

# MICHIGAN TRADESMAN

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Thirty-Second Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 3, 1915

Number 1637

## —CLEAR THE WAY—

Men of thought, be up and stirring night and day:  
Sow the seed—withdraw the curtain—clear the way!  
Men of action, aid and cheer them, as ye may!  
    There's a fount about to stream,  
    There's a light about to beam,  
    There's a warmth about to glow,  
    There's a flower about to blow;  
There's a midnight blackness changing into gray.  
Men of thought and men of action, clear the way!

Once the welcome light has broken, who shall say  
What the unimagined glories of the day?  
What the evil that shall perish in its ray!  
    Aid the dawning, tongue and pen;  
    Aid it, hopes of honest men,  
    Aid it, paper; aid it, type;  
    Aid it, for the hour is ripe,  
And our earnest must not slacken into play.  
Men of thought and men of action, clear the way!

Lo! a cloud's about to vanish from the day.  
And a brazen wrong to crumble into clay.  
Lo! the right's about to conquer; clear the way!  
    With the right shall many more  
    Enter smiling at the door:  
    With the giant wrong shall fall  
    Many others, great and small,  
That for ages long have held us for their prey.  
Men of thought and men of action, clear the way!

*Charles Mackay.*



# FLOUR

is the cheapest food product on the market



## OUR WELL KNOWN BRANDS

Ceresota—Spring Wheat  
 Red Star—Kansas Hard Wheat  
 Aristos or Red Turkey  
 Fanchon—The Kansas Quality Flour  
 Barlow's Best Michigan Winter Wheat  
 Barlow's Old Tyme Graham

Call up our Flour Department for some attractive prices.

**Judson Grocer Co.**

The Pure Foods House

GRAND RAPIDS

MICHIGAN

Good Yeast  
 Good Bread  
 Good Health

Sell Your Customers  
**FLEISCHMANN'S**  
**YEAST**



## IT STANDS ALONE

The patents covering the manufacture of Shredded Wheat are owned by the Shredded Wheat Company of Niagara Falls, N. Y.

# Shredded Wheat

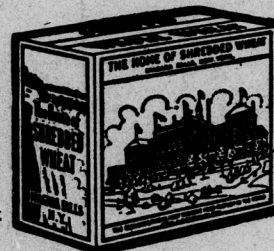
*There is but one*

It stands alone, unique, in a class by itself—made by the best process ever devised for making the whole wheat grain digestible. No grocer will offer a substitute because he knows there is no substitute for it. It is the premier among all breakfast cereals, incomparable, nutritious and delicious—strengthening, sustaining and satisfying. No free deals—no premiums—just as good, steady profit and a firm, steady demand which we create through continuous, persistent educational advertising.

MADE ONLY BY

The Shredded Wheat Co., Niagara Falls, N. Y.

Shredded Wheat is made in two forms—Biscuit and Triscuit—the Biscuit for breakfast with milk or cream or fruits; Triscuit, the Shredded Wheat wafer, a crisp, tasty, whole wheat toast,



delicious with butter, cheese or marmalades. The Biscuit is packed in odorless spruce wood cases which may be easily sold for 10 or 15 cents, thereby adding to the grocer's profits.



## Putnam's Menthol Cough Drops

Packed 40 five cent packages in carton  
 Price \$1.00

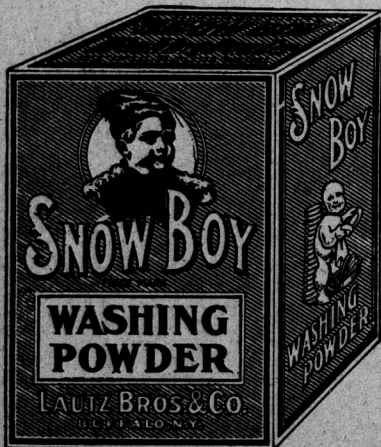
Note reduction in price

Each carton contains a certificate, ten of which entitle the dealer to

**ONE FULL SIZE CARTON  
 FREE**

when returned to us or your jobber properly endorsed

**PUTNAM FACTORY, National Candy Co.  
 MAKERS  
 GRAND RAPIDS, MICH.**



# SNOW BOY FREE!

For a limited time and subject to withdrawal without advance notice, we offer:

## SNOW BOY WASHING POWDER 24s FAMILY SIZE

through the jobber—to Retail Grocers

25 boxes @ \$3.60—5 boxes FREE

10 boxes @ 3.60—2 boxes FREE

5 boxes @ 3.65—1 box FREE

2½ boxes @ 3.75—¼ box FREE

F. O. B. Buffalo: Freight prepaid to your R. R. Station in lots not less than 5 boxes.

All Orders at above prices must be for immediate delivery.

This inducement is for NEW ORDERS ONLY—subject to withdrawal without notice.

Order from your Jobber at once or send your order to us giving name of Jobber through whom order is to be filled.

Yours very truly,

**Lautz Bros. & Co.**

BUFFALO, N. Y., January 2, 1914.  
 DEAL NO. 1402.



# MICHIGAN TRADESMAN

Thirty-Second Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 3, 1915

Number 1637

## SPECIAL FEATURES.

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## MAKE WAR IMPOSSIBLE.

These are thoughtful days for that part of the civilized world not engaged in war.

If optimism is possible with the plight of Europe before us it may be pointed out that such a situation as exists means that we may be on the threshold of development in Humanism that will wipe out that relic of savagery which insists upon the maintenance of a standing army.

War was the method of settling disputes in the dark ages, and the present awful carnage should be the final effort of progress to throw off the tyrannous yoke of the past and show the world that brains, not brawn, must settle disputes of the future.

"Gentlemen's agreements" of the past in trade were found weak in keeping harmony and, as a result, federation of big business took its place, but self-government was abused, and we now have government regulation of business. Business and national development have been along very much the same lines. Treaties have been found worthless in preventing the invasion of neutral countries and the murder of innocent people.

Profiting by business experience, when the war is over there should be formed a Federation of Nations with a centralized government conditioned on the disbanding of the standing army and navy of each nation in the federation. This Congress of all Nations should be empowered to compel the recognition of all parties to the agreement under a penalty which would make future wars impossible.

The raid of the German submarines in the Irish Sea is significant only because of Admiral von Tirpitz's threat against English commerce, and because of the venturesomeness of the U-21. Merchant ships in some number have before this been sunk by submarines, and there is doubt whether two of the vessels reported lost Sunday were not sunk by mines instead of by a submarine. It is known that German submarines have cruised all around Eng-

land, for the Audacious was sunk further to the westward, and they have been reported off the coast of Scotland. As to the legitimacy of the proceeding there can be no question. Any German ship has the right to sink the enemy's merchantmen. The only requirement is the saving of the crew and passengers; it is unthinkable that the Germans have disregarded this rule, as charged by the French. It is true that a German submarine sank the passenger ship Admiral Ganteaume last fall, but that must clearly have been a blunder, as no similar incident has happened, and the submarine in question made no attack on the rescue ships which came to the Ganteaume's aid. With so many merchant ships acting as armed cruisers, the possibility of an error of this kind is great, particularly in view of the limited range of view from a periscope. If the submarine is a startling spectacle in its new role as a commerce-destroyer, it must be remembered that it is limited in its cruising activities—the largest German boats have a radius of 2,000 miles—and also because of the necessity, already referred to, of taking care of the passengers and crew.

The announcement that Germany has commandeered all the grain in that country will be very generally accepted everywhere as an indication that there is an approaching if not actual scarcity of food supplies. All corn, wheat, flour and other grain will be seized under military authority and given out to those who need it, under the same direction. This will be accepted as meaning that the Allies have such command of the seas that Germany has been unable to import any food stuffs and that its own supply is very low. If present conditions continue for a long time, as there is every liability they will, there will be occasion to feel that suffering, hardship and probably starvation will face the unfortunate people. It will be some time yet before they can raise another supply of food stuffs from their own land and at all events the situation is manifestly critical.

On the same day that Germany seized all stocks of wheat, in order to safeguard the bread supply until the next harvest, the Swiss government prohibited the export of chocolate, vinegar, manufactured india rubber and electric cables. Swiss chocolate has been exported in such large quantities both to France and Germany that there was danger none would be left for home consumption. Each country must look out for its own people and no fault can be found with the orders.

A lot of good examples are set that never hatch out.

## Two Chain Store Systems in Grand Rapids.

Last week inaugurated the chain store system, so far as Grand Rapids is concerned. Three stores were opened by the Ditman Co. and two by the Ransom Brothers.

The Ditman stores are located at 971 Cherry street, 407 Michigan street and 635 Bridge street. They are owned by the T. M. Ditman Co., which was organized last week with a capital stock of \$15,000, of which \$7,500 has been subscribed and \$3,700 paid in.

Mr. Ditman was for ten years a public accountant in Chicago and for the past three years he has been Secretary, Treasurer and Assistant General Manager of the I. M. Smith Co. He has long had in mind the establishment of a chain of grocery stores and has investigated the subject in several cities, including the Butler system in New York and the Smith system in Detroit. He proposes to keep on opening new stores until he has a chain of fifty or sixty in this city. This, of course, will involve an increase in the capital stock of the corporation, which is now officered as follows:

President—T. M. Ditman.

Vice-President—B. J. Ditman.

Secretary and Treasurer—M. Jordan.

Mr. Ditman will specialize on tea, coffee and canned goods. He will sell goods strictly for cash. All of his stores will be conducted under the name of Cel Rite Groceries, which is the term he has adopted to distinguish his enterprises. Another store will be opened within a week and a fifth store within a month. Each store will have a manager, a girl clerk and a driver.

The other combination is the Ransom stores, which will be conducted by Ransom Brothers. Charles Ransom, the senior member of the firm, has won decided success in general trade at Manton under the style of La Bonte & Ransom. He is also interested in a store at Kingsley which has been very successful. He has formed a co-partnership with his brother, who resides in this city, and they have thus far established stores at 1823 South Division avenue and at 1636 Coit avenue. Another store will be opened March 1 and the present intention is to open a new store on the first of each month. The Ransom Stores will sell goods exclusively for cash.

The National Grocer Co. furnished the opening stocks for all of the chain stores above mentioned.

Again the President has assured the business men of the country that their troubles are over; that they need stand in dread of no more legislation; that they now know the worst, as it were, and that nothing is left for them to do except to go ahead and make

a lot of money and restore prosperity at full flood. Frankly, we do not think that business was waiting for any such signal from Mr. Wilson. Conditions in the business world have already shown improvement, and it is reasonable to expect, as most students do, that times will soon be much better. But the change will come not at all in consequence of the Clayton bill or any Democratic legislation concerning Trusts and monopolies—least of all in consequence of the President's proclamation that the road is now clear. The mischief was due to causes more than verbal, and the remedy is to be found in something else than fine phrases. By iterating these, the President is in danger of occupying something of the position which President Roosevelt did towards the end of his second term, when he talked incessantly about the "good" Trust which had nothing to fear, but when no man regarded what he said. There is no doubt that President Wilson is consumedly anxious, as is everybody else, that business should revive rapidly; but mere speechifying will not make the wheels turn or the tall chimneys smoke.

Waving his bloody shirt would excite only the humorists now, but it is still possible for the ultra-patriotic Northener to display his devotion to his section if he tries real hard. Representative Madden, of Chicago, has found a way. His keen eyes detected a trail that led him straight to the quarters of the Department of Agriculture, where he discovered that the stream of agricultural expenditures flowing in a southerly direction had tripled during the last fiscal year, while those flowing northward has increased but the trifle of one-ninth. Ingenuous statesmen might have been puzzled to account for this discrimination. Not so Mr. Madden, who did not sit in the Chicago City Council several terms for nothing. The explanation is that the South is in the saddle, having won a triumph made possible only by the base desertion of Northern Democrats who choose party before country, or their part of the country.

The Tradesman has seldom printed a more suggestive contribution than the article on Telephone Salesmanship, published elsewhere in this week's paper. The suggestions therein contained are applicable to all classes of merchants and traders and can be put into practice with profit and pleasure to all concerned.

Fred W. Fuller goes to Fremont next Wednesday evening to assist in the organization of a local grocer's association. Sentiment in behalf of this organization is being worked up by C. A. Brink.



## DETROIT DETONATIONS.

### Cogent Criticisms From Michigan's Metropolis.

Detroit, Feb. 2.—Learn one thing each week about Detroit: There are more than 400 active foundries in Detroit and the product runs from malleable iron sprocket link to an engine cylinder, such as that used in the steamer City of Detroit III.

H. D. Bullen, the Lansing correspondent whose apparent stock of wit appears to be that of kidding the writer, said in last week's letter that "Harry K. Thaw is again confined in the toms." Great care must be used in writing "toms," for should the "s" be left off the readers might think that Thaw had been taken to Lansing.

E. H. Warner, chairman of the Entertainment Committee of Detroit Council, has issued cards announcing the first party to be held in the new quarters of both U. C. T. councils in Elks Temple Saturday night, February 6. Among the different features mentioned are surprises, special stunts, refreshments and a card table for "Windy" Williams et al.

E. O. Spaulding, veteran dry goods merchant of Caro, was in Detroit last week in the interest of his store.

The Detroit Tribune has discontinued publication. The D. U. R. will shed no tears of sorrow over the announcement.

Harmon J. Hunt, President of the Detroit Show Case Co., of Detroit, was elected President of the National Commercial Fixtures Manufacturing Association at the annual convention held in the La Salle Hotel in Chicago last week.

A newspaper item says that in 1914 Ireland realized \$27,568,323 from exportation of hogs. The report does not say what country received the most of them.

W. J. Henry, of Cadillac, is in Detroit with the object in view of engaging in business. Mr. Henry was owner of the Wexford Hotel, in Cadillac, and recently sold his interests to local parties. In deciding to locate in Detroit, he is using the splendid judgment that thousands of others are also using each year.

Wendelin Bootz, who died in this city last Thursday, was well known in local business circles. For years he was engaged in the shoemaking trade, later engaging in the cartage business, retiring about eight years ago. His sons, Frank and August, are connected with the Detroit Egg Biscuit Specialty Co. Mr. Bootz lived in Detroit for seventy-two years, coming here from Germany in 1842, and at the time of his death was 87 years of age. Surviving are four sons and three daughters.

David Kahn, of Touff Bros., department store, Freeland, was a business visitor in Detroit last week. At one time Mr. Kahn was a resident of Detroit.

C. W. Reatto, who recently engaged in the brokerage business, has added the Union Salt Co.'s account to his different lines and will represent the company in Detroit and surrounding towns.

Syria in 1914 produced 2,300,000 boxes of oranges. What will Syria produce in 1915—soldiers or more oranges?

Salesmen of the American Blower Co. held a convention in Detroit last week. The company has branches in Troy, N. Y., and Windsor.

Detroit is to have another mammoth office building, work having been started on the twenty-four story addition to the Penobscot building which will face on West Congress street. The present building faces on Fort street and is thirteen stories high.

Bill Foley has been with Burnham, Stoepel & Co. for over twelve years and because he is so quiet and unassuming his name seldom breaks into

print. But then every dog has his day and we are going to show that appearances are deceiving—incidentally show that any one who bears a Celtic name such as "Bill Foley" is far from being a saint. Bill represents the ready-to-wear department for the house, which brings him in contact with many "sweet-girl" buyers throughout the Eastern portion of the State, but notwithstanding this, Bill, although long since eligible to the Benedict Association, is still a bachelor. However, he likes the members of the gentler sex and they like him and so far as can be learned he loses no opportunity to accept invitations when on the road to call at the homes of these young ladies—and prospective customers. As we stated before, Bill looks quiet and unassuming, but when he opens up he puts the ordinary every day listeners to sleep with his conversation. Not that it isn't entertaining, but he simply never runs down, all of which is a prelude to the story of what happened in one of the small towns in the Thumb recently. Bill, as usual, called on the belle of the village on this particular trip. After the usual greetings he said, "I don't think your father feels very kindly toward me." "You misjudge him," the young lady said, "the morning after you called on me the last time you made this town, he seemed quite worried for fear I had not treated you with proper courtesy." "Is that so?" replied Bill, all smiles, "what did he say?" "He asked me how I could be so rude as to let you go away without your breakfast?" she replied demurely. And Bill excused himself at 10:30.

C. C. Starkweather, manager of the local branch of the Buick Motor Co., has returned from a week's trip through Ohio, where he called on the Buick agents in the Northern part of the State.

The Menzies Shoe Co. is about to let contracts for the construction of a new four-story factory on Scotten avenue. The building will be of reinforced concrete, 48x200 feet, and will cost \$80,000.

The new Statler Hotel will be opened to the public on Saturday, February 6. The Statler is classed as among the finest hotels in the country.

From up States comes the news of the arrival at the home of Mr. and Mrs. Charles Mather, Cedar Springs, of a healthy, happy, hollering baby girl. Mr. Mather is one of Cedar Springs leading business men and owns a large dry goods and clothing store—but after the latest happenings Charles will think he is not only one of Cedar Springs leading business men, but also one of the leading citizens of the world. Our congratulations are extended to the happy family. Mrs. Mather is a daughter of L. P. Sorenson, former merchant and for the last twenty years a banker in Lakeview.

Henry Ford claims he can make good men out of convicts and then we read of the Ford Co. having sworn out a warrant for the arrest of a man for claiming he was a married man in order to get higher wages.

No one needs a commercial rating when it comes to borrowing trouble.

Nearly 100 representatives of the National Grocer Co. met in Detroit last week at the annual meeting of the corporation and were guests at a banquet served Tuesday evening at the Ponchartrain Hotel. The following directors were re-elected at the stockholders' meeting: F. C. Letts, Chicago; Clifford Elliott, Detroit; John P. Hemmeter, Detroit; B. B. Cushman, Detroit; W. C. Phipps, Saginaw; H. A. Musselman, Traverse City and M. D. Elgin, Grand Rapids. Officers elected were as follows: President, F. C. Letts; First Vice-President, C. Elliott; Second Vice-President, W. C. Phipps; Treasurer

and General Manager, B. B. Cushman; Secretary, W. I. Colwell, Detroit.

Mrs. W. B. Fox, of Breckenridge, was in Detroit on a business trip last week. Mr. Fox conducts a general store.

The new and modern building at 137-139 East Congress street has been completed and will be occupied by Asmus Bros., counted among the largest tea, coffee and spice dealers in the country. The building is three stories high, has fifty-three feet frontage and a depth of 138 feet.

What many people in Michigan would like to know is, Why is a pardon board?

J. A. Holihan, President of the Holihan Manufacturing Co., has tendered his resignation, but has not announced his plans for the future as yet.

The prospects of another factory for Detroit seem exceptionally bright. The Culver-Stearns Co., of Worcester, Mass., announcing it will remove to this city if a suitable location can be found. The company manufactures accessories for electrically lighted automobiles. F. A. Culver, President of the concern, has charge of the Detroit branch.

We are always willing to believe everything people say about us—if it is something good.

J. W. Reay, of Cartwright & Reay, Saginaw manufacturers of Minto tooth picks, stopped over in Detroit while on his way to Saginaw, returning from a trip to Chicago.

E. L. Riggs, dry goods merchant of Plymouth, was in Detroit on a business visit last week.

F. A. Ulrich, veteran shoe merchant, located for many years at 1175 Michigan avenue, died at his home on Monday, January 24. Mr. Ulrich was a veteran of the Franco-Prussian war and came to Detroit in 1867. He was 72 years of age.

The property at 328 Woodward avenue has been purchased by H. J. Ulbrick from Otto Kirchner for \$87,000. The property was purchased by Mr. Kirchner for \$9,500 about thirty years ago. The present owner intends erecting a modern building when the present leases expire for A. Peters & Co., who has stores in all parts of the city.

Why is it, asks G. Young (A. Krolik & Co.) that a woman who can throw without ever missing the target will always alight from a street car backwards?

Ed Collins, representative for Burnham, Stoepel & Co. and one of the best known salesmen in Western Michigan, was stricken in Belding last week and was unable to continue his trip. He has been removed to his home in Carson City and late reports are to the effect that he is again on the road to recovery. Glen Begole is covering the territory in Mr. Collins' absence.

Clyde S. Cochrane, former Detroit-er, now a general merchant at Yale, was in Detroit on a business trip last week.

The grocery store and stock owned by Louis B. Roy was destroyed by fire last Sunday and the candy store owned by Mrs. Mabel Raupp in the adjoining building at 1421 West Fort street was also destroyed. A fireman was killed while fighting the blaze.

A disastrous fire visited the department store owned by Alfred St. Onge, 29 East Pitt street, last Sunday morning and caused damage amounting to \$11,500.

An Eastern doctor says that earthquakes are good for the liver—

A mild treatment for some married men.

James M. Goldstein.

Weep and you're called a baby,  
Laugh and you're called a fool,  
Yield and you're called a coward,  
Stand and you're called a mule,  
Smile and they call you silly,  
Frown and they'll call you gruff;  
Put on a front like a millionaire,  
And some guy calls your bluff.

### Boomlets From Bay City.

Bay City, Feb. 1.—Robert Woodworth, who for twenty-three years was a member of the firm of H. A. Woodworth & Sons, of Lansing, has purchased the shoe stock of Frank B. Scheurman, and will take possession immediately. By this deal Mr. Woodworth acquires possession of the pioneer shoe store of Bay City. This store was established early in the '60s by Richard Scheurman, father of Frank B.

The proposed fish hatchery at the mouth of the Saginaw River means much to the people of the Saginaw valley and appears to be meeting with general approval.

Four business blocks were destroyed by the fire last Monday at Gaylord. The loss was placed at \$80,000. Four stores and the Masonic and Pythian lodge rooms were totally destroyed.

Our City Council is wrestling over the establishment of an incinerating plant.

The Railway Committee of Bay Council met Superintendent Coyle of the M. C. last Saturday to request that the time for the arrival of the Johannesburg train at Grayling be changed. Mr. Coyle assured the Committee that, if possible, the request would be granted.

Grayling is greatly pleased because the Du Pont De Nemours Powder Co. has decided to erect a plant there for the manufacture of wood alcohol, charcoal, etc. Grayling is one of the live towns of Northern Michigan and so far has felt little of the effect of the business depression, at least so far as the workmen and merchants are concerned. Its sawmills are running ten hours a day, excepting one, and that is running both day and night crews. The planing mills are running on an eight hour schedule.

Fire swept a large portion of the business section of Kinde last week. Extreme cold weather hampered the fire fighters, but absence of wind prevented the blaze spreading.

The plant that is being erected here by the Du Pont De Nemours Powder Co., for the manufacture of acetone and other products will cost \$60,000.

The Ajax dynamite plant has been sold to Minard and Daisy Harwood. It is not known whether the purchasers will continue the manufacture of explosives.

Speaking of big things, the biggest thing in Bay City is the plant of the Industrial Works Co. This concern manufactures most of the cranes and much of the heavy machinery used by Uncle Sam in building the Panama Canal, and it is hinted that he was so well satisfied that he is going to place an order for more for work in the construction of the Government railway in Alaska. The cranes and machines have a world wide market.

Pub. Com.

### Ridiculously Low Wages Paid Girls.

Miss Lena Bressette, State Factory Inspector of Kansas, has been investigating the employment conditions in the 5-and-10-cent stores of that State and in her conclusions charges that girls employed in these establishments average only \$3 a week in wages.

According to the report, only 111 girls working in the 5-and-10-cent stores of the State draw over \$4 a week. This means that the 5-and-10-cent chain store systems like the Kresge Company and the Knox Company are able to employ on an average of four clerks for the same money it costs a grocer for one good clerk.

Girls employed in department stores make from \$6 to \$25 a week, Miss Bressette says. She investigated 6,067 cases and found that 799 receive less than \$5 a week, while fifty-three receive more than \$25 a week.



**GRAND RAPIDS GROCERS**

**Make a New Deal in Their Collection Department.**

The regular meeting of the Grand Rapids Retail Grocers' Protective Association was held on Monday night in the Association of Commerce rooms, with President W. A. Wood in the chair.

A communication was received from the Association of Commerce, containing a proposition whereby the Grand Rapids Retail Grocers' Protective Association, for the sum of \$50 per year, may become a member of the Association of Commerce, thereby giving the retail grocers free use of their rooms.

A motion to accept the proposition of the Association of Commerce was supported and carried and hereafter all regular meetings of the Retail Grocers' Association will be held in the Association of Commerce rooms.

Papers of incorporation were presented by the attorney for the Retail Grocers Association, Leonard Verdier, and signed by all members present and now the Grand Rapids Retail Grocers' Association is doing business under the laws of the State of Michigan as a corporation.

After the resignation of A. A. Stevenson as Secretary was accepted, William P. Workman was elected to fill the office for the unexpired term.

Then came the election of delegates to the State convention of the Retail Grocers' and General Merchants' Association to be held in Lansing Feb-

ruary 23, 24 and 25. The following delegates were elected: W. A. Wood, Fred W. Fuller, L. O. Barber, Roy Watkins, Frank Johnson, J. Anderson, F. A. France, C. Den Herder, William P. Workman, Arthur Cox, J. J. Haring, Frank Gaskill, A. H. W. Ladewig, George H. Shaw, L. J. Witters, A. Michmershuizen, A. L. Smith, William Andre, Ralph Andre, C. J. Apple, George Hanna, A. A. Campbell, Martin Dekker, L. Van

B. Merritt, Paul Hake, G. Lindemulder, John Christian, J. C. Coade, Stremler Bros., J. C. Worden, Parr & Solomon, William Dobbelaar, M. Van Westenbrugge, Ray Bennett, T. Vanburen, Norman O'Dell, Frank Merrill, C. Johnson, Mike Klunder, H. Ritzema, Chas. De Leeuw, Edward Kruisenga.

Delegates from Grand Rapids will go in a special car and all delegates from Coopersville, Muskegon, Holland, Traverse City and Lowell are invited to accompany the Grand Rapids delegation.

Just before bringing this most interesting meeting to a close a motion to the effect that all regular meetings be called to order at 8 o'clock sharp was supported and carried and hereafter, the sledge hammer will drop at 8 o'clock and the mill will stop grinding. Be on time.

The following circular letter was directed to be sent out to the retail grocers of the city:

Grand Rapids, Feb. 2.—For several years past the Grand Rapids Retail Grocers' Protective Association has maintained an office in the Houseman building for the express purpose of serving you with reports on those desiring credit from you, also, on those who are not your customers now but may be some day, and if you know their ability to pay their bills, you know at once if you wish to open an account with them.

There is an old saying that "Goods well bought are half sold," but while that may be true it would not help your financial standing unless they are sold to good paying customers. So, if you are not now getting our reports and being served by our col-

lection department, and receiving the benefits derived from association with your brother grocer, you should apply at once for membership.

It is the aim of our reporting department to be prompt and absolutely reliable in giving reports, regardless of expense to our office, and our subscribers say they are A No. 1 in every respect.

The officers of our Association wish to announce to you at this time that we have secured for the ensuing year two live wires who will have charge of our office and look after your wants. Mr. Wm. P. Workman, who will act as our Field Secretary, is well acquainted with association work and will be a great help to our Association as well as to you.

Mr. G. J. Baughman, who will have charge of the collection department, has had years of experience along this line and you will get results if you place your collections in our office.

Miss Mabel Friant, who has been in the office for a long time, will continue in the same position.

We bespeak for the year 1915 the record year in membership and collections, as well as in efficiency, and ask you for your hearty support.

W. A. Wood, Pres.

A man tells of a dinner he once had at a farmhouse, on which occasion the piece de resistance was literally a very tough chicken. Those at the table, including the farmer's two young sons, struggled unsuccessfully to make some impression upon their respective helpings, when Sam turned his brother.

"Tom," he said softly, "somehow I wish old Dick hadn't a-died. Don't you?"



WM. P. WORKMAN,  
The Newly-Elected Secretary

Dussen, L. Maier, William Copple, Ralph Vinkemulder, Schmidt Bros., C. J. Seven, Ralph De Boer.

Alternates—George Holloway, William Druke, A. J. Schmitz, E. Soffron, Peter Lankaster, Guy W. Rouse, A.



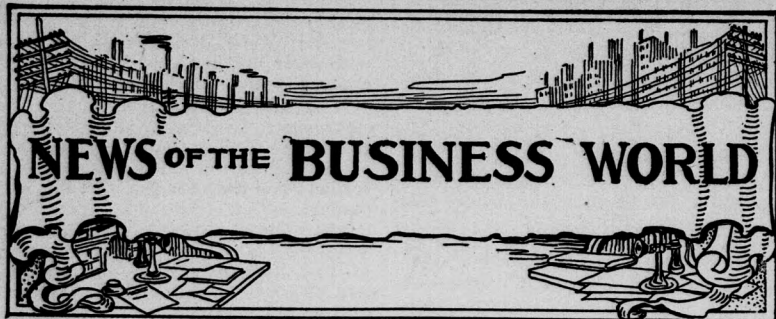
For Many Years Consumers Have Known the Old Reliable  
**ROYAL BAKING POWDER**

They have been told about its quality and purity for generations and the housewife of to-day gets the same good results with Royal Baking Powder that her grandmother experienced in the years gone by. Extensive and persistent advertising and the superb *quality* and *value* of Royal Baking Powder have made it the most popular and satisfactory brand in the world.

Push the sale of Royal Baking Powder and watch your increased profits. There is no baking powder made that will eventually pay you as much profit as "Royal."

ROYAL BAKING POWDER COMPANY, NEW YORK





### Movements of Merchants.

Leonidas—James Boussum has sold his general stock to Era Tomlinson.

Manton—Westman Bros. succeed M. A. Swanson in the grocery business.

East Lake—James Carboneau has engaged in the grocery business here.

Eaton Rapids—F. A. Graham succeeds Floyd Parks in the drug business.

Grand Ledge—N. J. Streeter has added a line of bazaar goods to his grocery stock.

Benzonvia—O. E. Barker has opened a hardware store in the Montgomery building.

Coldwater—John Lucas has sold his grocery stock to Benton Green, who has taken possession.

Allegan—R. C. Muller succeeds Crocker & Knapp in the lumber, lime and cement business.

Gaylord—O. B. Wilson has sold his grocery stock to Fred E. Morgan who has taken possession.

Lansing—The Butler & Langevin Lumber Co. has changed its name to the Capitol City Lumber Co.

Saugatuck—August Schmidt has sold his bakery to A. C. Kelley, who will consolidate it with his own.

Jackson—Thomas Houghton has engaged in the wholesale confectionery business on West Cortland street.

Lansing—Thomas West has sold his bakery at 121 East Franklin avenue to Stephen Gauss, who will continue the business.

Ironwood—F. Kobylenski & Co., dealers in clothing and men's furnishing goods, have filed a voluntary petition in bankruptcy.

Sheridan—Fire completely destroyed the E. A. Rutherford grain elevator Jan. 24. The loss was partially covered by insurance.

Freeport—C. W. Barnhard is closing out the Barnhard & Co. stock of general merchandise and will remove to Detroit about April 1.

Athens—C. G. Morris & Son, dealers in dry goods and groceries, are closing out their stock and will retire from business.

Beulah—J. S. Harris & Son are erecting a modern fire-proof store building which they will occupy with their hardware stock about July 1.

Otsego—George W. Taylor has opened a grocery, confectionery and fruit store at the corner of South Farmer and Orleans street.

Wayland—E. E. Sigler, recently of Eaton Rapids, has purchased the Claude C. Day grocery stock and will continue the business at the same location.

Carson City—Mrs. J. L. Baldwin has sold her stock of millinery to

Mrs. C. A. Evey, the former owner, who will continue the business.

Ionia—Allen Bros., dealers in dry goods, shoes and hardware, have purchased the Hanigan grocery stock and will close it out at Special sale.

Adrian—E. F. Plummer has sold his meat stock and fixtures to C. J. Hoag, who will continue the business at the same location, 5 North Winter street.

Ironwood—The meat and provision market of Charles Healy has been closed as a result of foreclosure proceedings instituted by Cudahy Bros. of Milwaukee

Detroit—The Palmer-Bee Co. has increased its capital stock from \$20,000 to \$100,000. This concern deals in transmission machines, pulleys, etc.

Dundee—Charles A. Jordan has exchanged his stock of general merchandise with I. E. Wood for his 233 acre farm near Saline. The transfer will occur April 1.

Detroit—The Ohio and Michigan Coal Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Wayne—C. H. Kingsley, who has conducted a hardware store here for the past twenty-seven years, has sold his stock to H. H. Clark, who will continue the business.

Detroit—The McNair Electric Sales Co. has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and \$500 paid in in cash.

Grand Ledge—R. N. Nott & Co., who conduct a department store, have sold their millinery department to Mrs. A. L. Rathburn, who will continue the business.

Bay City—Frank S. Scheurmann, who has conducted a shoe store here since the early sixties, has sold his stock to Robert Woodworth, of Lansing, who has taken possession

Ironwood—Roach & Seeber Co., wholesale grocery and produce dealers, has filed an involuntary petition in bankruptcy against Alex Wickman, grocer and meat dealer.

Ironwood—At the annual meeting of the stockholders of the Farmers & Miners Mercantile Co., a dividend of 10 per cent. was declared on the outstanding capital stock.

Lawton—Clarence Kinney has sold his interest in the meat stock of Kinney Bros. to Arthur Robinson and the business will be continued under the style of Kinney & Robinson.

Port Huron—The R. G. & W. Shoe Co. has been incorporated with an authorized capital stock of \$6,000, of which amount \$3,600 has been subscribed and paid in in cash.

Detroit—The W. H. Atkinson Co., Inc., has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$6,000 paid in in cash.

Cheboygan—Myrton Wertheimer has purchased his mother's interest in the Y. Wertheimer & Son clothing and men's furnishing stock and will continue the business under his own name.

