y " at the intersection of the Michigan Central and Lake Shore tracks in that city with reference to improved shipping facilities. The railroad people are considering the matter.

Almond Griffen.


THE BIG QUALITY LINE


\section*{To Our Customers and Friends}

With best wishes for your prosperity and success for the coming year we are pleased to extend to you the

\section*{Greetings of the Season}
and assure you of our earnest desire for a continuancy of the cordial relations existing between us.

Respectfully,
Rindge, Kalmbach, Logie Co.,
Grand Rapids, Mich.

\section*{Stock the Profit Makers Now}

\section*{"H. B. Hard Pan" and "Elkskin' Shoes}

You cannot possibly make a mistake by adding the above lines to your stock.

They represent the tanners' and shoemakers' best efforts, and are by far the best wear resisting shoes offered to-day.

Your trade will soon be asking for this class of shoes. Stock up now so you can supply the demand when it comes.

THEY WEAR LIKE IRON

\section*{HEROLD-BERTSCH SHOE CO. \\ GRAND RAPIDS, MICH.}

\section*{HARNESS OUR OWN MAKE \\ HAND OR MACHINE MADE}

Out of Number 1 Oak Leather. and stitched with the best linen thread. We guarantee them absolutely satisfactory.
If your dealer does not handle them. write direct to
SHERWOOD HALL CO., LTD Ionia Ave. and Louis St. Grand Rapids, Mich.


Let Lucile Select Her Own Hats and Dresses.
Written for the Tradesman.
Recently I chanced to be in Madame Barrington's millinery establisshment when Mrs. Manton and her daughter Lucile came in. They were looking for a traveling hat for Lucile, who is about to start away on a little journey. Her sharp eyes had spied in Madame's window a very trim little creation that precisely matched her suit in color.
Tried on it proved especially becoming to her fresh young face with its clean-cut, distinguished features.
'O Mamma, can't I have it?" Lucile cried at once when she saw the effect in Madame Barrington's mirrors. "It surely was made for me and no one else!" she exclaimed delightedly.
"That is a truly beautiful pattern hat and suits Miss Lucile's style ex-. actly," smilingly commented Madame. "and I will let you have it now for only \(\$ 6.50\). It was \(\$ 11\) earlier in the season. It is a genuine bargain. See what excellent material was used in its construction!" and she passed her hand lovingly over the exquisitely tinted velvet and ribbon.

But Mrs. Manton hesitated about buying. "It is a little more than I expected to pay for just a traveling hat." she objected. "It seems to me we ought to find something for about five that would answer nicely
Vainly Madame Barrington brought out shapes and trimmed hats for traveling and street wear and at intervals placed each on Lucile's comely head. No one of them was just the right frame for the picture as was the charming affair first tried on, the one that, displayed on a stand in the window had captured Lucile's fancy.
Mrs. Manton decided to look elsewhere, and finally, after considerable search, determined upon a hat which could be bought for \(\$ 5\) and which she easily persuaded herself was just the thing, but which was not at all to the liking of the rather fastidious young lady who is to wear it.
Lucile went home with a martyred air, and, strange to say, was not fully reconciled to her mother's choice by that good lady's remonstrating with her and assuring her repeatedly that she (Lucile) was always as well dressed as her companions and certainly had far more spent on her than she herself (Lucile's mother) had had when she was a girl of Lucile's age.

The next day Lucile confided her troubles to her chum.
"Of course I can brace up and wear the hat. I shall have to. But it never will suit me after secing that periectly dear little thing at

Madame Barrington's. I wish I might ever pick out my own things! It isn't that Mamma doesn't get me enough and good enough, and certainly she spends plenty of money on me, but it's always her judgment as to what is becoming and suitable and all that goes, and not mine. I would so much rather have had that darling hat at Madame's and saved the dollar and a half on something else!"

Why shouldn't Lucile Manton, why shouldn't any girl of 16 with a fair average amount of gumption and common sense have the (to her) inestimable privilege of choosing her own hats and shoes and gloves and dresses and other belongings?
Will mothers, good, conscientious, self-abnegating mothers, who would be willing to die if need be for their daughters, never learn that liberty is the sweetest of human possessions, and that having one's own way and one's own say about the trifles that concern oneself alone is a highly prized right of which no human being with a scrap of spirit ever is willing to be deprived?
How would Mrs. Manton like it to have to wear things selected by her friend and neighbor, Mrs. Cole, or to forego the privilege of scrimping a little on something she doesn't care about in order to justify a bit of extravagance for some article she really wants?
I have heard of the wardrobe of a woman foreign missionary being provided in this manner: her measures are carefully taken and sent to a number of ladies' aid societies who have undertaken to contribute toward he: support. One of these societies will make her some gowns and petticoats, another will provide her other lingerie, another a dress or suit, while still another will supply her with handkerchiefs, collars and belts. Possibly a missionary woman has enough Chrsitian resignation to enable her to wear such a motley assemblage of various items of clothing with good grace and a proper feeling of gratitude toward the donors, but I doubt very much whether Mrs. Manton has yet risen to any such height. Still she feels that it is most unreasonable in Lucile ever to demur at what is gotten for her.
Why doesn't Mrs. Manton, who is in most respects a very sensible woman, place her daughter upon an allowance and let the girl have the spending of it according to her own ideas? The yearly allowance needn't be one dollar larger than the amount Mrs. Manton herself spends in clothing her daughter, but the girl would be better satisfied with what she
would buy for herself than she now is with her mother's selections. It is only human nature that such should be the case.
"But supposing she made unwise selections, used poor taste and poor judgment or spent her money wastefully," I hear Mrs. Manton protest.
In this particular case, I think the daughter would not be apt to do any of these foolish things. Lucile is a steady, reliable girl and whenever she has had any chance to exercise it has manifested unusually good taste. But suppose she didn't at first use very good judgment, and made a few poor buys and wasted a little money. Let her accept the consequences and she would soon learn to do better.
It is of far greater importance that Lucile should learn something about the use and value of money than that every garment she wears should be suitable and becoming, or that every dollar that is spent upon her should be laid out to the very best advantage.

This really is a far stronger reason for putting her upon an allowance than is the one already urged, that of increasing her personal happiness by so doing. Such damsels as Lucile manage to worry along and have a pretty good time anyway despite their mother's small tyranies; but when what should be regarded as a very important part of a girl's practical education is totally neglected and even ignored as is the case with Lucile, it is truly a matter for serious concern. Some day Lucile will. in all probability, have the handling
of far more money than the few dollars a week that would now be considered a liberal allowance for her needs. If permitted to spend for herself she would receive a double return from all the money that passed through her hands; one in the goods obtained and the other in her own much-needed training for the future.
I am convinced that in families of far less ample means than the Mantons and with sons and daughters much younger than Lucile the allowance system could be adopted with benefit. It is even more essential to know how to use wisely a small income than a large one.
With young children it is of course necessary to exercise some supervision, allowing them full swing only on purchases involving a small amount of money. But as fast as they develop taste and discrimination-and with many boys and girls this will be with surprising rapidity-give them greater liberty of choice and let them feel the responsibility of buying on their own judgment. The greater care they will take of their clothing and the many frugalities they will voluntarily practice when they feel that they are directly benefitted by small economies, will more than compensate for any mistakes they may make in laying out their money.

Quillo.
Sometimes, when a wife has written a sassy note, given it to her husband to mail and found it in his overcoat pocket two days later, she is glad to destroy it. But not often.

\title{
CERESOTA
}

Is a GUARANTEED
Spring Wheat Flour

\author{
Made in Minneapolis
}

\author{
A Short Patent Flour Especially for Family Trade
}

Costs a Little More-But Worth It
We Have Sold This High Quality Flour
for Twenty Years

\section*{Always Uniformly Good}

\section*{JUDSON GROCER CO.}

\author{
The Pure Foods House GRAND RAPIDS, MICHIGAN
}

\section*{The Inside of the Crust}

Of a loaf of bread is just as important as the outside.
It should be light, thoroughly baked and of good flavor.
Good flour and fresh yeast is necessary.
Flour lacking in strength produces heavy, soggy bread. Sometimes perfectly good flour with stale yeast does the same thing.

With good flour and fresh yeast any woman ought to be able to make good bread.

\section*{LILY WHITE \\ "The Flour the Best Cooks Use"}

Is a safe investment for the woman who is not expert at breadmaking.
The expert breadmaker, will, of course, insist on having Lily White because her reputation is at stake and she must have the best materials.

The consumer of bread made of Lily White will be pleased with its sweet, wholesome bread flavor.

Making, as we do, 1,000 barrels of flour each day, we naturally employ every means known to modern milling to see that each sack contains the perfect product.

\title{
Valley City Milling Company
}

GRAND RAPIDS, MICH.
 Micbigan Retail Hardware Association.
President-F. A. Rechlin, Bay City.
Vice-President-C. E. Dickinson, St. President-F. A. Rechin, Bay City.
Vice-President-C. E. Dickinson, St Joseph. Secretary-Arthur J. Scott, Marine City. Treasurer-William Moore, Detroit.

Great Future in Store For Hardware Business.
The advance made in all lines of mercantile effort in the past few years has been very pronounced. It is but meet that improvement has not passed the hardware business by.
Your little country-town merchant, as well as his big brother of the city, is bitten by this betterment bug. Yet, at this time, improvement has a tendency to show only in spots.
Your average hardware man has been too busy with his own work to notice what his neighbors in other lines are doing.
But right here, I want to make a prediction:
The next decade will show a wonderful improvement all along the line. Hardware stores will be not only the man's store-as so many have proudly proclaimed them-but a store for the whole family. And the few things some stores carry and call hardware. will be supplemented by the many articles that go to make modern life worth while.

Bright, beautiful, useful household necessities will hold the attention of the women, while tools, etc.. will still attract the men.

As a case in point, I will cite the experience of a store that employed me to systematize, organize and equip the establishment.
They had made an extraordinary fort to handle contractors' trade, employing two high-priced men to take care of that branch of the business. These men scoured the city from east to west and north to south in their endeavor to sell nails, sash weights, a few barrows, picks and shovels-in the hope that by selling these articles, at a low figure, they would induce the contractor to give them a chance to figure on the builder's hardware and possibly bath-room fixtures.