Nashville—G. B. Bera has sold a half interest in his agricultural implement stock to his father and the business will be continued under the style of G. B. & W. B. Bera.

Detroit—The Moran Andrews Coal Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$13,000 has been subscribed and \$8,000 paid in in cash.

Allen—Edson Bengé has purchased the interest of his partner, Charles Harper, in the Bengé & Harper stock of general merchandise and will continue the business under his own name.

Deckerville—Merle Forrester has purchased an interest in the George B. Forrester & Co. stock of general merchandise and the business will be continued under the style of Forrester & Morden.

Onaway—Fred McCutcheon and Paul Tank have formed a copartnership and purchased the L. J. Malloy grocery stock and will continue the business under the style of McCutcheon & Tank.

Hastings—A. K. Frandsen has purchased the interest of his partner, Mr. Keefer, in the Frandsen & Keefer stock of general merchandise and will continue the business under his own name.

Elk Rapids—O. W. Anderson and A. P. Wilson have formed a copartnership under the style of Wilson & Anderson and purchased the Towers & Cole Bros. grocery stock and will continue the business.

St. Johns—The St. Johns Mercantile Co. has taken over the Clark & Beach millinery stock and will continue the business under the management of the Misses Mary and Louise Kelly.

Cheboygan—The Misses Anna and Augusta Herbison, who conduct a millinery store at Lansing, will open a similar store here March 1 under the management of Miss Augusta Herbison.

Richmond—The Richmond Packing Co., dealer in livestock and general meat packer, has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in property.

Jackson—The Finch Hardware Co. has been incorporated with an authorized capital stock of \$15,000, of which amount \$10,000 has been subscribed, \$5,000 paid in in cash and \$5,000 in property.

Conklin—C. M. May, of Grand Haven, and G. A. Hokanson, of Fremont, have formed a copartnership and purchased the Mrs. Minnie Bleckley stock of meats and groceries and will continue the business under the style of May & Hokanson.

Detroit—Sol Sallan has merged his jewelry business into a stock company under the style of the Sallan Co. with an authorized capital stock of \$80,000—\$60,000 common and \$20,000 preferred—of which amount

\$47,000 has been subscribed, \$7,000 paid in in cash and \$25,000 in property.

Mt. Clemens—Louis F. Wolf has merged his hardware business into a stock company under the style of the L. F. Wolf Hardware Co., with an authorized capital stock of \$210,000, (\$200,000 common and \$10,000 preferred) of which amount \$22,400 has been subscribed, \$2,300 paid in in cash and \$20,100 paid in in property.

### Manufacturing Matters.

Detroit—The Auto Spray Co. has increased its capital stock from \$10,000 to \$25,000.

Detroit—The Ideal Furnace Co. has increased its capital stock from \$100,000 to \$250,000.

Alma—Republic Motor Truck Co. has increased its capital stock from \$50,000 to \$250,000.

Detroit—The Rinshed-Gagnier Paint Co. has increased its capital stock from \$30,000 to \$50,000.

Traverse City—The Traverse City Milling Co. has increased its capital stock from \$25,000 to \$50,000.

Kalamazoo—The Kalamazoo Vegetable Parchment Co. is building an addition to its mill which it will occupy about April 1.

Port Huron—The Acme Carburetor Co. has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in in cash.

Detroit—The Detroit Tapering Radiator Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed and \$2,500 paid in in cash.

Detroit—The O. S. Hawes Lumber Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$56,000 has been subscribed and \$10,000 paid in in cash.

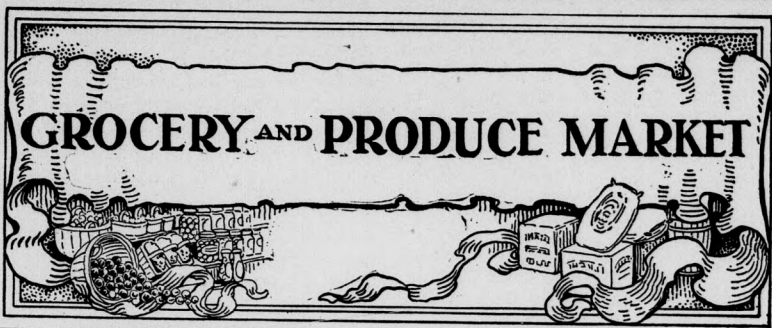
Detroit—The Detroit Hydrogen Burner & Stove Co. has been incorporated with an authorized capital stock of \$100,000, all of which has been subscribed, \$100 paid in in cash and \$99,900 in property.

Detroit—The Security Signal Co. has been incorporated with an authorized capital stock of \$20,000, (\$12,000 common and \$8,000 preferred), of which amount \$12,100 has been subscribed and paid in in cash. This concern will engage in the manufacture and sale of electric signal apparatus and other electrical devices.

Detroit—The Misner Manufacturing Co., manufacturer and dealer in toilet preparations, barbers' supplies, perfumes, etc., has been incorporated with an authorized capital stock of \$25,000 (\$20,000 common and \$5,000 preferred) of which amount \$15,000 has been subscribed, \$3,000 paid in in cash and \$12,000 in property.

Adrian—The Maple City Specialty Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,570 has been subscribed and \$2,950 paid in in property. This concern will engage in buying and selling goods to jobbers, agents and individuals and manufacture specialties.





### Review of the Grand Rapids Produce Market.

Apples—The price ranges from \$2.25@4 per per bbl.

Bananas—The price is steady at \$3 per hundred pounds. The price per bunch is \$1.25@2.

Beets—60c per bu.

Brussels Sprouts—20c per qt. box.

Butter—Receipts of fresh are about what they ought to be for the season. The percentage of fancy butter is very light and there is an active demand for it at an advance of about 1c per pound for the week. In fact, there is a good movement for all grades of butter. The consumptive demand is good and is expected to be for some time. Fancy creamery is now quoted at 31@32c in tubs and 33@34c in prints. Local dealers pay 22c for No. 1 dairy, 16c for packing stock.

Cabbage—60c per bu.

Celery—\$1.25 per box of 3 to 4 doz.

Celery Cabbage—\$2.50 per dozen packages.

Cocoanuts—\$4 per sack containing 100.

Cranberries—Cape Cod Late Howes have declined to \$5.50 per bbl.

Cucumbers—\$1.50 per doz., for hot house.

Eggs—Receipts of fresh increase daily and, as a result, the market has declined about 2c further during the week. At the decline the market seems fairly steady. The quality of the receipts is averaging fancy. The future depends upon the weather and upon the supply. Local dealers pay 28c for case count, selling candled at 30c. Storage eggs are in fair demand at 24@25c.

Fresh Pork—Local dealers pay 8c for hogs ranging from 125 to 200 lbs. and 7½c for heavier.

Grape Fruit—\$2@2.50 for Florida all sizes.

Grapes—Malagas, \$5@6 per keg.

Green Onions—35c for Shallots.

Honey—18c per lb. for white clover and 16c for dark.

Lemons—Californias and Verdellis, \$3.25@3.50.

Lettuce—Southern head, \$2.25 per bu.; hot house leaf 12c per lb.

Nuts—Almonds, 18c per lb., filberts 15c per lb.; pecans, 15c per lb.; walnuts, 19c for Grenoble and California; 17c for Naples; Michigan chestnuts, 18c.

Onions—The market is steady at \$1.50 per 100 lbs. for red and yellow and \$1.75 for white; Spanish, \$1.50 per crate.

Oranges—California Navels are in large demand at \$2.50@3 per box for all sizes. Floridas fetch \$2.25@2.50.

Pop Corn—\$1.75 per bu. for ear, 4c per lb. for shelled.

Potatoes—The condition is unchanged. Country buyers are paying 22@25c. Locally, the wholesale price is about 40c per bu.

Poultry—Local dealers pay 12@13c for springs and fowls; 8c for old roosters; 10c for geese; 12c for ducks; 12@15c for No. 1 turkeys and 10c for old toms. These prices are 2c a pound more than live weight.

Radishes—30c per doz. bunches for round or long, hot house grown.

Squash—\$1.50 per 100 lbs. for Hubbard.

Strawberries—35c per qt. for Florida.

Sweet Potatoes—Kiln dried Delawares command \$1.75 per hamper.

Turnips—50c per bu.

Veal—Buyers pay 8@12c according to quality.

### The Grocery Market.

Sugar—The market is strong and somewhat excited. Prices advanced 10 points Monday, thus placing granulated on a 5.15c basis, f. o. b. New York. The Holland Sugar Co. has pulled out of the market and all of the other Michigan factories have absorbed the differential which ordinarily exists between Eastern and Michigan granulated. There are four reasons for the advance: The slowness of grinding in Cuba, due to rains, the difficulty in getting ships to transport Cuban sugars to this country, the high transportation charges and the belief that England will shortly be an active competitor for supplies of raws in the primary markets. The Tradesman anticipates another advance in prices within the next ten days—possibly before the end of the present week.

Coffee—Both Rio and Santos grades are firmer. There are no indications, however, of any material advance in Brazil coffees. The situation is quite uncertain owing to conditions in Brazil; also to conditions surrounding freights. Mild coffees are steady to firm and high-grade washed milds are in particularly good demand at advanced prices. There is plenty of mild coffee about; in fact, the available supply is nearly twice as large as last year, but it is not of the best grade. Bogotas are particularly wanted, at advanced prices. Java coffee shows no particular change for the week, but Mocha is very scarce on account of foreign war conditions and an advance of about 3c per pound is chronicled.

Canned Fruits—The feeling with Coast packers is strong, based on the close clean-up of most varieties of the 1914 pack, but there is little demand. Southern and Middle Western fruits, although not getting much attention

just now, are held well up to the quotations, as packers' stocks are not large, and they are looking forward to a good spring trade. Gallon apples remain dull and easy, with some of the best packs available at \$2 delivered.

Canned Vegetables—Tomatoes show no change from a week ago. The market is steady to firm. The figures showing a large pack have had no effect upon the market. Corn is unchanged. Cheap peas are in demand, although stocks available at prices within buyers' views are of inferior quality as a rule, and few sales are being made. For the medium and finer grades the market is firm owing to light supplies of goods available for immediate delivery, but buying of these is on the hand-to-mouth order. In string beans of the better grades a firm feeling prevails. Interest in futures of all commodities is light, with no business to speak of in any of the staples. Packers, however, decline to make any concessions from their opening quotations.

Canned Fish—Reports received from packing centers indicate a larger demand from Eastern distributing markets for salmon of all kinds. At present the cheaper grades held on the Coast appear to be getting most attention. With supplies of domestic sardines small and concentrated and demand from consumers increasing, the market has a firm tone, with an upward tendency. All imported sardines are scarce, but the supply seems to be equal to present requirements of consumers, and, while the market is firm, no further quotable advance in prices can be recorded. Shrimp is dull and easy. Lobster is fairly steady on the basis of present low quotations but is getting comparatively little attention. A moderate demand is noted for Japanese crab meat, holders of which decline to make further price concessions. Oysters are dull, with prices nominal.

Dried Fruits—The movement in California raisins of all kinds seems to be confined within narrow limits, but there is no pressure to sell and prices are steadily maintained on the basis of previous quotations. Currants are in light supply here and firm, although the demand is comparatively light. Persian dates are firm and prices on Hallowees have been advanced ¼c. There is no quotable change to note in Khadrawees and Sairs. A small addition to the supply of Fards has been made by a shipment from London, which has been without influence on spot market quotations. Stocks of Hallowees are said to be almost exhausted on the London market. Figs are moving rather slowly, and in spite of the strong statistical situation and the cutting off of supplies from primary sources because of the war, prices show no quotable improvement on the spot here. No further business of consequence in California prunes for immediate or forward delivery are reported. No business to speak of is reported in peaches or apricots on account of local requirements and consul advices show no important movement on orders from their sections,

although there is said to be increasing enquiry from the South. Nothing has been heard for several days of export demand for any of the Coast dried fruits.

Rice—Advices from the South state that other sections of the country, particularly the West, is buying actively and New York seems to be the exception at present. The wholesale grocers apparently have little faith in the recent rise at primary points, but the mills are still paying the full minimum for standard grades.

Spices—Higher cables are noted, resulting from the freight situation in the Far East and this is expected to keep the prices here strong. The trade is taking peppers, cloves, cassias and gingers at the advance. Peppers are specially firm, being scarce here. Freights are much higher on cloves.

Cheese—The available stocks of cheese are about normal for the season, but owing to the fair consumptive demand, prices have advanced ½c during the week. There is also a good demand for export. This is having its effect in curtailing the supply, and further advances are not expected.

Provisions—Smoked meats are steady and unchanged. The demand is quiet. Both pure and compound lard are firm at ruling prices, with good consumptive demand. Dried beef, barreled pork and canned meats are steady and unchanged.

Salt Fish—Mackerel is unchanged. The demand is very dull and prices are about steady. Cod, hake and haddock are about steady at the last quotation.

David Stoll, who for a number of years has been associated with the firm of Stoll & Cress, dealing in shoes, clothing and furnishings on Bridge street, has announced that he and his son will take over the entire business on April 1. The name will be changed to David Stoll & Son. For a number of years past Mr. Stoll has been conducting only the shoe department of the business, having disposed of his interest in the furnishings some years ago.

John A. De Jong, an employe of the American Seating Co., has succeeded to the grocery business established by Jacob Kolehouse, at 1210 West Leonard street. The business is being managed by Mr. De Jong's younger brother and Mr. De Jong continues in the employment of the American Seating Co.

Margaret and James Hollebeck, under the style of Hollebeck & Co., have succeeded Geert Gringhuis in the crockery business at 411 West Leonard street. For the past fifteen years Mrs. Hollebeck has conducted a small confectionery store at 1212 Alpine avenue.

The firm of Stouten & Vanderloop has succeeded Blok & Vanderloop in the wall paper and paint business at 512 West Leonard street. Mr. Stouten, of the new firm, was formerly in the same line, operating from his residence, 450 Carrier street.



## UPPER PENINSULA.

## Recent News From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 2.—The many friend of Joseph E. Bayliss, formerly one of our leading feed merchants and politicians, regret to learn that Joe has accepted a position as traveling representative for the Austin-Western Company, at Aurora, Ill. He will have Wisconsin, Minnesota and the two Dakotas, and part of Northern Michigan. J. R. Merrifield, one of the many friends of Joe, entertained one evening last week in honor of Mr. Bayliss and he was given a hearty send off with the best wishes of all in his new field. Joe was one of our popular young men in Cloverland and a member of the Booster Club.

Chas. Farm, our leading pop manufacturer, had the misfortune of falling on an icy sidewalk last week, spraining his arm, which has laid him up for a few days.

According to a telegram received at the Soo last week, the Duluth Curling Club, which recently withdrew its hockey team from the Western division because of trouble with the Portage Lake seven, wants to re-enter the League.

It is interesting to note the growth of the river population at this season of the year, as it is dotted with small fish shacks. Many good catches are being made. This manner of sport is seemingly getting more popular each year and many of our local fishermen are enjoying the catch during the favorable weather.

Jack Gowen, Sr., member of Gowen Hardware Co. and one of our leading citizens, holds the championship record in Chippewa county in the wood-sawing contest which was held last week at Thorice. Capt. Marshall Duddleson was a close second. Nelson Hall has heretofore held the record. There were eight contestants at the meeting. The loser had to put up for the two days' entertainment, which was an event long to be remembered. The spare time was spent in dancing, hunting, fishing, etc.

This is the first time that we have said anything about Joseph McQueen, one of our leading grocers, who is young at the business, but has built up, through strict attention to business, a large trade for himself, and has one of the best appointed grocery stores on Ashmun street. Joe is what we call a self made man, starting in at the bottom and working up to where success has crowned his efforts.

Our traveling men's committee on poetry have not as yet contributed for the Tradesman, but our worthy citizen, Judge L. L. Holden, who is not only an attorney of wide reputation, and also an authority on live stock and agriculture, but he is also a good poet, which you will notice by the continuation of the verses started by the Houston (Texas) Post, entitled "Back to the Land."

These columns will be watched with interest to see who will be next.

We are advised that there were two German spies here, according to newspaper reports, in the person of

two graduates who came here last summer and worked as common laborers.

The Soo hockey team still holds the championship in last week's game, which showed a score of 1 to 0 against Portage Lake, which gave the Soo four straight games against the teams with 18 to the good. If this continues much longer we will be able to make more noise in these columns about the Soo.

That the Soo does not care for undesirables from Canada was demonstrated by the two young men, William Dunsmore and Hugh Reed, hailing from the Canadian Soo, who pleaded guilty to a charge of assault with intent to rob. They were sentenced to serve fifteen days in the county jail. The immigration authorities have filed a requisition with the Federal headquarters at Washington for a warrant ordering their deportation.

The fact that we have not said anything about our fellow citizen, A. E. Cullis, manager of the Soo Woolen Mills, one of our largest industries here, was solely because it has been overlooked, as Mr. Cullis is a man of exceptional ability and no lightweight at that. Mr. Cullis has just returned from a trip to the Coast and found that his fellow citizens were waiting for him, as he was just in time to render service as chairman of a Democratic meeting. It is also expected that he will be put up for Mayor on the Democratic ticket, being the best timber the party has to offer, while his many Republican admirers would rather see him on the Republican ticket, but many will not hesitate to vote for Mr. Cullis, as his election would be a credit to the community. Mr. Cullis is also an athlete of marked ability and can do several stunts in the business men's class of the Y. M. C. A. gym to the envy of the lightweights. He is what we call an all around good fellow, being an active church member, with pleasing personality and cheerful disposition, and a member of the Booster Club, which makes him a universal favorite in Cloverland.

Charles Hass, local representative for the National Biscuit Co., paid Grand Rapids a visit last week in the interest of the company.

From all accounts, Dafter is one of the liveliest places on the map this winter, as the farmers are unusually busy hauling hay, which is the principal source of business during the winter months.

The Pickford Telephone Co. is still spreading out, covering more territory. It has a new line within two miles of Rockview, which is just completed.

John Brunell, one of Rosedale's leading merchants, paid the Soo a visit last week. Mr. Brunell is about 80 years of age and still hale and hearty and makes the trip to the Soo without an escort with his trustworthy horse and sleigh. Mr. Brunell is one of the best known characters of Irish descent, full of wit and ever cheerful. Being able to make a living as a merchant at his age is remarkable. He is one in a hundred that would be able to do as well. Mr. Brunell bids fair to live for many years yet.

Mat Shaw, proprietor of the stage line between De Tour and the Soo, is making regular weekly trips this winter, and although the times are not as prosperous this year at De Tour as last, still there is much repair work going on at the coal dock and considerable lumbering being done in the woods in that vicinity.

Jim McDonald, the new postmaster at De Tour has a monopoly in the mail business, which will help make business much better than last year. His partner, George Goetz, being a musician of wide reputation, also adds revenue to the firm's income. The only fault that can be found in this enterprising firm is that both part-

ners are single and with the prosperous future before them it would only seem natural to divide their spoils with two better halves.

Herman Rath, formerly of Ludington, but now a resident of the Soo, is making things lively with his lumber operations around Tone. At the rate he is piling up lumber it keeps him busy getting teams enough to do the hauling. Herman is very optimistic in his line of business and states that while the profit is small, on account of the low price on lumber, he is making up in quantity, so as to make it profitable.

Charles Merriott the popular steward of the Park Hotel, has returned after a few weeks vacation, feeling much improved in health, and his many friends are pleased to see him back on the job. He is one of the cheerful fellows the traveling public like to meet, and he has made many friends for the Park Hotel during the past ten years.

Gilbert & Downey have built a large hay house alongside of the tracks of the Michigan Northern Power Co.'s Railway, which is now open for business.

The fine country roads are enabling the farmers to bring in much hay and pork, also beef, and they are taking advantage of the weather and good roads.

The Government has had a staff of engineers for the past two weeks taking measurements of the amount of water flowing through the Lake Superior Power Canal, and with the weather most of the time at the zero mark it has prolonged the work.

The Soo High School debating society is looking for more practice as it is now well up in the art of debating and has undertaken to arrange for a debate with the Marquette High School, which, apparently, is afraid to tackle the proposition with the Soo bunch, having cancelled the debate arranged for for unknown reasons.

Booth Bros., wood dealers and carters, are coming to the front very rapidly. They have been in business at their present quarters for less than a year, but have one of the largest woodyards in the city, which is stocked almost to its capacity with all kinds of wood for fuel. They are both hustling young men full of energy and their further success is assured. Everything seems to have come their way, even the weather, up to the present time this winter.

William G. Tapert.

## Wholesalers' President Leads Fire Legislation.

Oscar B. McGlasson, President of the National Wholesale Grocers' Association, has drawn a bill to introduce before the Illinois Legislature advocating the fixing of legal responsibility for fires occasioned by carelessness and neglect.

According to figures compiled by Mr. McGlasson the fire loss ratio in the United States for years has been approximately \$250,000,000 annually or over \$2.50 for every man, woman or child, while the average in European countries is said to be less than 33 cents per capita. He says that the large percentage of our best merchants lean almost entirely upon their insurance policy for protection and never give a thought to fire protection.

The proposed bill reads as follows:

Section 1. Any person, persons or corporation for any fire caused by, resulting from or spreading by reason of the negligence of such person, persons or corporation or the non-compliance with any law or ordinance or

lawful regulation or requirement, of or by any State or municipal authority, shall be liable:

1. For all loss, expense or damage, caused by or resulting from such negligence or non-compliance, and

2. For any expense incurred by any municipal or other Governmental agency in extinguishing or attempting to extinguish any fire so caused, resulting or spreading.

Section 2. In all actions against any person, company or corporation for the recovery of damages on account of any loss or injury to any property, real or personal, occasioned by fire communicated from property owned by one party to the property owned by another party, the fact that such fire was so communicated shall be sufficient evidence to charge the occupant of the property in which the fire originated with negligence and place the burden of proof upon him.

Section 3. This act shall take effect, etc.

## Ross Cereal Plant Will Locate in Batavia.

The Ross Food Company, recently organized by Andrew Ross, former sales manager of the Kellogg Toasted Corn Flake Co., for the purpose of making a new wheat cereal, will locate at Batavia, N. Y. The company has purchased a complete brick building in that city, 40x200 feet in area and three stories high, together with three acres of land and an office building, located directly on the line of the New York Central main line and with connections with the Erie, Lehigh Valley and two of the Central branches.

The company is at present occupying temporary offices in the Ellicott Square building in Buffalo, and completing plans for its machinery and organization. It is said to have been led to locate at Batavia by reason of the available modern plant, and the fact that the town is in the midst of the New York State wheat belt and about midway between Rochester and Buffalo. The plant will probably be turning out its product in April. Mr. Ross has not yet announced his organization personnel.

## Made in America.

The only genuine movies of the European war.

The most Italicized Italian gardens in the world.

Japanese landscapes that the Japanese envy.

Choice French anti-deluvian champagnes.

More Sumatra cigar wrappers than Sumatra produces.

Genuine London-made hats.

More ivory products in one year than all the elephants of time produced.

More Mayflower furniture than a big modern fleet could carry.

## Some Reputation.

Binx—What kind of a reputation has Jones got?

Jinx—So good that he can wear cuff-buttons with other people's initials and get away with it.



### What Some Michigan Cities Are Doing.

Written for the Tradesman.

Membership of the Holland Chamber of Commerce has now passed the 200 mark and 300 is the new goal in sight. A banquet will close the successful campaign.

Manual training students in the Pontiac school will add bird houses to their regular output of useful things this semester.

Jackson prison now has in excess of 1,000 inmates, with 100 prisoners sleeping on cots in the corridors.

Business out of Pentwater harbor in 1914 was greater than it has been since the decline of the lumber industry. Fruit shipments were double those of 1913.

Benton Harbor lost out in its efforts through the State Railway Commission to have the Big Four restore the two passenger trains that were discontinued December 15. The railroad promises to put on the trains again April 4.

Milk dealers supplying Owosso are planning to get together and establish a central milk plant, utilizing the old brewery building for the purpose. There are now eleven wagons peddling milk in Owosso daily and there are five milk plants in the city.

Sixty students are now enrolled in the night school at Belding.

The electric light plant at Hartford will be reconstructed and improved, giving service to Hartford, Bangor, Lawrence and other surrounding towns.

The Petit Salt Co., of Milwaukee, will soon start work on its million dollar salt block at Ludington, the city having granted the right to construct a dock on its property just east of the life saving station.

Superintendent Cain, of the Pere Marquette, met with the merchants and shippers of St. Joseph recently and stated that St. Joe is getting better freight and passenger service from the road now than it has ever received before, also that the daily refrigerator car is run over to Benton Harbor and then brought back during the morning for the protection of local business men who receive perishable goods. The situation was frankly discussed.

The Maquette Commercial Club endorses the plan of a municipal or

public auditorium to take care of conventions.

The West Side Business Men's Association of Saginaw is urging the Common Council to purchase two combination chemical engines and hose trucks for the fire department.

The Michigan Association of Commercial Club Secretaries will hold its annual meeting February 13 at Ann Arbor.

The Colby-Hinkley Co., maker of fruit packages at Benton Harbor has awarded the contract for rebuilding its factory.

The Common Council of Ann Arbor by a close vote decided to close the moving picture shows on Sundays.

The Caro Business Men's Association has re-elected the following officers: President, Otto Zenke; Vice-President, J. J. England; Secretary-Treasurer, J. N. McAllister.

The School Board of Iron River has made provision for serving hot cocoa or coffee noons to children bringing lunches. The drink is prepared in the domestic science kitchen.

Allegan will soon feel the industrial stimulus of its new factory, the Blood Bros Machine Co., formerly of Kalamazoo. The big plant will soon be in operation.

The Fleckenstein Co., manufacturers of sole leather for shoes is a new industry at Muskegon Heights, occupying the old Browne-Morse plant.

Bay City will entertain the annual convention of the Michigan Monument Dealers' Association February 10 and 11. Almond Griffen.

### "Put Yourself in His Place."

Grand Rapids, Feb. 2.—I have been trying to put myself, mentally, in the place of the German of to-day, in the hope of acquiring some faint understanding of the leading psychic factor in the great war abroad. Knowing, in a general way, the significance of the German people in European civilization, I have asked myself: How would I feel about it were I a German? How do the German people, the average German of to-day, really feel about this struggle?

I believe he feels genuinely aggrieved. Rightly or wrongly, and no matter how much or little he may be inclined to blame his government for policies tending to lead Germany into such a position, he is profoundly convinced that most of the rest of Europe is chronically prejudiced against her—unjustifiably and unreasonably prejudiced. He feels that he, as a German, has long been placed in an utterly false position by foreign jeal-

ousy and pride. Undemonstrative by racial nature; soberly industrious; conscious of his membership in a nation great in science, in learning, in music, in literature, and in philosophy, he is sure that his excellence also in modern commerce and industry has earned him international hatred instead of commendation. His industry, his technical skill, his persistence in following up markets for his products, all these things, he reasons, serve the world as well as serving himself; and the world ought to be proud of Germany, grateful to her, fair toward her. Instead of imputing every injurious form of ambition to Germany, as he feels many nations do, they ought to extend the right hand of fellowship, as it were, to so successful a co-operation in the progress of the world.

He feels, in short, that Germany has not had a fair deal in the hearts of foreigners, and that never will she have that fair deal and due appreciation, without a most violent change of heart on the foreigner's part. Little by little, generation after generation, Germany was bound to struggle toward the goal of success, hampered more and more by such unfairness and dislike, until finally her usefulness and her natural place in European civilization would be seriously impaired if not crushed by collective antipathy and opposition. England is great in the art of civil government, especially in the very difficult art of colonial rule and, on the whole, the world credits her with this success, and commends it. In spite of her long ill-treatment of Ireland, and in spite of temporary unpopularity, as in the time of the Boer War, she has been allowed to outlive her errors and to prosecute her natural ambitions. Germany is a total failure as a colonizer, because she controls commerce to her possessions with one hand, thus forcing her colonies to deal with Germany exclusively. In spite of the criminal errors of the Wilson administration is reversing the true American policy in the Philippines; in spite of our great growth and wonderful material success; in spite of our majestic and wise, but certainly unprecedented, policy in adopting Monroeism, our world-wide popularity continues, as it ought, and we are lauded by practically all nations.

And so on. But Germany, kindred in stock and of naturally frank and open heart, is to be treated as a pariah, forsooth! And why? Because it would seem, Europe is too small to contain so great a people, side by side with other aspiring powers!

Rightly or wrongly, he believes that something like the above is, and long has been, the situation. Hence the German's long tolerance of Germany's militarism. If so much of the world be against him, if the great part of Europe be only watching for some chance to belittle or crowd out German industry and activities, the time

is likely to come, upon some pretext, when Germany will have to defend herself by arms, and to prove conclusively that her armies share in her general capacity for efficiency. To use slang, the German burdened himself with militarism so that he might forestall, in time of critical need, any manifestation of what he regards as a "put-up job" on the part of his neighbors and competitors.

Had Europe some supreme authority, some central, controlling, continental polity, under which each sovereign nation could be assured of its rights and feel free to pursue its activities without fear of one or more other European states—then Germany would no more have fostered militarism than any other country in the world. Militarism is a confession both of pride and fear; and it is, of course, wholly out of place in the twentieth century. But it was no more out of place in Germany, according to the above guess at German sentiment, than were the nation-made conditions surrounding the German Empire. The whole European balance being wrong, any one nation's militarism could only be looked upon as prudent self-defense.

J. W. R.

### Twin City Retailers Getting Together.

St. Joseph, Feb. 2.—Twenty of the grocers and butchers of the twin cities have held their second meeting to organize an association of the twin cities under one head.

Henry Petersen, of this city, presided and several of the Benton Harbor merchants, who have had a similar organization for the past four years, gave short addresses on the benefits to be derived from the association in eliminating loose methods of extending credit, in showing what co-operation means to the retail grocer and the ways and means of bettering the condition of the tradesmen.

John Herr, Ross W. Baker and Charles Cherry gave short talks and expressed a desire to see the St. Joseph merchants closely allied with them under one system and make the Twin City association Zeppelin proof against the non-payers of grocery and meat bills.

Edward P. Barry of Benton Harbor, told of the great success of their Retail Coal Dealers' Association which has a fine credit system. He declared not a retail dealer could afford to stay out of the association.

A campaign committee was named including William Freitag, Albert O. Bittner and Henry Petersen, of St. Joseph, and Charles Cherry, Ross Baker and Edward P. Barry, of Benton Harbor.

Another meeting will be held Thursday night at S. M. Chandler's office, Benton Harbor. A banquet and smoker will be features of this meeting.

# Ship To-day is the Worden Way

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Grand Rapids—Kalamazoo

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E. A. STOWE, Editor.

February 3, 1915.

**WHY NOT PLAY FAIR?**

The railroad managers of Michigan are conducting what they consider an active educational campaign to create public sentiment in favor of a higher legal rate for passenger fares. Perhaps it would be more proper to state that they are undertaking to force the issue by cajolery, by falsehood, by intimidation and by threats of receiverships. The railway managers have misunderstood and mistreated the traveling public so long that they cannot get out of their heads the idea that the policy of trickery and sharp practice must be resorted to in order to accomplish results.

As a matter of fact, the public is in a receptive mood, ready and willing to listen to facts, providing the railway managers open the books and treat the public fairly, honorably and truthfully. There are few men who would not willingly concede an advance in rates if they thought the railways needed the increase in order to insure efficient service and conserve the interests of the stockholders and bondholders. The public has been betrayed by the railways so many times in the past by specious promises and false statements that when the managers resort to the same old familiar methods the public is naturally suspicious and is deposed to refrain from forming a conclusion, either favorable or unfavorable, on the proposed advance in rates.

It appears to be next to impossible for railway managers to realize that they can accomplish results by fair play, because they have become so accustomed to doing things in a sneaking way. For instance, a meeting was held in the Grand Rapids Association of Commerce rooms one day last week—Wednesday evening, to be exact—to consider the railway rate situation. Only those specially invited—and it is understood the list was made up or at least supervised by local railway officials—were expected to be present. The meeting was presided over or at least directed by a railway official and the same old claims are paraded in glowing colors, but no statements made were supported by proof and there was a feeling on the part of those present that the railway officials were trying

to "put something over" on the gentlemen present. This feeling was intensified by the presence of General Manager Hughart, of the G. R. & I., and the remembrance of the attempt he made to deceive the directors of the old Grand Rapids Board of Trade by the presentation of fictitious statements of earnings at the time the present 2 cent law was under discussion. The railway men concluded the meeting by asking for the adoption of a resolution favoring an advance in rates, which was refused.

The Tradesman, in common with thinking men generally, is as yet neutral on the subject of the rate advance. The Tradesman is willing to be shown that the change is necessary or that it would result in mutual good to the railways and the traveling public. It cannot be wheedled into line by bribery, by threats or by doctored figures gotten up for the purpose of deceiving the people. The members of the Legislature appear to be in the same mood. They have listened patiently to what the railway managers have had to say, but so far they have heard no argument on which to base a conclusion that the change is imperative.

Times are hard and business is depressed. Nearly all lines of industry are suffering from the decrease in volume and profits. The railways are no exception to the general rule. To insist that the present reduced revenues are due solely to the reduction in passenger rates is thoroughly in keeping with the policy of the railway managers to marshal pretentious looking claims based on false foundations. The present campaign is educational, or can be made such, by the adoption of worthy weapons, but time for action will, in all probability be deferred two or four years, after the present depression has disappeared and business has resumed its normal condition.

The railway managers may be able to shorten this formative period by righting about face and playing fair, instead of attempting to accomplish their ends by the employment of fiction, falsehood and fiddlefaddle.