After exhaustive research, we came to the conclusion that the net result obtained was large volume, but very small profit. Small, profitable articles were frightfully neglected, stocks depleted and hundreds of people who asked for articles they reasoned logi cally a hardware store would carry, were turned away from the door, with the cash in their pockets-because the articles weren't in stock.
This store was situated on the "high est rent" street in the retail district, thousands of people passed the doors yet they tried to do a warehouse busi-
ness which could have been done just as well down in the "bottoms," where rents were about 90 per cent. less and trackage was plentiful. But, by calling in these men, with instructions to sell all goods on a profitable basis and only on the premises, and to give the rest f their time to wait on customers in any or every other department, the selling efficiency increased to such an extent that no customers went away without attention. While there was shown a perceptible loss in comparison with the corresponding months of the pre vious year, this was only noticeable for few months, because of the additions of new stocks, hitherto not carried: Sporting goods, toilet articles, manicure sets, hair brushes, tooth brushes, brass goods, nickel ware, better lines of tools, clocks, hand-painted china, leather goods, and a hundred and one other things they had never before thought of.
These goods, together with every other line previously carried, were tastefully arranged and kept that way scrupulously clean and neat. In fact, the whole store was rejuvenated, with new fixtures and cases arranged in a way that gave the place the air of roominess instead of the stuffiness prevailing under the old regime. The result showed the wisdom of the change. Women were heard to remark that they did not think it was possible to make so beautiful a place of a hardware store, their former opinion having been that dirt and grime were synonymous with hardware.
While the volume of business, as compared with the previous year, showed a very small net gain, the net profits were nearly 40 per cent. greater.
The department store has proved the theory that the prolonged shopping excursion is becoming less and less fascinating to the ladies and that the more diversified the stock is, the more popular the store becomes, as a quick-shopping center
So many merchants make the mistake of trying to prescribe, personally, for their sick businesses. If one of their children or the wife became ill, they would burn up the wires in their haste to call in the doctor; yet when they want to give a tonic to their business, they ask advice of others in the same fix. Specialists in any line of work are an economic necessity.
The retailer who tries to rely only on his own observations. while attempting improvements in store equipment, will run across a snag when it comes to working out details- because his scope of investigation necessarily is limited

Manufacturers are fast coming to recognize the advantages of well-dis-

\section*{Michigan Hardware Company}

Exclusively Wholesale

\author{
vab \\ Corner Oakes St. and \\ Ellsworth Ave. \\ Grand Rapids, Mich.
}

\section*{Foster, Stevens \& Co.} Wholesale Hardware

157-159 Monroe Ave. :: \(\quad 151\) to 161 Louis N. W. Grand Rapids, Mich.

\section*{H. Eikenhout \& Sons Jobbers of Roofing Material}

\author{
GRAND RAPIDS, MICH.
}

Fibretto, Protector, Reds, Grays and Blue Plaster Board Sheathings

\section*{"SUN-BEAM" Winter Goods}

Fur and Fur Lined Coats. Sheep and Blanket Lined Coats.
Blankets. Robes. Gloves and Mittens.
The winter season is here. Surely you are interested in these goods, as there will be a large demand for them at this time.

The season brings with it cold and disagreeable weather, and it will be to your interest to investigate these excellent values.

CATALOGUE AND FULL PARTICULARS ON REQUEST BROWN \& SEHLER CO., Grand Rapids, Mich.


Our Paris Green packed by our new American System Reliable dealers wanted.
played goods and some are spending considerable money on "displays" of their goods which they furnish to the retailers. The effort has had good effect in showing the dealers the advantage of display.
Some people consider "modern equipment" expensive, but it is just as reasonable to consider an exceptionally good man expensive-irrespective of the fact that it is results that count and that one good man often obtains more results than two poor ones and doesn't cost as much.

The principle of "modern equipment" is display and efficiency. To get the best results does not necessarily mean to spend the most money.
If, by the introduction of a system, the cost of doing business is reduced, it is but reasonable to suppose that the cost of the installation will be practically wiped out in a few years and that the investment will, in time, pay large dividends.
This is not a theory, but good sound business judgment-and the sooner a merchant wakes up to this fact the sooner his business will pay him increased profit:
Reaching out and branching into other lines is the solution of many of the ills of to-day.
We find many lines formerly carried only in exclusive hardware stores, now carried by department, drug, grocery, furniture and other houses, and it behooves us to stir ourselves and get in the game "while the getting is good." Sporting goods, paints, rubber goods, electrical sundries, automobile accessories, mechanical toys, china and glass ware, dairy supplies, poultry supplies, seeds, toilet articles, and many other lines-offer possibilities that ought to be reckoned with. There ought to beand, I believe, will be-a great future for the hardware business. - Frank Mapes in Philadelphia-Made Hard-

Novel Window Trim by Lansing Merchant.
Lansing, Jan. 5-After the M. A. C.Wisconsin game I constructed a miniature auto entirely out of hardware furmishings and placed it in the window of placard with the inscription: "This is placard with the inscription: "his is made such a hit with the students that I had several hundred postcards made and they were immediately bought by the students. After the game with South Dakota, I constructed a battle
ship with the inscription, "This is the
ship that plowed its way through South Dakota."
You know people get tired of looking at things that are just placed in the window on glass shelves and brackets. Nearly every week I have something of this sort in the window. People will say on the street that Wood has the best window in town-most attractive I have worked for other hardware dealers for seven years. Now I have start ed in for myself. While working for other dealers I did not have the chance to show what I could do in the window trim line. For instance, I remember one time when I started to put something in the window, the manager said, "Wood, I would not take time to put that in. You are spoiling two 2 quart pails." The actual cost was 17 cents. He said people would come in anyway. That is the way some dealers feel. If you will give some clerks chance to prove their ability it will do the dealer some good No matter how good a window trim you have, it is the display you have along side of it that makes the people stop and look.

\section*{No Cause For Alarm.}

Two traveling men reached a small place in Alabama late one evening and found that there was no room to be had at the hotel. The proprietor did not want to disappoint them, as they were regular patrons, so he told them that he would send some bedding over to an old church he had just bought and make them as comfortable as possible there.
About midnight the whole town was startled by the ringing of the old church bell. An old colored man was sent by the proprietor to see what was the matter. Soon he came shambling back.
"Massa Boss!" he exclaimed. "Massa Boss! Jes cam' yo'self. 'Twan't nothin' but de gemmen in pew twentysix ringin' fo' a drink!"

Never Ask, Never Learn. Written for the Tradesman
Fear not to expose thy ignorance by asking questions. It is foolish pride which keeps thee from asking and keeps thee still in ignorance. The wise ones will not rebuke or ridicule thee. How else wilt thou learn if thou makest no enquiry? And yea, if thou wilt know most certainly; if thou art not quite satisfied with the answer of another; if thou wouldst ever remember the answer; if thou wouldst not depend upon others, thou mayest investigate and experiment for thyself and know when thou hast obtained the cor rect answer. . E. E. Whitney.


\section*{In Your Guestof thie Best Buy} Tefilliams Beans
They are Best Just That?

\section*{The Williams Bros. Co. situs of Detroit \\ , \\ GROCERS}

\author{
Knowing vs. Guessing
}


\section*{THE SAFE WAY}

This is the cheese cutter that makes it possible for you to make a profit on cheese instead of selling it at a loss, because you don't have to guess at the size piece of cheese you cut. Saves you from losing by overweight.

If you want something handsome, something that will draw the trade, get in touch with us.

QUALITY? No one questions the High Quality of the SAFE Cheese Cutter. All who have tried it are well pleased and we know you would be.

Put your finger on the leak. Don't give away profits on cheese.
The best for ten years and the best to-day
A matchless cutter at a matchless price. Made a little better than necessary.

The only inducement for you to buy the SAFE is to better yourself.
May we tell you more about it? Write for prices.
Computing Cheese Cutter Company
Anderson, Ind.


Grand Council of Michigan U. C. T. Grand Counselor-E. A. Welch, Kala Past Grand Counselor-John Q. Adams, Battle Creek. Grand Junior Counselor M. S. Brown Saginaw. Saginaw
Grand Grand Secretary-Fred C. Richter, Grand Treasurer-J. C. Witliff, Port Huron.
Grand R
Grand Rapids. Grand Page-F. J. Moutier, Detroit.
Grand Sentinel-John A. Hach Coldwater

\author{
Chaplain-T. J. Hanlon, Jack
}

Grand Executive Committee-John D. Martin. Grand Rapids; Angus G. McMarquette; L. P. Thompkins, Jackson. Next Grand Council Meeting-Saginaw

\section*{June 12 and 13.}

\section*{Michigan Divislon, P. A \\ President-Fred H. Locks
First Vice-President-C.
M. Emerson First Vice-President-C. C. M. Emerson.
Second Vice-President-H. Cornelius.
 Brown. Board of Directors-Chas. E. York, E. Hadden. A. B. Allport, D. G. McLaren,
H.}

\section*{Gabby Gleanings From Grand Rapids.} Grand Rapids, Jan. 5-About seventy U. C. T. members and their wives attended the regular meeting of the Council last Saturdav night, the ladies indulging in a spirited contest at five hundred, while the men proceeded to settle a number of questions within the Council chamber. Sometime ago a resolution was passed to accept the invitation of the Grand Rapids Assoclation of Commerce to become an associate body and, in accordance with that resolution. Homer R. Bradfield cil in that Association for a period of cil in that Association for a period of
one year. A resolution was passed one year. A resolution was passed
to appoint a Committee on Hotels to appoint a Committee on Transportation for the Grand Lodge convention to be held in Saginaw in June. The committee apnow in June John D. Martin, chairman, Homer R. Bradfield, H. Fred DeGraff, F. L. Merrell and F. A. Simonds. The report of the Investigating Committee appointed to investigate the cost and Exposition was presented and accepted, and Grand Rapids is to have a real industrial Exposition. The trustees appointed are J. Harvey Mann W. S. Lawton and Herold W. Har wood. A resolution to give the annual U. C. T. banquet was made and as follows: W. S. Burns, chairman,
Frank Osgood. B. A. Hudson, H. W. Harwood and Ira. F. Gordon. A committee was appointed to investigate the advisability of putting on a min-
strel show in the near future. The strel show in the near future. The
personnel of this committee is as folpersonnel of this committee is as folAbe Peters, Arnold Oosdyk, G. A Hudson and Jas. Bolen. Officers absent: Fred Beardslee, Junior Coun-
selor, chair filled by Homer R. Bradselor, chair filled by Homer R. Bradfield: Art Borden, Page, position filled
by H. Fred DeGraff. Harry Hydorn by H. Fred Degraff. Harry Hydorn tenderd his resignation as candidate
for the position of Grand Secretary The committee selected to report on meeting twice a month asked for meeting twice a month asked for
more time. In the ladies 500 contest more time. In the ladies 500 contest
Mrs. Terry Hanifin won first prize, Mrs. Terry Hanifin won first prize
Mrs. E. F. Scott, second and Mrs. R Mrs. E. F. Scott, secon

For some time now, W. W. Butcher, who lives in Benton Harbor when he
is not out on the road trying to in is not out on the road trying to in-
veigle people into consuming the prod veigle people into consuming the prod by perpetuating his job, and Ear Warren, of Albion, representing the Wamren, of Alon, ion of being the only two men not ion of being the only two men not Co,'s sales force They have in fact, long prided themselves for their prow ess and skill in warding of cupid's darts. But now kind old Dame Rumor onveys to us the intelligence that ooth these popular young men are enounce their independence and wil Woon be married- Butch in may and though the boys do not make Grand though the boys do not make Grand
Rapids in a business capacity, it is Rapids in a business capacity, it is
alleged \(W\) arren slides into the city verv regularly and cautiously to court Miss Lena Sevens, while "Butch" Miss Lena Sevens, while "Butch" takes the P. M. for Chicago to win
Miss Florence Leffer. Congratulations will soon be in order from their hosts of Grand Rapids friends and hosts of Grand Rapids friends and L. E are in order any time now L. E. Janney, who for the past two years has represented Bostwick-Braun Co. in this territory, has resigned on account of poor health and is moving his family to Toledo. He will open a salesoffice in Toledo and Cleveland for the distributions of the product of the Calculator Co., of Grand Rapids. We are sorry to have you leave us, Mr. Janney, and extend to your our best wishes for a success
career in your new field.
John V. Ripperger and son, Harry returned from Cincinnati last Satur day, where they were called on ac count of the death of Mr . Ripperger's mother Dec. 26, at the age of 71 years. Mrs. Ripperger was apparently in good health Christmas morning and had arranged to have all her children and grandchildren present, but early in the morning was stricken with apoplexy and died the following day. thus turning a long looked for day of happiness into one of dire sadness. She leaves, besides a husband, seven children and fourteen grandchildren. Besides John B. Ripperger, of this city she leaves two sons and four daughters, as follows: Rev. Maurice Rip perger, Metamora, Ill.; Albert Ripperger, Cincinnati; Mrs. A. Vosmeyer, Newport. Ky.; Mrs. G. Strotmann, Cincinnati; Mrs. B. Schotlekot, St Peters, Ind.; Sister Mauritz Ripper ger, of St. Francis School, Cincinnati time of her death. Mrs. Ripperger was very charitable throughout her life and did a great amount of good in helping to relieve the sufferings of the poor.
A large number paid their fees for membership in the Bagmen of Bagdar last Saturday night. John Martin will be in the city all the week and will all who are eligible. As soon as \(\$ 250\) can be raised, the order can apply for a charter, but not until then.
Last Saturday evening the Brown \& Sehler Co., of this city, gave their fourth annual banquet to their travel ing salesmen, heads of departments, quet rooms of the Pantlind Hotel quet rooms of the Pantlind Hotel in the ferm of arranged were very artistically square and were very artistically decorated with course dinner Geo W Alden, the oldest salesman in point of service
with the house, was the toastmaste of the evening. John Sehler, Sr. President of the company, was called upon for a speech and gave a brief history of the development of the company, which is the second oldest in the city. The other speakers of the evening were J. H. Colby, who talked on Efficiency; D. A. Drum mond, who gave an interesting dis cussion on Loyalty Attorney Cle land, attorney for the company talked on Credits; A. F. Rockwell spoke on Spark Plugs. Nearly every one present was called upon for a few remarks, after which singing, music story telling and visiting were the at tractions of the evening. This is a event that has come to be looked for ward to with much interest and pleasure by all concerned and is held each ear during the holiday festivities.
Have you seen the new U. C. T policies and application blanks that went into effect Jan. 1? A good many of us will be pleased to know we ar now to have regular policies.
For seventeen years Frank Lock wood has been out on the road holding private debates as to the virtues ucts. A sudden change in his manne f attire-he now wears a white led us to make enquiry and we find he has recently been made Assistan Manager in the Grand Rapids office of the Standard Oil Co. Congratulation and best wishes, Mr. Lockwood. The company must have liked your ways L. E. Temple, one of Tecumseh's ive and prosperous merchants, was Grand Rapids lhe Bunday Monday he called on the Brown Sehler Co. and then took the Muskegon, a few days sojourn in Muskegon, where he went to look after som umbering interests. He reports bust ness good in his section of the State and, from his prosperous appearance Weern We frequently receive unsigne commereations for the Tradesman Some of these we are unable to publish, not being able to vouch for the authenticity and we, tho theire, request con Thitors to sign their contribur tions. The source of information is sept sacred as well as secret and it nables us to know with whom we are dealing. If the article is unsigned we have no way of knowing but wha someone outside of our fraternity and friends is attempting to "put one over on us. We have enemies enough Russell Eisenhardt, formerly trave ng salesman for the Washburn-Cro by Co., with his home in Grand Rap ids, spent the week visiting his many friends here. He is a member of the U. C. T. Council of Grand Island, Neb., and is in
Favorite quotations of famous men J. A. Spade: "A diamond (card) game cost me 2,000 ducats. chant of Venice.
Geo. Clark: "For men are but chil
dren grown."
G. K. Coffey: "Let me have men bout me who are fat."
John Martin: "There is a great deal John Martin: "There is a great deal well as I can in anv one place out of respect to the memory of Patrick Henry." J. Albert Keane: "Upon what meat that he has grown so great?" Harry Hydorn: "I'll have my bond; Hear not against my bond
speak not against my bond. ried to a wife who is as dear to me ried to a wi
E. F. Wykkel: "The pipe is the great H. Ripperger: An
J. Hondorp: "There's music in the air. when the infant morn in nigh." A. Oostdyk: "A wise man never apologizes."
H. W. Harwood: "God hates a W. S. Lawton: "Blow! blow! blow! For the Made in Grand Rapids Show."
\(W_{\text {; }}\) S. Burns: "When in doubt, play
E. J. McMillan: "More steam, less
W. N. Burgess: "Onward, Christian soldier.
W, Bosman: "My \(y\) kingdom for a hall.

Can't you give us a correspondent, Miss Saginaw? There will a lot of us in your town next June and we want to get better acquainted Several of our readers request that we make a resolution not to inflict any more of our nonsense on a long suffering public.
Walter S. Lawton is taking dancing lessons. Walt. says it is no fun being a wall flower at such parties as we are "having this year. The temptation to "mix" has gotten the better of him He is specializing on the "Sailor's Hornpipe.
The Jolly Twelve Five Hundred Club will meet next Thursday after noon with Mrs. R. J. Ellwanger, 60 Franklin street.
Jess Martin, who sells Hershey's chocolates and who has been visiting his father during the Yuletide, left Monday for Hershey, Pa
Art. Borden, representing Simmons Hardware Co., was in St. Louis, Mo n business last week.
The New Year's mail contained a hlack hand communication to \(H\). W
Harwood, giving him plenty of ad Harwood, giving him plenty
vice on how to live during 1914.
New resolutions for 1914:
John Martin: "I will not wear white carnation during 1914 .
H. D. Hydorn: "No suspensions during 1914.
H., W. Harwood: "Ale for the tonsils."
Walter S. Lawton has been duly anpointed official trainer for the new
U. C. T. Stereoptonakus. Doubtless he last svllable of the animal's nam ignifies what Walter will do if the ritter doesn't behave
Geo. McConnell leaves Monday for Chicago to line up his samples for the ensuing year.