**THE GRAIN SITUATION.**

What has this war meant to grain values in the United States and Canada in the past seven months? A glance at the figures from the grain trade's point of view, is startling. Wheat and rye are up 70 cents and over from the inside figure of last year, and oats have advanced over 22 cents, corn 16 cents. It will not be a surprise to see higher figures made in some grains, later in the season. There are even now those who predict \$1.75 for wheat, 90 cents to \$1 for corn, and 65 or 70 cents for oats. They make no predictions as to how soon the top figures will be made; that is dependent upon many things. But even to-day, as compared with January, 1914, wheat prices have nearly doubled, rye has more than doubled, corn is up 11 per cent., and oats over 60 per cent.

It is seldom that the price of grain starts from a seemingly fair level and doubles in so short a time as values

have done this season, especially in the face of record yields of wheat and nearly so of oats and despite the largest movement of all grains from the farms that the trade has ever witnessed. History has been made very fast, and indications are that there is more to be made before the end of the war in Europe.

The general situation in grain reflects, of course, the war, the foreign anxiety about supplies and the chance of a long conflict. It is the impression among those who have analyzed the supply and demand situation closely that the end of the season will see the world's supplies in countries able to export down to the lowest basis in a number of years. The warring nations will have exhausted their own supplies by the time the next harvest is ready for consumption, and this may also be largely true of America. As to the size of next summer's harvest in this country and Europe, that is any man's guess. What prices will do remains to be seen. With the war lasting all this year, we might run into conditions such as have never been witnessed in the grain trade of our time.

Enquiries have been made during the past week for 1,000,000 bushels of the new crop's wheat, to be shipped next summer. So far as is known, no sales on this basis have been made; prices asked have been regarded as too high. Grain handlers are not disposed to run unnecessary risks under existing conditions, and in making such a trade they want to see the possibility of a good profit to insure against possible loss should adverse factors prevail. But it would not surprise the trade to see good sales of new winter wheat made later in the season when the crop outlook can be judged to a fair extent. The extent of export business in "new-crop wheat" is illustrated by the export clearances in August the past two years which have averaged 27,500,000 bushels.

Those who believe in higher corn prices say they expect to see Europe a large buyer of corn in the near future. It will be wanted to make a meal to mix with wheat flour for bread. A mixture of corn and wheat flour makes a fine bread. Corn also can be used to a large extent in many other things. Hitherto, its use in Europe has never been regarded as extensive; but these are not ordinary times.

Recent reports indicate that much of the Argentine wheat surplus will go to Italy, Brazil, some to Japan and Australia. This would reduce the quantity available for the United Kingdom and for Europe. An English authority, in making a forecast of requirements of Europe for this season, puts down 320,000,000 bushels as the amount expected from the United States. If we were to have sent that much by the end of the season, it would necessitate extensive cutting into home reserves.

You are going to lose some of your regular customers during the coming year, perhaps a good many of them. Who will take their place?

**TRIUMPH OF THE TELEPHONE**

The highest point of perfection reached by telephone service in this country was when Alexander Graham Bell, sitting in New York, talked easily and clearly with Thomas A. Watson in San Francisco. A notable incident in this connection is that it was these same two men who talked for the first time over a telephone line two miles long between Boston and Cambridge. That was thought to be a wonderful achievement thirty-eight years ago and it was, but neither the inventor nor any of his associates imagined the extent of the development which would be reached in less than four decades. Telephones are so common nowadays and everybody has them and uses them that it seems as if they always existed, and yet a person need not be very old to remember distinctly when there was no such a thing. Scientists have figured the rapidity with which sound travels, and if it were possible for a person in New York to shout loud enough to be heard in San Francisco the voice would be four hours on the way. By the use of the telephone it requires the fifteenth of a second for the word spoken in New York to be heard in San Francisco. Long distance telephones in these days have come to be so generally accepted that it is perhaps not properly appreciated. Every day Uticans talk freely with New York and other cities farther distant and they think no more about it than they do when one telephones from a residence to order provisions from a neighboring store.

It is remarkable an occasion for congratulation that the venerable inventor and the man who held the first conversation with him at the end of two miles of wire should have been the first to have heard each other distinctly over 3,400 miles of wire by the use of instruments and apparatus embodying the first principles. It will quickly become very commonplace for business and social messages to be exchanged by this method between the Atlantic and Pacific coasts. When you stop to think of it the telephone which enables you even to talk with the grocer is a wonderful invention, difficult for the uninitiated to understand, and yet, like electricity used for light and power and other things of common everyday occurrence, folks never do stop to think but just use it as if it were ordinary. The growth of the telephone has been prodigious because it supplies a want. Only as far back as 1902 there were only a little over a million telephone subscribers in the United States, whereas at the beginning of this year there are nine million and the number is constantly increasing. People nowadays could not get along without the telephone and think they could not do business without its help, and yet less than four decades ago there were no such appliances in the world and those who wished to order goods at the grocer had to go there or send one of the children, and whoever wished to communicate with a person in another city had to write a letter and wait for the answer. The progress of these times is prodigious and it is well enough now and then to stop and think about it.



**WINTER HINTS FOR GROCERS.**

The fact that midwinter is normally quiet is in itself a good enough reason why the shrewd merchant should be intelligently pushful. This is true in the grocery department, as elsewhere.

A few timely opportunities for grocers suggest themselves in connection with February business.

Mid-February—the 14th—brings St. Valentine's Day, a festival that is steadily growing in popularity with young and old. The old custom of sending valentines, sentimental, comic or horrible, shows no sign of waning; and an outgrowth of this is the more modern custom of holding valentine parties. In most places there is a run of these social events from a week before the festival to a week after. And even in places where the valentine party hasn't yet come into vogue, the merchant can start the ball rolling by a bit of shrewd suggestion in his advertising and window display.

One merchant featured a "Valentine Party Lunch" in his window display—a table set with dishes and viands, including fancy biscuits, sandwiches, fresh fruits and the ever popular cup of cocoa which, with its alternative, chocolate, is a favorite winter beverage. With, of course, nuts and bonbons and grapes to top off the repast. A display like that, will as a rule, do more than merely draw the business of young people who have parties scheduled; it will be apt to put the party idea into the minds of other young people who beforehand had no plans along that line at all. "Let us cater for your party" is a timely suggestion. For skating parties, theater parties, sleigh-ride parties and the like, are popular events, particularly when the winter is a cold and steady one; and always there is the dainty luncheon to be supplied. The grocer has the materials to sell; if he goes about it the right way he will add materially to his trade in these lines. One man makes a specialty of these events; instead of leaving the host or hostess of the evening to prepare the menu, he has on file clipped recipes of salads, sandwiches and dainty dishes of various sorts particularly suited for party lunches. Well—the man who makes a specialty of the thing is the man who draws the trade, particularly if he makes it a point to know the young people of his town and if he gives the impression of a desire to be genuinely helpful.

Incidentally, the St. Valentine festival will give the merchant a good pretext for brightening up his windows with a Valentine display. In this the big red heart, transfixed with an arrow, is often a central feature. The display may be linked up with a special sale of some sort. Confectionery makes an attractive and appealing line. A sprinkling of valentine hints in the decorations, a dash or two of color, and the use of heart shaped price tickets, will lend an added touch to the seasonable display.

As a result of war prices for sugar six months ago, housekeepers in all parts of the country "put down" a great deal less fruit than in other

years. Normally, the stock of home made jellies and preserves usually lasts through the winter; but this year in most places depletion has already set in. Hence, it will be timely for merchants to push both fresh and preserved fruits. It is safe to say that the average housewife has no very clear conception of the great variety of jams, jellies, preserves and marmalade which her grocer carries in stock. This fact merely emphasizes the need of frequent display when—as now—these lines are seasonable; and more aggressive advertising. A "jam circular" to a selected list of customers might be a good stunt. And, in your advertising and your display give prominence, not to the lines for which there is already a large and steady demand, but to the novelties which, while as yet little known to most customers are good stuff and will pay for pushing. It is good merchandise to build up a demand where there was none before. So far as jams are concerned the demand exists; but a good many would-be consumers are only vaguely conscious of it, and do not know that their grocer has the wherewithal to satisfy it.

The threatened advance in the price of bread will, in many cases, afford an opportunity for pushing the sale of flour, even at the high prices generally prevailing. Rather than pay an extra cent a loaf, the housewife will, for a time at least, bake her own bread, feeling that she stands a good chance of coming out ahead of the game. So that, where local conditions afford the opportunity, the grocer may find it profitable to put an extra push behind flour and the alternatives—corn meal, graham flour, and the like.

In the meantime, cold weather goods generally should be pushed. As previously stated, cocoa is a popular cold weather drink. In many households, while cold weather lasts, meat extracts of various kinds are used regularly. Corner grocers who a year or so ago first stocked these lines on a very small scale now state that there is a steady demand.

In this connection, it is for the merchant to work up the demand for such lines by introducing them to his customers. True, the manufacturers do a great deal in the way of National advertising; but the merchant who cooperates with the Nation-wide advertising by stocking the goods locally, showing them prominently in his store, and personally recommending them to customers, is the merchant who will secure a steady repeat trade in such goods. The grocer's personal recommendation goes a long way—a longer way, in fact, with most customers, than any amount of printer's ink.

Like the meat extracts, prepared or condensed soups are timely. So, too, are syrups, molasses and similar lines. Canned goods should be in steady demand, which can be enhanced by a timely display.

That business, at this particular time of the year, is apt to be quiet is no reason why the grocer should be satisfied with what merely comes to him. Rather, he should go after busi-

ness aggressively—in his newspaper space, in his window displays, and by means of personal suggestion.

Some years ago a clerk upon whom the mid-winter quiet had commenced to pall a little decided to try an experiment. Business was very quiet. Customers seemed to be buying little. The next time a customer came in, the clerk, after filling his order, called his attention to a new line of marmalade. He mentioned the growing demand for peanut butter; and remarked that the shipment of grape fruit just in was the finest he had seen that season. The customer had never before experimented with grape fruit. "Try it," said the clerk; and the customer did—and kept on buying at intervals for a couple of months. Meanwhile the clerk kept on suggesting things to customers. Perhaps one customer out of four or five, one suggestion out of a dozen, resulted in sales; but a good many of these sales brought repeat orders. The clerk figured that he had increased his individual sales by about 20 per cent.

A store can do that, and more, if the merchant and his staff go at the proposition in the right way; and in mid-winter, when things are normally quiet, is an excellent time to start the ball rolling. It is, indeed, a splendid time for the boss and the boys to get together, to learn the value of team work, and to train themselves for the busier days that are sure to come with the advent of springtime and summer.

The justice of the underlying principle on which the Supreme Court has declared unconstitutional the Kansas "coercion law" cannot be questioned. This principle is that it takes two to make a bargain and that an employer may hire labor on his own terms, just as a union may accept members under its own rules. The Kansas statute forbade any one to force or influence an employe to renounce union membership by making such renunciation a condition of employment. Justice Pitney points out that the union man has the Constitutional right to decline proffered work unless the employer agrees not to accept non-union men. As there cannot be one rule for labor and another for capital, the employer has an equal Constitutional right to insist that applicants for work refrain from union affiliation. It is clear that in some cases the exercise of such right may be made as strong a weapon for the open shop as the right of unions to expel members who have worked with "scabs" has sometimes been made for the closed shop; it potentially strengthens the employer who wishes a fair independence of unionism. But, as a matter of fact, although the decision invalidates similar laws in thirteen other states, its effect upon the actual relations of capital and labor is not likely to be great. Most such laws have had little practical operation, the conditions under which men are hired and discharged being already pretty well defined.

**THE HUMAN ELEMENT.**

Just what are the duties of the board of directors of a great business corporation? The general impression has come to be that directors are men who receive directions. The theory—and practice—uncovered in the course of the New Haven enquiry was that the directors are not supposed to know anything about the finances of their corporation. Then we had the word of Jacob Schiff and John D. Rockefeller, Jr., that another phase of corporation activity with which directors are supposed not to bother is the question of labor. Before the Industrial Relations Commission both gentlemen have testified that they have made it a practice, in corporations of which they are directors, to leave the management of the force of employes to the executive officers. Early in the controversies over the strike in Colorado Mr. Rockefeller took the position that, having appointed executives of tried ability, the whole duty of the men in control of a corporation consists in standing by their representatives.

It is evident, however, that this conception is breaking down in the hands of the very men who announced it. Mr. Rockefeller does not now disclaim responsibility for the men who work for his corporation. On the contrary, he speaks of far-reaching plans, under competent direction, for bringing labor and capital together in a joint board, vested with a measure of control. In all this, there is agreement with public opinion, which has lately acquired the habit of carrying responsibility beyond the active managers of a corporation's affairs to the men who are supposed to guide its ultimate policies. And especially on this question of labor a quickened public conscience feels that it is too big and too human a factor to be turned over to the discretion of a general manager as one of the incidents in his daily routine. The human element in the problem insists on coming to the front. Raw material badly treated by the executive head of a corporation will not rise in rebellion, and mill machinery mishandled will not plunge a state into civil war. If directors are really to direct, there is no branch of activity to which they can more profitably apply themselves than to the framing of a general policy which shall not place the responsibility for labor crises on the shoulders of executive officers.

**What He Had Lost.**

During a marriage ceremony in Scotland recently, of which a London paper tells, the bridegroom looked extremely wretched and he got so fidgety, standing first on one foot, and then on the other, that the "best man" decided he would find out what the trouble was.

"What's up, Jack?" he whispered. "Have ye lost the ring?"

"No," answered the unhappy one with a woeful look. "The ring's safe enough; but, man, I've lost ma enthusiasm."

And many a man lends a hand only when it is empty.



### GONE TO HIS REWARD.

#### Thomas Hefferan, the Veteran Bank President.

Thomas Hefferan, President of the Peoples Savings Bank since its founding in 1890, died Sunday night at his home, 442 Fountain street. Although Mr. Hefferan had been ill many months the announcement of his death was a severe shock to many friends, but members of the family realized last week that there was slight chance that he would survive. The funeral was held this afternoon at the residence of the deceased. The interment was in Fulton street cemetery.

The Tradesman feels that it can pay no higher tribute to the deceased than to reprint the following biography which appeared in these columns about two years ago:

With a well-rounded forehead rising above calm eyes, with a quiet manner which would be almost shy were it not for the evident self-reliance back of it, with a face that shows patient strength, with the very evident combination of a sound mind in a sound body, such is Thomas Hefferan, a man who has carved out—we might say he hewed out—of the forests of Michigan his fortune.

With no prestige of wealth or family influence, with no gifts from favoring fortune, with nothing but the stout heart and indomitable will, ready brain and strong hands, he has made himself a place among the notable men of the city and State, although aided by his innate love of right, which impelled him to deal fairly with all men; and so, not rising on the shoulders of or at the expense of others, he has made his position sure.

It has not been a selfish career, that of the man of whom we treat in this issue of the Michigan Tradesman, except as all effort which has as one of its results the accumulation of wealth is to some extent self centered. He has been and is a man among men. He has had his intimate friends, his business associates, those who have aided him and those whom he has aided; so that the story of Thomas Hefferan is also the story of other business men with whom he has worked hand in hand, apparently in fullest accord. Indeed, we may believe from the character of the man, his patience and fairness, that what seems to be is the fact. The outline history of his life, in which it will be seen that friends or acquaintances of his youth linked their fortunes to his and that the circle of his associates steadily widened, losing hardly a member except by death, goes to show such has been the case.

Mr. Hefferan was born July 28, 1831, in Washington county, New York. In 1840 he moved with his parents from New York State to Barry county, Michigan. Traveling in those days was primitive as compared with modern methods. The party with their goods and chattels went by canal boat to Detroit, from there took the newly constructed Michigan Central Railway to the terminal at Ypsilanti,

and from there they traveled by teams and wagons to their destination.

In 1846 the family removed to the Grand River Valley, where they settled on a farm. The boy received a brief education in the common district schools. He left home in 1848 and entered the employ of Dr. Timothy Eastman, who resided at a point in Ottawa county, on Grand River, since known as Eastmanville. The doctor was a farmer and lumberman, as well as a physician, and Mr. Hefferan remained in his employ for three years (assisting in these occupations. In 1851 he attracted the attention of Galen Eastman, a son of the doctor and a lumber merchant in Chicago, who offered him, and he accepted, a position in his lumber

he still holds. He has been for a great many years and is at present a stockholder of the Old National Bank of Grand Rapids and stockholder and director of the Michigan Trust Company of the same city.

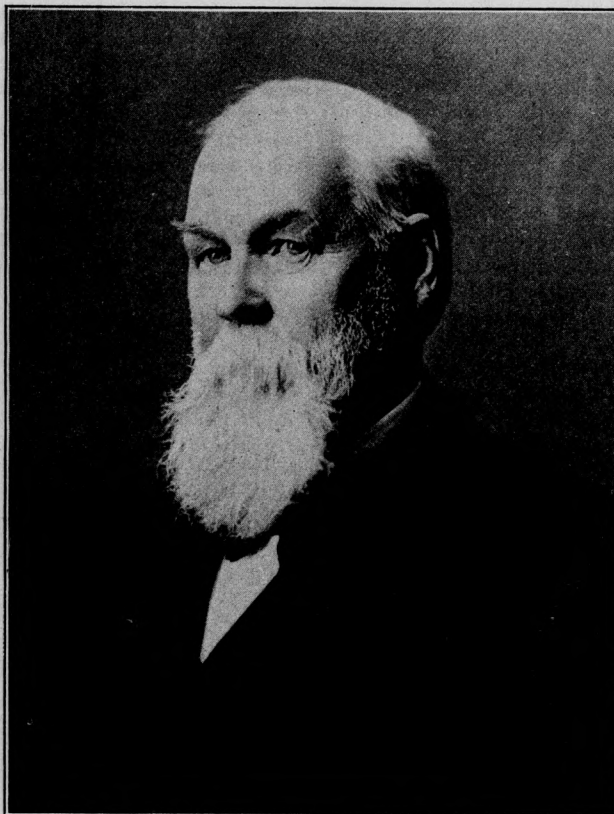
In politics Mr. Hefferan is a Democrat, but he has never personally aspired to political honors. In the campaign of 1896, when the National convention at Chicago gave to the country that platform of recommending the free coinage of silver at the rate of 16 to 1, Mr. Hefferan decided not to support that measure and was one of the first to propose and assist in the organization of the Sound Money Democratic party, which accomplished much effective work in that campaign. He still believes the

citizens. He has seen benches of the old log schoolhouses built by the pioneers for the welfare of their children supplanted by the polished desks in the great brick structures of our present elaborate school system; while churches, academies, business houses, railroads and all the appliances of modern civilization crowd the territory where in his boyhood were only the forest, the deer and the Indian. With what interest will such a life be regarded in the future by generations who will fail fully to comprehend the hardships and toils of those whose history is that of the past half century, the history of the State of Michigan.

#### Reflections of the Lonesome Drummer.

Did you ever get to thinking as you watch the race of man, how some get by much easier than the other fellow can? And it's purty dash-durned hard sometimes, to keep from getting sore when you see a muzzel-loader that you know is some small bore come kiting up the Hill of Life, with a bunch of "nigger luck" and leave the whole caboodle, where the turkey left the duck, and when he gets up toward the top, and things look rosy red, he takes a swelling in the place the good Lord meant for head; then he stops and takes a look at the bunch that's left behind; but he never hands them out a little help of any kind; he says, "Well, I'm some Tooter" with the accent on the too; "I'm not in that class any more—what they need's the boot." He forgets the other fellow might have had the biggest load; or there might have been a difference in conditions of the road; he might have broke a doubletree or burst a bellyband, so 'fore you criticize too much just reach out a helping hand, and kindly pat him on the back and say, "Come on, Old Boy," it will fill his soul with confidence and stuff your heart with joy, for the good Lord has arranged it in His wise and loving plan, that the only way to help yourself is to help the other man. So, when the line seems out of step and everything seems bad, and you want to cuss—and and then you don't and then you wish you had; the world seems badly out of tune and things seem gone awry, just step out of the procession and watch yourself go by—then look around and find some pal, who's kind-a in the ditch; give his wheel a little shove and help him take another hitch. It will fill your heart with gladness, when you help him up the line, and the world all come right again and the sun begin to shine. Don't think your troubles over, because you're on the top, 'cause you can't always sometimes tell, how soon you're going to drop. Don't try to occupy the heights of Fame and Wealth alone, 'cause there's room enough for more than one to find a happy home; so kindly help your fellowmen to reach the summit too, 'cause heaven won't be heaven at all, if there's no one there but you.

Life may be a grind, but grinding sharpens things.



The Late Thomas Hefferan.

yard in that city. He remained there in the capacity of yard foreman, salesman and general manager until 1858. The panic of 1857 so depressed business that he then decided to return to Michigan, where he still had charge of the general business of Mr. Galen Eastman.

In January, 1865, Mr. Hefferan engaged in the lumber business for himself, purchasing a sawmill at Eastmanville from his former employer in 1869 and continuing an active and successful manufacturer and dealer in lumber for many years. In 1889 when it became manifest that the forests of Southern Michigan would no longer respond to the demand for logs, Mr. Hefferan closed out his lumber business and removed with his family to Grand Rapids, where he has since resided. In 1890 Mr. Hefferan was one of the organizers of the Peoples' Savings Bank of Grand Rapids. He was elected director and chosen to fill the responsible position of President an honor which

principles of sound money to be best for the financial prosperity of the country.

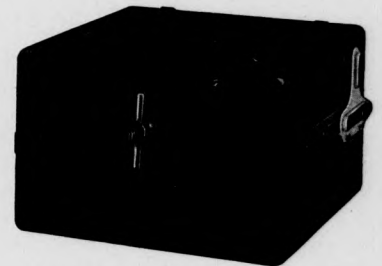
Throughout his long and active business life, Mr. Hefferan has never lost sight of the lumber interests of Michigan, and, practically speaking, may be said to have seen the rise and decay of that industry in the State. The forests through which he trudged as a boy and worked in in young manhood and which were supposedly almost illimitable in extent and resource have long ago fallen and given place to the prosperous farms and fruit lands for which Western Michigan is now noted. During the years in which the farmer's boy has, by straightforward energy and upright principles, become the successful lumber manufacturer and honored banker he has seen the log cabin of the earliest settler give way to the neat and comfortable cottage, the wilderness supplanted by the town, the wilderness transformed into populous cities, peopled by wealthy and intelligent



# A Revolution in the Account Register Business



The McCaskey Safe Register—OPEN  
Minimum capacity 130 accounts—can be expanded to 330 accounts in one cabinet.



The McCaskey Safe Register—CLOSED  
Perfect insulation makes the METAL CABINET air tight and fire resisting. Perfected after years of costly experimenting.

## Don't Wait Until You Burn Out

Your accounts and business records are absolutely protected if you install



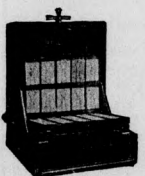
CLOSED



OPEN



CLOSED



OPEN



CLOSED

The jointless metal cabinet is so constructed as to exclude air and fire.

Records, sales slips, paper money (U. S. Legal Tender) will not scorch within this cabinet and this has been proved by severe fire tests.

### Protect Your Accounts Before it is Too Late

More than 125,000 merchants are using *The McCaskey System*. It saves them time, labor, worry and money by cutting out useless book-keeping. With *only one writing* they obtain better and, of course, quicker results than under their old three to five writing method.

McCaskey Gravity Expansion Register (wooden cabinet) housing

**The McCaskey System**  
This style holds a minimum of 240 accounts and can be expanded to 440 accounts. Manufactured in various styles and sizes.

## The McCaskey Safe Register

IN CONNECTION WITH

## The McCaskey Account System

The most recent addition to

## With Only One Writing the McCaskey System The End of Drudgery

First and Still the Best

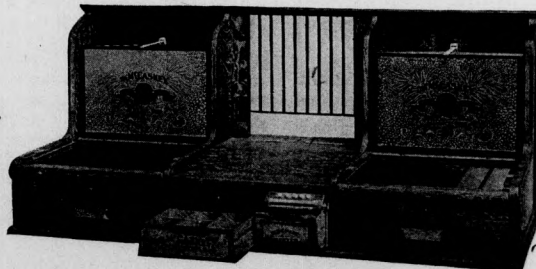
## The McCaskey Register Co.

Inc. Capital \$3,000,000

Alliance, Ohio

BRANCHES: New York, Chicago, Boston, Cincinnati, Pittsburgh, Dallas, Atlanta, Kansas City, San Francisco, Minneapolis; Dominion Register Company, Ltd., Toronto, Canada; Manchester, England.

The largest manufacturers of carbon coated salesbooks in the world. Also manufacture single carbon salesbooks in all known varieties.



Let us show you how

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will more than pay for itself in your business in the course of the first year it is installed and will continue to earn profits for you year after year.

Write for further particulars.

Our nearest representative will gladly call.

Use the coupon when writing.



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The McCaskey Register Co., Alliance, Ohio.

Gentlemen:—I am interested in the McCaskey System of handling accounts and records and would like to have further particulars about

The McCaskey Safe Register

Other Models

Name .....

Address .....

City and State .....

Business..... No. of Accounts.....

MT-1-13-15





### Selling Suggestions Which Appeal to the Clothier.

Many clothing stores still keep stock in the old-fashioned way of piling the suits on the tables; and nothing shows the force of habit more than this expensive manner of handling this line of merchandise.

It is sometimes defended by the claim that the dust will not get into the coats when so piled—just as though they were bought to keep instead of having been bought to sell!

Again it is contended in some cases that the coats when hanging on the racks will show where they have been brushed with a whisk broom; but as this is akin to the above idea of buying goods to keep, consider the these objections neither good nor valid.

Men's suits when carried on hangers are far more accessible and will show shop wear much less, be they on open racks on the floor or in cases built to hold them. The time consumed in handling suits is far less, and the wear and tear on the garments is not nearly so great.

To pull a coat out of a fairly good stack of, say, twenty-five garments, requires considerable strength, it matters not how skillfully applied. The collar is the place to which the force is applied, and hence it will be stretched more or less, and the shoulders will be pulled out of shape.

Every one of our older salesmen can recall the chaotic condition of the suits on the table at 10 o'clock on a busy Saturday night. With suits on hangers, there is no such musing of the stock, no such mixing up of the different kinds of suits; a salesman can replace six suits while talking to his customer, without attracting attention, because he does not need to turn around and give his entire attention to the work, as when he piles the stock on the table. In the one case he will give offense by turning his back on his customer. When replacing suits on the hangers, he only appears to be straightening up the suit.

To save time and keep the stock from shop wear use hangers. As to enclosed cases, they are, as a matter of course, better for the stock and will pay for the outlay in a few seasons. But by all means hang the suits; they are far more accessible and make a better display.

#### Value of Artistic Taste.

A hat salesman should be an artist of no mean ability, because in addition to a knowledge of the harmony of line, he should have a good eye for colors.

The one man demands, say, decided-

ly horizontal lines to harmonize with general facial and bodily appearance. The next man must have perpendicular lines to bring out the best in his personal appearance.

A short time spent in studying the effect of exaggerated lines before the oval or convex mirror usually found in dime museums or like places will bring to the understanding of the hat salesman what he should know about the effect of high crowns, low crowns, narrow brims or broad brims to make the customer perfectly satisfied with the new style of hat the salesman desires to sell him.

The unfamiliar appearance of the newest style is often hard to overcome, doubly so when the salesman does not know which modified block to show the customer to harmonize with his natural lines.

Now that colored hats are so generally worn, the salesman should know that to sell a customer a color which is unbecoming or at variance with his complexion, is to cause him to be dissatisfied with the hat and the store.

Every man recalls an experience with one or more hats with which he was dissatisfied, not knowing the exact reason why. A good hat salesman would have told him that if it were not the shape, the objection lay in the color or brim—possibly the crown. It takes an artistic salesman, one who uses applied psychology, to fit and please a hat customer to the extent of making him a "come-back."

#### Psychology in the Store.

"Applied psychology" is what we may call the "Selling Art" in the clothing business. The mind action causes the customer to buy; and to study how to bring about this much-desired result should be the chief concern of the salesman who wishes to be successful.

How any thinking man or close observer can say that "clothing salesmen are born, not made," is beyond the comprehension of any student of the subject. Is any man born with the acute perception of being able to distinguish the difference between a smile and a grin? Or to come down to more simple question, Is a man born with the ability to judge between mercerized cotton and silk? No, because of his temperamental nature he learns some fact, or kind of work, much more easily than others.

The coarse-grained, heavily-built, phlegmatic man will ever be an outdoor worker, just as the fine-grained, nervous man will instinctively turn to indoor work. The one is a great success handling men, as in construction work on a railroad! the other succeeds

as an indoor worker—for instance, a watch maker or a clothing salesman. This line of reasoning can be applied to all occupations.

Environment will often determine the occupation of a man, as well as develop his temperamental characteristics; but he was not born so!

Applied psychology leads to the selling force of displays in the store and windows. Timeliness of the merchandise displays is of such importance that it is a marvel to see the many lapses of business thought and judgment in this direction. To show a man what the moment, the occasion, demands is to sell the merchandise without effort.

Full dress suits displayed in December are psychologically timely. In August, just as wide of the mark, as the December display is correctly aimed.

Suggestion plays such an important part in displays that the man in charge of the decorations should be a deep student of individual and social psychology, because his work is the application of the science through his art.

The clothier who made a big display of extra size thin suits, in a Western city, on the occasion of a Saengerfest convention in August, had an excellent run of business.

The clothier who made a display of full dress suits when a convention of doctors was held in his city sold two suits.

To display overcoats at a big cut in price in July is to create a timeliness through the price for the buyer, but it must be backed up with a liberal advertising campaign, or it will fall flat. No window display alone will make the effort a success.

The psychology of "created timeliness" is employed by furriers every summer, who create a buying time through price in the hot months of the season.

Another angle of the science of psychology in the clothing store is that salesmen should wear the garments and merchandise they sell when practicable, because nothing is more convincing of the truth of what the salesman tells his customer than the example of wearing what he recommends as the latest or the best on the market.

True, in some shops that cater to exclusive trade this practice might not be advisable; but in the majority of clothing and furnishing stores it will appeal to the greater number of customers, more particularly in small communities where the clothier is looked upon as a leader.

In such a clothing store the other day I noticed the two proprietors and the head salesman wearing the latest style and patterns of the scarfs which this firm boasted and presented as "the nobbiest things" in the market. They sold enough of this line to afford to wear a new scarf every day, if an equally good seller could be found.

A clothier had a line of suits that did not move. In discussing the reason with his salesman in the department a coat was tried on by a sales-

man who was of the build and carriage to show the cut of the suit to best advantage. An idea came to the proprietor—as he noticed how becoming the coat was to this young man, who, by the way, was greatly pleased with the suit—he made the suggestion that if the salesman would buy one of the suits and wear it, he, the proprietor, would make him a price. The deal was made on this basis, and the result more than justified the experiment. In the next few days three suits were sold, and in due time the lot was closed out as a result of this advertising scheme. "Applied psychology," nothing more or less.

#### Judgment in Buying.

"Playing favorites" in the clothing stock is as bad as the practice on the ground where the phrase originated.

"Favorites" should only be the goods selected for the best reasons and with good judgment; to be too much biased in favor of a line of suits "just because I like them," without a sound reason or a thorough analysis of their merits, style and value, is a hazardous practice, and frequently results in overstock to the great detriment of the dealer.

Don't take gamblers' chances on any business proposition; there are sources from which accurate information concerning the merchandise can be obtained, and the adaptation of the goods to one's own trade is sufficiently problematical to offer all chances that a clothier should take.

Go to the bottom of a preference, or an objection; it costs too much money to indulge in impulses.—Apparel Gazette.

#### Tempus Fugit.

"Men are always late," a woman in one of the shops was overheard to say. "I have waited here since 6 o'clock for my husband to come, and it is now 7:30."

"At what hour were you to meet him?" asked the woman who had joined her.

"At 5 o'clock."



#### To our Customers and the Trade:

A disastrous fire destroyed our entire stock and buildings, but we wish to inform you that we have already found a temporary location to continue business and will have a complete stock in the near future with which to serve you with our usual promptness.

All future orders placed with us such as farm implements, harness and collars, summer goods, orders for winter goods, samples of which our salesmen are now showing the trade, will be delivered promptly and on time.

Our salesmen will continue their canvass without interruption and we will appreciate your hearty approval.

BROWN & SEHLER CO.



### Utilizing the By-Products of Creameries.

It has been said that a European family can live on what an American family throws away. Of course, in that statement, truth is sacrificed to epigram, and the result is exaggeration, and while it may have been more nearly true in former years, it is so no longer in these days of greater compulsory economy. But still the saying embodies a large amount of truth. There are some industries, indeed, which commit little waste, at least in the utilization of the raw materials, like the meat packing industry. But in many others, the waste continues. This waste is particularly great in an industry consisting of small units. In a large factory, the waste amounts to so much that notwithstanding its comparatively low cost it represents large economic values and money can be made by working it up into by-products. In a small factory, it is far more difficult to find lucrative employment for waste material. Hence, by-products are more common in the big manufacturing units while waste is more common in the little ones where the loss can be least afforded.

The two chief waste products—more or less waste, at least—of the milk industry are buttermilk and skim milk. In the aggregate, the values wasted by the failure to use them, or at least to use them to the best advantage, are colossal. To lessen their waste, to find means to utilize these products, in the smaller creameries particularly, is a work deserving the most serious attention of our technical and scientific men.