Michigan for the taken the State Cigar Co., Cleveland, and assumed his new duties Jan. 1. He will call on the jobbing trade and sell "Judge Wright" and "E1 Baton" cigars, both five cent ers. If any of the boys want to give
him an order they can find him at 816 Terrace avenue. We bespeak for Mrs. Drake's little boy the best of success, as he is just the kind of a Grand Rapids makes and sells more leather shoes than any other city in
Michigan! Outsiders like our products. There will be a mesting of the \(U\). C. T. dance committee at the Asso-
ciation of Commerce rooms Saturday ciation of Commerce rooms Saturday
afternoon, Jan. 10 . afternoon, Jan. 10.
Only ten days more before the U
C. T. dancing party, Herald Hall urdav. Jan. 17
Wait
Wait until the baseball season opens up and then we will have plenty to E. P. Monroc now consumes five one-half inches of space Jaw getting better. Appreciative readers. Keep \(t\) up.
Important dates-Jan. 17 and Jan.
We thank all our friends for the Christmas gifts
Sealthy in your news item to 1422 Wealthy street.
"Grand Rapids knows how.
Safety first last.
Allen F. Rockwell
Sometimes a woman can flatter a man
y telling him that she can't.
HOTEL CODY
GRAND RAPIDS, MICH.
Best Beds That Money Can Buy

BANKRUPTCY MATTERS
Proceedings in Western District of Michigan.

\begin{tabular}{|c|c|c|}
\hline Andres Wassener \(\ldots\). \({ }^{\text {a }}\) & Barclay, Ayers \& Bertsch, G. R. Alert Pipe and Supply Co., Bay & 68.67 \\
\hline Total \(\ldots \ldots \ldots \ldots \ldots \ldots\). . \(\$ 1, \overline{220.10}\) & City ……... & 68.67
1180 \\
\hline An involuntary petition was filed by & Cadillac Machine & \\
\hline the creditors of William C. Walsh of & Weidman \& Sons Co., Trout Creek & 50.58 \\
\hline Boyne City, owner of the Boyne Falls & Standard Oil Co., Duluth ...... & \\
\hline Bank and doing a general banking busi-
ness in the village of Boyne Falls as a & Lake Shore Engine Works, Marquette & \\
\hline private banker, and the said William & August Nordine, Kenton & \\
\hline C. Walsh was adjudged bankrupt and & J. D. F. Pierson, Kenton & \\
\hline the matter referred to Referee Kirk \(\mathbf{E}\). & Waters \& McGregor, Manton & 54.67 \\
\hline Wicks forthwith. An order was made & A. B. Bartlett, Manton .... & \\
\hline by the referee requiring the bankrupt & O. A. Cross. Kenton & 17.85 \\
\hline to file schedules of his assets and lia- & Mat Lahti, Kenton & 27.45 \\
\hline \begin{tabular}{l}
bilities on or before January 14. \\
Referee Wicks has filed his findings
\end{tabular} & Phelps \&
Estate of
Ed Caker,
Marrol & 16.28 \\
\hline in the matter of the Simpson Automo- & William Shingl & \\
\hline bile Co., on the petition of the creditors & John Bergeron, Kenton & 35.00 \\
\hline of Edward W. Simpson, bankrupt. The & Andrew Mcaffee, Manton & 30.00 \\
\hline . Simpson bankrupt, had sold his as- & & \\
\hline
\end{tabular}

Newsy Nuggets From the Celery City
Kalamazoo, Jan. 6-This week Saturday is the regular meeting night of Kalamazoo Council and the meeting will be called one half hour earlier for a short business session, at which time all applications for membeship from those wishing to join at the special meeting Jan. 31 will be acted on After the short business session, the evening will be given over to the members of the baseball team who have arranged for a special party to start the campaign for funds to take the team to the Grand Council meet ing next June. Every member of the Council is proud of the baseball team and the party should be the largest one so far this season. If yourgest not been approached yet by the ticket sellers, make yourself known to any sellers, make yourself known to any of the team and the \(\begin{aligned} & \text { will see to it that } \\ & \text { you are provided with the proper cre- }\end{aligned}\) dentials at the rate of \(\$ 1\) a couple. Here's hoping there will not be room Heres hoping there will not be room the crowd.
E. E. Mills is still confined to his home as the result of his accident several weeks ago. Remember the location, 735 Stewart avenue. Brother Mills has any amount of spare time and you know how it hangs on when ne is incapacitated for work.
W. R. McKenzie, who has been representing John B. A. Kern, of Milwaukee, in the interest of Success Flour for the past year, has severed his connection with that concern and taken the local territory for Libby, McNeil \& Lib

\section*{Kalamazoo.}

The Michigan Central, South Ha ven division, has more new steel ready means laid west of Lacota, which public more comfort to the traveling when the frosts of spring get busy with the road bed. Let the good work continue. The boys appreciate it and they certainly do notice the difference in the riding of the new rails between Alamo and Kendalls where Last week Monday when No. 45
west bound on the Michigan Central was passing No. 10 east bound a few dow of the smokers, the fron window of the smoker next to the baginside and outside plates being brokinside and outside plates being brokfarther back was broken, presumably by a chunk of coal from the tender by a chunk of coal from the tender
of No. 45 falling and striking No. 10 which batted it back into the combinawhich batted it back into the combina-
tion catch. The speed and the sharp tion catch. The speed and the sharp angle sufficed to make the blow glancing so that none of the coal came into the coach, although there was an eight inch hole in the inside plate and nothing left of the outside glass
of our Council, of Honor, a member of our Council, has changed his residence to 928 Eggleston avenue, Kala-
mazoo, and will be gladly welcomed mazoo, and will be
here by his friends.
Mrs. W. B. Ber
Mrs. W. B. Berry is confined to Borgess hospital, following an operation for appendicitis
Van Haaften, of our Executive Committee was operated on the latter part of last week at Borgess hospital.
W. D. Watkins, local representative of Sprague, Warner \& Co., slipped yesterday and sprained his arm, so that he will be unable to attend to his work for a few days. We missed him on
his regular trip and received notice his regular trip and receiv
this evening of the accident.

At a meeting of the Executive Committee held at the Burdick Saturday morning, it was decided to change the meeting place after January to the former location over Hershfield's, on
East Main street. These rooms have East Main street. These rooms have been fitted out and changed so as to make them more desirable than before and the location is more central R. S. Hopkins.

\section*{Trustworthy Indicators.}

\section*{Written for the Tradesman.}

One thermometer is enough to register the temperature; one weather vane is enough to tell the direction of the wind; one straw will tell which way the water runs, and sometimes one customer can be depended upon to determine whether certain goods will please or disappoint the public. Such customers are to be sought for, prized, their loyalty secured, their confidence gained. Sometimes it is not so much that customer's opinion as it is his or her influence which is helpful. He is an expert along certain lines; the people depend upon his judgment in preference to their own. She is a leader; what she buys, uses or recommends others will adopt without further investigation.
Sometimes it is not a customer, but clerk who is a reliable trade indicator. He understands the moods and preferences of the people better than the proprietor. Consult your clerks as to trade prospects as you would the various instruments for weather indications. Test their ability to gauge trade conditions and prophesy results. Do, not wait for them to press their views upon the proprietor unasked. Encourage confidences in any matter that will tend to expedite business, gain customers or increase sales.

> E. E. Whitney.

\section*{The Bald Fact.}

The Vicar-Why don't you comb your your hair before coming to school?
The Boy-Haven't got no comb, sir. The Vicar-Why don't you use your father's comb?
The Boy-Father hasn't got no comb,

\section*{sir.}

The Vicar-Well, how does your father comb his hair, then?
The Boy-Father hasn't got no hair.

Gripsack Brigade.
Saginaw-J. W. Lewis, a member of the traveling sales force of Lee \& Cady, wholesale grocers, was given a pleasant surprise last Saturday afternoon, on the eve of his departure for the Pacific Coast, when he was presented by his fellow salesmen with handsome alligator traveling bag. Houghton-William E. Fairbairn, assistant manager for the Portage Lake Hardware Co. here for the last fourteen years, has resigned to take a road position with Benjaming Moore \& Co., paint manufacturers. He will sell their goods in Southern territory. Mr. Fairbairn is one of the best liked men in mercantile life in Houghton. His departure will be regretted sincerely.
Coldwater-G. H. Epstein, commercial traveler, well known here, is n town arranging to start a factory for the manufacture of shirts. He asks the city to furnish him light and power the first year and gives bonds for the fulfillment of his promises. Coldwater business men hustled Friday and the new infant industry will be in operation as soon as the electric power can be installed in the Mitnes building on South Monroe street
Hancock-T. J. Gregory, represent ing the F. M. Lieblein wholesale grocery here for the last twelve years. has resigned to take a similar postion with the Roach \& Seeber Co., of Houghton. The resignation was sent in two months ago and took effect yesterday. Mr. Gregory is one of the best known salesmen in the copper country. With the Roach \& Seeber Co. Mr. Gregory will cover the same territory he visited while with the Leiblein house.
Lansing-J. Free Smith, dean of Michigan salesmen and a resident of lansing for nearly half a century, dropped dead in the yard of his home, three miles south of the city, Tuesday after he had returned from this city where he had notified friends of the death of his old comrade, Grove T. Ballard, formerly of Lansing. Mr Smith while in the city was apparently in the best of health. He had but arrived in the yard of his home when he was seized with an attack of heart trouble. Mr. Smith sank to the ground and expired immediately. Mr. Smith was 65 years of age. For over forty years he traveled for various concerns, being last in the employment of the Lansing Co., of this city, up to a little over a year ago when he decided to leave the road and retire to his chicken farm south of the city. He removed from the city last July. Mr. Smith had lived in Lansing over forty years prior to moving onto the farm. He was a civil war veteran and a member of the Charles T. Foster post. Mr. Smith is survived by his wife and a daughter, Mrs. Walter Swick, of Schenectady, N. Y. The following brothers and sisters also survive him: Clinton D., A. A. and P. P. Smith, Lansing; Frank Smith, Delta, Colo.; Orlando, Kalamazoo; Edward, Cincinnati, Ohio; Mrs. Minerva Kohn, Grover's Hill, Ohio; Mrs. Delbert Grumbaugh, Forest, Ohio; Mrs. D. S. Price, Holt.


Michigan Board of Pharmacy.
 19 and
Michigan state Pharmaceutical Associa-
President-D. G. Lion,
Vice-Presiden, Lowell. President-D. G. Look, Lowell.
Vice-Presidents.-E. Miller, Traverse
City; C. A. Weaver, Detroit. Secretary-Von W Furniss Nashville
Treasurer-Ed. Varnum, Jonesville Treasurer-Ed. Varnum,
Executive
Committee
D.
D Fremont; Ed. W. Austin, Midland; Kalamazoo; James Robinson, Lansing: Grant stevens, Detroit.
Michigan Pharmaceutical Travelers' As President-Geo. Hociation. Halpin, Detroit.
Ser Grand Rapids.

President-Wapids
resident-Wi Drug Club. Vice-President-E. D. De La Mat Tibbs. Executive Committee \(W \mathrm{~m}\). Quigley

\section*{Business-Getting Plans for the Retail} Druggist.
The plan of getting business, or vice versa, is first the location of your business; it then consists of advertising, salesmanship and good manage ment.
Select a corner or place where there is some traffic, consider the kind and class of people in the community; if possible get near the postoffice or some public building. Plan to have a large front, high ceiling and plenty of light. First-class, up-to-date fixtures make a good, lasting impression, and is one of the best plans for getting business; but planning will do no good unless you gef the stock; not only that but keep it up to date Do not let a customer be disappointed in not getting what he calls for When you neglect your want book, become slow and careless about ordering, you are losing one of the best points for getting business.
Keep your store clean, dustless shelves, spotless show cases and bright, shining bottles; with clerks that are polite, pleasant and pleasing; proprietor that observes and takes notice of customers, is friendly, meets them half way, if possible calls them by name; this will beget confidence, and that is what gets business in the drug line.
The business-getting plan depends entirely on the management to get in close touch with the customers; the confidence of the public is the plan that makes success.
Salesmanship plan consists in the study of human nature; the buyer has many different ways and whims, and each one must be understood; there is the customer who knows it all, and you can't tell him anything; and the fellow who jews or has purchased the same thing at a lower price; another
easily insulted; one who wants to argue, as well as the one who will not talk-there are plans for all these people, which can be worked successfully. Show windows are business promoters, when properly prepared; they should be low, large and kept clean; show one line of goods at a time, and change often; to attract attention something moving will stop them, but don't lose sight of the fact that sales are what you want to make. The main object is to get people to talk about yourself and show window; get them to looking and expecting something new, then you will have one of the best business-getters there is in operation. If possible, a profitable legitimate business plan is to enlist the physician to U. S. P. and N. F. preparations; manufacture these goods and put them on your shelves; show and explain these goods to the physician, and enlist the help of the N. A. R. D. journal; if you neglect this opportunity, the physicians' supply houses will get it, and you will lose the best plan financially, as well as educationally. Experienced has no equal in business plans.
Get up a plan and put to practical use the manufacture and sale of your own preparations; let quality be your highest aim; use the best drugs and put them in neat and attractive packages; don't be afraid to advertise, by circular, signs, newspaper, samples, and your own spiel over the counter. Publicity is the magnet plan that will draw trade, will bring people into your store. If you don't blow your own horn, no one else will blow it for you.
Make use of your mailing list often; see that it is up to date as well as your stock. The parcel post has come and opened up new ideas for the druggist, more especially the country druggist who has telephone connections and rural route services; he can and should impress them with the thought of saving time, which saves money; explain to them of the great risk of buying medicine from peddlers and unreliable people, and a convenience is offered whereby they may purchase their drug-store needs direct from a reputable druggist, who makes a business of buying and selling drugs, and is qualified to deal legitimately in the business of supplying them.
Keep track of all the national advertised goods in your line, and if possible supply your calls for the same; while the profit is small, it will bring additional business, and you will soon have the reputation of being up to date
Avoid all cut-rate plans and deceptive advertising plans and schemes.

It does not take a smart man to give away goods, and a deceiver is soon dead. Thomas Rixleben.

\section*{Choose Your Own Standard.}

\section*{Written for the Tradesman.}

People in general expect a business man to seek first his own interest. They think he sells goods to make money. They expect that in every sale he aims to get the best possible price for his goods. They think of every deal of any importance as a contest between buyer and seller and the best man wins. They judge him by their own standards and do not condemr him if he is no more selfish than they themselves are.
Shall the merchant who has chosen high ideals allow himself to come down to what others set for him? Shall he gauge the sentiment of the community in which he transacts business and accept the average as his rule of conduct? Shall he cast aside sentiment because no one expects him to transact business otherwise than in accordance with coldblooded business propositions? No! He will lose much if he does. Financial gains can not atone for lack of friendship. Fullness of satisfaction must embrace helpfulness to others--the consciousness of doing good to as well as serving the material interests of one's patrons.
Choose your own standard. Choose that which will make life completest, most successful, most satisfying. Prosperous business without cordial relations between dealer and customer is as incongruous as a tree in summer without blossom, foliage or fruit. It is like a meal without relish, sauce or seasoning. The merchant gets not half that he might get of what is well worth getting. In this direction no one is likely to get more than is good for him. This is a kind of getting which takes nothing away from others. No one is made poorer by another person's accumulation of friendship and good will. While accumulated wealth, rightly used, may be beneficial to those about the wealthy person, wrongly used or not used at all others suffer.

\section*{E. E. Whitney.}

Explaining His Choice.
If you could choose, Billups," said Waggles, "which would you takea wife or a motorcar?
"A motorcar every time," said Billups, "because, you see, if I had a motorcar the chances are I could get a wife, but if I had a wife it's ten to one I'd never be able to affrd the car."
It has been said that few people die natural deaths. The most of mankind commit suicide by neglect of the laws f health. How about your habits?

FOR FINE WEDDING PARTY AND FUNERAL WORK TRY Crabb \& Hunter Floral Co. \(\begin{array}{cc}114 & \text { E. FULTON ST. } \\ \text { Citizens } 5570 & \text { Opposite Park }\end{array}\) Bell M 570


Match Price List

\author{
NON-POISONOUS
}

Strike Anywhere Safety Matches
Price for
5
5 cases \(\begin{gathered}\text { Price for } \\ \text { less than }\end{gathered}\)
\begin{tabular}{c} 
Scases \\
\(\begin{array}{c}\text { and } \\
\text { and } \\
\text { per cer } \\
\text { one cases }\end{array}\) \\
\hline
\end{tabular}
SAFE HOME \({ }^{\text {per case per case }}\) No. 5 size- 5 boxes to package,
20 packages, (109 boxes) to \({ }_{\text {case }}^{20}\) packages, ( 100 boxes) to

BIRD'S-EYE
No. 5 size-packed 5 boxes in
package, 20
boxes) in case packages


BLACK DIAMOND

MARGUERITE
No. 5 size-packed 12 boxes in
package, 12 packages ( 144
boxes)
boxes) in case …......... \(4.40 \quad 4.65\)
SEARCH LIGHT
No. 5 size-packed 12 boxes in
package 12 packages (144
boxes) in case \(\ldots \ldots \ldots .1\)
blue bird
No. 5 size-packed 1 doz. boxes
in package, 12 packages (144
boxes) in case


No. 5 size-packed 12 boxes in
 SWIFT \& COURTNEY \({ }_{\text {No. }}^{5}\) size-page, \({ }_{12}\) packages 12 boxes \({ }_{(144}^{\text {in }}\)


\section*{BLACK SWAN}

No. 5 size-packed 12 boxes in
package
boxes) in case
packages (14.............

\section*{BEST AND GHEAPEST}

No. 2 size-packed 12 boxes in
package. 12 packages (144
boxes) in case \(\ldots . . . . . . . .1 .60 \quad 1.70\)

\section*{RED DIAMOND}

No. 2 size-packed 12 boxes in
package, 12 packages (144
boxes) in case .......
No. 2 size-packed 1 doz. boxes globe
 STRIKE ON BOX MATCHES RED TOP
B \(\begin{gathered}\text { Size- } 12 \text { bexes } \\ \text { packages } \\ (720\end{gathered}{ }^{\text {to }}\) baxes) backe,



\section*{Every Transaction in} STOCKS AND BONDS

Turned Over to Us Receives the Maximum of Attention
The Business of our Brokerage Department is Built on Reliable Service

HOWE, SNOW, CORRIGAN \& BERTLES
Citizens 8505 and 1122
Investment Securities
MICH. TRUST BLDG.
Bell Main 229

WHOLESALE DRUG PRICE CURRENT



Our Home-Corner Oakes and Commerce
Our holiday line of samples has now been on display about two months here in our store in Grand Rapids and yet contains a quantity of desirable merchandise for the belated buyer. We always hold ourselves somewhat in readiness after November 1st, to take care of those who could not be with us earlier in the season. This line together with our extensive stock of staple sundries, stationery and sporting goods will enable you to get from us during November an assortment that will be entirely satisfactory.

Grand Rapids.
HAZELTINE \& PERKINS DRUG CO.
"A MERICAN BEAUTY" Display Case No. 412-one 1 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, Ghicago, Boston, Portland

\section*{FOOTE \& JENKS' COLEMAN'S (BRAND) Terpeneless Lemon and High class Vanila Insist on getting Coleman's Extracts from your jobbing grocer. or
FOOTE \& JENKS, Jackson, Mich.}

\section*{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.