A valuable contribution to the solution of this question is made this year by the Wisconsin Agricultural Experiment Station, through Mr. J. L. Sammis. An abstract of this publication on making buttermilk cheese in the creamery appears under the head of scientific and Technical Abstracts. Mr. Sammis describes in detail methods of utilizing the buttermilk at creameries in producing an article of food which, with proper marketing, will undoubtedly go far towards eking out the income of the creameries and possibly turning an unprofitable business into a well paying one. The fact that this cheese is preferred by bakers for cheese cake over cottage cheese is alone an inducement of the greatest value.

The problem of utilizing skim milk still remains largely unsolved. A great deal may perhaps be done by popularizing its use for food and eradicating the common prejudice against it. But probably the ultimate and decisive solution will come with the expansion of the condensed and dried milk business. The great advantage this mode of disposition has over city delivery is that the cost of shipping, packing and distributing is practically eliminated and the material can be handled in bulk from creamery to condensory or milk powder factory.

### Buttermilk Billiard Balls.

Casein, the cheesy matter of milk, has more varied uses in the industrial world than any other milk constituent.

It is used as a food, a medicine, a paint, a cosmetic, a fertilizer, a clarifier of wines, as a glue and also as a fish bait. It is indispensable in the manufacture of waterproof paper, the dyeing of calico, the making of imitation tortoise shell, and many other articles, such as combs and paper knives. It is the principal solid matter of both buttermilk and artificial billiard balls. Even the films used in moving pictures necessitate the use of casein.

The industrial uses of casein were developed simultaneously in Germany and the United States. Its greatest development has been within the last ten years. Within the last five years the use has increased over 100 per cent. America imports considerable quantities, as may be seen from the following report of August, 1911. We bought at that time \$97,937 worth of casein from the following countries: France, 609,382 pounds; Argentina, 198,414 pounds; Denmark, 66,270 pounds; other countries, 158,496 pounds. Total, 1,032,560 pounds.

Lactarine, a casein preparation used in dyeing, was imported to the extent of 9,138,388 pounds, and the people of the United States paid \$831,000 for it. Germany, more thoroughly educated in the conservation of waste dairy products, required only 5,000 tons of imported casein. At present Germany is using most of its casein for patented food purposes.

Different manufacturers require different kinds of casein. One of the heaviest buyers of casein is Gesellschaft Hoff & Co., Harburg, Germany, with several branches in other countries. This one company alone employs 1,200 men to make casein preparations.—Dr. S. P. Burnett in Breeder's Gazette.

### Can Do What God Has Not Done.

Kalamazoo, Jan. 30.—I have read with much interest your editorial comment on Henry Ford's testimony regarding the regeneration of the convicts in Sing Sing.

What a great man is Ford! He can do with the degenerate, human brute what God has not done; what religion, the church, civilization, and the family have failed to do; what the care, and love, and prayers of countless fathers and mothers have not been able to do. Who knows but that, with Edison, that other wizard of materialism, Ford can halt the spectre Death, stalking towards them, as towards us all, and plan an eternal life here on earth, where it shall be heaven enough for us to know that we need not reap what we sow, and where, worthy and unworthy, we shall all be sure of a minimum living wage of \$5 per day? J. J. C.

### Too Much Space to the Traveling Men.

Grand Rapids, Feb. 1.—I have occasionally heard whispers that you devoted too much space to the traveling men. The other day I was in a small town in the Southern part of the State and, while calling on one of my customers, noticed the latest issue of the Tradesman. The "boss" being out, I chatted with the lady clerk (why not?) and discovered that she knew by name a majority of the boys whose names often appear in the news notes. We chatted as if we personally knew all of them. She explained that her first duty of each Thursday was to read the Tradesman from the first page to the last page, and see how the boys were doing. W. E. Mellinger.

### Every Booth Sold for the Saginaw Exhibit.

Kalamazoo, Feb. 1.—I wish to thank you most kindly for the splendid write-up and amount of space devoted to the coming hardware convention and especially the exhibit, which is one of the leading features in connection with our annual convention.

While the news conveyed to you then was very encouraging, I am glad to state to you now that we are completely sold out of our regular booths. We are squeezing in some extras in corners and openings where we can get them. Of course, we have no more room left for large exhibits, but we are trying to arrange for desk room for a few late comers who are anxious to be with us and have neglected to take the proper action until the eleventh hour.

The hardware man who fails to attend the coming convention and misses the exhibit which we will have in connection with it is going to be the loser. Michigan is well up to the top of the list, not only as a State Association, affiliated with the National body but for her splendid exhibits and the results obtained by the exhibitors from their connection with us. We have never had such bright prospects before us as we have for the coming convention and every officer is enthusiastic over the outcome of this meeting. It will be four days of business and education. With a membership of almost an even thousand in this State, besides the hundreds of manufacturers, jobbers and their representatives who will be in attendance at the coming meeting, there will be something doing every minute and the hardware dealer of Michigan who attends cannot possibly go away without carrying with him an abundance of additional knowledge and be better prepared to meet the problems confronting him during the coming year.

Think of it! Almost two weeks be-

fore the opening date and every booth in the building sold and every available space being taken up. It is a record that our Association should be proud of and, indeed we are proud. Many thanks for your kind assistance in the work. J. Chas. Ross.

### No Time to Waste.

First Egret: If this keeps up we may be able to raise a few more families. I wonder what's the matter with those human beings? We haven't been shot at or any of us killed now for some weeks.

Second Egret: Don't you know? Why, they are busy now shooting and killing each other.

If one councilman of Muncie, Ind., has his way all sleighs will be equipped with fog horns and all baby carriages with bells or some other device to advertise their approach. It may be that a license will be needed for wheelbarrows. The councilman who recently had a narrow escape from being run down by a bobsled and who was nipped on the cheek by a vicious horse, says it ought to be a penal offense for anybody to operate any kind of a sleigh that is not properly equipped with bells or a horn. Another official of Muncie says the baby carriage is a menace to the average citizen. He gets his clothing dirty and all but ruined by contact with the carriage when the streets are crowded. That is why baby cabs and bobsleds should be regulated, but Muncie will have a merry time if an attempt is made to do the regulating.

**H**OWEVER willing a man may be to take chances with his property during his lifetime, he wishes all risk eliminated from its care after he is gone. *It should then become a trust fund for the support of his family.* A trust fund to be safe for any period of time should be in the hands of a responsible trust company, as executor and trustee. The most trustworthy individual is likely to die, become disabled or move away. The trust company, being a corporation, never dies, and is always in its office. The facilities of this company for handling estates are of the best and our charges are very moderate.

Send for a booklet on the descent of real property and a blank form of will.

**The Michigan Trust Co.**

Michigan Trust Building

Grand Rapids, Mich.





The Central State Bank of Jackson has purchased the properties at the corner of Francis street and Michigan avenue, known as the Sammons' block, and will ultimately erect on it an up-to-date office building, using the first floor as the home for its growing patronage. This particular piece of property has been the object of much endeavor on the part of several merchants in the city, but owing to the complications of life interest and a number of prospective heirs when this interest ceases all have hesitated to continue the negotiations. The Central State has now been in existence seven years, having opened its doors in January, 1908. In this time it has made a gratifying growth, that of this last year showing 620 new savings and 400 new commercial accounts.

A business change has occurred in our village of vast importance to the people of this vicinity. For the past five years the Farwell Banking Co. has been owned and conducted by Elton J. Van Leuven, of Mt. Pleasant and its local manager, Floyd E. Oliver. The bank has grown and prospered under their management and the growth of the bank has demanded stronger responsibility than these two men were able to give. They have met this demand in a most substantial manner by adding John S. Weidman, Fred L. Keeler, and Floyd Mitchell whose reputations as bankers and solid business men or keen judgment and exceptional ability our citizens are already familiar with, and it is a compliment to our community to have such business men become financially identified with the interest of the village of Farwell and the farming community. At a meeting of the stockholders, John S. Weidman was selected President; Elton J. Van Leuven, Vice-President; Floyd E. Oliver, Cashier; Fred L. Keeler, director; Floyd Mitchell director. All of these gentlemen are connected with other banking interests in Michigan which will place the Farwell Bank in close touch with these larger banks and tend to give our people stronger and better facilities than ever before.—Farwell Sun.

The annual report of the National Grocer Co. show undivided profits of \$707,790 at the end of 1914, compared with \$513,744 for the previous year. After paying preferred dividends the balance for the common stock was over 16 per cent. With the extra disbursement of 2 per cent. on this class of stock, the total payments for the

year amount to 6 per cent. Assets as of December 31, 1914, were \$5,020,415 as compared with \$5,092,323 at the end of 1913.

Something like a culmination occurred in the stock market this week, and it was an expression of business conditions generally. The passing of the dividend on United States Steel common was not needed by careful students of affairs as evidence of the status of trade, but that event precipitated a sharp down-turn. People who had followed leaders declaring that business activity was coming on, and had purchased speculative stocks, dropped them suddenly when it was known how poor a quarter and year the corporation had had. It is a crime against Americans who do not investigate and satisfy themselves for the administration to be perpetually talking about a revival in trade. Only this week the President stated that "the long-heralded boom in trade and commerce is at hand" and that there is no depression west of the Mississippi. An enlightening statement in response to this might come from the Pacific coast, if the business men there would talk freely. A false light has been thrown on affairs for many months. For example, the latest tax scheme of the Federal Government is called the "war revenue law," whereas the war has little or nothing to do with the matter, the increased revenue being needed to make up the deficit in customs collections. The policy of trying to make business good by saying it is good misleads many people and involves them in loss. Some increase in activity has occurred, it is true, mainly from the European demand for our farm products and some of our manufactures, but the implication of these encouraging words all along has been that there has been a radical change, a basis on which good times could rest secure. Nothing of the sort has happened. There has been reason for some time past for making judicious purchases of the best securities and there is still reason, but we should all be on our guard against the prosperity of the Washington variety. It is not substantial enough for anybody who has little money and does not care to lose it. The action of the New York stock market, which is a pretty good index of business throughout the country, shows that it will be a long time yet before the exchanges can safely be opened to unlimited trading. The minimum price will have to stand guard against disaster.—Economist.

The Commercial Bank of Lennon, formerly owned by E. Burt Jenney, of Dowagiac, is the defendant in a \$10,000 suit in chancery, filed in the circuit court in behalf of James Crosby and John Conlen, of Lennon, and Bernard Kingsbury, of Venice township. The plaintiffs declare they are being held liable for debts of the Bank from which they should have been released more than two years ago. The present owners of the Bank, Charles E. Sutton, Jerome B. Moore, Herbert

A. Collins, George Lawcock, William Wooley, George W. Haffner, and Ernest Dieck, are made the defendants. The petition states that all the plaintiffs and defendants, except Dieck, who came in later, bought the Bank of Jenney and conducted it for four months, from March to July, 1912, when the plaintiffs withdrew. They claim to have a \$10,000 bond each, given by the present owners to safeguard them against any indebtedness, but notes which they sign-

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offer their personal services in the advice and purchase of securities, for banks, bankers and private investors, and the absolute security of the City Bank vaults for the protection of valuables.

Resources Over  
Eleven Million Dollars



GRAND RAPIDS NATIONAL CITY BANK  
AND CITY TRUST & SAVINGS BANKS



ed, they claim, were renewed and are still unpaid. The plaintiffs declare they were recently notified by a Genesee county creditor that the Lennon Commercial Bank owed \$10,500 and that Crosby, Conlen and Kingsbury were held jointly responsible with the others for the debts, because no notification had been given that they were released from responsibility. The plaintiffs ask an injunction to prevent the defendants, either as individuals or bankers, from disposing of any of their assets, or impairing them, until the obligations specifically set forth and others which it is claimed, total "several thousand dollars," are satisfied in full.

In a declaration filed for the Homer Banking company against E. P. Allen of Traverse City, a former Cashier of the Bank, three notes given by Harmon & Allen and aggregating some \$2,300, are the basis of the suit. It is alleged that W. L. Harmon, formerly of Marshall, and a partner of Allen's, borrowed heavily of the Bank. The plaintiff's are Mrs. Lottie Lyon, relict of the late Thomas Lyon, Homer's pioneer banker, and the estate of the late J. W. Breakey.

David Miller, for the last six years auditor of the Central National Bank of Battle Creek, has resigned to accept the position of Cashier and director of the Bay City Bank of Bay City, to succeed H. C. Moulthrop, resigned.

**Did Not Believe in Bonding Employees.**

Uniontown, Pa., Feb. 1.—Josiah Vankirk Thompson, whose financial collapse has upset this Southwestern corner of Pennsylvania, was the first man to recognize the value of coking coal lands for speculative purposes, and he began to acquire them more than twenty years ago, by methods regarded as entirely legitimate, but which set at defiance all accepted rules of real estate speculation, as well as the conventions of banking.

Custom requires of borrowers either adequate collateral or the guarantee of an indorser whose solvency cannot be doubted. It has been been Thompson's boast that he has advanced the First National Bank of Uniontown to the post of highest honor among financial institutions by accepting character rather than collateral as the cornerstone of its integrity.

More than any other man in the United States, more than any other man of large affairs in the world, perhaps, he regarded a note of hand drawn by a capable man of integrity as better than a first mortgage bond, should the man who owed the debt be lacking in a disposition to pay.

And now, when his friends declare that if his resources could be realized upon he could pay out and remain a millionaire many times over, he has found it impossible to raise \$7,000,000, the sum necessary, according to his own calculations, to tide him over.

Thompson was born 61 years ago in Fayette county, where he spent his life and where he knows and is known to more people than any other single individual resident of Western Pennsylvania. He is of that Scotch-Irish breed that trekked through the Southern counties of Pennsylvania while the nineteenth century was young, and after his great-grandfather had served as a scout under Washington.

His father, Jasper Markle Thompson was a banker of the old school. Regarded as one of the most successful men of his day in that section, he was able to bequeath his son \$100,000, and it is believed here that the son gave every dollar of his patrimony to Washington and Jefferson college.

The son and successor invested in farm lands, always with a lively appreciation of their potential underground values. He loaned money, but would accept no more than 6 per cent. and never a bonus. Every employe of the Bank, from janitor to the Cashier, was on "honor." Not one was bonded.

**Backward and Forward View of Things.**

Chicago, Feb. 2.—As merchants and manufacturers finish their figures on the year's business, many are finding that they made little money last year. As one banker puts it, the larger percentage failed to "break even." But there is a better feeling noticeable, and the disposition is to look ahead and try and do better, as conditions are regarded as slowly improving. The continued advance in grain values is having a good effect on business in the West, and the pessimistic feeling is departing. Sales and consumption of goods is continuously large, and there is a sound basis for expecting better things, later in the year.

Money is still easier. Local and interior bankers are buying paper freely, and the supply in hands of brokers is not large. Considerable paper is being put out by corporations and firms at the low rate; not so much because they need the money now as because of the low rate, which induces borrowers to seek funds to use in an emergency by selling paper, instead of borrowing from the banks. Deposits of Chicago banks have increased over \$50,000,000 since the first of January, and some of the National banks report that their deposits are now as large as last year's.

**Shoes Only.**

Billy, the grocer's boy, lumbering up the kitchen stairs at Mrs. Clarke's with his arms filled with parcels.

"Boy," called out Mrs. Clarke, somewhat sharply from above, "are your feet clean?"

"Yes'm," was the prompt reply, as he continued climbing the stairs, "it's only me shoes that's dirty."

Ask for our Coupon Certificates of Deposit  
Assets over \$4,500,000



**Kent State Bank**

Main Office Fountain St.  
Facing Monroe

Grand Rapids, Mich.

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

Resources Over  
8 Million Dollars

3 1/2 Per Cent.

Paid on Certificates

Largest State and Savings Bank  
in Western Michigan

**Fourth National Bank**

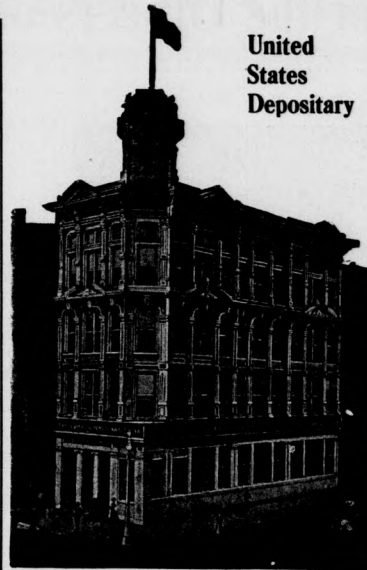
Savings Deposits

3

Per Cent Interest Paid on Savings Deposits

Compounded Semi-Annually

Wm. H. Anderson, President  
John W. Blodgett, Vice President  
L. Z. Caukin, Cashier  
J. C. Bishop, Assistant Cashier



United States Depository

Commercial Deposits

3 1/2

Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus \$580,000

**The Old National Bank**

GRAND RAPIDS, MICH.

Our Savings Certificates of Deposit form an exceedingly convenient and safe method of investing your surplus. They are readily negotiable, being transferable by endorsement and earn interest at the rate of 3 1/2 % if left a year.

*This company will act for individual trustees. It will care for trust property, assist in making instruments and in selling securities, collect the income, and pay it over as directed and will render accounts in the form required by the courts.*

Correspondence and interviews  
Invited

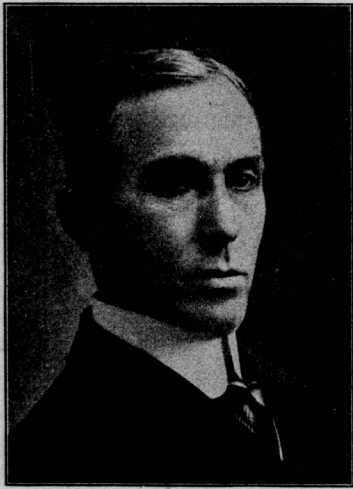
**GRAND RAPIDS TRUST COMPANY**

123 Ottawa Avenue, N. W.

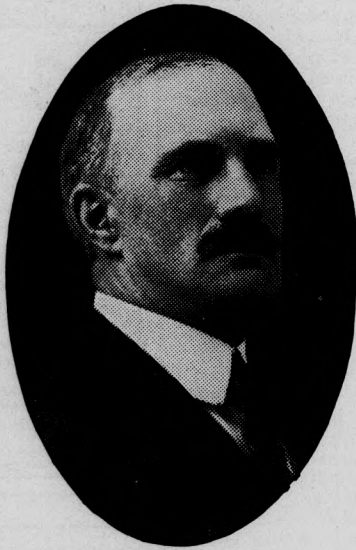
Both Phones 4391



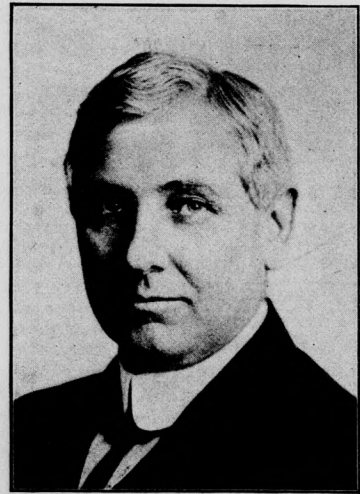
## Some of the Officers of the Michigan Retail Hardware Association



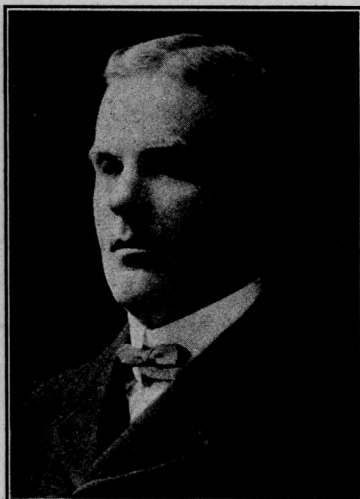
**C. E. DICKINSON, St. Joseph.**  
President of the Association. Member of  
the Programme Committee.



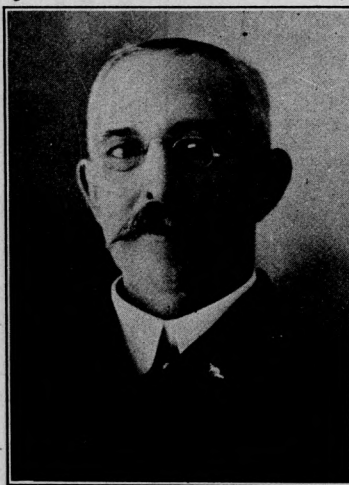
**C. L. GLASGOW, Nashville.**  
Member of Committee on Legislation.



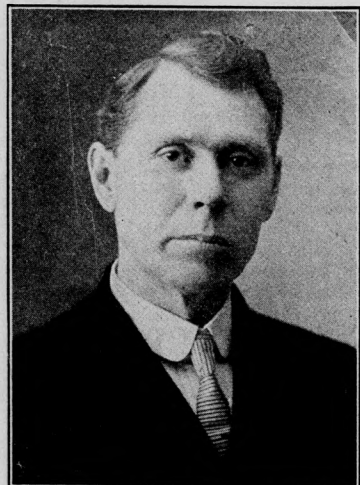
**CHAS. H. MILLER, Flint.**  
Chairman of Nominations Committee.



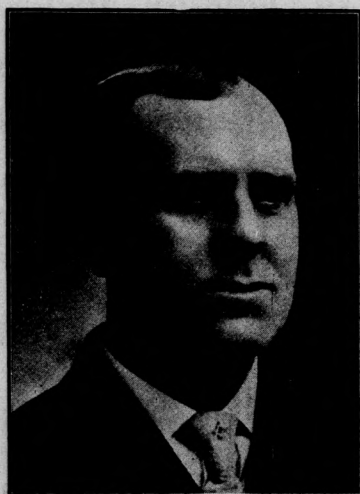
**ARTHUR J. SCOTT, Marine City.**  
Secretary of the Association. Member of  
the Programme and Exhibit Committees.



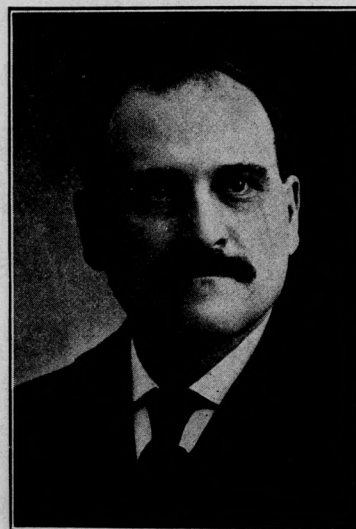
**J. H. WHITNEY, Merrill.**  
Member of Committee on Legislation.



**C. M. ALDEN, Grand Rapids.**  
Member of Nominations Committee.



**WM. MOORE, Detroit.**  
Treasurer of the Association. Member of  
the Programme Committee.



**CHAS. A. IRELAND, Jonla.**  
Chairman of the Press Committee.



**E. S. ROE, Buchanan.**  
Member of Nominations Committee.



# The Glory of Achievement

Be nothing, do nothing, say nothing, and the world will let you slip into eternity damned by your own wishy-washy, willy-nilly life.

Be something, do something, make a mark for yourself and you will be vilified by the envious and ne'er-do-well, but the great host who have benefited by your energy and foresight will rise up to soothe the sting and send you down through time comforted by their kind words and undying loyalty.

Be the most aggressive merchant in your town—serve the people as they have never been served, and you will be debauched, defiled and degraded by the weazened-brained competitors. But you will have the sweet joy of gaining the esteem of the great buying public. You will hold a place in the hearts of people that cannot be ravaged by the outburst of a lickspittle or poisoned by the venom of a rake-hell.

The greatest joy in our lives—the inspiration of our activity—the balm for the thorns that have been strewn along our path, is the satisfaction that comes to us in knowing the great good our Trade Extension Campaign has been to thousands of merchants over the United States.

For what greater joy can come to a man than the knowledge that his efforts have helped others—have helped them overcome some obstacle that has stood between them and a greater success.

We are proud of the thousands of letters we have received from merchants over the United States telling us of the benefit our business-getting plan has been to them—proud of such letters as these:

Iowa, Oct. 24, 1914.

Brenard Mfg. Co., Iowa City, Iowa.

Gentlemen:—I closed with your Trade Extension Campaign a few days ago, and now that the rush is over, and I have a breathing space, I am writing to tell you that I am well pleased with the results of the plan.

I am especially well pleased with the personal attention you gave me, and for the careful manner in which you handled the club leaders and their club members.

It resulted in a big boom for my business. It cleaned up almost entirely my old book accounts, and it disposed of goods that I had on hand for four years, and it strengthened and widened my business in every way.

My store is located in a town of 275 people, ten miles from a town of 3,000, and we had customers come to us from within a few miles of this town. We are seven miles from another town of about 3,500, and we actually secured business directly from them. We are eight miles from a county seat of 11,000, and when your proposition will hold and influence trade under such conditions it is all that you claim for it, and I am glad to recommend your proposition as a splendid Trade Extension Campaign, and your firm as consistent boosters.

Yours truly,

A. L. Jenn.

Oklahoma, Sept. 1, 1914.

Brenard Mfg. Co., Iowa City, Iowa.

Gentlemen:—We closed with your plan last night at the tune of \$125.00 per hour for eleven hours.

Yours very truly,

Commission Sales Co.

Michigan, Sept. 9, 1914.

Brenard Mfg. Co., Iowa City, Iowa.

Gentlemen:—We have just wound up with your plan. It was a great finish, and we did "some" business.

We are very much pleased with the results, and it is indeed a pleasure to recommend your plan to others.

On the last day we started in at nine o'clock a. m. with a soap sale, and at ten o'clock we couldn't find a bar of soap in the store except that which we used ourselves.

A ten o'clock we sold talcum powder by the dozens. We wound up the forenoon with candy and cigars and were dumfounded at the results.

At eleven o'clock we sold Bromo Seltzer faster than it was ever made, I am sure.

The morning and the afternoon were bad enough on tired-out legs, but when the crowds surged in at night we thought the forenoon was "easy." Country people brought their suppers to the store and we had a woman come in and serve hot coffee to all who wished it. By the way, this coffee scheme is a dandy, and one that will meet with much favor among the country folks.

Hoping to do business with you again in the future, and thanking you for your kind attention to us during the time we used your plan, we are

Very truly yours,  
Webber-Benson Co.

Texas, May 11, 1914.

Brenard Mfg. Co., Iowa City, Iowa.

Gentlemen:—We closed with your plan on the 25th of last month. It was a decided success.

I think the profit on the goods I sold the last week was enough to pay for the plan.

Yours respectfully,

J. R. Huie & Co.

New York, Nov. 9, 1914.

Brenard Mfg. Co., Iowa City, Iowa.

Gentlemen:—We had a very successful closing of your plan Wednesday evening. We sold 415 trade books in all.

We recommended your plan to Mr. Mardhall, of Auburn, and from what he said you will no doubt hear from him.

Yours very truly,

E. Weisenbeck Sons.

Oklahoma, Oct. 7, 1914.

Brenard Mfg. Co., Iowa City, Iowa.

Gentlemen:—We closed with your plan in great shape.

Last day's cash receipts \$1,422.28. During the use of the plan we sold three hundred and twenty-five trade books.

Yours very truly,

W. H. Spillers.

Michigan, Oct. 16, 1914.

Brenard Mfg. Co., Iowa City, Iowa.

Gentlemen:—I have just closed with the plan I bought of you and wish to say that it was a winner from start to finish.

The last week I cleaned up a job of 172 hand bags at a nice profit, besides about a wagon load of Talcum powder, and all the dead stock I had on hand at full retail price.

I take my hat off to the Brenard system.

Yours very truly,

E. B. Anthony.

If the Brenard Trade Extension Campaign appeals to you and you want to use it to increase your business, reduce your stock, sell your odds and ends and slow sellers at full retail price, 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.

**BEWARE** of salesmen who come to you claiming to represent the Brenard Mfg. Co., or claiming to represent a company that is a branch of it. We have no branches. We do business under the firm name of the Brenard Manufacturing Co., Iowa City, Iowa.

It has come to us that some unscrupulous salesmen from another company have been going about claiming to be connected with us. Beware of them. Our salesmen carry proper credentials. You can get the famous Brenard Plan only from the BRENARD MFG. CO., Iowa City, Iowa.

If you arrange to use the Brenard Plan they will agree not to sell it to any of your competitors so long as you remain their customers.

**Brenard Mfg. Co.**  
Iowa City, Iowa

BRENARD MFG. CO., Iowa City, Iowa.

Without obligation on our part please send us full information about your plan. Tell us how we can extend our business—how we can overcome competition—how we can dispose of our odds and ends and slow sellers and get full retail price all the time.

Name .....

Town.....State .....



## MEN OF MARK.

## Clay H. Hollister, President of the Old National Bank.

Taken as a whole the progress of civilization is due not so much to associated as to individual effort. Primarily, man builds for himself. The underlying principle of achievement is the desire of self protection and individual aggrandizement. The exceptions to this general rule are so few as scarcely to attract attention. This statement is made advisedly and without fear of imputing a low or base motive to the advancement of the human family or the trend of human endeavor.

But although man builds for the individual he does not build alone. He who creates a beautiful picture, writes a soul stirring melody or gives birth to a sublime thought not only establishes for himself fame and position but enriches the human family. After its creation it belongs not to the creator alone, but to all who can grasp and appreciate it.

As in art, so in the more practical affairs of life. The man or men who establish and perpetuate a flourishing business, who conceive it, nurture it and cause it to grow strong, enrich themselves and in so doing enrich the wealth and resources of all. The man who establishes or conducts a bank does so with the intention of securing a return for the time, thought and money invested, but such returns are the most superficial; the far more important results are the building up of the community and the maintenance of an institution which will for all time be a tower of strength and a source of absolute reliance, especially in times of storm and stress.

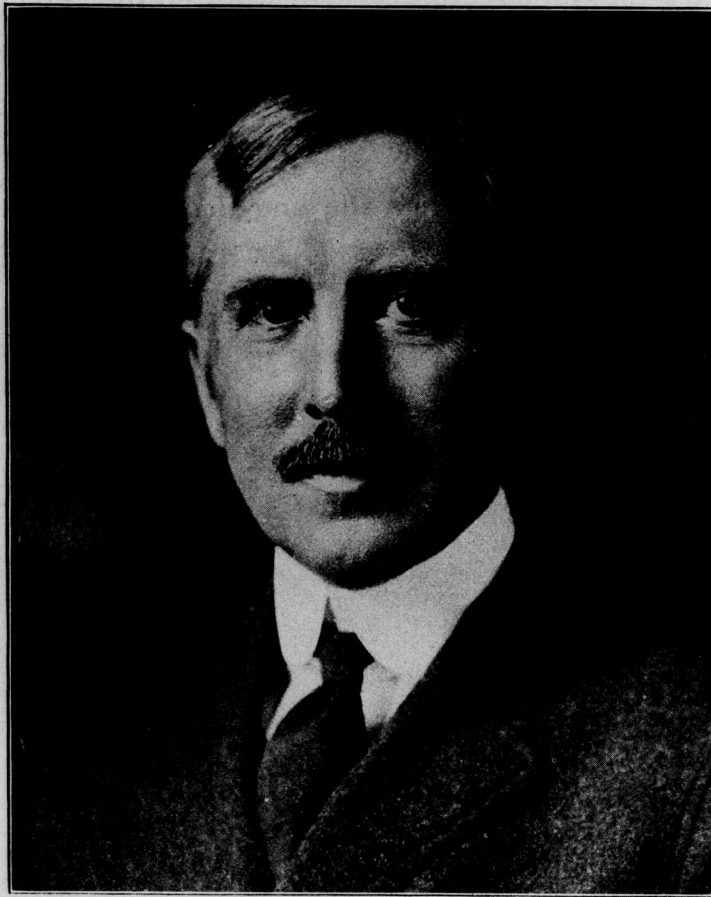
Clay H. Hollister was born in Grand Rapids, October 7, 1863. His father was a native of Michigan, but the family came originally from Connecticut. His mother's maiden name was Clay. She was also of New England origin. Mr. Hollister attended the public schools of Grand Rapids, graduating from the high school on the classical course in 1882. Four years later he graduated from Amherst College on the literary course. When he finished college he was fully decided to adopt the lumber business as a profession, and with that end in view he spend a year and a half in the employ of the Cummer Lumber Co., at Cadillac. During this time he thoroughly familiarized himself with the details of the business, which information has been of much value to him during the past thirty years in passing on lumber credits. He was dissuaded from his desire to embrace the lumber business as an occupation by his father, who was then in poor health and urged him to return to Grand Rapids and espouse the banking business. He, therefore, entered the employ of the Old National Bank in 1888, working in every department of the Bank except that of Paying Teller. He became Assistant Cashier in 1899 and in 1905, when his father became Vice-President of the Bank, he succeeded his father as Cashier. In 1910 he was elected Vice-President and

Cashier. In 1911 he was made Vice-President of the Bank and given additional managerial responsibilities and on January 18 of this year he was elected President in place of Mr. Willard Barnhart, who voluntarily relinquished the duties of that position.

Mr. Hollister was married December 19, 1888, to Miss Justina Merrick, of Holyoke, Mass. Mrs. Hollister's father was President of the Merrick Thread Co. Four children have come to complete the family circle. The oldest, a son, is now on a tour of South America. The next, a daughter, recently graduated from Vassar college. The third, a boy, is in Harvard University, and the fourth, a boy, is a junior in the Grand Rapids High School.

Mr. Hollister has held many offices of trust and responsibility. He is a member of all the clubs and has long

Fosburgh Lumber Co., of Norfolk, Va. He was Treasurer of the old Grand Rapids Board of Trade and is an active member of the Association of Commerce. He was President of the Michigan Bankers' Association in 1900 and is now a member of the Executive Council, ex-officio. He has long been a member of the National Bankers' Association and has rendered that organization valuable service as chairman of the Bill of Lading Committee. He has no hobby at present except to see that the Pantlind Hotel is constructed according to the plans and specifications. His connection with the construction of the Pantlind entitles him to a prominent place in the history of this city. It was his earnest advocacy of that enormous enterprise, so replete with engineering and financial problems, that caused some to call him a dreamer at its inception.