SPECIAL PRICE CURRENT
\begin{tabular}{|c|c|c|}
\hline 12 & 13 & 14 \\
\hline Smoking & Pilot, 7 oz. doz. .... 105 & ts \\
\hline Bull Durham, 5c..... 585 & Soldter Boy, 1 to. .... 475 & 11 \\
\hline Bull Durham, 10c ... 1152 & Sweet Caporal, 1 oz. .. 60 & \(\begin{aligned} & \text { Cork } \\ & \text { Cork lined, } \\ & \text { lined, } \\ & 10 \\ & 90 \\ & \text { in. } \\ & \text { in. }\end{aligned} . \ldots . .{ }_{90}^{80}\) \\
\hline Bull Durham, \({ }^{50}\)... 17 & Sweet Lotus, 5 c ...... 600 & \\
\hline Bull Durham, 8 oz. .. 360 & Sweet Lotus, 10c.... 1200 & lc \\
\hline Bull Durham, 16 oz. .. 672 & Sweet Lotus, ner dz. 435 &  \\
\hline Buck Horn, \({ }^{5 c}\) c.... 576 &  & Echpse patent spring 85 \\
\hline Buck Horn, 10c ...... 1152 & Sweet Tip Top, Sc \({ }^{\text {St }}\) & No. 2 pat. brush holder 85 \\
\hline Briar Pipe, 5c ...... \(6^{600}\) & Sweet Tips, \(1 / 4 \mathrm{grog}\) gro. \(\cdot{ }^{10} 10\) &  \\
\hline Briar Pipe, 10c ..... 1200 & \begin{tabular}{l}
Sun Cured, 10 c \\
Summer Time, \(\dddot{s i c}^{c} \ldots . . .5\)
\end{tabular} & Palls \\
\hline Black Swan, 14 oz. .. 350 & Summer Tim & 2-hoop Standard .... 200 \\
\hline Bob White, 5 c ...... 600 & Standard, & \({ }_{3}^{\text {-wire }}\)-wiap Cable \\
\hline Brotherhood, \(50 . \ldots . . .600\) & & \\
\hline Brotherhood, 10c .... 1110 &  & \({ }_{12}^{10}\) qt. Galvanized Galvanized \(\cdots{ }_{1}^{170}\) \\
\hline Brotherhood, 16 oz. .. 505 & Three Feathers, \({ }^{1}\) & \(14 \mathrm{qt}\). Galvanized \(\ldots . .0210\) \\
\hline  & Three Feathers, & \\
\hline \(\begin{array}{lll}\text { Carnival, } \\ \text { Carnival, } \\ 16 & \text { oz. } & \text { oz. }\end{array}\) & Pipe combination & Birch, 100 packages .. 200 \\
\hline Cligar Clip'g. Johnson & Tom \& Jerry, 7 oz & \\
\hline  &  & \\
\hline rby Cigar Cuttings 450 & Trout Line, \({ }^{10 \mathrm{c}} \ldots \ldots \ldots{ }^{11} 0 \mathrm{c}\) & Mouse, wood, 44 holes \({ }^{25}\) \\
\hline Contin Cake, 14 oz . & Turkedo, 1 oz. bags .. 48 & Mouse, wood, \({ }^{6}\) ¢ houses \\
\hline Corn Cake & Tuxedo, 22 oz. tins.\(:{ }_{9}^{96}\) & Rat, wood ............ \({ }_{80}^{65}\) \\
\hline Cram Cake, & Tuxedo, 80c tins ..... 745 & Rat, spring .......... 75 \\
\hline Cuban Sta & Twin Oaks, & Tubs \\
\hline Cuban star, 16 oz pails \({ }^{\text {a }}\) & Union Lea & In Standard, No. 1800 \\
\hline  & Union Leader, 10c &  \\
\hline Dills Best, \(31 / 3 \mathrm{oz}\). .... 77 & Union Leader, \({ }^{\text {sc }}\). & \(20-\mathrm{in}\). Cable, No. \(1 . .8800\) \\
\hline  & Union Workman, & n. Cable, No. \({ }^{2} \ldots . .1000\) \\
\hline Duke's & Uncle Sam, \({ }^{8} \mathrm{oz}\) \% \(\ldots\)... \({ }^{2} 25\) & No. \(1{ }^{\text {chibre }}\) \\
\hline Duke's M & Van Bibper, 2 oz. tin 88 & No. \({ }_{3}\) Fibre Fibre \(\ldots \ldots \ldots \ldots{ }_{8}{ }_{8}{ }_{25}\) \\
\hline Drum, 5 c ........... 576 & & La \\
\hline  & Velvet, 8 oz. \(\operatorname{tin} \ldots \ldots .138\) & \({ }_{\text {Mmall }}^{\text {Medium Galvanized }}\) Gavanized \(\ldots{ }_{4}^{4}{ }_{25}^{75}\) \\
\hline Fashion, 50 ......... 600 & Velvet, 16 oz . can .... \({ }^{7} 788\) & \\
\hline \({ }_{\text {on }}\) & War Path, 5 c . & B \\
\hline Five Bros & War Path, 20 c & Brass, Single ........ \(3^{2} 25\) \\
\hline e cent &  & Glass, \\
\hline Ros & Way up, \(21 / 4 \mathrm{oz}\). & Double Peerless.....\(^{3} 75\) \\
\hline Full Dress, 12/3 oz. .. 72 & Way up, \({ }^{16}\) oz. pails.\(_{5}{ }_{76}\) & Single Peerless \(\ldots \ldots .{ }^{3} 25\) \\
\hline Glad Hanc, 5 c , \(\ldots \ldots .1248\) & Wild Frutt, 10 c (...... 1152 & Northern Queen
Douhle Duplex \(\cdots \cdots{ }_{3}^{3}{ }_{3} \mathbf{2 5}\) \\
\hline ld Star, 50 c pail .. 470 & Yum Yum, \({ }^{\text {c }}\) & Good Enough ....... 325 \\
\hline Gail \& &  & Universal ........... \(3^{15}\) \\
\hline Grower, \({ }^{\text {Growler, }}\) & & Window Cleaners \\
\hline Growler, \({ }_{\text {Giant, }}\) & & \({ }_{14}^{12 \mathrm{in} .} \ldots \ldots \ldots \ldots \ldots . . .{ }_{1}^{165}{ }_{85}^{65}\) \\
\hline Glant, 40 c & Cotton, 4 ply & \(16 \mathrm{in} . . . . . . . . . . . . . . . .2230\) \\
\hline and Made, \(21 / 8\) oz. .. \({ }_{5}^{50}\) & Jute, 2 ply & \\
\hline  & Flax, \({ }^{\text {Hemp }}\) & 13 in . Butter ........ 175 \\
\hline Hunting, 5 c .......... 38 & Wool, 1 nb . bales ... 91/2 & 15 in. Butter \({ }_{17}\)....... 250 \\
\hline in & R & \({ }_{19}^{17}\) in. in. Butter Butter ……. \({ }_{7}^{4} 750\) \\
\hline Just Sults & White Wine, \({ }^{40}\) grain \(81 /\) & WRAPPING PAPER \\
\hline Just Sults, 10 c & White Wine, 80 grain & \\
\hline Ing Brird. & Oakland Vinegar & Fibre Manila, w \\
\hline King Bird & 's Bra & Fibre Manila, \\
\hline ng Bird, 5c ........ \(5^{76}\) & Highland apple cider.\(_{13}^{18}\) & Cream Manil \\
\hline Turka, 5 c , \(\ldots \ldots \ldots{ }^{56}\) & Oakland apple cider ...13 & Butchers' Manila \({ }^{\text {a }}\), \({ }^{\text {a }}\) 23/4 \\
\hline & Oakland white plckiing 10 & Wax Butter, short c'nt 10 \\
\hline Le Redo, \({ }^{3}{ }^{\text {oz. }} \ldots \ldots 1080\) & Packa & \(\times\) Butter, full \({ }^{\text {co }}\) \\
\hline & CKING & \\
\hline & No. 0, per gross & \\
\hline &  &  \\
\hline ayflower, \(10 \mathrm{c} \ldots \ldots . .59{ }^{5}\) & No. 3, per gross … 75 & unlight, \(11 / 2 \mathrm{doz}\) do... 50 \\
\hline yflower, \(20 \mathrm{c} \ldots \ldots .{ }_{6}^{1} 92\) & WOODENWARE &  \\
\hline  & & URS truly Lines. \\
\hline  & Bushels Bushels, wide band & Pork and Beans 2700360 \\
\hline Noon Hour, \({ }^{\text {sc }}\), \(\ldots . . .{ }^{\text {a }} 48\) & Market . & Condensed Soup 3 25@3 60 \\
\hline Old Colony, 1-12 gro. 1152 & Spplint, lare & \\
\hline  & Splint, small .. & Apple Butter … @3 80 \\
\hline 576 & Willow, Clothes, lar & Catsup .........2 \(70 @ 675\) \\
\hline Old Crop, 25c....... 20 & Willow, Clinhes, & Macaroni .......170@ \\
\hline & Whow, Cloues, & Spices ........ \(40 @ 85\) \\
\hline g... 63 & Pa & Herbs ........... @ 75 \\
\hline Patterson Seal, \(11 / 2 \mathrm{oz}\). \({ }^{48}\) & & Extracts ....... @ 25 \\
\hline Se &  & Chili Powder .. 85@2 12 \\
\hline ss, 50 & to & Paprika...\(\ldots\). @ 85 \\
\hline ss, 10 & \({ }_{2}\) 10., 250 in crate \(\ldots . . .{ }_{70}^{50}\) & Celery Salt .... @ 85 \\
\hline less, 20c \({ }^{\text {a }}\) &  & Poultry Seasoning \(85 @ 125\) \\
\hline erless, 40 c ....... 408 & End & Prepared Mustard @1 80 \\
\hline  & & Peanut Butter 180@280 \\
\hline w Boy, 100 \(\ldots \ldots . .11140\) & \(\frac{1}{2} \mathrm{ib}\)., \({ }^{250}\) in \({ }^{250}\) in crate & Rolled Oats ... \(290 @ 4\) \\
\hline w Boy 14 3z. ..... \({ }^{4} 70\) & \(3 \mathrm{lb},{ }^{250} \mathrm{in}\) crate .... 55 & Doughnut Flour 405 @ 4 \\
\hline dro, 10 c & lb., 250 in crate .... 65 & AXLE GREASE \\
\hline  & & \\
\hline  & Barrel, 5 gal., each \({ }^{\text {P }} 2{ }^{40}\) & \\
\hline nce A & & \\
\hline nce Alber & Round Head & \\
\hline Queen Quality, 5 c .... 48 & & \\
\hline Roy, 5 c foll .... \({ }^{5}{ }^{76}\) & Cartons, \(2023 / 2\) doz. bxs 70 & \\
\hline b Roy, 25 c doz. \(\mathrm{oz} . . . .{ }_{2} 10\) & Humpty Dumpty, 12 dz . \({ }^{\text {E }}\) & \\
\hline b Roy, & No. 1 complete \(\ldots\)..... \({ }_{28}^{40}\) & \\
\hline & & \\
\hline  &  & \begin{tabular}{l}
1 lb . boxes, per gross 900 \\
3 lb. boxes, per gross 2400
\end{tabular} \\
\hline
\end{tabular}


White House, 1 It White House, 21b Excelsior, Blend. 11 t Excelsior, Blena, 2th Royal Blend Royal Blend ... Superior Blend
Boston Combination
Distributed by Judson

16
Grocer Co., Grand Raplds;
Lee \& Cady, Detroit; Symons Bros. \& Co., Sag1naw: Brown, Davis \& War ner. Jackson; Godsmark, Creek; Flelbach Co., To ledo.


Apex Hams
Apex Baco
Apex Lard
Excelsior Hams Excelstor Bacon
Silver Star Lard Silver Star Lard
Silver Star Lard Family Pork ....
Fat Back Pork \(\ldots . . . .\). .
Prices quoted upon application, Hammond, Standish \& Co., Detrolt, Mich.

\section*{SAFES \\ }

Full line of fire and burglar proof safes ket in stock by the Tradesman Company. Thirty-five sizes nd styles on hand all imes-twice as many safes any other house in the State. If you are unable inspect Grand ersonally wite the Ine tations.


The only 5c Cleanser Guaranted to beot tual chind 80 - cans -32.80 SOAP Lautz
Acme, 30
Bros. Acme, 30 bars ....... 400
Acme, 25 bars, 751 l Acme, 25 bars, \(75 \mathrm{lbs}, 400\)
Acme, 25 bars, 70 lbs 80 \begin{tabular}{l} 
Acme, 25 bars, 70 lbs. \\
Acme \\
Acme \\
100 \\
cake \\
\hline... \\
3
\end{tabular} Acme. 100 cake ....
Big Master, 100 blocks 40
Cream Borax, 100 cks 3
C \(\begin{array}{llll}\text { Cream Borax, } 100 \text { eks } & 3 & 85 \\ \text { German Mottled .... } & 3 & 15\end{array}\) German Mottled \(\begin{array}{lllll}\text { German Mottled, } 5 \text { bx. } 3 & 15 \\ \text { German Mottled, } & 10 & \text { b. } & 3 & 10\end{array}\)
 Marseilles, 100 cks 5 c 440
Marseilles, 100 ck toil 40 Proctor \& Gamble Co.
 Tradesman Co.'s Brand
Black Hawk, one box 250
Black Hawk, five bxs 240 Black Hawk, ten bxs
A. B. Wrisley Good Cheer Soap Powders Armour's \(17 \% \ldots \ldots . .\).
Rabbitt's
Gold Dust, 24
large Gold Dust, 24 large
Gold Dust, 100 small
Kirkoline, 244 tb Lautz Nanhtha 60 .
Lautz Naphtha, 100 s Kirkoline, 244 Ib . \(\cdots . .8_{80}^{80}\) Pearline
size Boy, 24 s. family


Soap Compounds \begin{tabular}{llllll} 
Johnson's Fine. & 48 & 2 & \(\ldots 3\) & 25 \\
Johnson's XXX & 100 & 5 c & 4 & 00 \\
\hline
\end{tabular} Rub-No-More
Nine O'clock

Sapolio Scourin
Sapolio.
Sapolio,
Sapolio, gross lots
half gro. lots
hingle boxes
sin
hand Scourine, 50 cakes.

\section*{Conservative Investors Patronize Tradesman Advertisers}


Public Seating for all Purposes
World's Largest Exclusive Manufacturers Church Furniture of Character
Being the only exclusive designers and builders of Church Furniture we are known as an authority on this subject. Your building committee should have our

\section*{American Steel Sanitary Desks}

Built of steel to withstand strain. All parts are electric welded into on indestructible unit. Your school board should have our illustrated book B-C

\section*{Motion Picture Theatre Seating}

Highest in quality. lowest in price. World's largest manufacturers of
opera chairs. Send floor sketch for FREE SEATING PLAN and book B-C-1
 knowledge of requirements and how to meet them. Many styles in knowledge of requirements and how to meet them. Many styles in stock and built to order. including the more inexpensive portable chairs.
veneer assembly chairs. and luxurious upholstered opera chairs. Write
for book B-C-2.

\section*{-American Seating Company}

Grand Rapids New York Boston Philadelphia


\section*{BUSINESS-WANTS DEPARTMENT}

\section*{Advertisements inserted under this head for two cents a word the first insertion and one cent a word for each subsequent}

BUSINESS CHANCES.
For Sale-Stock of dry goods, shoes,
groceries; small town in good farming groceries; small town in good farming good trade. Stock and fixtures inventory splendid opportunity. Good reasons for
selling. Address Harding \& Company, selling. Addre
Morley. Mich.
We are going to open fifty branch fifty managers in towns from 1,000 inhabitants up. You must have \(\$ 500\) casn Preference given to merchants who are already in business who can divide then
store space with us. Our big advertising
system will system will bring thousands of customers to your store. Address Francis C
Lindquist Stores Co., Greenville, Mich.,

There's a splendid creamery proposi
tion in a good town tributary to Detroit town has steam. electric and a gooa
automobile road to Detroit. There's 30 acres right facilities for 35 cows horse barn, good 9 room modern house,
milk route selling 60 gallons a day, steam milk route selling 60 gallons a day, steam
plant, 250 pound churn, bottling machine silage; pair of young horses, milk wagon farm wagon: price of property \(\$ 9,500\); can
be bought for \(\$ 1,500\) down or will take some property in Lansing or North Lan-
sing upon same. This or sing upon same. This plant without
cows pays \(\$ 100\) per month above all ea-
penses: net income can be doubled. penses, net income can be doubled
L. J. Fasquelle, 304 Chamber Commerce
Detroit. Mich. For Sale-Stock groceries in live town
of 2,000 inhabitants. Inventories \(\$ 3,500\). Reason for selling, wish to move to an-
other State. Address No. 747, care MichFor Sale-One of the best hardware stocks in Southern Michigan, inventory-
ing about \(\$ 5.500\) Will make terms to
the right party. No old stock. Address the right party No old stock. Addres

Equity in excellent 180 acre farm to Send full particulars. Leon A. KolWe will buy for cash, odd vests taken
from men's suits, men's coats and vests, odd coats of any style, also men's, womror Sale-Stock of men's, women's All new goods. Fred Kaercher, Hutehin For Sale-Large safe, Mosler screw
door, burglar proof money chest, \(24 \times 24\)
\(\times 20\), outside, with triple time lock enoutside, with triple time lock en-
closed in fire proof case, \(70 \times 62 \times 440\) out-
ide. Used a few months. Cost \(\$ 1,500\) For sale Drug store in good town o eight hundred, in fine farming community. Will invoice about eight or nine
hundred. Would take part cash and
W. Hutchings, Ban \(\frac{\text { roft, Mich. }}{\$ 25 \text { to sell your farm or business. }}\) To Eity, Mich. 740 and. Clare Co., Mich. Worth \(\$ 20\) acre. A good opening in a county seat town of 1,800 population for a dry goods
ladies' ready-to-wear goods, etc. stock an up-to-date stock with hustlers want
ed; a fine ioom can be leased after Jan itory to draw trade from; thrifty Amer can farmrs. Address A. D. Lemmon
Guthrie Center, Iowa.
For Sale or Trade - 768 shares stock in
jobbing house in St. Paul, Minn., doing good business. Book value, \(\$ 5050\). Wil rade for Michigan land unincumbered Will consider nothing incumbered.
dress C. W. Elston, Duuth, Minn.
Grocery and market in Denver, Colo. ket and Grocery. 701 E. 22nd Ave., Den

For Sale-Grocery st failing health, reason for selling. J. M Piper, Dekalb, Ill.
Bennett typewriter, \(\$ 18\), smallest perfect typewriter made, over 35,000 sold Bennett Typewriter
For Sale \(\$ 1,000\) eash takes good pool and lunch room. Good location. Best reasons for selling. Clemens \& Coster-
line. 204
E. Michigan Ave., Lansing, \(\frac{\text { Mich. }}{\text { For Sale-Clean stock dry goods and }}\) millinery. Sale Invoice about \(\$ 2,000\). Adrean adress

Grocery-For sale; no trades; grocery and meat business in good county seat one hundred and fifty thousand dollars; one hundred and in the state for a a live
man. C. M. Taylor, Columbus, Neb.

For Sale Cheap- 960 acres of the finest spruce in the state of Colorado, fourteen
miles from Boulder: also a solid section of oak timber in Sharpe County, Arkansas. N. Emerson, 703 Metropolitan Life
Bldg., Minneapolis, Minn. Merchants Right Now! Time flies; look forward, not backward. Sales of every description. Gigantic money raising, reand closing out sales. Conducted by A B. Clooney \& Co., Progressive Merchan dise Salesmen, 908 Great Northern Bldg.
Chicago.
For Sale-Grocery, flour and feed store,
centrally located, low rent, in up-to-date town of 2,000 inhabitants. in up-to-date
Stock will invoice about \(\$ 6,000\). Has made present owner \(\$ 15,000\) in past six years. Address
No. 722 , care Michigan Tradesman.

For Rent-The Dye Building, N. W. Corner Main and 5 th Sts., Dayton, Ohio.
Frontage, 50 ft on Main, 125 ft on 5 th
Floor Floor space, about 50,000 sq. ft. Best
corner in the city for a dry goods and department store. Six stories, with
cemented basement. Steam heated; eleccemented basement. Steam heated; elec-
tric lighted; two elevators; janitor for heating plant. No elevators; janitor for
been for the past ted and has been for the past ten years for the sale
of furniture, rugs, wall paper, etc. Will of furniture, rugs, wall paper, etc. Will
lease for a term of years. Possession will be given at expiration of present man. Dayton, Ohio. Adaress 713 For Sale-Hotel in small town, 18 miles
from Grand Rapids. Doing good busifrom Grand Rapids. Doing good busi-
ness. Cash deal. Wish to retire from
business. Adress \(\frac{\text { man. }}{\text { For Sale-Juniper tract in West Flor- }}\) ida tributary to Apalachicola; 1,200 acres timber, extra fine quality; bargain; own-
er retiring. E. Suskind, \(\mathbf{1 0 6}\) Main St.,
Jacksonville, Fla. Safes Opened-W. L. Slocum, sare expert and locksmith
Parties who have \(\$ 100\) or more to in-
vest in monthly payments will learn of rest in monthly payments will learn of For Sale-Paying grocery in Muskegon,
fine location. Good reason for selling. fine location. Good reason for selling
Will sacrifice for quick sale. Address Notice-If you want casn for your stock of merchandise, write to the Mer
chant's Auction Co., Reedsburg, Wis.
it will pay you. For Sale-One Oliver typewriter, No. 5. One Wales adding machine. One ice
box. A. T. Pearson Produce Co., Grand
Rapids.