CLAY H. HOLLISTER

been a member of the Park Congregational Church, a relation which he may be said to have inherited, inasmuch as many of his ancestors were connected with that church. He has always been prominent in the church and Sunday school, having served the church organization six years as trustee. He has been a member of the Board of Education five years and he is now chairman of the Committee on Education. He is President of the Pantlind Hotel Building Co., and has devoted much of his time for the past three years to the development of this gigantic project. He is a director of the G. R. & I. Ry. Co., the Antrim Iron Co., the Grand Rapids Show Case Co., the Weidman Timber Co. and the Beardsley Timber Co. He is Treasurer of the Preferred Life Insurance Co. and Secretary of the

Mr. Hollister is an ardent golfer and is very fond of curling. He is an enthusiastic advocate of all manly sports and recreations and has thrown the weight of his influence, with Charles W. Garfield and others, in the establishment and maintenance of public playgrounds for the children of this city.

In a very marked degree Mr. Hollister resembles his father, only it may be said that he is a more finished type of the modern business man, because he is a better "mixer" than his father was and also because he lacks the apparent austerity which was a notable characteristic of his distinguished progenitor. To his heritage he has added years of relentless schooling in the methods of a later and a more advanced generation. The eyes of men who watched him when he oc-

cupied a mere clerical position in the Bank saw something in him beyond his pleasing and graceful manners and the deft way in which he handled, without a murmur, the complicated records of a large financial institution. They discerned that invisible something which becomes manifest with opportunity, and they were not surprised as they beheld the drudgery of the Bank melt away before the extraordinary supervisory ability which he demonstrated.

When birth and breeding are united with material accomplishment throughout a family tree for many generations — the same substantial qualities characterizing all the branches that are typical of the parent stem—ample assurance is given that the qualities that distinguished the original family, instead of having become attenuated, have been enhanced and strengthened by the admixture of blood fully as potent in producing excellence of character. The Hollister family can not point to a noble lineage in the sense of leading back to royalty; it may, however, boast of a far more noble ancestry—in fact, the only true nobility—that which is founded on character.

The methods which are the secret of Mr. Hollister's success cannot all be detailed here. For the most part they are peculiar to the man himself, but at the same time they are in keeping with the best basic business principles. He early took the decided and sensible stand that success comes rarely by accident, and that clear, concise and complete knowledge of one's own affairs at all times is an indispensable requisite to that end. Honesty, that debated virtue in these days of strenuous graft, has its due weight with Mr. Hollister. It has been said by those who know him best that he has never done an unscrupulous thing in all his business career, for he early recognized the wisdom of rectitude and practices it to the letter.

As a conversationalist, Mr. Hollister is a modern of the moderns. All rhetorical ornament and mere flourishes he religiously eschews, using a clear directness and incisiveness which seem the very incarnation of the business mind devoting itself to affairs of great moment. He is also fortunate in being able to think on his legs. He is able at all times to express himself plainly and unmistakably and frequently rises to a fine dignity of manly utterance.

Mr. Hollister is an aristocrat in his tastes and a democrat in his principles. He is an idealist and yet a man of practical affairs, but his activities are based on solid principles. He is a dreamer of dreams and a seer of visions and yet intensely interested in the common affairs of everyday life. He is one of those broad and evenly balanced men who are constantly called on for advice and service and who never fails to give his friends, associates and customers the best thought at his command. It may be said of him that he combines the qualities of enterprise and conservatism in the right proportions, not being wedded



to antiquated methods, nor being inclined to venture rashly.

Briefly stated, Mr. Hollister belongs to the class of men who are the crown and glory of the Nation.

#### The Form Letter.

John Phillips, the magazine editor, has a suspicion that form letters are sometimes dangerous. Not long ago he wrote a letter of complaint to a Western railroad explaining in detail why he had preferred to sit up all night in a smoking compartment rather than share his berth with a fine line of bugs that are not called by their first names in polite society. The letter of apology that he received was so much of an apology and so reasonable an explanation, that Mr. Phillips felt perhaps he had been unreasonable in filing his complaint, when he happened to notice that his original letter through error, had been returned with the letter of apology. Looking at it, he saw scrawled across the top this blue-pencil indorsement: "Send this guy the bedbug letter."

#### Obeying Orders.

"Johnnie!"

"Yes'm."

"Why are you sitting on that boy's face?"

"Why, I—"

"Did I not tell you to always count one hundred before you gave way to passion and struck another boy?"

"Yes'm, and I'm just sittin' on his face so he'll be here when Im done countin' one hundred."

#### The Michigan Dairymen's Convention.

While the slogan "quality first" has not been officially adopted for its 1915 convention, the Michigan State Dairymen's Association is keeping that now-popular phrase strictly in mind in making preparations for the thirty-first annual meeting.

This gathering of the allied dairy interests of Michigan will be held at Flint on the four days beginning February 16. It includes the annual round-up of dairymen, creamery owners and managers, buttermakers and cheesemakers, ice cream manufacturers and market milk dealers. The big show will be pulled off in the new Masonic temple that offers under one roof a large convention hall as well as a hall that will be filled overflowing with exhibits of dairy and factory equipment.

The city of Flint is located very close to the center of Michigan's dairy industry. Between that city and Detroit are located thousands of dairymen engaged in supplying that city with market milk and in the production of cream for the numerous large and small creameries located in that section of the State. Two steam railroads and an interurban line run into Flint and connect with all parts of Eastern and Southern Michigan.

On the first two days of the meeting the programme includes the discussion of those subjects of exclusive interest to producers. Only two speakers have been provided for each session and the balance of the time

will be devoted to a general discussion in which all present will be afforded an opportunity to ask and answer questions that are of everyday practical interest to dairymen. Among these speakers will be Hon. L. Whitney Watkins, the man who was appointed to the unenviable task of appraising the cattle slaughtered during the recent foot-and-mouth outbreak. At the close of the Wednesday morning session the members will adjourn to a neighboring moving picture theater where scenes at the sanitary dairy, located at Lakewood Farm, Battle Creek, will be shown on the screen.

Beginning with the Wednesday afternoon session there will be held the annual meetings of the various allied organizations. These organizations consist of the Michigan Buttermaker's Association, the Michigan Creamery Owners' and Managers' Association and the Michigan Ice Cream Manufacturers' Association. Each of these organizations will hold sessions continually on Wednesday afternoon and all day Thursday.

An event of much importance to the several thousand milk dealers of the State, consists of the conference of market milk men that is called for Wednesday afternoon. Michigan milk dealers have no organization of their own, and it is confidently expected that this conference will result in the formation of such an association.

All persons engaged in any branch of the market-milk industry will be interested in the Milk Contest that is to be held in connection with the

convention. Silver cups and cash prizes will be awarded to the producers securing the high scores. In addition to the contest for producers, there will be a handsome silk banner awarded to the market-milk dealer whose five or more producers secure the highest average score. Another silk banner will be awarded to the Michigan Health Board that secures the highest average score on milk entered by five or more producers over which that Board has jurisdiction.

#### Co-operative Mail Orders.

Philadelphia reports a new scheme for making use of the parcels post plan in a kind of co-operative mail order plan, which is said to be meeting with some success. It consists of mailing to consumers a fat envelope bearing the following matter: "This envelope contains interesting announcements by Philadelphia's most progressive business institutions of vital interest to every member of the family." Inside is a bunch of business postals, which are intended to be used in parcel post. The postals represent different concerns who will ship goods by mail.

#### Denominations.

Helen—My mother's a Presbyterian. What's yours, Mary?

Mary—Mine? Oh, let me see, mine is a Methodist. What is yours, Bella?

Bella—My mother never told me, but I heard her tell her friend that she was a dyspeptic.

# Where Perfections Unite

From the dealer's standpoint our PERFECTION OIL would not be perfect if it did not show the dealer a long profit. It does that.

If it did not please the consumer and cause "repeat" orders, thereby establishing a staple trade for your house, it would still fall short of perfect. But it does these things.

PERFECTION OIL is that point in the oil industry where a perfect raw material unites with perfect workmanship thus producing a perfect oil—that's PERFECTION.

PERFECTION OIL is 20 per cent more efficient than any other oil. Isn't that a good foundation upon which to build the oil division of your business?

PERFECTION OIL delights the consumer. It gives a

steady, white light, 20 per cent brighter than any other oil; burns 20 per cent longer than any other oil and is absolutely odorless in use. It does not char the wick.

PERFECTION OIL is adapted perfectly for use in all oil-burning cook stoves and heaters and is an admirable fuel for incubators. Dealers may so recommend with perfect confidence in the truth of these assertions. We have absolute proof of their correctness.

The price of this oil is the same as others, and the profit is the same. You can serve yourself and your customers by being the first in your locality to introduce it.

It is guaranteed by the Standard Oil Company—America's greatest service organization. Full particulars may be obtained at any of our distributing stations.

## Standard Oil Company

An Indiana Corporation

Chicago





#### Michigan Poultry, Butter and Egg Association.

President—H. L. Williams, Howell.  
Vice-President—J. W. Lyons, Jackson.  
Secretary and Treasurer—D. A. Bentley, Saginaw.  
Executive Committee—F. A. Johnson, Detroit; Frank P. Van Buren, Williams-ton; C. J. Chandler, Detroit.

#### Poultrymen Get Together.

Peace now reigns between factions among the live poultry dealers of New York. Their feud, which is supposed to have resulted in the murder of Barnett Baff, was called off after a meeting of the foremost dealers in the office of Joseph J. Hartigan, Commissioner of Weights and Measures. Not only did the warring factions agree to co-operate and work in harmony but they advocated a plan to have the United States Government station inspectors in the live poultry terminals so all poultry may be examined to stop "overcrowding and false weighing." The dealers also warmly approved the suggestion of Commissioner Hartigan to establish his own inspectors in various places throughout the city to see that any infraction of the agreement is promptly reported and punished. The poultry men even agree to pay the salaries of these inspectors, leaving the commissioner power of appointment. "I am convinced the trade war between the various live poultry associations which has been going on for years now has come to an end," said Commissioner Hartigan. "Not only will the dealers themselves profit by working in co-operation, but the public will reap immeasurable benefit, because the price of poultry should be lowered." Peace between the poultry dealers is the direct result of the efforts of Commissioner Hartigan who has been conducting an investigation of his own into the Baff murder. He has held numerous conferences with all factions, and some of the information obtained and submitted to Arthur Woods, Police Commissioner, was used to advantage by the police department. It is planned that the United States Bureau of Animal Industry shall install inspectors in the live poultry terminals in the East. All these terminals are in New Jersey, being at Weehawken, Jersey City, Hoboken and Communipaw. At the present time the only inspectors in the terminals to look after the welfare of the public are those employed by the poultry faction. Their duty is to watch the shipment of rival dealers. With the cessation of hostilities, inspectors to examine all shipments impartially and fairly are to be supplied by the Government. Some of the poultry interests parti-

cipating in the peace conference were A. T. Pierson, Eastern representative of the Western Carlot Shippers' Association; Morse M. Frankle, Secretary of the Live Poultry Dealers' Association; H. A. Emerson, of the Live Poultry Auction; Charles Thatcher, one of the largest wholesalers in the city and Abraham Fleck, also a prominent poultry man. Commissioner Hartigan will communicate with the authorities in Washington as to the establishment of the inspectors in the poultry terminals. He also will confer with the Mayor on the appointment of inspectors to represent the Bureau of Weights and Measures.

#### Ask Aid in Marketing.

The National Farmers' Union, which is making a special study of marketing of products, has issued some interesting articles dealing with this phase of farm economics. "The economic distribution of farm products is to-day the world's greatest problem," states one of these articles, "and the war, while it has brought its hardships, has clearly emphasized the importance of distribution as a factor in American agriculture and promises to give the farmers the co-operation of the Government and the business men in the solution of their marketing problems. The result will in a measure, compensate us for our war losses, for the business interests and Government have been in the main assisting almost exclusively on the production side of agriculture. While the Department of Agriculture has been dumping tons of literature on the farmer telling him how to produce, the farmer has been dumping tons of products in the Nation's garbage can for want of a market. The people of this Nation should address themselves to the subject of improved facilities for distribution, and when they have solved this important problem for the farmers they will have rendered a service which will redound to the benefit of every line of industry."

And now they say that a Philadelphia capitalist is planning to put up a \$100,000 plant in Kansas City, the purpose of which is to manufacture liquids used in packing eggs—we presume water glass. This method can only be used in a limited way, but is said by the Government authorities to be a practical system for keeping a few eggs. Doubtless the manufacturer who is proposing to put up this plant first sees the big field for the use of his product—the volume to come from a small amount by each of a large number.

#### Compulsory Sale by Weight Held Invalid.

The Ohio net weight law, which sought to enforce the sale of food products by net weight rather than gross, to compel the sale of certain bulk food products by weight and to place restrictions on the units of measure or weight employed has been declared unconstitutional by the Ohio Supreme Court.

The decision is the result of a test case instituted by Henry Steube, a grocer of Columbus, who was arrested and fined \$10 in a justice court in that city and who took the issue to the Supreme Court. In order to get the question before the higher courts, Steube was compelled to apply for a writ of habeas corpus, which was granted. The decision of the Supreme Court upholds the Franklin County Pleas Court and the Court of Appeals.

The law itself was the result of long agitation throughout the State, based on the claim that selling some commodities by count or measure—as a dozen eggs, a peck of potatoes, etc.—is inequitable, because so much depends on the actual weight of the food as to just how much value is sold. For instance, a dozen eggs might be small eggs or large ones, or small potatoes might pack differently from large ones in the measure, so that the value was changeable. It finally resulted in the passage of the law, backed by the State Association of Retail Grocers, compelling the sale of all bulk food products by weight. The law is declared unconstitutional, because it is said to restrict the right of everyone to contract as he chooses in trading.

Satan doesn't expect to be invited into the parlor the first time he calls.

#### POTATO BAGS

New and second-hand, also bean bags, flour bags, etc. Quick shipments our pride.

ROY BAKER

Wm. Alden Smith Bldg. Grand Rapids, Mich.

#### Satisfy and Multiply

Flour Trade with

#### "Purity Patent" Flour

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

#### Watson-Higgins Milling Co.

Merchant Millers

Grand Rapids :: Michigan

#### Dandelion Vegetable Butter Color

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

Manufactured by Wells & Richardson Co.  
Burlington, Vt.

#### Geo. L. Collins & Co.

Wholesale Live and Dressed Poultry, Calves, Butter, Eggs and Country Produce.

29 Woodbridge St. West  
DETROIT, MICH.

## Rea & Witzig

PRODUCE  
COMMISSION  
MERCHANTS

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

Established 1873

Liberal shipments of Live and Dressed Poultry wanted, and good prices are being obtained. Fresh eggs plenty and selling slow at quotation.

Dairy and Creamery Butter of all grades in demand. We solicit your consignments, and promise prompt returns.

Send for our weekly price current or wire for special quotations.

Refer you to The Peoples Bank of Buffalo, all Commercial Agencies and to hundreds of shippers everywhere.

## For Buckwheat Cakes

# UNCLE SAM BUCKWHEAT COMPOUND

For Sale by All Jobbers  
**SAGINAW MILLING CO.**  
MANUFACTURERS

## BEANS

Pea Beans, Red Kidney, Brown Swedish. Send us samples of what you have for sale. Write or telephone. Always in the market to buy beans, clover seed.

Both Phones 1217 MOSELEY BROTHERS Grand Rapids, Mich.

## Use Tradesman Coupons



**The North Dakota Idea.**

Food Commissioner Ladd of North Dakota has created a good bit of newspaper comment by his recent ruling with reference to the sale of undrawn poultry. We rather think that the general newspaper comment has not been in line with the view really held by the Commissioner. It is highly improbable that he would take a stand opposing the Bureau of Chemistry of the Department of Agriculture in its statement that undrawn poultry keeps better than drawn poultry. The thought of the Commissioner was doubtless that the purchaser should pay for the weight of the bird after the entrails had been removed rather than be charged so much a pound for the bird with the entrails and have the package delivered by the meat market with the entrails out.

Discussing the food law in its application to poultry, the Commissioner says: "All weights must be net, excluding the wrapper or container, and shall be stated in terms of pounds, ounces, etc."

The weighing of poultry, therefore, he feels, without first drawing, removing the contents of the crop, and the head, cannot be considered net weight.

The food law provides that food is adulterated if it consists wholly or in part of diseased, decomposed, filthy, or putrid animal or vegetable substance. From which the Commissioner naturally draws the conclusion that poultry weighed and sold with the intestines and crop unremoved, consists in part of a decomposed, filthy or putrid substance. "The purchaser is entitled," he says, "to know what he is called upon to pay for, to be furnished a statement of the weights and price; and he is further entitled to any trimmings removed from the meat after the same has been weighed if he is expected to pay for it."

In October, 1914, the food department in North Dakota prosecuted a dealer for selling undrawn poultry. The Commissioner has notified dealers who sell poultry and other food products in his State that they must charge for the net weight, excluding wrappers or containers; and undrawn poultry cannot be legally sold; that poultry cannot be weighed until after being drawn and the head and crop removed; that the purchaser is entitled to all the trimmings removed after the weighing; that the purchaser is entitled to a statement showing the net weight as well as the cost.

**Leaky Butter.**

In commenting on the December scoring Prof. Lee of the Wisconsin Agricultural Experiment Station, says among other things: "Very few men realize the importance of placing upon the market butter that has a body that will hold its brine reasonably well. Nearly every month a few tubs of butter are recured that have a very leaky texture—the lower one-third of the tub is saturated with brine. One lot of leaky butter was packed in a paraffined tub, hence, when the net weight was obtained by removing the tub and

placing the butter on the scale a great deal of free brine was visible. Not long ago fully 20 per cent. of the butter in a commission firm's cellar was leaky. In the past not enough attention has been paid to this phase of buttermaking. One commission man stated: 'Last year we placed the output of one factory in storage during the early summer, and to our surprise the butter lost in weight to the extent of two pounds per tub.'

**Chinese Eggs Face Adverse State Legislation.**

San Francisco, Jan. 28.—The Chinese egg game is a puzzler. I have been trying to convince myself for the past year that the importation of Chinese eggs had come to stay. Our experience with importations the past two months has been such that we are now convinced that in two years from now the importation of Chinese eggs will be a thing of the past. Sometime some one may devise some method whereby these eggs can be handled profitably, but the opinion of the writer is that the Chinese people will have to be born over again before such a thing happens. The best Chinese eggs reaching this coast, under the very best conditions show a loss of from 10 to 15 per cent. This is stock coming over under refrigeration which is only a very small per cent. of the stock received on this coast. The bulk of the stock comes without refrigeration. The loss on this in some instances is as high as 25 per cent. and the eggs have advanced in China from \$14 to \$20.50 Mexican. Divide this by two and you have its equivalent in American. To offset this to some extent, the rate of exchange has declined to about 43 cents. It is predicted that with the dropping off of American demand there is going to be quite a difference in the price of eggs on the other side of the Pacific. We know it to be a fact that some of these importers have had all the experience they want in the handling of Chinese eggs. It may be that one or two will stay with it and try to recuperate their losses.

Another thing that is going to operate against them is this: Last week there was introduced in the California Legislature a bill which, if it becomes a law, will compel every handler of Chinese eggs to see that every individual egg is stamped: "This egg was produced in China," and the bakers who use Chinese eggs in their cakes will be obliged to label their cakes: "This cake was made with Chinese eggs." We feel safe in saying that, should this bill become a law, it would kill the sale of Chinese eggs as far as the State of California is concerned, for no baker is going to be bothered tagging his cake, when he can buy good domestic baker's eggs at not to exceed 5c per dozen more than Chinese. The movement here in Chinese eggs is slow since the drop in the price of domestic fresh. Some of the best are selling at 20 cents, others not so good at 18 cents, some 16 cents and other grades are not worth anything.

This market received a small shipment of Japanese eggs last week. These eggs were large and clean and of very good quality, but we understand the price is so high that we can hardly expect many eggs from that source.

This market received a shipment of Australian eggs during December. The quality is very fine, considering the length of time in transit and the carelessness displayed in packing the cases. A good many of them had no centers and had old newspapers stuck between the fillers and on bottom and top, proving that the Australians had not been in the business of handling eggs very long. We have it on good authority that there has

been some enquiry from Australia for prices on American fillers. If this is true, it would indicate that Australia is going into the poultry business with a view to furnishing the United States with some eggs. If the California hen takes a notion, she is likely to make the importers of these Australian eggs sick of their bargain, because, with favorable weather conditions, we ought to see a decided increase of California eggs.

Stewart & Stevens.

**Drastic Law Proposed.**

The City Council of Baltimore has under consideration a cold storage ordinance which will require that all foodstuffs be stamped with the date they were put into storage and limiting the time such products can be kept in storage and sold to consumers. One of the provisions of the ordinance is to the effect that eggs kept in storage longer than thirty days must not be sold in Baltimore.

**The Vinkemulder Company**

Jobbers and Shippers of  
Everything in

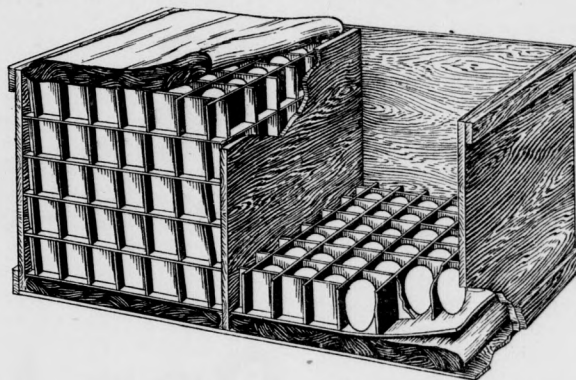
**Fruits and Produce**

Grand Rapids, Mich.

**Endorsed by the Railroads**

The Official Classification Committee of the Transcontinental Railroads has issued the following order, effective Feb. 1, requiring the use of a dividing board in egg cases—"except that when an excelsior packing mat or cushion (made of excelsior covered with paper) not less than eleven inches square, of uniform thickness and weighing not less than 2½ ounces is used, dividing board will not be required next to eggs at top."

In the wording of these specifications there is an evident testimonial to Excelsior Egg Case Cushions in preventing breakage. It means that the experimental stage of these cushions is passed. They have been tried, tested and now are approved as the best.



The above illustration shows very plainly just how Excelsior Egg Case Cushions are used. From this it will at once be seen that when they are used there is a great saving in time in packing, over the usual manner of distributing loose excelsior at top and bottom of the crate. This, combined with the practically absolute assurance against breakage (one egg saved in each crate will pay for the packing), puts the egg packing situation into a place where it is scarcely an economy not to use Excelsior Egg Case Cushion and a very distinct economy to use them.

They may be used repeatedly with ordinarily careful handling, as they are made from odorless basswood excelsior, evenly distributed throughout the cushion, enclosed in the best quality of manila paper, thus reducing their cost to a minimum. You really can't afford to take the chances necessary, on other methods of packing. Let us give you prices and samples.

Samples and prices can be obtained from any of the following addresses:

- Excelsior Wrapper Co. - - - - Grand Rapids, Mich.
- Excelsior Wrapper Co. - - - - Sheboygan, Wis.
- Excelsior Wrapper Co. - - - - 224 West Kinzie St., Chicago, Ill.

Our Facilities are such that Promptness is our slogan.

**If You Have  
GOOD POTATOES**

to offer let us hear from you.

If you are in the market, glad to quote you delivered prices in car lots.

**H. E. MOSELEY CO.**  
F. T. MILLER, Gen. Manager

30 Ionia Avenue

Grand Rapids



# Command your hand to guide the brush

## Division and Arrangement of the Subject-Matter.

### Written for the Tradesman.

After the best possible wording for a show card has been determined upon, and the size and shape of the card, then the next point to be decided is the proper division of the subject matter into lines. Sometimes this division may be allowed to govern the form of the card—whether panel or landscape—but this is not often the case. The right division into lines is of great importance, but it is impossible to lay down hard and fast rules regarding it. Featuring and the exigencies of space always have to be reckoned with, and frequently it is necessary to sacrifice on one desirable point, in order to bring out to advantage another that is more essential.

So far as is practicable, the division into lines should be logical—that is, there should be placed on each line the words that are most closely associated together, making the divisions come where there are natural breaks in the meaning. The mind of the observer, following his eye, takes the sense of a card so arranged far more readily than it does of one in which this idea of logical division has been disregarded.

An example will illustrate this point clearly. Here is a notice which was put up in a post office at the time of the holiday rush: "Have your parcels weighed and stamped before presenting them at C. O. D., registry or insurance windows." This could be arranged in several different ways. Perhaps the best would be to make five lines of it, dividing thus: "Have your parcels—weighed and stamped—before presenting them—at C. O. D., registry — or insurance windows." "Weighed and stamped" should be the featured line, while "before presenting them" may be made in somewhat smaller letters than any of the other lines.

A more strictly logical division of this same matter would be in three lines, thus: "Have your parcels weighed and stamped—before presenting them—at C. O. D., registry or insurance windows." This arrangement however is open to very serious objection because to bring this matter out in three lines in sizes of letters that would make the message at all conspicuous, would necessitate an unduly wide card of landscape shape, so in this case the strictest logic would better be sacrificed to a practical and convenient shape of card. This example illustrates how difficult it sometimes is to bring out a seemingly very simple and sensible wording in a way at once forceful and attractive.

In the actual post office card which served as the text for this little

preachment, the division was thus: "Have your parcels — weighed and stamped before—presenting them at C. O. D.—registry or insurance windows." This certainly is very faulty. The fact that the card was made at a sign shop where only skilled and experienced letterers are employed, shows that this subject of correct division into lines is one to which every

work these out for himself, trying to make as good and effective a card in each case as the special conditions and limitations will permit.

It is believed that a few suggestions about meeting space difficulties will be found useful.

The great bugbear in this connection is encountered when it is necessary to give strong featuring in a

such advertising. Slender lower-case is, as a rule, not effective for a featured word, and to make the tall capitals when the space is very cramped is slow work. Where capitals would have to be very slim, there may be room enough to make the long word in good strong lower-case of about ordinary proportions as to height and width. This will be nearly

Competitive Display  
of  
Paintings

Spring and Summer  
STYLES

PRE-INVENTORY  
CLEARANCE SALE

card writer should give especial attention.

Further examples might be given showing right and wrong division of matter into lines, but it is not deemed necessary to treat the subject exhaustively. Enough has been said to convince the amateur that to get along well with this phase of his art he always must have his wits about him, and be ever ready to exercise a little practical ingenuity. Every card he undertakes is likely to present some fresh problem. In the main he must

limited space to some very long word, or to a phrase of two or more long words that logically should go on the same line. One standard method under these circumstances is to make letters that are very tall and slender, featuring by height and economizing lateral space. When the work is well done in creditable capitals, this may be a fairly good solution of the difficulty. It has, however, some drawbacks. Very slender letters are not good readers, as one soon will find by little study of circus bills and other

or quite as effective as the slender capitals, and is much easier of execution. A style of letter somewhat out of the ordinary and a little striking may well be chosen, and the prominence of the word may further be accentuated by a distinctive color. It is allowable to break the border lines for a long word, and it is to be remembered that a word that extends on each side nearer to the edges of the card than the other matter, is thereby featured.

A long word (or a phrase) may be



placed on a slant or on a curve. Of course no lateral space is gained by so doing, but inasmuch as in either of these arrangements each letter is put a little above or a little below its neighbors, a slightly closer spacing may be made without apparent crowding. Moreover, since the eye is accustomed mainly to horizontal lines in all printed matter, both the slant and the curve have a featural value from being a little unusual.

A single featured word, no matter how lengthy it may be, must be gotten along with on one line. It never is allowable to divide it. A phrase, on the contrary, may be divided into two lines. By throwing the first part to the left of the card and the latter to the right, and allowing no unnecessary vertical space between them, the close relationship of the words is evident to the eye. The illustration, "Pre-Inventory Clearance Sale," shows the best and most practical way to dispose of a phrase too long for a single line—that is, best and most practical for ordinary work.

It will be understood that what is said here regarding the disposal of phrases relates to the cases where space has to be economized, or where the phrase is only a part of the subject matter. When a single phrase, like "Astonishing Values in Hosiery," is all the matter there is to go on a card, then usually a separate line will be given to each word.

The other two illustrations show different forms of curves. One is the heading of a card, the full text of which reads, "Competitive Exhibition of Paintings, Feb. 20 to 25. East room on our third floor. The public is cordially invited to see these pictures, which are the work of local artists." This style of curve is better adapted to the heading of a card than to a situation toward the middle or the lower part. "Spring and Summer Styles" shows another form of curve, one in which lettering is quite easily placed.

Curves give variety and beauty, and are especially adapted to cards of a fancy and ornamental character. In a featured phrase they are especially useful in providing a natural and fitting place for a word or words below, as for "Styles" after "Spring and Summer." Since curves require extra time both in making layout and lettering, their too frequent use is not recommended.

While two curved lines of featured matter may be used on the same card, usually the effect will be as good if not better to use only one curve, the other lines being horizontal.

Curves are of infinite variety. In selecting one for use, it is best to choose one that does not have to be worked out in a strictly symmetrical way. It is a slow stunt to make lettering on an even curve, so that it will be equidistant from the edges of the card. If it extends a little farther to one side than the other, it makes that side run further up or down than the other, also. Besides, owing to the differing forms and sizes of the various letters, even of capitals, it is often impossible to produce the effect of absolute symmetry with a curved line of

lettering, no matter how much pains is taken. If a curved line that is alike on both sides is used, then a large initial extending above and below the other letters may be used to good advantage, to obviate the necessity for absolute precision.

In arranging matter on a card whether in curves or straight lines, it always is allowable to make connective words, such as prepositions and conjunctions, of smaller letters than are used in the contiguous words. An initial "The" look well brought out of even height with the word following, but it can be made smaller if necessary, in which case it often is put on a slant.

What was said at the beginning of this article about the division of matter into lines, applies with full force only to the main portions and not to the subordinate parts. Subordinate matter has to be worked in as space will permit. If there is much of it, a simple paragraph arrangement may be the best that circumstances will allow. In this case no logical division into lines is attempted, and it is admissible to divide a word at the end of a line if necessary. A little study of advertisements will show one how for the featured portions a logical division into lines is best, while for the subordinate matter the paragraph arrangement is in very general use. Ella M. Rogers.

#### Opinions as to Labeling Foods.

Interstate shipments of food products that are regarded as unfit for human consumption and have not been denatured will hereafter be seized by the Federal authorities, no matter what labels they may bear.

In an opinion published in the last issue of the Service and Regulatory Announcements, the Bureau of Chemistry of the U. S. Department of Agriculture holds that the label is no obstacle against such products being used for food. Before they can be shipped, therefore, in interstate commerce they must be so denatured that they can only be used for technical purposes.

Another opinion deals with prospective violations of the law compelling all food products shipped in interstate commerce after September 3, 1914, to have the net weight stated on the label. The department holds that the burden of proof rests upon persons guilty of such violations to show that the products in question were either prepared or imported prior to September 3. Persons who cannot prove this will be subject to the penalties prescribed by the Food and Drugs Act.

Opinions on the correct branding of canned vegetables, poultry food, and cheeses were also announced. According to these, the use of sugar in canning does not justify the use of such terms as sweet corn, sugar corn, and sugar peas. These terms must be reserved for the varieties of the vegetables in question which are distinctly sweet and which are known as sugar peas in their natural state.

When shipped in interstate commerce or otherwise subject to the Food and Drugs Act, all skimmed or

part skimmed cheese must be plainly branded "skimmed" or "part skimmed" in accordance with the facts, on the wrapper or container of each cheese. Where the cheese is of the size commonly sold uncut to one customer the rind of the cheese itself must bear the statement.

In regard to poultry foods, the Bureau holds that a certain amount of calcium carbonate or calcium phosphate is to be considered as a poultry food, and that when this amount is not excessive, no statement in regard to the quantity of grit is demanded by the Federal law.

#### Violations of the Moisture Law.

Four years have rolled by since I left the Internal Revenue Service after three years' work as butter inspector. To-day I met an old fellow officer, one with whom I had been associated in many cases of violation of the moisture law.

"Well," said I, "how's the gumshoe business? Are you still hounding the poor dairymen for sloppy butter?"

"Still at it," smiled the inspector. "We buy the butter in the open market or test it at the wholesalers. When we find a shipment running over 16 per cent. moisture we trace it to the creamery where it was made and the person or firm responsible is heavily fined."

"Just the way we did seven years ago when you and I first worked together on butter cases," I rejoined. "Do you find as many cases as we used to in those days?"

The inspector started to reply, then hesitated. "You know very well," he said finally, "that the regulations forbid me answering such a question. But the reports of the Commissioner of Internal Revenue are public documents and they show that there has been no noticeable decrease in the number of violations reported."

I knew that was true, but I had never seen it quite in the same light before. Now, as I began to take note of the flight of time, I was puzzled to account for the continued violation of the moisture law. Notwithstanding the repeated warnings given in the columns of the dairy journals, and in spite of the frequent visits of the inspectors and the heavy fines levied, buttermakers were still releasing their product with more than 16 per cent. moisture in it and were suffering the humiliation of being prosecuted and fined as lawbreakers. And why? The risk is too big and the penalty too severe to make it a paying proposition financially. That left ignorance of the law as the only excuse, and surely after all these years during which the "Treasury Watchdogs" have so zealously enforced the regulations, there can hardly be any dairymen who do not know it is unlawful to manufacture, and offer for sale, butter containing in excess of 16 per cent. moisture without first qualifying, and paying a tax as a "Manufacturer of Adulterated Butter."

"How do you account for that?" I asked the inspector. "It would seem that by this time all the buttermakers would know the law and would be careful not to run over the limit."

"Well, they do and they don't. In

the last few years there has been quite a change in the creamery business in California. The little fellows are learning that the big creameries can afford to pay more for cream and yet sell butter for less. The big plant with all modern facilities is fast becoming the main factor in the butter business. The smaller concerns are either going out of business entirely, or are merely buying up cream and selling to the larger creamery.

"The result of that has been that we do not find so many cases of violation of the moisture law among the smaller creamerymen but another factor has entered the business which tends to keep the number of violations about the same from year to year. Competition is so keen between the big fellows and the margin of profit is, at times so small, that they try to incorporate as much water as possible without running over. Of course, quality is the first essential for butter buyers are mighty finical; but it seems to be just as easy to make a good flavored butter containing 15.99 per cent. moisture as to make one containing only 14 per cent. So the buttermakers keep around the 15.90 mark; and it is inevitable that once in a while the butter maker nods and we find his product on the market containing 16.50 instead of 15.50 as he thought."

"Then I don't suppose you find any real wet butter any more like that 15,000 pounds we seized several years ago which contained from 30 to 45 per cent. water?"

"No, we don't find any such stuff these days. That was certainly wet, wasn't it. I remember you figured up at the time that the buttermaker was getting rich just from the water he sold at the price of butter."

"Yes, and his employers knew he was a clever fellow for they had a contract with him whereby he was to furnish butter containing a certain per cent. of water, I've forgotten just what it was, but I know we found many thousands of pounds that ran around 35 and quite a bit tested 45."

"Well, the nearest we find the buttermakers coming to such stunts now-a-days," smiled the inspector, "is when they get a grudge against the creamery owner and purposely run the moisture content up to about 20 per cent. so that the boss will get stuck."

"Indeed, do they do that?"

"Yes, we occasionally find such cases. I believe, however, that failure on the part of the buttermaker to keep the moisture tester in good condition causes more trouble than anything else. The tester is neglected until the scales become rusty and the whole outfit entirely unreliable. I would advise the buttermakers to be very careful to secure a representative sample of butter from the churn for the test, see that the outfit is in good condition, make several careful tests, and be certain that the butter is below 16 per cent. before it leaves the creamery premises. It never pays to take a chance. And, moreover, the creamery owner or manager should watch the testing occasionally and not leave everything to the buttermaker."—S. P. Keyes in Pacific Dairy Review.





### Good Salesmanship or Bad Business —Which?

Written for the Tradesman.

Shannon and Shively, a large dry goods firm handling carpets, etc., through the efforts of their very polite and persuasive salesman McGarry, captured the order for the rugs, draperies and curtains of the new Huntley residence.

"Mac is a good one," commented one head of the firm to the other, "and we are very fortunate in having his services. He has sold a big bill of stuff over there and gotten high prices for almost every item. Something over twelve hundred fifty dollars it will run and at least five hundred clear money for us. Mac knows how to size a situation up and put on all the traffic will bear. He's a smooth article and no mistake." Mr. Shannon and Mr. Shively chuckled and congratulated themselves on their good fortune.

The Huntleys in a few short years had risen from very humble circumstances to an affluence which permitted the building of a fine large residence in a fashionable part of the city. Naturally they desired to furnish this handsomely. All the family, which consists of the father, the mother and two grown daughters, were singularly ignorant regarding the line of goods sold them by Mr. McGarry. In their little old home on Fourth street the furnishings had been the plainest, and they were not posted on weaves and patterns and color schemes.

McGarry saw his opportunity. He mellowed Mr. Huntley with flattery. He swayed "Mamma and the girls" with his fluent comments on "rich and elegant effects." A number of articles, notably rugs, were special orders. This gave him a better chance to charge high than had the same been carried in stock, which chance he improved to the limit. But even goods taken off the shelves, chintzes, plushes brocades and lace curtains, were sold at very long prices, price long even for Shannon and Shively's where in several departments it is the practice to put prices high or low according to the customer. The making of the draperies and curtains was charged at nearly double what it cost Shannon and Shively to have the work done, and in every way that his cunning and active brain could devise, Mr. McGarry took advantage of the Huntleys' ignorance.

Had this plausible and smooth-tongued salesman been taken to task by some stern moralist for his unscrupulousness, he doubtless would

have fallen back on the argument, long ago worn threadbare, that it is only just that a rich man should pay high. "Look at what a doctor or a surgeon charges a wealthy patient!" he would say. "Huntley has made quite a lot of easy money. Now let him get shed of a little of it. I sold a large bill and made my house big money on it. I should worry."

Mr. McGarry in the Huntley order fulfilled his idea of good salesmanship, which is expressed in the few words "a large bill and big money for the house." This is the idea of his employers as well. What does he care about nice points of ethics?

But is such a transaction as the one described really good salesmanship, or is it simply a bad and mistaken policy? Certainly such policies have been in decadence among the shrewdest and farthest seeing retailers for at least forty years, but like many other errors of past times, they die hard. In some quarters, like the Shannon and Shively store, they still maintain a lively existence.

This Huntley order was a good example of the possibilities of that kind of thing. The purchasers were ignorant and in consequence gullible. They have money. The goods were of kinds not usually handled on very close margins, and of which values are not accurately known by most persons. The large number of items and the including of the making, rendered it easy to make the bill in such a way as not to be especially easy of investigation. It was not just so many yards at so much, but "library curtains" or "blue bedroom draperies," put in in lump sums. While many lines of dry goods, notably high grade dress goods, silks, expensive laces, etc., present opportunities for these unscrupulous practices, not often can they be carried to the extent to which Mr. McGarry pushed it in the Huntley order.

As to morals, it is easy to see how much duplicity and deceit and genuine lying must be used to bring one such deal to a successful issue, to say nothing of how much more may be needed to smooth over the outcome if the customer ever suspects he has been fleeced.

But leaving morals entirely out of the question, how is such a transaction considered purely as a matter of business? Are long prices, prices raised above the ordinary and legitimate because circumstances permit it, are they a gain as to ultimate results?

Sooner or later the customer is almost sure to find out he has been duped. In the case of the Huntleys

it came about in this way. Soon after the curtains and draperies had been hung, Mr. Huntley's sister, Mrs. Decker, came over. In striking contrast to her sister-in-law, this lady is posted to the minute on values and prices.

"How much did you pay for these dining room hangings, Myra?" she briskly enquired when she was inspecting that room. "They are just like Mrs. Henderson has for her dining room."

The bill was gotten out and that item looked up. Then Mrs. Decker went to measuring and figuring. After very careful computation she exclaimed: "You paid fully a third more than Mrs. Henderson did, and for the same identical goods, and made in just the same way. She bought of Shannon and Shively too. They're up that kind of thing. It isn't the first time I've caught 'em at it."

Other comparisons and computations followed and on every fabric on which Mrs. Decker knew of prices that had been made to other people, it was clear that the Huntleys had been overcharged. The natural inference was that they had paid too much on the special orders and all the rest also.

The matter was brought before Mr. Huntley. He took it rather coolly "Jim McGarry found us easy marks. Doubtless Shannon and Shively are grinning about overreaching old Huntley. We'll not go back on this deal. We couldn't if we wanted to. They have my check and the goods

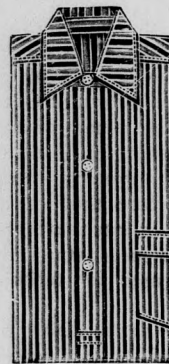
were bought on our authorized order, so much for so much. I'm game. A man can do me up once. But I look out not to give him the second chance. Ma, you just remember, and you girls too, don't ever spend another dollar of our money at Shannon and Shively, not if you have to go all the way to New York City to find what you want. Now mind what I say."

The Huntley women folks minded. Shannon and Shively lost what had been large and valuable patronage. Moreover Mrs. Huntley and her sister-in-law were by no means silent about the exorbitant price that the Huntleys had been charged for their furnishings. In consequence several of their friends and acquaintances, who had been building new homes, turned down Shannon and Shively and gave their orders for rugs and curtains to other firms.

There should be no such thing as a long price or a short price. Prices should be the same to all—the merest child should get just as much for his money as the most experienced shopper. If a cut or an advance is made, it should be for every one alike.

Getting an extra large profit because the ignorance of the customer will allow it, is not good salesmanship. It is simply bad business. Sooner or later such dishonorable practices are found out and bring their inevitable results of discredit and loss.

Fabrix.



## Boss of Michigan

Shirts bearing this trade mark are made right, roomy and full length body and sleeves, flat felled seams and good quality materials, Chambrays, Ducks, Cheviots, etc. We carry a large variety of patterns and prices.

A line worthy of your most careful consideration.

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

## MACAULEY SAID

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

## USE THE BELL

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

## AT ONCE

Your personality is miles away.

Every Bell Telephone is  
a long distance station.





### SAVE THE PENNIES.

#### Don't Let Extravagance Become a Settled Weakness.

Written for the Tradesman.

"Many little make a mickle" is an old saying familiar to us all, but not so generally heeded as repeated. A certain kind of people who are given to bemoaning the passing of "the good old times," are also inclined to note that the old fashioned frugality of our forefathers has passed away, and these ancestors are now represented by the most extravagant and prodigal men and women of the present day. Americans are known the civilized world over as reckless in the generosity with which they dispense gratuities and thoughtless manner in which they spend vast sums of money to gratify mere whims or fads. Without going into any reasons or excuses for the conditions let us acknowledge that it is so, and at the same time try to check ourselves in the tendency and not permit it to become a settled weakness of character.

While shrewdness is considered a distinguishing trait of the typical Yankee, we will likewise have to acknowledge that comparatively few "Americans" can rightfully claim to be simon pure Yankees, and in a business way all too many are careless in the matter of saving to a point which if persisted in, will inevitably lead to actual improvidence.

It is stated that a certain large mail order house had at one time accumulated in its treasury more than two hundred thousand dollars in cold cash, which sum represented remittances sent to them by people who failed to sign letters, or to enclose the order sheets they had presumably intended to send, or in some almost unbelievably careless manner failed to give the concern to whom they sent their money any clue as to their identity. Furthermore the owners of that money were not only careless in sending the money as they did, but persistently negligent in never having made any effort to ascertain why they did not receive any answer to their communication to the mail order house, nor any merchandise for the money they had sent. Apparently, having once let the money pass from their hands they forthwith forgot all about it, and having "cast their bread upon the water" left it to Fate to see that it was eventually returned to them.

Merchants who read the foregoing will smile knowingly, many of them, and say that that is about all the business sense people who order goods from a mail order house possess. But hold. The publisher of a certain trade paper told the writer not long ago that through an oversight on the part of a new clerk in the subscription department, the names of thirty-seven subscribers received on one day were carded properly, but not entered on the publication's mailing list, and as a consequence the dealers did not receive the paper for which they had paid.

Three months later the error was discovered and rectified, but during

that space of time only four out of the thirty-seven "business men" who had sent their money for the paper, had notified the publisher that the magazine did not arrive and ask for an explanation. They had sent \$2, most of them using checks, and immediately forgot all about the matter. This publisher could easily have been ahead \$66 on the day's business and never a word said.

"Oh, there is no use in being small about those matters" is an expression often heard from the man who does not keep careful record of every dollar of his receipts and expenditures. Being businesslike and being "small," however, are two terms which no merchant can afford to confuse in their meaning. The man who will make a remark like the above will also sigh and wish that he could feel the comfort of having "a few thousand in the bank drawing interest," and will forget that one hundred dollars which slipped away from him in nickels, dimes, quarters and dollars the last twelve months (if indeed that sum will cover the small leaks) represents 5 per cent. interest on \$2,000 for a year.

Then there is the merchant who does not keep himself fully informed as to costs and fails to secure quotations from different sources in order to compare articles and know that he is not paying more than he should for his merchandise. Here again he will say, "Oh, well I might buy some things a few cents cheaper once in a while that way, but it's a lot of trouble, and they all charge pretty much the same for the goods." Yet even on a small order it could easily be that the "few cents" difference would amount to the merchant's wages which he may make in his business—if such a merchant really succeeds in making any wages for himself.

A member of a successful merchandising concern said: "For our shipping department it is necessary for us to buy some boxes, and while the idea of saving one box may not appear to be very much, yet in a year's time at 5 cents each I have no doubt that interest on an investment of \$1,000 could be saved by carefully opening our boxes and nailing the tops back on them. This may seem like a little thing, but no one can deny the fact that it is worth while."

Then there is that ever present matter of discounts. A certain merchant was asked if he took advantage of cash discounts on his bills. "Yes, on all the bills that amount to anything," he responded. "But I buy a good deal in small lots on special orders so as not to keep too much money tied up in stock. Lots of times the discount would not amount to more than 20 or 30 cents. or less, and it doesn't pay to bother."

Yet an investigation revealed the fact that this dealer could have saved \$22.27 in two months time had he discounted those small bills while the discounts he took on his larger bills amounted to a little less than that sum. Needless to say he will discount his small bills as well as his larger ones in the future. This is

one of the most common leaks among small merchants and thousands of dollars are lost to dealers and added to the profit of the jobber, who of course makes his quotations cover the discount should it be taken by the merchant.

It seems strange that the human race, individually and collectively, must learn for its own self, the old, old lessons. The economics of waste has been ding-donged into the ears of all of us year in and year out, yet we continue our careless habits. It would be natural to think that those engaged in commerce would need least to be reminded that "many littles make a mickle," for it is an integral part of their business to consider closely the value and cost of things. And lack of recognition of true values, and failure to figure closely and avoid unnecessary and depleting leaks has immediate and vital effect on the affairs of a man whose success and income are directly dependent upon these very things. The substitution of prudence for carelessness in this matter would save many a mercantile venture from failure.

E. E. Reber.

#### The Turn Reached:

That a turn for the better in the country's business and financial situation is at hand there can be no doubt. The tide has turned. The upward trend has begun after a period in which business sank to low levels and depression settled like a pall over the Nation.

The merchants and manufacturers

throughout the country see a general clearing up of commercial conditions, and the new year promises a revival in all lines of business. It would seem that what little depression has existed has been made worse by the constant discussion of the subject. Stop looking for trouble and good times will come. It is the general opinion among merchants and manufacturers that the next six months will see in this country the biggest business revival it has known in years.

Jobbers also take a very optimistic view of the situation forecasting a steady improvement in business. They say that the country has stood the shock of the war, which paralyzed foreign trade at the outbreak, and take a most hopeful view of business of the present and future.

There is every reason to believe that the turn in the road has been reached, and from now on we shall meet fewer obstacles to a genuine recuperation.

We are manufacturers of TRIMMED AND UNTRIMMED HATS for Ladies, Misses and Children, especially adapted to the general store trade. Trial order solicited.

**CORL, KNOTT & CO., Ltd.**  
Corner Commerce Ave. and Island St.  
Grand Rapids, Mich.

OFFICE OUTFITTERS  
LOOSE LEAF SPECIALISTS

*THE Tisch-Hine Co.*

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

# Ready to Wear Department

We are showing very complete lines for  
spring of Ladies' Shirt Waists from \$4.50 doz.  
to \$18.00.

Ladies' House Dresses, Wrappers and  
Kimonos from \$8.50 to \$30.00 doz.

Children's Wash Dresses, ages 4 to 16 years,  
prices \$4.25 to \$12.00 doz.

Visit our fifth floor for these items or ask  
our salesman to show you the samples.

**Grand Rapids Dry Goods Co.**

Exclusively Wholesale

Grand Rapids, Michigan



### AFTER THE SLOW ONES.

#### Collect the Money and Not Lose the Customer.

Investigation shows that one of the most neglected ends in the business of the average retailer—except in the large cities—is his collections. Yes, increasing sales must be looked to carefully and continually, but if you don't get the money for what goes out, then you are neglecting important work and cutting into your profits.

A cash business is not the answer either, to "bad credits." First because cash customers buy here, there and everywhere, and second because a lot of people will not be bothered with continually having cash on hand and would never be customers of a cash store. Further, a judicious extension of credit facilitates doing business, it saves time and the trade is steady. The account is the customer's bond to your store. He buys where he has the account. Therefore the retailer must look carefully to his credit customers.

Don't think you are making friends and building business by not reminding a customer that his account is growing too large. A merchant should aim to have accounts settled promptly for two reasons; he is justly entitled to the fair price in exchange for merchandise delivered—the money belongs to him. Successful business depends upon it. Secondly, if a customer is allowed to lag in paying his account he gradually drifts away from your store and trades elsewhere. We all know that even an honest man feels an irresistible temptation to cross the street when he sees a fellow coming to whom he owes \$5. That same hidden force works on your customer who sees his bill with you growing and growing. He goes somewhere else rather than increase the bill or run the risk of being turned down. If you had watched that delinquent account carefully and done something about it the customer undoubtedly would not have thought of going elsewhere.

So you see collecting is not merely a matter of getting the money but of keeping the customer's conscience clear and retaining his patronage for your own store. The use, at the right time, of properly worded and diplomatic letters is a great help in accomplishing this.

First, just a few suggestions on starting credit accounts. Place a limit on the credit extension to every one. It might be \$50 for Mr. A, \$500 for Mr. B, and so on, according to the man's standing. Learn on what a man depends for a living, for whom he works if he is a salaried man; what other successful merchants extend credit to him. Then keep track of what is doing. If there's a strike in Jones' mill and Mr. A works there, you won't want to allow Mr. A's bill to get large. If Mr. B's office building burns down it would be unwise to let him get in deep. And so on, watch the news.

Generally credit customers are divided into three classes. The first

is composed of the men who just about qualify as credit customers. These are mostly working men who are good as long as there is work. But they should not be allowed to get beyond the credit limit and should be reminded by letter if they don't settle on pay day.

The second class are customers of fair income and generally reliable. This is the great middle class, the majority of the store's customers and most valuable asset. A reasonable limit of credit is extended, but even they should not be allowed to drop behind.

The third class is made up of wealthy people whose credit is beyond a doubt. These people often want to settle bills quarterly, semi annually or even annually. If a retailer extends special credit to this class, he should be prompt in rendering bills at the proper time and if the payment term of ten or thirty days is allowed to go by, a brief courteous note is always in order, of course just as a reminder.

Now for ideas for you to use in the mail to keep your accounts collected. This applies particularly to the largest, the second class of credit customers. When the bills are made out each month the boss should look them over. He should have a knowledge of each charge customer and know how to handle him. A statement should follow the unpaid bill if not paid in thirty days. Send your statements out regularly, promptly on the first of the month. Be on the job when checks are being written out before funds are low. If the bill is not paid in sixty days, a statement with a stamp on as follows, has been found effective.

#### RUBBER STAMP

**PAST DUE**  
This account has, no doubt escaped your notice. Please favor us with your prompt remittance.

After three months a merchant is justified in using a systematic follow-up by mail urging politely but firmly the settlement of the account. The following letters have all been used and have brought home the bacon. What's more they are worded in a way to get the money, but not to offend the customer or cause him to become angry.

The intervals at which to send the letters may be ten days to thirty days. No one can tell you which letter to use. There is a variety, use the one you believe will appeal most to your particular customer. Always enclose a statement with a collection letter.

We believe every store can pick from the nine letters given, one, two or more that will collect old accounts and keep accounts that are slipping a little, in a good healthy business condition.

Less than 5 per cent. of the population are truly dishonest but a great many are lax and careless. Don't you be lax, keep up your collections and let these letters help.

Just one more little collection kink. Psychology plays a big part in bring-

ing humans to do what you desire them to do. For instance if you owed a man \$12 and he sent you a bill for \$112 you would go quickly to your man and ask him what he meant, wouldn't you? Well! that's just what you want to try. This has been worked many times, it brings the man in, you get a chance to talk to him and perhaps secure a partial payment, if not all. You can explain the amount of the bill by it possibly being a clerical error.

This material will only be worth something to you if you use it. Right now, you probably have several accounts owing that can be collected by a letter or two.

#### Letter No. 1.

Dear Sir:  
The fact that we have no reply to our recent statements regarding your account forces us to believe that they must have been overlooked.

Or, have you some particular reason for delaying payment?  
As you will note, this account is considerably past due, and whatever the reason may be, we would request that you advise us just as soon as possible that we may know definitely what to depend upon.

Very truly yours,

#### Letter No. 2.

Dear Mr. Brown:  
We are at loss to understand why we have had no response to the various letters we have written you regarding your account.

It has been our endeavor to show the importance of attending to your account. You must appreciate that your neglect of this bill and your failure to make any satisfactory explanation will inevitably reflect adversely on your credit standing. Will you not give this matter your immediate attention, sending us a remittance that will cover at least part of the account if you are unable to make the entire payment at this time?

Expecting to hear from you promptly, I am,

Very sincerely yours,

#### Letter No. 3.

Dear Mrs. Black:  
You will find enclosed a statement of our account of \$10, due us.

On a small sum like this, at the very fair prices we charge, we can not afford to spend a lot of time and money on collecting. You have had the goods and they must have been satisfactory, or you surely would have said so.

I hope you will take this into consideration and that it will be convenient for you to make an immediate remittance. I not only would like to save myself the trouble of sending another statement, but am quite as anxious to save you the trouble of receiving one.

Sincerely,

#### Letter No. 4.

Dear Sir:  
Instead of tossing this aside for "tomorrow" or junking it altogether, just stop this time and consider US for a moment.

We don't like to write dunning letters any better than you like to get them, but you see you have a little of our money—\$6. That isn't much and of course you intend to pay it.

But let's square this thing up NOW. Don't read another letter until you have wrapped your check in this one and mailed it back in the enclosed addressed envelope.

That isn't unreasonable, is it?

Very truly yours,

#### Letter No. 5.

Dear Mrs. Smith:  
Unless you are likely to be in the store in the next day or two, will you send us a check or currency for \$.... to take care of the little charge of goods covered in the enclosed statement?

Cordially,

#### Letter No. 6.

Dear Madam:  
We have twice reminded you as politely as we know how of your account amounting to \$7.50.

Do you not think it is unfair to cause us to write several letters in order to collect this little bill, especially in view of these facts:

1. We delivered these goods to your house without payment. We were glad to accommodate you by charging it.
2. You were at perfect liberty to return the goods and have the charge cancelled had you so desired.
3. You have not returned the goods or

indicated any question as to the correctness of the charge, and,

4. We naturally expect charges like this paid promptly when due. Certainly we did not anticipate having to write three letters to obtain settlement.

It would really help us greatly if you would dispose of it now by a prompt remittance, not only because it's costing us our profits on the sale to collect the charge but because we dislike to have to send you these reminders.

Very truly yours,

#### Letter No. 7.

Dear Sir:  
You doubtless have our last letter somewhere expecting to give it attention as soon as you have a moment to spare.

We certainly do not want to seem unduly insistent about this matter of your little account, but you will readily appreciate OUR position.

If we are called upon to spend postage to collect each of these small bills, it really works a hardship upon us. Therefore we ask you to send us TO-DAY check or currency for the above amount.

We know you will cheerfully comply with this request and then we shall not have to trouble you again with reminders.

Yours very truly,

#### Letter No. 8.

Dear Sir:  
You don't like to get dunning letters. We don't like to write them.

Already we have written you three times regarding this little account of \$7.50. That's too much, isn't it? Too much bother for you over such a trifle—too much bother for us to get what belongs to us.

Of course you are going to pay this amount soon—but if you please, try to send the money now as it's past due.

Don't let this sheet out of your hands until you wrap your check in it and mail it back in the enclosed addressed envelope.

Very truly yours,

P. S.—The promptness of payment decides the amount of credit that may be extended.

#### Letter No. 9.

PROMISED.

Blank, Blank & Sons on—  
May 10th—"Will remit in ten days."  
May 25th—"You will have check promptly by the 1st."

June 10th—"Accounts are slow but will surely settle in fifteen days."

ALL PROMISES UNFILLED.  
Don't Promise Any More, But Mail Check To-day.

—Good Storekeeping.

#### The Kenosha Idea.

Kenosha, Wis., is a city largely of manufacturing interests, with 10,000 men and women on the pay rolls. An arrangement has been worked out between the factories and the banks by which each pay envelope on each pay day contains cash for only half the amount due the employe, the other half being in 3 per cent. certificates of deposit in various denominations from \$5 up. Each certificate has printed upon it just what it is worth, including interest at the end of each quarterly period up to fifteen months, after which the certificate must be renewed to continue drawing interest.

The merchants all display placards saying the certificates will be received as cash for their full value, but report that employes who are paid with these certificates have begun to hoard them as jealously as possible, using their cash wages first and spending the certificates only as a last resort. The plan was put into operation on August 15, 1913, and already there are outstanding certificates to the amount of \$200,000.

#### Mean Brute.

"A woman has to give up a great deal after she gets married," sighed Mrs. Gabb.

"A man does nothing else but give up after he gets married," replied Mr. Gabb.



# What Big Grocers Say About Lily White Flour

"The Flour the Best Cooks Use"

St. Johns, Mich., Nov. 14, 1914.

We have been selling the Lily White Flour for over twenty years and can cheerfully recommend it as one of the best bread and pastry flours on the market. Our customers say, "Once a customer, always a customer." I am glad to hear you are enlarging your present capacity as a good flour is a great blessing.

CHAS. E. CHAPIN.

Coral, Mich., Nov. 14, 1914.

We are very glad to recommend your "Lily White" Flour. It is the best seller we ever had. It is a great satisfaction in selling goods to have just what your customers ask for and not have to give them something "just as good." It sells itself and the profits are as good as any other brands. We have sold it for fifteen years and will continue as long as we stay in business.

J. S. NEWELL & CO.

Manton, Mich., Nov. 14, 1914.

I have been selling your Lily White for the past fifteen years, selling from 25 to 50 barrels a month. I have always had five or six other brands at the same time, but your flour has been by far the best selling brand. The main reason for which is that the quality is there all the time. If my customers were not satisfied they would not come back for more.

GEO. M. BROOKS.

New Era, Mich., Nov. 13, 1914.

Replying to your letter of the 12th, we will say we have sold Lily White flour for the last ten years. At first our sales were small on it, but it has steadily increased until now it is the best seller we have. We have several customers that will take no other.

JOHN WESTING & CO.

Amble, Mich., Nov. 14, 1914.

We have been selling your Lily White flour for four years with very good success. Have tried out several other brands of flour but find Lily White the seller.

AMBLE MERCANTILE CO.

Kingsley, Mich., Nov. 14, 1914.

In reply to your inquiry will say I have used your flour in my store here in Kingsley for the last six years, having had good success in selling your Lily White as it is the best grade of winter wheat flour made. Customers say it makes fine bread and pastry. I also handled your flour before when I was in Hannah for six years.

T. L. DONETH.

Leslie, Mich., Nov. 14, 1914.

I have retailed flour for nearly thirty-three years and your Lily White has given our many customers the best satisfaction of any brand of flour I ever sold.

I have offered other brands said to be equally as good to my customers at a lower price and they preferred to pay more for Lily White.

No dealer or consumer can make a mistake in purchasing such an excellent flour.

G. S. MITCHELL.

Whitehall, Mich., Nov. 14, 1914.

In reply to yours of the 12th would say I am one of the first customers that bought Lily White, as you know your father was on the road as a traveling man and when he established the Valley City Milling Company I bought the flour of him the first trip he made and have handled it ever since, and while you can't please everybody all the time, yet most invariably those who wanted a change have gone back to Lily White, and with my experience with it, I think it has no superior as an all around flour.

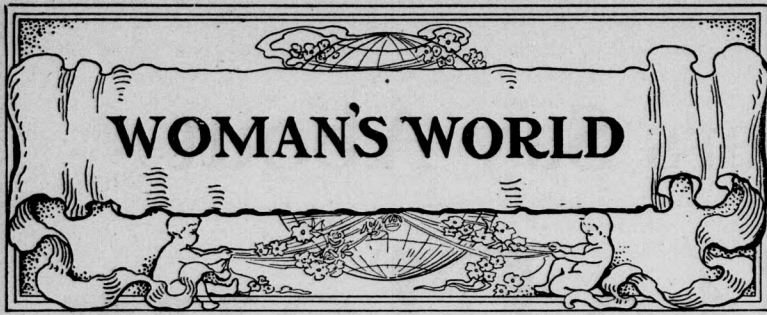
F. D. GLAZIER.

We have many more letters from dealers in Michigan and other sections, but these will give you an idea of how Lily White is regarded by the dealers who sell it.

## Valley City Milling Company

Grand Rapids, Michigan





**When Sure You Are Right, Then Go Softly.**

Written for the Tradesman.

An item is going the rounds of the newspapers, about the woman who chanced to be the sole representative of her sex who is a member of the Legislature of a certain far Western state.

While such accounts are apt to be garbled by enterprising reporters in their efforts to make a striking or amusing story, and so always are to be taken with a grain of allowance, this one has such a homely smack of reality about it and is so true to human nature that it seems safe to accept it as it is given.

From it we gather that this "only woman legislator" has just recently taken her seat. It seems (shades of the Dark Ages) that "the water tank in the house of representatives is supplied with only one glass," and that this neophyte lawmaker "has declared herself." "She would rather go thirsty than drink from the same glass used by tobacco smokers." Accordingly she is to be provided with an extra glass. The feelings among her fellow representatives regarding this self-assertive piece of femininity, who has thus exposed to public comment and criticism a custom that doubtless is as old as statehood itself in that commonwealth, may readily be imagined.

Of course she is in the right, unequivocally, unquestionably, absolutely; and her legislative comrades, every mother's son of them, are as indisputably in the wrong. Not because of courtesy due to her sex, not because they, many of them, are smokers while she is not, should she be provided with some method of drinking, solitary and individual, but because this is required by health safety and by the mandates of personal refinement. It is almost unbelievable that they do not have it for themselves. Men supposed to be intelligent enough to pass upon the statutes necessary for the well-being of a great state, should not be content to drink after one another.

In the old days when passing the water was a common custom in district schools, germs, individual drinking cups and sanitary fountains never had been heard of. People worried along as best they could, exposing themselves to a thousand dangers of deadly contagions (most of which they escaped) and violating in innumerable ways the dictums of the present day neatness and cleanliness. Times have changed and those who are too lazy or too prejudiced against

innovations to change with the times, must take the obloquy which their lethargy brings upon them. That Western Legislature richly deserves all the horrified surprise that will be affected over its benighted condition, all the little gibes and thrusts for which all the funny editors and squib writers in the country will make it the target. The woman legislator is in the right, but did she get at it in the best way?

Here, sisters, is a lesson for you and a lesson for me. When we are right is the time of all others when we need to use tact and care and great discretion. "Be sure you are right, then go ahead" might well be changed to "When you are sure you are right, proceed very softly."

By all a priori reasoning a person proved to be in the wrong should be humble and plastic to a degree, apologetic for his state of error, and ready to espouse and forward the opinion or belief or custom that is antipodal to the one he mistakenly has been holding. He should be a worm of meekness and diffidence. But in actual fact if you set out to find stupid obstinacy, pig-headedness, and blind and foolish adherence to exploded hypotheses, you will find them concerning that which has been demonstrated a thousand times over to be hopelessly erroneous. As things ordinarily work out, a sanitary method of water drinking in those legislative halls has not been hastened but rather delayed by this woman's action. Human nature hates to give in.

When this woman took her seat she had many things to think about besides water that would not offend her palate. The other members were her possible co-workers. Thoughtless mayhap filthy some of them in their personal habits, they were still the chosen representatives of important constituencies, and must be accorded the respect and courtesy due them as such. Many were old members and had behind them long years of honored (if not always honorable) service, while she was brand new and her actions open to question on that account. If she introduces any bills, or strives to effect the passage of any measures for the benefit of her district or the State at large, she will need the co-operation of these same dirty devotees of pipe and cigar. In these initial days of her unaccustomed presence in the body, it was most important not to tread on the toes of her brother representatives, not to stir up needless antagonism and get the rest of the house down on

her. All this for the efficacy of her service to her constituency and for her own comfort and happiness as well.

Before she ever accepted the nomination or consented to run for representative, she might have known that if elected she would suffer much from the general carelessness and lack of consideration that prevails in the use of tobacco, and in ways far less easily remedied than in the matter of the drinking cup. Eye and nostril will be offended continually, even if smoking is not actually indulged in in the assembly hall. If she couldn't stand for such things she might better have remained in the immaculateness of her own home. But she decided to try it out. Then why didn't she, instead of "declaring herself," just buy a pitcher and glass to keep at her desk or a collapsible cup to carry in her hand bag, and say nothing? That is, nothing for the present. When she had been there a term or two and they all had got to liking her personally and had come to see the soundness of her judgment and the clearness of her wisdom, then let her introduce a bill which in substance would be just an expanded and legalized version of "Let's have individ-

ual drinking cups or a sanitary fountain." They would then be ready to arise as one man at her behest and pass the measure, giving it an appropriation so princely that it would install a system that would put it all over anything of the kind to be found in any other state house in the land. That is human nature in general and masculine human nature in particular. Why did she need to declare herself, especially so soon?

And why will good people who undeniably are in the right, go on needlessly wounding the feelings of those who are in the wrong? Many of the latter, while laboring under temporary error, really mean well and if treated with tact would become staunch friends and allies of the very measures they now antagonize.

Quillo.

Most swindlers are successful because of the victim's desire to get the best of the other fellow.



## Counter Display and Repeat Sales

A SMALL space on a grocer's counter, used for displaying National Biscuit Company products, will help in a quick turnover. These goods are of first quality and their cost to the consumer is small. The packages carry the air of appetizing goodness and sell themselves.