For Sale-Established hardware busi ness, enjoying good trade, at Texas City, Texas; necessary cash consideration \(\$ 5,000\), balance terms. Ill health com-
pels sale. For particulars address J. M.
Sheers. For Sale- \(\$ 7,000\) stock clean mercandise (general), excepting groceries. Bus-
iness established thirty-five years. Town iness established thirty-five years. Town
3,000 rich Michigan bean section. Only one competitor. Right man can make grand clean up. Must sell at once at dress No. 689, care Michigan Tradesman

For Sale-Stock of general merchanin town of 400 inhabitants. Good farming country. Run peddling wagon on son for selling, poor health. Address
No. 712, care Tradesman. For Sale-Dental practice and outfit in
city of 40,000 . Doing good business. Barcity of 40,000 . Doing good business. Bar gain if taken at once. Address Dentist
Box 118 , Lansing, Mich. For Sale-Hotel, 18 room, two story
brick hotel; town of \(600 ;\) doing business; price \(\$ 7.000\). G. B. Hanstine \(\frac{\text { Whitewater, Kan. }}{\text { For Sale-Stock of boots and shoes in }}\) For Sale-Stock of boots and shoes in
a good live town, good farming country surrounding. Stock and fixtures will in-
ventory \(\$ 5,000\). Must sell at once. Address No. 656. care Tradesman. \({ }^{\$ 56}{ }^{\text {Ad- }}\) Free for six months, my special offer to introduce my magazine "Investing for profit." It is worth \(\$ 10\) a copy to anyone who has been getting poorer
while the rich, richer. It demonstrates the real earning power of money and shows how anyone, no matter how poor can acquire riches. Investing For Profit
is the only progressive financial journal published. It shows how \(\$ 100\) grows to months free. H H . Ba

DOWN WITH THE RETAILER.
The American federation of labor is preparing to inaugurate a campaign to abolish the retail merchants of America and replace them with co-operative stores which shall handle union made goods exclusively. The subject is now in the hands of a special committee, which investigated co-operation in America and abroad, with the purpose of finding if it would be advantageous for the federation to institute a co-operative system. The report makes a clear case in favor of co-operation when it can be organized on a big scale and urges the education of working men upon the subject, the development of co-operative stores wherever it is practicable, and the agitation for a Nation-wide union movement against the retail distributive system now established in this country. The report points out that the basic reason for the failure of many co-operative societies in this country has been that they did not have their own wholesale houses, so that they could control supply as well as distribution in attempting to make way against the hostile forces in the commercial field, which were determined that business should not be taken out of the hands of the men who had controlled it and run by the people themselves. The report urges that the issue be taken up by the international convention, and that by the combination to build up a great wholesaling and retailing system the labor body constitute itself as an automatic clearing house for union goods, so organizing its buying power as well as its working power as an element of defence.
One of the most interesting portions of the report is the review of co-operative buying in Great Britain, and of the reduction of the cost of living which it has effected for the society members. The importance of the movement and the tremendous business done by the great society in Manchester are effectively shown in the following paragraphs
To illustrate the extent of co-operative
buying with figures, there are in the buying with figures, there are in the
United Kingdom over \(2,800,000\) individual members of co-operative societies. which made returns to the Government. If we lived in Britain and wished to
become members of a local co-operative become members of a local co-operative
society, we could do so by paying down
one shilling as the first installment on
five shares society, we could do so by paying down
one shilling as the first installment on
five shares of \(\$ 5\) each. Our first shilling payment would entitle us to all the mem-
bership privileges, which consist chiefly
in lower prices on purchases. When we in lower prices on purchases. When we
had paid up one full share of \(\$ 5\), interest
would be allowed at 5 Would be allowed at 5 per cent., with
the privilege of increasing the capital,
as we wished, up to \(\$ 1,000\), the increases, of course, drawing 5 per cent., and the ings can be withdrawn from a savings ings

The English law does not allow members to have shares in excess of \(\$ 1,000\)
in one society. Having become members
of this retail co-operative society, we in one society. Having become members
of this retail co-operative society, we
could buy merchandise from its local store, but we would have perfect free-
dom to buy from other retail stores. At
the end of each six months, we would the end of each six months, we would on our gross purchases. This could ie
taken out in cash or applied to a sav-
ings fund, drawing 5 per cent ings fund, drawing 5 per cent The directors of the local society ite
modest, public-spirited men, who sive
their services almost free of charge.
They hire a moderate-priced store nanager, who a moderate-priced store inan-
goods, while the storders and delivers
gas a location low rental, but is easily accessible. Tine the manager's report and conduct the
necessary business. They are enjoy rendering this sort of service, and the honor of trusteeship is a matter of


Butter, Eggs, Poultry, Beans and Potatoes, at Buffalo. Buffalo, Jan. 7-Creamery butter, gresh \(27 @ 36 \mathrm{c} ;\) dairy, 22@25c; poor to
good, all kinds, \(16 @ 22 \mathrm{c}\). Cheese New fancy Cheese-New fancy \(16 @ 161 / 2 \mathrm{c}\); © 10 c .
Eyys-Choice, fresh candled, 35@ Poultry (live)-Turkeys, \(20 @ 21 \mathrm{c}\); cox, 11@12c; fowls,15@17c; springs, 15@17c; ducks, 17@18c; dressed chick, 16@19c; turks, 22@26c; ducks, 18@ 20c; fowls,15@17c; geese, 15@16c. \$2.15@2.20; Peas, \$2@2.15; White Kidney, \$3@3.50; Red Kidney, \$2.75@

\section*{Potatoes-r0@80c per bu.}

Rea \& Witzig.
The pathway of honor may run up hill, but the only stumbling-stones you will bump into are put there by yourself.

\section*{Keeping a Line on the Stock.}

\section*{Written for the Tradesman}

The annual stock-taking in the dull days following the New Year should, for the aggressive merchant, form only part of a systematized and busi-ness-like effort to keep in close touch with capital investment, stock, turn-over and profits. Regular, systematic stock taking, in the sense that it means keeping in touch with the stock, is essential to any successful store. By no other means can a merchant tell whether he is making or losing money, and whether his business is paying him a profit.
The need of keeping in touch with every department of the business is being more thoroughly realized by aggressive merchants every year. Once the idea takes root, it grows rapidly. Yet even to-day there are merchants who, asked how much money they made last year, will stare in wide-eyed astonishment or "guess" that they made such-and-such a sum. Such a dealer is in much the same position as a mariner without a compass. He has no conception of the amount of money tied up in his business, the overhead expenses, the amounts owing by and to the business, or any of those items of information which to-day it is absolutely essential to know if a business is to prosper. A dealer of this type never stops to figure the interest on his investment, nor calculates a fair salary for his work; nor does he endeavor to secure a margin over these generally recognized items. He just muddles through from one year to another, and that is about all.
Stock-taking-not merely the January stock taking, but the keeping throughout the year of a close supervision on the stock-is the remedy for the "muddling through" disease. Last year's stock taking shows the amount of resources over liabilities. This year's stock taking shows these items, and the increase in resources. These figures, with the sales for the year, will enable the merchant to calculate whether or not his year's business has yielded him a fair profit

And this calculation isn't just for the mere purpose of knowing these things. If stock taking gave nothing more than this knowledge, it would be hardly worth the time. If there is not the expected profit the merchant knows without any further telling that something is wrong; and that it is time to probe the details of the business to locate the fatal leak. Thus it is when stock-taking shows a deficiency that it is most valuable. It paves the way to realizing dividends ipon last year's losses. and profiting by last year's errors.
Not merely is it essential to know whether the business as a whole is paying dividends, but the wide-awake merchant will satisfy himself that every department is yielding a good profit. A department that is losing money for the merchant had better be cut out entirely than continued at a loss.

A grocer who has given this problem quite a bit of attention has improved on the annual stock-taking idea. Every now and then he swoops
down, so to speak, on some department. First he takes stock of the department. For the ensuing month or so he keeps careful track of goods added and sales made in that department. Then he once more takes stock. If the department is paying profit he knows the amount to a , and if he isn't-well, he's al ready a long distance on the way to finding out the reason and applying the remedy
two weeks' supervision of this nature is generally ample to test out any department, though a month gives a fairer and more thorough est. But the test is valueless unless f a deficiency is revealed, the merchant promptly seeks out a remedy If the meat department is just break ing even perhaps no account has been taken of shrinkage or drying out of
goods in stock, or the methods of goods in stock, or the methods of will not merely give the customer better satisfaction but it will usually effect a large saving in such waste Or it may be that more careful buying is needed in the fruit and greengoods branch; or a quicker delivery service would help to hold customers and bring them back. Close study of such items and application of the obvious remedies will often convert a profitless department into a source

Many merchants take the stand hat so long as the business in it entirety is making money, they need not trouble about lesser details. The vatious departments are essential to a grocery business, or a dry goods business, or a drug store-no such business is complete without themand if one department runs at a bare margin of profit, another makes up the deficiency. But this is not the proper or businesslike view to take In every department the merchant is rendering service to the public, and each department should pay for its share of service rendered. It is not air or businesslike to allow one department to pay for not merely its own proportion of service but for that of its next door neighbor as well.
Keeping in close touch with the stock, not merely by means of the annual stock-taking but likewise with he aid of continuous supervision, i essential to success in merchandising.

William Edward Park
Trying to get business with an illkept store is like fishing for whales with a bent pin.

The poor man is not the persol who has little, but the one who wishes he had more.

\footnotetext{
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puting grocery scale, one coffee mill, \begin{tabular}{l} 
puting grocery scale, one coffee mill \\
W. J. Gonderman, Lowell, Mich. 751 \\
\hline
\end{tabular} Good Opportunity For Retail Storeture store in three story brick block branch house or an installment house would pay. Write for particulars to Geo.
W. Muth \& Son, No. 5 Opera House,
Newark, N. Y.
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ing Pipe Line Measures. Oil Filtering and Circulating Sy stems. Dry Cleaner's Sy stems. Etc. ESTABLISHED 1885

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