The successful grocer sees opportunity in goods strongly advertised in a national way. He sees the value of meeting the strong conviction in the mind of the housewife produced by forceful and repeated advertising. He knows that repeat sales of worthy goods are the best profit-makers.

A good display of National Biscuit goods will tell the woman customer in a flash that you carry a good assortment of these nationally advertised, high quality, oven-fresh goods.

### NATIONAL BISCUIT COMPANY



## THE MAN WITH BRAINS.

### He Is the One Who Will Win in Business.

Written for the Tradesman.

Somewhere I read not long ago an article which contained one phrase or statement that seemed to me very significant. It was: "Size is the only difference between the grave and the rut." And the sad truth in reference to these two things is that it is decidedly easy to slip into a rut and utterly impossible to crawl out of the grave once one is buried. It is encouraging, however, to know that a quick turn will usually extricate one from even a pretty deep rut, and proper care will keep one out of them.

All signs point to the indication that for some time to come the safe, steady driver in the commercial world is going to be at a premium, while the reckless and spectacular jockey will be given an opportunity to take a seat in the background. This very fact of the need for conservatism is one which, if not carefully watched, will lead directly into the ruts by the wayside, and ability to skillfully handle the guides is a very useful accomplishment when roads are a bit rough. The man who can use his brains as capital will be the one who in all probability will win in business in the immediate future.

Although competition is keen everywhere, in large and small communities, it is the merchants of the big cities who have been spurred on and whipped up to the liveliest pace, and

in the very nature of conditions it is the dealer in the smaller city or rural point who is most apt to fall unconsciously into a rut and fail to recharge his batteries as often as they should be. His store space is limited, the arrangement of the goods cannot be greatly altered and still be placed in convenient position; the stock runs more to staples, with fewer novelties, and the dealer and his trade all lead lives of more restricted routine than does the average city dweller, with hustle and bustle all around him.

So it requires continual watching and sustained effort to keep from falling into set ways, and to give your business a lively interest to all of your trade community. And the man who undertakes a job of this kind has no mean task before him. It will be necessary for him to cut new roads of the broad gauge type and leave the deep worn track to half dead competitors.

It is a good idea for a merchant to occasionally stray far enough away from his own bailiwick to be able to secure a good perspective view of his business. Move off a distance and see how it looms up and what distinguishes it from other establishments of the same kind. Try to look at your store with the eyes of a stranger who views it more with curiosity than anything else. This will help to bring out features that may differentiate it from other stores.

While it is often true that "comparisons are odious," it is also true that we learn through comparison,

and the weak or strong points of two objects are most easily noted when they are placed side by side. One merchant makes a regular practice of visiting stores in the nearby towns, not fraternally as a fellow merchant, but he goes where he is not known personally and shops at the stores visited. While on these little tours he forgets as completely as possible the merchant attitude and tries to put himself wholly in the consumer frame of mind. True, he notes the stock and its arrangement in a general way, but he is chiefly interested in observing the tone of the store, what are his first impressions on entering and what causes the impression. Without appearing to do so he observes closely how the clerks approach him and any peculiarities that are pleasing.

On one occasion he became particularly impressed with the fact that one of the clerks greeted everyone who came to his counter by name. The others merely mumbled "how-do." The town was not a large one and the supposition was that a large percentage of the customers were known to the clerks by name. The merchant recalled that it is possible to put a lot of friendliness in the simple little act of calling people by their names when greeting them, and upon his return home issued instructions to his clerks to follow this practice with everyone whose name they knew that entered the store.

Another time he came home after visiting a popular grocery store in a town no larger than his own and

adopted the plan he saw of having the clerks in his own grocery department wear white coats when on duty. The idea is not a new or original one, but it was a departure that had not previously been thought of and its adoption was sufficient to make the people of the town talk about it, and the editor of the local paper thought it of sufficient importance to use as a news item, styling it a "progressive innovation." Thus Mr. Merchant got some effective advertising gratis.

Another time he visited a store that was holding a slogan contest, which idea he also appropriated. A contest for a prize is always popular and in this instance, by requiring every person who submitted a slogan for the store to send a letter telling what was especially liked about the store by the individual, a great many ideas for improvement were received and also many of the complimentary statements were published with the name of the writer attached, as "honorable mentions." These visits yielded not only entire ideas that could be carried out with little change, but also brought inspiration out of which to create new plans.

The man who can keep people talking about his store and wondering what he is going to do next that is new will find plenty of scope for large talent and get satisfaction and pleasure, as well as profit, from his business that no mere money grabber who sees no value in new fangled notions can ever hope to obtain.

E. E. Reber.

ASK YOUR JOBBER FOR

# Hart Brand Canned Foods

HIGHEST QUALITY

Our products are packed at five plants in Michigan, in the finest fruit and vegetable belts in the Union, grown on lands close to the various plants; packed fresh from the fields and orchards, under highest sanitary conditions. Flavor, Texture, Color Superior.

*Quality Guaranteed*

The HART BRANDS are Trade Winners and Trade Makers

Vegetables:—Peas, Corn, Succotash, Stringless Beans, Pork and Beans, Pumpkin, Red Kidney Beans, Tomatoes, Spinach, Beets.

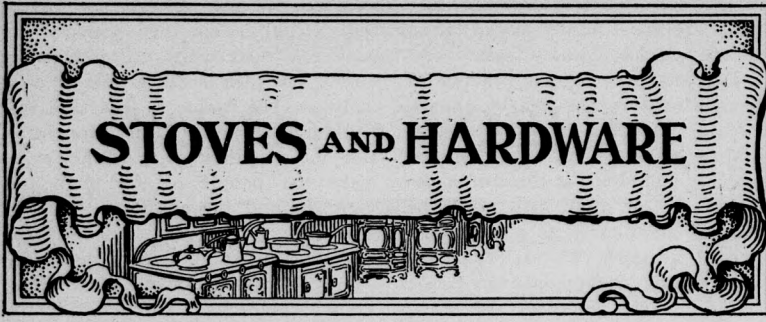
Fruits:—Cherries, Strawberries, Red Raspberries, Black Raspberries, Plums, Pears, Peaches.

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

Factories at

HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE.





Michigan Retail Hardware Association.  
President—C. E. Dickinson, St. Joseph.  
Vice-President—Frank Strong, Battle  
Creek.  
Secretary—A. J. Scott, Marine City.  
Treasurer—William Moore, Detroit.

#### A Dealer Who Learned From a Loan. I

The telephone bell jangled for some time before Braily could summon courage to answer it.

"Somebody else who's got to have money, I suppose," he kept thinking. Finally he lifted the receiver and shouted a defiant "Hello!" into the transmitter.

Back came the answer: "Is this Braily, of the Braily Hardware Company?—Oh! I didn't know your voice. Well, this is Parsons, the banker. I've been thinking that maybe I can help you out—in an indirect way, 'tis true; but if you can turn the trick you won't care for that.

"As you know" (here Braily groaned to himself as the banker continued), "we're not making loans at present. Now, you're a good customer of ours, and you'll be put to considerable hardship, as you have told me, if you don't get funds. Very well; I know a man who has plenty of money—What's that? Yes, we've tried to get him to deposit it with us and he won't. Farmer—you know him—Bill Griffin; just sold his farm and has all the money in gold in a safety deposit box.

"Now, there's no reason why you shouldn't have the use of some of that money, as it's no use to anybody while it is lying idle; and if you put up half as good a talk to Griffin as you did to me he ought to come across. Go after him hard, because he thinks everybody wants to get his money away from him. Wish you luck! Good-bye!"

After the banker had hung up the receiver, Braily's first impulse was to call back and tell him to go to the dickens. A second impulse made Braily ask himself if this were some form of joke—then it struck him that the last man to offer a jesting suggestion would be the banker. One of the town loafers, whittling his stick and warming a chair at the stove-seat, might offer sarcastic or fool advice, but not so Parsons, President of the First National Bank.

But Bill Griffin—whose name was a byword throughout the length and breadth of Howard county; a man who would skin a louse for its hide and fry out the carcass for tallow! After a lifetime of hardwork on the farm, "Old Bill," as he was called, was now living in town, buying the bulk of his supplies from city houses and puttering about his garden, sell-

ing a few vegetables now and then. Braily remembered his last transaction with him; "Old Bill" had been in to get a hammer, and on being shown a modern triple-claw, had studied its fine points gravely and then announced he "might pick one up second hand somewhere."

Truly, if the fate of the Braily Hardware Company depended upon tapping "Old Bill" Griffin's funds, the store might as well close its doors.

#### II

Getting "Old Bill" into the store called for some strategy. A bridle-shy horse sniffs a long while at a half bushels of oats before it comes near enough to be haltered—so with this canny individual on whose gold hoard Braily had designs. Indirectness, it was very evident, was the only plan to follow.

So it was that one of the clerks got into communication with Griffin, alleging a desire to purchase—at a long price—several dozen bunches of the ex-farmer's celery for a "banquet" to be given by the Commercial Club.

The purchase having been made, Griffin was about to leave, with the money for the sale in his pocket, when Braily hailed him.

"Know of anybody that wants to put out five hundred dollars for sixty days at a good rate of interest?"

"Any security?"

Braily feigned the greatest astonishment.

"Security? Why, I don't call a loan a loan unless there's a hog-tight, fool-proof security. Putting out money without that kind of security isn't business—it's crime."

Griffin pulled reflectively at his whiskers before replying:

"If it's a good rate of interest and good security, why don't the feller go to the bank?"

Braily studied scarcely a second before replying; the contest was growing as canny as a champion game of checkers. "This fellow doesn't like to do all his business with the banks—likes to split it up a bit, I reckon," was the answer. Then, before there was time to reply, Braily continued: "Take a minute or two and look at some of my stock; got some lines in I'm sure would interest you." And he led the way to the back of the store, where the stoves, cream separators and farm tools were grouped.

Braily's subsequent conduct might have been considered as an attempt to sell a reluctant farmer a cook stove, a heater, a cream separator, a grindstone and an equipment of high-grade tools—but it most certainly was not. He was gradually building up in Griffin's mind the fact that

security was there—security ample in extent and as substantial as the land under one's feet.

As Griffin listened carefully to the exposition of values being related, the proprietor studied a price tag which adorned one of the tool racks. Then noting Griffin's enquiring look, he finally said: "Now here's a rack of the best tools that money can buy. This lot cost"—(here Braily carefully lowered his voice to a whisper). "Now, what will these same tools sell for? One hundred and eighty-five dollars is what they will bring—and they are selling, too. I'm putting them out on their merits, and one sale brings two every time."

Not only security but profit here—a blind man couldn't help but see that. With this thought well hammered home, Braily suddenly said: "I declare, Mr. Griffin, when I take a customer over my stock I'm almost led to wish that I had money free, like you have, so I could push things harder and clean up bigger. Here you are, with idle money, I'm perfectly safe in assuming and here I am with a sure chance for capital to clean up its 10 per cent—"

A customer interrupting at this point, Braily left Griffin studying away on the stock.

#### III

"If I let you have money, I'd have to have a mortgage on the stock," Griffin volunteered, the day after, when he "happened" in the store.

"Money?" queried Braily, with a manner indicative of the greatest surprise. "Were you considering making a loan?"

"Well, I got to thinking about the nice, clean profit you hardware men make, and it looks just as sure to me as growin' a crop; but I'd have to have a mortgage—sumthin' to make it secure, and y' could afford to pay good interest, too, your margin bein' so good."

Braily saw his day's work cut out for him. Slowly and minutely he explained why a mortgage could not be given; gradually he impressed Griffin how both the insurance companies and suppliers look upon a mortgaged stock as one of the surer indications that a business is about to fail.

"But then," Braily advised, "I'll do better than a mortgage. I'll give you a note secured by a blanket bill

of sale for goods that cost eight hundred dollars as security for your five hundred. Of those goods that sell, I'll hold the money to apply on your loan. Then in ninety days, when I repay you, you cancel the bill. That's security and no mistake."

#### IV.

Some two days after the money had changed hands, Griffin anxiously enquired, "Selling much of my stock?"

Braily laughed at the man's evident anxiety—five hundred dollars at risk, amply secured, and worrying about sales.

"Bout sixteen dollars' worth the last two days. Here are the duplicate sales slips, and the cash is in the register.

Griffin said nothing, and, after looking over "his" stock carefully, taking a number of circulars with him, walked out without saying a word.

The next Saturday there was a surprising influx of farmer trade. By a strange coincidence, most of them wanted goods from Griffin's stock. Braily met the rush by calling in an extra clerk, and even then was unable to give the business proper attention. "This Griffin stock must be lucky," he kept thinking as he sold stoves, cream separators and carpenter's tools.

Two Saturdays saw the stock covered by the blanket bill of sale brought down to a little over two hundred dollars. Then Braily began to make enquiries; there must be a why.

There was a why—a why amply accounted for by Braily's comment to himself as he looked at the holes left by the week's sales: "If I'd known Griffin was such a corking good canvasser and could have been induced to get out and sell goods as he has been doing, I'd have hired him instead of his money."—Philadelphia-Made Hardware.

Some men talk like \$1.98 phonographs.

### Weed Tire Chains

All the regular sizes carried  
in stock

Write us for the jobbing price

Sherwood Hall Co., Ltd.  
30-32 Ionia St. Grand Rapids, Mich.

## Foster, Stevens & Co. Wholesale Hardware

157-159 Monroe Ave. :: 151 to 161 Louis N. W.

Grand Rapids, Mich.



### Why Good Buying Is So Vitaly Essential.

Written for the Tradesman.

In the successful conduct of a hardware business, good buying is as essential as good selling. In fact, the hardware dealer must in the first place buy right if he would sell successfully, or at all.

There is more to "buying right" than the question of price, although price is, of course, a very important factor. The merest novice in the hardware business knows that it is up to him to get the lowest market price on his purchases. But, while price must always be a vital consideration, there are other elements which enter into the calculations of the careful business man. And—keeping the price always in mind—the hardware dealer should also keep an eye on these lesser considerations.

The shrewd buyer has ever before his mind the ultimate sale. He asks himself, "If I order this lot of goods, how soon can I turn them over?" A quick turnover means profit; the holding over of goods season after season means loss. Here is where a merchant's knowledge of his own particular clientele is a valuable guide. The experienced man who keeps alive to his business can tell in an instant approximately how long it will take to turn over a lot of goods and reconvert them into cash. His approximation will not have the absolute exactness of a record of the finished sales; but it will be so far exact that an order based upon it will always make him a profit, never leave him at a loss.

Bargains are not always bargains. The young merchant learns this fact in the school of experience. There are young fellows—yes, and older merchants too—who have yielded to the allurements of an exceptionally low price and have stocked up enough of an article to last two or three years. The result is that a lot of dead stock is carried from season to season which, far from yielding profits, is running up a steep account on the wrong side of the ledger—an account in which interest on investment, depreciation, overhead expense and the like speedily eat up all prospective profit. The man who, overbuying in this way, manages to clear out the entire lot without cutting the price is exceptionally lucky. The lesson is an old one; but it can't be learned too thoroughly.

You must buy with one eye always fixed on the ultimate sale. Bite off just the amount which experience has taught you can be comfortably chewed before the constant chewing begins to choke you. In other words, figure on a quick turnover of your money. The man who buys on the basis of a quick turnover is a far better customer from the wholesaler's view point than the man who buys in excessive quantity for the sake of price. The one is always turning over his stock; he has money always coming in; and he pays promptly—and ultimately he does as well in point of price as his competitor who, for the sake of a better figure, ties up a lot

of his capital where he can't get it out.

It doesn't pay to stock up in large quantities with a new line—but neither does it pay to shy at new offerings. The shrewd merchant will "nibble" to a certain extent at every promising novelty that comes along. The novelties of yester year, the new inventions and innovations, become the staples of to-morrow—not always, but quite often. So it pays to study new lines as they are brought out, and to take hold of those which, in the light of the dealer's own intimate knowledge of his customers are likely to make good in his particular community. Exclusive agencies can often be secured that develop to large proportions in course of time. But it is not good policy to take on a lot of stuff for the mere purpose of shutting a competitor out of the agency. Never mind the other fellow. If you aren't willing to put your energies behind the goods you handle, don't tie up capital in them. What is worth handling at all is worth handling with all your heart and soul. If you are taking on a new line, be prepared to try it out systematically and intelligently, and put a fair amount of honest pushfulness behind it.

The want book is an important factor in buying. No retailer who desires to buy intelligently can afford to disregard its possibilities. Buying by guesswork doesn't pay. You are apt to overlook some lines that need to be re-stocked; you are apt to re-order where the stock is in no prospect of depletion. It should not be necessary for the modern merchant to break off his talk with the traveler in order to run back to some particular shelf and take a hasty inventory of the goods under discussion. Yet I have known merchants to do this—just for lack of systematic supervision.

The stock record, which keeps the merchant in immediate touch with his entire stock, is regarded by many retailers as well worth while. Failing that, a "want system" should be kept up. This may take the form of a want book, or a number of want books, in which the salespeople make note of goods asked for and out of stock, or, better still, make a practice of noting lines which are nearing depletion and which should be re-ordered. Some merchants instead of books for this purpose have small pads printed and require the salespeople to fill in a "want slip" every time there is a call for an article not in stock. These slips are sent immediately to the cashier's office and reviewed by the proprietor daily. In some instances salespeople are instructed to send in slips where any line is near depletion, repeating right along until new stock comes in. Such slips give notice of the approaching shortage of any line; they give not merely information as to goods out of stock and asked for but some idea as well of the demand for them; and they show, too, the demand for goods not handled and thereby form a guide as to whether or not the merchant would be well advised in taking on a new line of goods.

The shrewd merchant keeps tab on current prices. There are various systems in vogue for this purpose. A good many stores get along very nicely in the old time way, by keeping catalogues on file and posting up any price changes, and by studying the trade papers. Far more satisfactory, however, is a card-index catalogue, or system. In this, price changes can be quickly posted, and with the minimum of labor. The price of any desired article can be ascertained in an instant. In fact, the merchant has price—the vital factor in buying—at his finger ends. A card index system for keeping tab of prices is inexpensive to install, easy to operate, and produces excellent results.

Good buying is, after all, summed up in two essentials: To buy what you can readily sell to your customers; and to buy it at a price which will yield you a fair profit. These essentials involve on the merchant's part an intimate personal knowledge of his particular class of customers—their immediate requirements and demands and the possibility of educating them to new demands: a thorough knowledge of hardware and allied lines in every detail; and a close keeping in touch with prices. Buying by guesswork is a luxury which no merchant can afford now-a-days. If careless and slipshod methods have been employed in the past, that is all the more reason that the hardware dealer should work for steady improvement, a quicker turnover, and larger and cleaner profits.

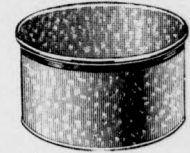
William Edward Park.

### Make Out Your Bills

THE EASIEST WAY

Save Time and Errors.  
Send for Samples and Circular—Free.  
Barlow Bros., Grand Rapids, Mich.

### Wm. Brummeler's Sons Co. Sheet Metal Goods and Tinner's Supplies



Galvanized Dry Measures

Our measures are made to conform with the state law. Each measure has the approval stamp of the Sealer of Weights and Measures.

Price per set \$1.75, consisting of one each 1 qt., 2 qt., 4 qt., 1 peck and half bushel.

Send us your orders.

431 Ionia Ave., S.W., Grand Rapids, Mich.



### The Fire Chief of Muskegon

Recently stated that thirty-four out of sixty-eight fires in Muskegon last year were caused by sparks or burning brands falling on wooden shingles.

Reynolds Shingles would have prevented these 34 fires.

They positively will not ignite from falling brands or sparks—neither will they communicate fire by flying brands.

Sold by all Lumber Dealers.

H. M. Reynolds  
Asphalt Shingle Co.

Est. 1868

Grand Rapids, Mich.

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Manufacturers of

American Steel Sanitary Desks

In use throughout the world

World's Largest Manufacturers of  
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General Offices: 14 E. Jackson St., Chicago; Broadway and Ninth St., Grand Rapids, Mich.

ASK FOR LITERATURE



# SCALES and COFFEE MILLS

All Kinds and Sizes—New and Used  
Bought, Sold and Exchanged

Grand Rapids Merchandise & Fixture Co.

803-805 Monroe Ave.

Grand Rapids, Michigan



**CO-OPERATIVE DELIVERY.**

**Objections Which Are Evidently Not Imaginary.**

"Like it? I hate it. So do all the other women."

That's what a Topeka woman said the other day when asked how she liked the new co-operative delivery system which has been established there, and which is doing the delivery work of some of the biggest department stores and specialty stores in town, but for none of the grocery stores.

This woman went on to give some of her experiences with the new system.

"A few weeks ago," she said, "I went down town in the morning and bought a crepe waist and a pair of white gloves to wear to a party that evening.

"I must have these sure by 6 o'clock this evening," I told the clerk. She promised that they would be there.

"At 5:30 the goods had not come, and I commenced to telephone to the store about them. They said the goods had left the store, and they would see what was the matter. The goods did not reach my house until 9 o'clock that night. Do you wonder I dislike the new system?"

"Well, that was only a starter. One Friday I went to town and bought some dry goods items, which were promised for delivery the next day—Saturday morning, on the first delivery. The goods did not reach me until Monday afternoon, and even then I had to telephone repeatedly to get them.

"But the worst of all was my experience with a package of worsted which I ordered by telephone. The worsted did not come, and after waiting a day or so I went to the store to see what had become of it. I put in just one hour trying to help the store people trace that package. They got out their lists of goods, which are made up there at the store, and showed me where they had entered the package, thus indicating that it had passed into the hands of the delivery company. They called up the delivery company, and the delivery company reported that it had no entry of the package on its books. Then they told me at the store that they wanted to investigate the matter, and if I would come in that afternoon they would try to have my package for me, and if they didn't have it, would give me a duplicate of the goods. I was determined to see the thing through to a finish, and so I went back in the afternoon. Apparently they had done nothing further about tracing the responsibility for the package; they seemed surprised that I had really come back, as I said I would. But they gave me a duplicate for the goods, and I don't know who's to blame. My own experience with the new delivery system is like that of many other women, I surmise.

"While I was there trying to straighten out that worsted affair, half a dozen other women came in to enquire about packages which had

not been delivered, or which had been delayed, or something of that sort. They all said that they were going to quit trading with every firm which used that system, if 'that sort of thing kept up.'

"I was talking with some of the clerks about it, and one of them said: 'We clerks are all thoroughly disgusted with the new system. We never had so many kicks about packages before in the history of the store. I think our boss would be mighty glad to go back to the old plan, but he has sold all his delivery equipment to the new company, and has no way of resuming operation without buying an entire new outfit and organizing a new force of deliverymen.'

"At another store a clerk said to

"I went to a hardware store the other day to buy a sled for my little boy, and a man was there who had just bought a child's velocipede. 'Shall I send it out?' said the proprietor of the store, who happened to be waiting on the velocipede man. 'Well, are you in this new delivery trust, or do you do your own delivering?' asked the man. 'We do our own delivering,' said the proprietor. 'Then I would like to have you send it out,' said the man. That illustrated to me that the new system was getting a bad reputation not only among the women, but among the men, too.

"Another grievance which the women have against this new system is that the goods do not reach us in good

enamel was knocked off of it, from the battering and banging it had received.

"Of course it is more or less annoying to have to receipt for everything and to find that a package has been brought to your house and taken back to the store because there happened to be no one at home to receipt for it. But I suppose there is some justification for that, and we will have to get used to it. But the other complaints I make have no connection with that.

"I have found out one thing about this new system that is saving me considerable trouble," said the woman. "I have not been telling people about it because I'm afraid it won't last long if everybody finds out about it. But I have discovered that if you tell the clerk at the store that it is very important that the package be delivered at once, the clerk will say, 'Shall I have it sent out special?' I tell the clerk to please do so, and I have found that a boy on a motorcycle will come dashing up in a half an hour or so with my package. That's the way I have of beating the co-operative delivery scheme.

"I suppose that isn't very fair to the store, but we are paying for the delivery service, and we have a right to get good service. I see that the packages which come out to me have a sort of postage stamp on them which says '8 cents.' I suppose that means that the store pays 8 cents to send out that package. My husband said to me, 'You can see now what it costs you to have these packages delivered to the house. Every package you get means that the store must add 8 cents to our bill.'

"But that isn't the case, because I couldn't save the 8 cents by taking home the package. If there was any way for the customer to get any advantage by taking packages home, I am sure that many women would do it, but they have to pay for the delivery service anyway so it's no wonder they use it to the fullest possible extent. They want to be sure that they are getting their money's worth. It's a wasteful system, but who's to blame—the customers or the merchants?"—Merchant's Journal.



MUNICIPAL OWNERSHIP

me: 'One of the big men in our store is responsible for the introduction of the system here, and he won't hear to any criticisms, because he thinks the system must make good to justify his judgment. It isn't safe for the clerks to make any complaint to him about the way the system is working, for it would probably cost them their jobs, but I wish you would go to him and make your complaint. The more the customers of the store complain, the quicker we will change this system. The way things are now we can't get hold of anybody to hold to account for the non-delivery of packages. When we had our own system, we could go straight to the driver who had the package in his wagon and see what was the matter.'

condition. They are not as carefully packed as when the store did its own delivery work. And I am told that the goods are now loaded into a wagon at the store, then unloaded at the delivery company plant, then loaded back into wagons for distribution. That means two extra handlings and packings and unpackings for the goods. The store is not so careful about packing delicate and breakable things because they figure that it's up to the delivery company to take care of them, and that unless they do, the delivery company will have to pay for the damage. I had some enameled cooking dishes sent out to my house recently by a firm which uses the co-operative delivery, and when it got there, about half the

**Quotations on Local Stocks and Bonds. Public Utilities.**

|                                    | Bid | Asked |
|------------------------------------|-----|-------|
| Am. Light & Trac. Co., Com.        | 318 | 323   |
| Am. Light & Trac. Co., Pfd.        | 108 | 111   |
| Am. Public Utilities, Pfd.         | 64  | 66    |
| Am. Public Utilities, Com.         | 30  | 35    |
| Cities Service Co., Com.           | 40  | 45    |
| Cities Service Co., Pfd.           | 50  | 51    |
| Com'wth Pr. Ry. & Lt., Com.        | 54  | 56    |
| Com'wth Pr. Ry. & Lt., Pfd.        | 79  | 81    |
| Com'wth 6% 5 year bond             | 97½ | 99    |
| Holland St. Louis Sugar            | 3   | 5     |
| Michigan Sugar                     | 48  | 52    |
| Pacific Gas & Elec. Co., Com.      | 42  | 45    |
| Tennessee Ry. Lt. & Pr., Com.      | 7   | 9     |
| Tennessee Ry. Lt. & Pr., Pfd.      | 34  | 39    |
| United Light & Rys., Com.          | 45  | 47    |
| United Light & Rys., 2d Pfd.       | 65  | 67    |
| United Light & Rys., 1st Pfd.      | 68  | 70    |
| United Light 1st and Ref. 5% bonds | 82  | 85    |
| <b>Industrial and Bank Stocks.</b> |     |       |
| Dennis Canadian Co.                | 80  | 90    |
| Furniture City Brewing Co.         | 50  | 60    |
| Globe Knitting Works, Com.         | 130 | 140   |
| Globe Knitting Works, Pfd.         | 98  | 100   |
| G. R. Brewing Co.                  | 90  | 110   |
| Commercial Savings Bank            | 216 | 220   |
| Fourth National Bank               | 215 | 220   |
| G. R. National City Bank           | 165 | 175   |
| G. R. Savings Bank                 | 255 |       |
| Kent State Bank                    | 245 | 250   |
| Old National Bank                  | 190 | 195   |
| Peoples Savings Bank               | 250 |       |

January 27, 1915.



## CHEESE IN STORAGE.

## Defects Which Develop Both In and Out.\*

The Secretary asked me a few months ago to make a few notes on defects in cheese as they are delivered to storage and the defects that develop while they are being carried in cold storage. I have made a few notes, and I hope they will be of interest.

The greater quantity of cheese manufactured in Western Ontario, instead of being shipped direct from the factory to England, as was the case a few years ago, is now concentrated at the cold storage warehouses of the buyers, and is shipped from there to the different shipping points. This enables the buyers to supervise the inward shipment, also the outgoing. Let me call your attention to defects I find as the cheese are delivered at the warehouse. You know that when cheese are sold all sales are made f. o. b. shipping points. Now in what conditions do we find the cheese when delivered? Whereas the greater number of factory managers see that the cheese are loaded in a proper manner, others evidently do not care how they reach their destination, for we find them rolled in on their sides anyway at all to get rid of them, and the patrons who deliver the cheese feel their responsibility ended as soon as they have unloaded their wagons. I do not see why the factory owners should not be held responsible for any

\*Paper read by Robert Johnston before Dairymen's Association of Western Ontario.

damage sustained by careless loading. But the greater damage is to the boxes, as we often find in a shipment of one hundred boxes 25 per cent. broken. I think the factory should pay for all damage when carelessness is proved in loading cheese.

Another defect is that the makers are careless in boxing their cheese. We receive cheese with boxes one or two inches short for cheese, and in other cases when the boxes are as much too high. In the case of high boxes it is easier remedied, but why the maker should expect the buyer to trim his boxes, I cannot say; but we find this the case in many instances, and as for myself I will refuse to receive cheese next season that are too large for the boxes.

I will say a few words about the quality of the boxes. In many instances they are unfit for shipping purposes, being made from green timber and poorly made, and the consequence is on arrival at warehouse the bottoms are out and the sides split. The cheese should be placed in good boxes, and this should be insisted on by the buyers. As the bulk of the cheese received by the buyers in this section is paraffined, we find many defects and damage to the cheese before shipment, such as damage by rats or mice or bad finish, which are not always discovered when through shipments are made from the factories. In the case of cheese damaged in the manner stated above a fair allowance should be made to cover loss to the buyer.

I also find in cheese of May and June make that are paraffined, that after carrying for a few months there is a tendency to bitterness, caused by excessive moisture and lack of salt. This would probably not be the case if the cheese were held in the factories until they are ten days old before shipment.

In summing up the defects, I may say that poor boxes, careless boxing, careless shipping, light salting in the early part of the season, and the indifference of the makers to cure the October and November cheese are matters that should be brought before every maker of the Dairymen's Association of Western Ontario. It should be the pride of every maker and factoryman to see that his product should go on the market as nearly perfect as possible.

My paper has been short and if there is any discussion I will be pleased to reply. I do not know whose fault it is that our boxes are in such poor condition. I suppose it is due chiefly to the scarcity of timber. I had a shipment the other day, and only two boxes in the lot were perfect. In some cases the boxes dry up to such an extent after they are delivered that you can pick up a box and the cheese will remain on the floor. We have to keep a man busy cooping boxes and these things all cost money. I never was on the other side of the water to see how they arrive in the old country, but we have complaints from the West as to broken boxes. We see that they are pack-

ed in cars so as to arrive in the best possible condition. We will either have to be supplied with better boxes or secure a different kind of box. The cheese-maker says the price of the boxes is too high, and the box manufacturer says he is not getting enough. I think the patrons will have to supply the boxes.

The Chairman: I think Mr. Johnston omitted the most serious defect of all when cheese go into cold storage, and that is the price. I do not think many makers have an idea that 25 per cent. of the boxes are broken.

Mr. Johnston: They should take a trip to the warehouses where the cheese are unloaded. Four or five years ago they made a much better box. We get good boxes from some sections, and I do not know that they cost very much more than a poor box. I do not know how they overcome the difficulty of poor boxes in the Eastern portion of the Province. It is certainly a great source of trouble with us.

Mr. R. M. Ballantyne: In New Zealand they do not use a box, they put up the cheese in crates, and there are two cheese in each package. These New Zealand packages arrive in almost perfect condition. They require two men to handle them and for that reason they are handled more carefully. One of the greatest losses we have in Montreal is from wet ends of cheese, the cheese get soft on the ends. That is caused by their not being properly cured before they are put into cold storage.



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Mr. Johnston: We have had very little loss from wet ends, the soft ends we have had have been attributed to wet boxes.

Mr. Steinhoff: I think the point raised by Mr. Johnston is a very important one. We are in a state of evolution as far as the selling of our cheese is concerned. I think it is important that we should give attention to this matter at the present time. We are handling more cheese for the local trade than ever before, and this year I have had cheese refused in several cases because the package was broken. Shipping cheese in small shipments they are more exposed and are more apt to be damaged than when they are exported. When they are exported they are handled by people who are accustomed to handling them. But when they are shipped locally I think they require a stronger box, and this is an important matter and one that requires our serious consideration.

Mr. Johnston: I think that would also apply to the cheese we are shipping to the West. We could not use the New Zealand package for local trade. Ninety per cent. of the cheese I handle is for local trade. As you say, there is an evolution going on in the cheese trade, and it may be the same as it was in the United States, and we may have to make them in smaller packages. For the smaller packages we could use paper-board or wood fibre, but the ordinary paper box would not do for our export cheese.

Mr. Steinhoff: Have these boxes made of wood been found to have sufficient strength for the smaller makes of cheese?

Mr. Johnston: It does not take a very heavy box for a 20 lb. cheese. For a small package the wood fibre may replace the wooden box, and for export I suppose we might adopt the New Zealand box, but we do not know whether we are going to sell our cheese on the local market or export them when we buy them.

Mr. J. N. Paget: This cheese box question is one that should be looked into very closely. The trouble at the present time is that the box manufacturers are very independent and the demand is greater than they seem to be able to supply. During the past few years I have practically had to take what they gave me or go without. Several of the box manufacturers that I had been getting my boxes from have gone out of business, and the work of making boxes is confined to a very few, and when I complain they tell me that it is impossible to get timber of sufficient quality to make a really good box. I have been impressed with what Mr. Ballantyne has said in regard to the New Zealand crate, and I have been wondering if we could not adopt it instead of taking what we are now getting. I do not think the paper box would be satisfactory, especially for the export trade. I would like to ask Mr. Ballantyne how the cost of the New Zealand crate carrying two cheese would compare with the box we are using at the present time?

Mr. Ballantyne: I do not know what they cost in New Zealand. The Canadian box costs about 20 cents delivered at the factory, and the cost of the New Zealand crate in Canada would be about 30 cents. There is only one real objection to the New Zealand box, and that is the difficulty of weighing the cheese.

Mr. Paget: That would be up to the buyer. I have had more difficulty lately in securing suitable boxes than I have had in 25 years. They have told me that they had orders for more boxes than they could supply, and I would have to take what they gave me and if I was not satisfied I could go elsewhere. I have been told that by three different box manufacturers. I think that if we adopted a crate instead of the box, and the box manufacturer wanted to stay in the business, he would not be quite so independent; and if we got better satisfaction from the crate than the box I have no doubt we would use them altogether. I think it is a question that the Association should look into.

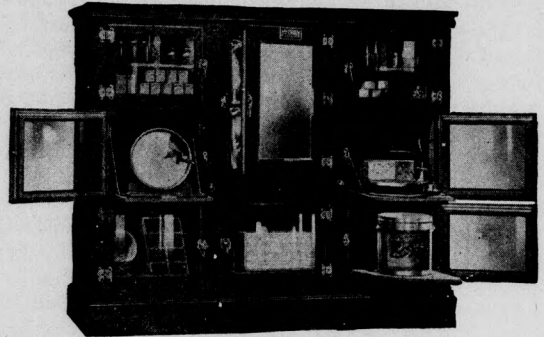
Mr. Ballantyne: They have timber large enough in New Zealand to make the heads all in one piece, but in Canada we would not be able to do that and the heads would have to be nailed together.

Mr. Johnston: I do not see any difference as far as the quantity of timber is concerned in this New Zealand crate than there is in our own box.

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PHILADELPHIA



## TELEPHONE SALESMANSHIP

## The Most Indispensable Institution for Trade Building.

Written for the Tradesman.

It is generally admitted that one of the most important adjuncts of a retail business in these days is the telephone.

Looking at this as an acknowledged condition it seems a little remarkable how many retail merchants there are who have utterly failed to give attention to the organizing of their telephone service.

Directly on the other hand one will discover here and there a retailer who has, by careful thought and attention, made his telephone desk the most important and paying feature of his business.

The first step in approaching this problem is to completely realize that the telephone can really make or break a business. It truly can. Think for a moment how large a percentage of your customers call up your store at least occasionally. They are bound to do this whether you have your service organized or not. That being the case it follows that to just that percentage of your customers the voice which answers your telephone stands at the moment for your entire business.

The voice alone is not so important, while it does have its bearing, but it is the courtesy, the tact, the intelligence, the magnetism back of that voice that counts so much.

In one way it is to be regretted that the telephone is not a more technical instrument. If certain training were essential before one could operate the telephone at all, the merchant would exercise greater care in selecting his operator and not so frequently permit his house to be misrepresented over the wires.

Conspicuous successes are forcing home the realization that telephone salesmanship is capable of high development.

Telephone connection has become so nearly universal, that the bulk of one's desirable consuming trade is right at the other end of the cables, and is there ready and waiting to be cultivated by means of intelligent and convenient service.

I know a retail grocer in a large city who considers the telephone end of his business so important that he will not trust it to any one, but takes exclusive charge of the telephone desk himself.

That is an error on the other extreme; for while he is busy on the 'phone with his trade, there may be other features of his business sadly needing his attention. There is never a real good excuse for a merchant, who is his own general manager, concentrating on one phase of his business at the expense of his business as a whole.

The greatest successes have been made by those merchants who have picked out some bright, intelligent, tactful, well-posted employe and simply inspired that employe with the possibilities of telephone salesmanship.

These successes have been particu-

larly noteworthy in the food stuff lines; but I know of at least one department store manager who has two young ladies who put in practically their whole business day compiling lists and calling up carefully chosen customers and informing them of the special offerings of the store in various departments and sections.

Their canvass runs something like this. After securing the right party on the phone they say:

"Good morning, Mrs. Mansion. This is Price, Cross & Co. I am talking for Miss Mathews, the head of our hosiery department. She wishes me to tell you that those silk hose in the conservative colors at 75c or three pairs for \$2 which we mentioned in our Times advertisement last night, are really a remarkable value. She is anxious to have you see them. Yes, they are on sale all day, but, of course, the prettiest shades and patterns will go first. If you are out this afternoon, Miss Mathews would like so much for you to see those stockings. Just mention your name when you call, Mrs. Mansion. Thank you—good bye."

If Mrs. Mansion is not a stone woman, she will be flattered by this attention, and if there is a remote possibility of her needing hosiery, she will call.

Of course, Miss Mathews of the hosiery department is posted on what lists are being called, having, perhaps, furnished the names from her department, and if she is the saleswoman she should be, a sale is climaxed.

A certain high-class grocery store in a large city of the Middle West conducts a department for the sale of fresh cooked foods. This department was built up to its present flourishing proportions solely by the use of the telephone. A telephone was stationed in the department and the young woman in charge proceeded to make a telephone canvass of the homes favorably situated and circumstanced to take advantage of the service offered by the department.

She arranged with a list of housekeepers to call them every morning or on certain days of the week and let them know what could be furnished for the day. She soon learned the personal peculiarities of the trade. As the result of her successes the department has now branched out into extensive general catering.

In another town a fish, game and poultry dealer has developed an amazing business by the judicious use of the telephone in soliciting orders. He started by having his telephone operator call up a certain list of families and solicit their orders for fish on Fridays. He soon saw the advantage of the plan and enlarged his telephone solicitation in both working force and scope. It is now the big end of his business.

A candy shop selling ice cream, began calling up some of its regular customer to gather in the orders for Sunday ice cream ahead of the rush of Saturday. The convenience caught the fancy of so many families that the business did not stop with ice cream, but now includes many other goods. The shop is located out where

rents are cheap, but that makes no difference. The telephone neutralizes all distances.

These are illustrations in which the telephone was used in a special way. What about the use of the telephone in stores of all classes? Practically all stores have telephones and use them more or less in the promotion of their business, but with most business places the word promotion must be used in a purely academic sense.

The answering of the telephone and the taking of telephone orders is left to the cheapest, most unmagnetic and poorest equipped person about the place. This indifferent person is not posted on prices or stocks, gives his information grudgingly and slams the receiver on the hook as quickly as possible. He ignores the potent fact that a telephone customer is usually one most able to buy and seems to try to sell them the minimum quantity of goods.

I am pleading for a change in all this. I am insisting that the person who answers the telephone should be about the best posted, the most tactful and the most accommodating person the merchant can employ or command. I am contending that such a thing as telephone salesmanship really exists and that it is even more important on account of its range and possibilities than personal salesmanship. I am saying that to cultivate and develop telephone salesmanship is to magnify personal salesmanship by the intelligent use of a modern appliance so adaptable and flexible

that it is the most indispensable institution in America to-day, both as regards the home and the business place.

Many a merchant has a fortune in the pleasant voiced and intelligent young woman who answers his telephone and perhaps does not realize it. If he did, he would increase her salary and put in faithful hours coaching her and encouraging her to acquire the best method yet developed in telephone salesmanship.

Other merchants who have never given thought to this important question should lose no time in seeking out competent employes to put in training and pay them enough to make it worth their while to become specialists in this branch of selling.

Charles E. Barker.

## Don't Change Much.

The proprietor of a South Division avenue grocery left the front door open the other night and to-day ten members of the Kakaroots, a boys' club, pleaded guilty to malicious mischief in the police court. Among other things the boys ate cakes and pies and washed them down with vinegar, thinking it was "sour cider;" bombarded a display of cartons with apples; put the cat in the molasses barrel and then turned it loose; smeared the cash register and doorknobs with shoe blacking; put limburger cheese in the stove and lighted it; hung a "help wanted" sign on the watch dog and a "boy wanted" on the door.



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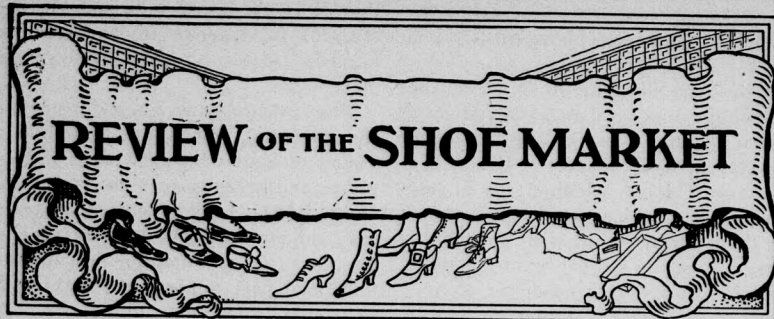
CHICAGO: 233 West Jackson Blvd.  
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Made In Grand Rapids





### Figuring Turn-Over by Units Tells the Story.

As a boy, "turn-over" generally meant some kind of pastry, whether apple or jam—it made no difference so long as there was enough essence to please the palate. Now the difference between the "turn-over" in our boyhood days, and the "turn-over" to-day is great. Both are likely to give indigestion—and business indigestion is much the worse sickness, for it stays with you, and a dose of physic does not cure.

There are many opinions regarding the value of "turn-overs;" there are numerous ideas on the best methods of figuring them, and there are just as many views concerning what should be included in the figures; but no matter what your views or how you figure the fundamental thing to know is how much have you realized on your money, and any method that tells you this accurately and correctly answers your purpose. Because it must be remembered that no matter what method you use, it is after all, only a means to an end, and not an end in itself.

I would suggest if the method you are using does not show a "turn-over" of at least three times a year, that you either change your method, or get busy on your books. If you are not turning your stock this number of times, I won't say you are losing money, but you certainly are not making as much as you should.

There is, however, no need to call in an efficiency expert to find the leakage. He would probably tangle you up in a maze of elaborate systems, with the result that your pseudo progressiveness would lead into a hot bed of confusion. This, eventually, would cost you a good deal of money and considerable loss of temper. He would no doubt tell you that your cost of doing business is too high. It most likely is, but, he could not reduce it. It is all very well to talk of doing business ten or twelve years ago on 15 or 16 per cent., but one would be phenomenally clever if he could keep the cost down to 23 or 24 per cent.

Now one of the methods for determining "turn-over" used quite extensively places a profit on the cost and divides this into the gross business. For example, suppose we find upon looking on our books that the money we had invested was \$20,000 on previous January 1. We take this amount and to it add a profit of \$10,000, which is 50 per cent. of the cost, or 33½ per cent. of the selling price. Together it equals \$30,000. Next we

look for our gross business. This we will say amounted to \$60,000. Our next step is to divide our cost, plus our profit, into the business done for the current year. The result of this division equals the number of times we have turned our stock, which is, in this case, twice.

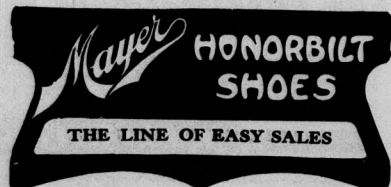
But this method is obviously wrong, because you are combining real money and visionary money, dividing it into gross business, and gross business is real money. The \$10,000 you added to \$20,000 had no existence except in your mind, and you cannot very well invest money you haven't got, nor can you very well start turning money January 1, when you do not expect to receive it for three or four months to come, and this is just what you do when you start figuring in gross profit.

Now, as you well know, the real value in "turn-over" is in the fact that it tells you just what has taken place, and not what ought to have taken place. What we wish to know is the actual number of times our money has turned over. For this reason alone, if for no other, we ought to exclude any method that does not give us these figures accurately and positively.

A method used to advantage for a great many years, and one that is practical and simple, considers the gross profit as a negligible factor, and concerns itself solely with net cost and gross business. Supposing we find at the end of a current year our gross business totals up to \$60,000, and that the original net investment is \$20,000. We divide the net cost into our gross business. We find subsequently that we have turned our stock three times.

This method, I believe, is generally employed throughout these United States. Although accurate enough in a crude way, it does not answer the purposes of the man who wishes to know the whys and wherefores of his business.

To men, business to-day is no longer a task; it is a pleasure, a hobby and a study. A merchant is no longer satisfied with the mere knowledge of his "turn-over," or that his business has increased the customary 5 per cent., or that his bank deposits are so much greater than the previous year.



## Rouge Rex Shoes as Others See Them



TRADE-MARK  
of Quality  
on every sole

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- "Your men's and boys' shoes are unexcelled in either quality of stock or workmanship."  
 "The people are finding out that the shoes that I put out with the Indian head on wear superior to anything else, and it is talked among the lumbermen and farmers."  
 "Your shipments came in due time. I have gone over the lot and find they are up to my expectation. Your men's shoes look good to me."  
 "The best everyday shoes I have in my store are Nos. 4760, 4494 and 484 in your own make of shoes."  
 "While in Michigan I bought a pair of your Rouge Rex tan work shoes. I wore them constantly for more than a year and want to get another pair."

There are profits for you in satisfactory merchandise. Now is the time to buy. Prices may be higher—they can't be lower. We want an agency in every town. This is YOUR opportunity.

**HIRTH-KRAUSE COMPANY**  
 Hide to Shoe Tanners and Shoe Manufacturers  
 Grand Rapids, Michigan

## Original Hard Pan Shoes



No. 8308

### For Early Spring Wear

No. 8308—Men's Original Hard Pan Blucher. Soft, pliable Oregon calfskin stock, 8 inches high, half double sole, pegged.

No. 8367—Men's Original Hard Pan Bal. Same stock as No. 8308, 6 inches high.

Just the shoe for farm wear during the wet spring months.

**Rindge, Kalmbach, Logie Company**

"Makers of the Original Hard Pan Shoes"

Grand Rapids, Mich.



To the modern business man such knowledge means nothing. What he wants to know, and what he insists upon knowing, is why his "turn-over" is three times, why his interest is 5 per cent., and why his bank deposits are so much greater. He desires to know more of the causes and effects of his business; consequently, he invents methods and conceives systems that give him this necessary detail knowledge in a concise and practical way.

Now you all know that in your stock there are lines that move with greater rapidity than others. These are the lines that you are making money on; these are the lines that bring your "turn-over" up; but did you ever stop to consider what the slow moving lines are doing—just what their effect is on your business? If you consider long enough you will come to the inevitable conclusion that these latent lines are costing you money, and this deficit not only does not appear on your inventory, but you are only vaguely aware that it exists.

When one figures in gross numbers, one invariably falls into gross blunders, and to my mind, when we remember that net profit of shoe business is perhaps the smallest of any line, it is unscientific to figure our "turn-over" in this crude fashion.

As a means, then, to mitigate this uncertainty of our figures, let us first departmentize the stock into units, then let each unit correspond to a line, and instead of figuring our "turn-over" in bulk, let us figure the number of times each unit turns.

The advantage of this lies in the fact that each year, at inventory, we can place accurate valuation on all various lines of shoes we carry. For example, we find that one unit has turned four times; while counteracting this there is a unit that has only turned three times, another unit that has only turned twice. (We will take it for granted that each of these respective lines is complete). Evidently with these figures before us, we are not going to place the same valuation on the unit that has turned four times. If we consider the valuation of the unit that turned four times at 100 per cent. then the unit that turned three times can only be valued at 66 per cent and the one that turned twice at 50 per cent.

The result is, we no longer have to guess at the relative values. Our "turn-over" by units tells positively and correctly just what each unit is worth. It is not necessary to hypothesize about what certain lines ought to be valued at; we know just what the value is.

Naturally, amongst these lines that show a loss there are some we cannot dispose of, we have to carry them for expediency. They are lines that move not even once a year, yet they are the lines that we have built our business on, and we must keep them in our general stock for this reason. Even here, nothing could deter us from putting down in black and white just what these lines are setting us back, and the loss should be charged

against some expense item, such as rent, advertising, etc.

In conjunction with the above system, I would suggest that in order to keep your insurance value a reserve inventory account should be opened, and the per cent. deducted on those dead lines that must be carried placed on a "reserve for inventory" account.

Never for a minute entertain the idea that some one else knows your business better than you do. You know your business best, all opinions to the contrary notwithstanding. You yourself, are part of your business; you have watched, studied, experimented with it for many years; and it would be ridiculous for me, because a certain method has proved satisfactory to me in the past, to recommend it for your business. True! it might prove of benefit, but as a rule, one business is so different from another, is operated under such entirely dissimilar conditions, that it is always well to employ methods and systems that spring spontaneously from one's own business.

Therefore, in this matter of "turn-over" I do not advise nor urge you to employ any of the suggestions I have offered, unless you feel that they are directly applicable, can be employed advantageously, and will be of benefit to your business.

But this I think I can say without fear of successful contradiction, that the man who has "turn-over" clearly and coherently in his mind has his finger on the pulse of his business, and will note any change or deviation more readily and effectively than the man who gives his "turn-over" only casual concern. John Slater.

**An Ideal Janitor.**

Lady—I should like to look at a flat which I see is for rent in this building, but no one has answered my bell.

Man—I'll show it to you. Right this way, mum.

"Well, this is something like it. The rooms will suit, I'm sure. What sort of a janitor have they here?"

"The very best in the city, mum."

"Obliging?"

"The kindest-hearted gentleman to be found anywhere, mum."

"Honest?"

"As the day is long, mum."

"Is he attentive to his duties?"

"He's just working himself to death, mum. Always thinkin' up some new thing to make folks comfortable."

"Well, I declare! I wouldn't have lost this flat for the world. Where's the janitor now?"

"I'm him, mum."

**The Age of the Motor.**

Two Marylanders, who were visiting the National Museum at Washington, were standing in front of an Egyptian mummy, over which hung a placard bearing the inscription "B. C. 1187."

Both visitors were much mystified thereby. Said one:

"What do you make of that, Bill?"

"Well," said Bill, "I dunno, but maybe it was the number of the motor-car that killed him."

*The Tredrite Shoe*



One of our  
**Specialty  
Staple  
Repeaters**

This shoe is a steady  
*Booster* for your *Bank  
Account* all the time.

Every dealer in Michigan should handle this  
**Gun Metal McKay  
Welt. Button or Blucher.**

No. 1512 Button \$1.87 1/2 for a while longer  
No. 1412 Blucher

Terms:—5 per cent in 30 days

**Grand Rapids Shoe & Rubber Co.**

The Michigan People

Grand Rapids

**A Herold-Bertsch Product**

**The  
Eureka  
Shoe**

Our **McKAY** fastened  
shoe line.

Its quality is up to our  
usual standard.



No. 902

- No. 902—Men's Kangaroo, 1/4 Double Sole, Plain Bal ..... \$2.00
- No. 903—Same Plain Cong ..... 2.10
- No. 873—Same Tip Blucher ..... 2.00
- No. 818—Men's Gun Metal, 1/4 Double Sole, Tip Blucher ..... 2.25
- No. 819—Men's Same Plain Bal ..... 2.25
- No. 874—Boys' Eureka Tip Blucher, 3-5 1/2 ..... 1.80
- No. 875—Youths' Eureka Tip Blucher, 13-2 1/2 ..... 1.65
- No. 845—Gents' Eureka Tip Blucher, 8-12 1/4 ..... 1.35

**BUILT FOR SERVICE—WEAR LIKE IRON**

**Herold-Bertsch Shoe Co.**

Mfgs. of Serviceable Footwear

GRAND RAPIDS, MICH.



## THE MEAT MARKET

### An Old Time Butcher to His Son.

The other day President Wilson made a speech in which he talked about the importance of team work, and its importance to you is not lessened by the fact that you are only running an average meat market; on the contrary, you and every employe in that meat market have got to work together if you want to be successful.

I have been in markets where this idea never existed. The employes had a grouch on the boss and were good at shirking only; the boss spent most of his waking hours, it seemed, trying to get a few hours extra work out of his men without paying for it. As a result, since they were both so busy trying to put one over on each other, they both forgot all about the business itself, and you can imagine what the result was. When the crash came, the boss blamed the whole thing on his employes, and they were mighty glad to see that the boss has got it in the neck.

This spirit of antagonism, which so often exists between employer and employe, kills the team work that is necessary in every business enterprise. These two forces instead of co-operating as they should are continually pulling in opposite directions. The business suffers, the customers are neglected, and the end is failure.

There is just one reason for this condition of affairs, Ed., and a mighty simple one at that. Both employer and employe are to blame, usually equally so. The employer has never been able to interest his employes in his business. Such a thought has never entered his head. His idea of his role of employes is that he has purchased so many hours of a certain man's time, and that all that man should do during that time is to obey his boss' orders.

Working on this idea the employer loses the most valuable part of his investment, the brains and power of ideas which his employe possesses. That must be brought out by the employer, by means of tact and careful handling. Unless he realizes this, there can be none of that spirit of co-operation which is so essential.

The employe must be formed by the employer. He is the raw material which must be fashioned into form by the greater experience of the employer, if he is to be worth the investment that is made in his salary. And until the employer realizes that, there can be no team work in the market.

Too often the employe is also at

fault. He seems to regard his job as a means of getting all he can and to give the least in return. To change this condition of mind is the task of the employer. It cannot be accomplished by browbeating, continual nagging or maintaining a perpetual watch upon his actions. It can only be done by stimulating his interest, by making him feel that his efforts are appreciated, and above all, by encouraging him to come to you with his ideas, and giving them proper consideration before adopting them or rejecting them.

That is the way you may gain the full co-operation of your employes and create the spirit of team work in your market, which is so essential to success. It is not an easy thing to do. It requires much careful thought and hard work. But once you have accomplished it it is worth all the efforts you have put forth.

The old idea of the relations between employer and employe has seen its day. It was tried for years and found wanting. The new idea, the idea that recognizes the fact that the success of the employer means the success of the employe and that the success of the employe means the success of the employer, has been substituted and has yielded results that have warranted the substitution.

Run your market so that this spirit of team work, of co-operation and of the interdependence of you and your men is recognized, not only by you, but by them as well, and you are on the highway to success.

The slave driver type of employer has gone, never to return, and with his disappearance the shirking employe is rapidly going. The first was the cause of the second, the second the first. With either one eliminated, the other must cease to exist in the natural course of events.

Think this over once or twice and see if I'm not right.—Butchers' Advocate.

### Best Method of Handling Tripe.

After the stomach has been emptied of its contents and thoroughly washed, put into a small kettle or vat and scald it, using water of a temperature of 140 to 160 degrees F. After a few minutes' immersion the inside lining can easily be removed. When sufficiently scalded, it is scraped, leaving a clean, white surface. It is then put into a boiling vat and boiled for about three hours, or until it is tender. Put it into cold water, and after being chilled the fat from the seams and the finishing process begins by first scraping off all the loose fat with a sharp scraper and then removing a

membrane on the outside of the stomach, which, when worked carefully, comes off, leaving the tripe perfectly clean and free of any fat—the tripe itself being the muscular part of the stomach.

The tripe is now ready for the pickling cellar. It should first be put into a 45-grain white wine vinegar for ten to fifteen hours. After it has been submitted to the pickling it is ready to be put into barrels, and the vinegar in which it was first pickled should be strengthened with full-strength vinegar, making it again 45-grain, when it is packed in barrels and should be held in a temperature of from 45 to 50 degrees F.

### Beef and Pork Sausage.

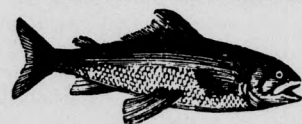
In the manufacture of this sausage it is best to use young beef. After removing the sinews the beef should be lightly salted and placed in a cool place for twenty-four hours. The fat must be solid. For 100 pounds take 65 pounds of finely chopped beef and fat pork and chop same together until the pork looks like small cubes, then add one and one-half pounds of salt, three and one-half ounces of saltpeter, four and two-fifths ounces of pepper and one ounce of finely ground cardamon seeds. If manufactured in the summer no sugar is taken, but in fall and winter three and one-half ounces of white sugar may be added without fear of the sausage being rendered unfit for use by the latter. Meat and fat having been wiped from the knives, stuff at once into narrow casings, without kneading the mass on the block over again. Narrow middle beef guts are mostly used for this sausage.

### Liver Cheese.

For this article a tin mold is needed, 12 inches long, 6 inches high, and 7 inches broad, with a very close-fitting cover. The mould should be lined with raw white, finely sliced back fat, also the cover. Then take

6 pounds finely minced raw liver and 4 pounds of lard. Mix together, and add 4 eggs, 6¼ pounds fine salt, ½ ounce fine white pepper, 1-5 ounce thyme, 1-5 ounce nutmeg, 1-5 ounce mace, 1-7 ounce cloves, 4 eschalots, fried in fresh butter to a nice yellow, and grated and salted. Now mix altogether and put into the mould. Then lay on the cover of back fat, then the well-greased cover. Shut up tight, and put the mould in boiling water, and let it boil for 2¼ hours gently. Afterward let the mould stand for 12 hours until perfectly cool, take off the cover, and turn out the mould on a clean plate. Instead of being boiled, this liver cheese can be baked in an oven until ready.

### MAAS BROTHERS Wholesale Fish Dealers



### Sea Foods and Lake Fish of All Kinds

Citizens Phone 2124 Bell Phone M. 1378  
1052 Ottawa Ave., N. W. Grand Rapids, Mich.

AS SURE AS THE  
SUN RISES

## Voigt's CRESCENT FLOUR

Makes Best Bread  
and Pastry



## TANGLEFOOT



### The Non-Poisonous Fly Destroyer

46 cases of poisoning of children by fly poisons were reported in the press of 15 States from July to November, 1914.

Use

## Citizens Long Distance Service



To Detroit, Lansing, Jackson, Holland, Muskegon, Ludington, Traverse City, Petoskey, Saginaw; also to all intermediate and connecting points.

Connection with 200,000 telephones  
in Michigan

## Citizens Telephone Company



**FOUR FULL DAYS.**

**Comprehensive Programme Prepared for Hardware Convention.**

The following is the official programme prepared for the twenty-first annual convention of the Michigan Retail Hardware Association to be held at Saginaw February 9, 10, 11 and 12:

**Tuesday, Feb. 9.**

9 a. m.—

The doors will be opened to the exhibits in the main hall of the Auditorium. The office of the Secretary will be found at the right of the main entrance and members are requested to register here immediately upon arrival and receive a new style Association emblem, identification badge, theater tickets, etc.

Clerks will be on hand to receive applications for membership and dues from both active and associate members.

11 a. m.—

Meeting of the Executive Committee in Room 128, Hotel Vincent.

12—

The Exhibit Hall will be closed.

**Tuesday Afternoon.**

(Open Session.)

1:30 p. m.—

Everybody who is in any way interested in any branch of the hardware business is invited to be present.

Meeting called to order in the convention hall of the Auditorium by President C. E. Dickinson, St. Joseph.

Invocation by Rev. Emil Montanus, Saginaw.

Song, "America," sung by the delegates, led by Wm. Moore, of Detroit.

Addresses of Welcome by Hon. Ard Richardson, Mayor of Saginaw, and W. S. Linton, President of the Board of Trade.

Response to Address of Welcome by Fred A. Rechlin, Bay City.

Annual Address of the President.

Announcement of new committees.

Song by the delegates.

Address, "Keeping Up With Rising Costs," Frank Stockdale, Chicago.

Remarks by manufacturers, wholesalers, and the press.

Adjournment at 4:30.

All members appointed for committee work should remain and arrange for meetings of their committees.

4 p. m.—

The Exhibit Hall will be opened and remain so until 6:30.

**Tuesday Evening.**

Theater party at the new Franklin Theater, one of the handsomest play houses in the State. The tickets which will be given out at the Secretary's office must be exchanged at the theater box office for coupon seats before 6 o'clock Tuesday evening. The programme at the theater provides for moving pictures from 7 o'clock to 8:15 and a vaudeville programme of eight acts beginning at 8:15. Present your exchange tickets early.

**Wednesday Forenoon.**

Closed session. Only retail hardware men admitted.)

8:30 a. m.—

Meeting called to order.

Opening song by the delegates.

Annual report of the Treasurer, Wm. Moore, Detroit.

Annual report of the Secretary, Arthur J. Scott, Marine City.

Address, "The Ideal of Excellence," C. M. Alden, Grand Rapids.

"The Price." Addresses and suggestions by M. L. Corey, Argos, Ind., our National Secretary, and Charles A. Ireland, Ionia.

Discussion of the above subjects.

Question box.

Adjournment at 12 o'clock.

The Exhibit Hall will be opened at this time and will remain so until 6:30. At 7:30 the general public will be admitted. The hall will be closed at 10:30 p. m.

**Wednesday Afternoon.**

(Closed Session for Hardware Dealers only.)

7:30 p. m.—

The entire evening programme will be in charge of the Question Box Committee, Fred A. Rechlin, Chairman.

**Thursday Morning.**

(Open session.)

8 a. m.—

Meeting of exhibitors with officers and Exhibit Committee in convention hall.

8:30 a. m.—

Opening song by the delegates.

"Our Associate Members."

"The Traveling Man and the Merchant," T. J. Burton, Detroit.

"A Little Diversion," by Richard Talbot, N. B. Hutton, Heinrich Pickert and others.

Address, "Catalogue Competition," H. Leslie Wilder, Graettinger, Iowa.

Address, "Selling Efficiency," Edward F. Trefz, Chicago Field Secretary of the Chamber of Commerce of the United States.

Discussion.

Adjournment at 12 o'clock.

**Thursday Afternoon.**

12:30—

Exhibit Hall will again be open until 6:30. Try and have a personal talk with every exhibitor and don't forget the prizes offered in the buyers' contest.

7 p. m.—

Delegates will meet at the Hotel Vincent and march in a body to Arbeiter Hall, where a banquet will be served at 7:30 to be followed by a high-class vaudeville entertainment.

**Friday Forenoon.**

8 a. m.—

The Exhibit Hall will be open until 12 o'clock. Don't go away without placing an order with every exhibitor whose lines of goods you can use to advantage.

**Friday Afternoon.**

(Executive session for retail hardware dealers only.)

1:30 p. m.—

Address, "Getting the Price," R. A. Peterson, Chicago.

Reports of committees on Constitution and By-Laws, Auditing, Legislation and Resolutions.

Consideration of committee reports.

Report of Committee on Nominations.

Election of officers.

Report of the committee on next place of meeting.

Selection of next convention city.

Unfinished and new business.

Question box.

Adjournment.

The new Executive Committee will hold a meeting in room 128 at the Vincent Hotel after the adjournment of the regular meeting.

**Entertainment Programme.**

Tuesday Night—Theater party at the new Franklin Theater. This bill includes moving pictures from 7 to 8:15, followed by a vaudeville programme of eight acts.

Wednesday Night—Exhibits will be open to the public. Music will be furnished by Amsden's Third Regiment Military Band and selections will be rendered on the grand organ installed in the Auditorium at a cost of \$30,000.

Thursday Night—Banquet and vaudeville entertainment at Arbeiter hall. Delegates will leave Vincent Hotel in a body at 7 p. m.

**For the Ladies.**

Wednesday Afternoon—Theater party at the Jeffers. Party will leave from the parlors of the Hotel Vincent at 2:15.

Thursday Evening—At 8 p. m. there will be a progressive card party in the parlors of the Hotel Vincent. Valuable prizes will be awarded to the winners.

**Three Important Essentials.**

To my mind there are only three fundamental principles in advertising; namely, to be honest, sensible and persistent. I say honest because

every advertiser should remember that, advertising doesn't create value; it merely tells of it. The value has to be in the article itself. I say sensible because the majority of people who read copy are endowed with good common sense. I say persistent because you have to keep everlastingly at it. People soon forget, and unless we keep persistently at advertising we had better not begin at all.

Hugh Chalmers.

People who live in glass houses should undress in the dark or go to bed with their clothes on.

**NOT A LUXURY**  
The many uses and economy of



**Mapleine**

classify it as a necessity that goes far and costs little. As a flavoring it is very popular.

Order from  
Louis Hilfer Co.  
4 Dock St., Chicago, Ill.

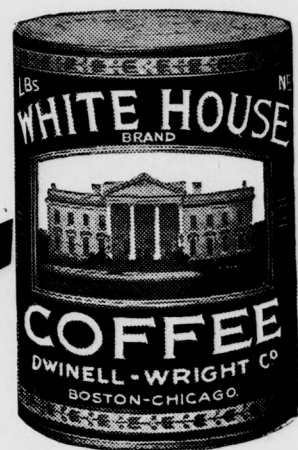
**Crescent Mfg. Co., Seattle, Wash.**

**Reduction Sales—Closing Out Sales**

**MERCHANTS**—Legitimate special sales are a necessity. My plan will bring crowds of buyers to your store and fill your cash drawer every day. All sales personally conducted by the man who knows how. Time I put in at your store attending to all details previous to sale costs you nothing. You set your own price on the merchandise and approve the advertising. I will get more cash for you in a 10 days' sale than any sales company in America. No matter where located, wire or write for terms to-day. References—Hundreds of merchants, also wholesale houses. Address W. A. ANNING, Aurora, Ill.



W. A. ANNING, Aurora, Ill.



**"QUALITY WINS"**

If you don't believe it, just look at the record of "White House" Coffee—which is all quality and the biggest commercial winner in the whole coffee market—solely on account of its real, undeniable QUALITY.

Distributed at Wholesale by

**Judson Grocer Co.**

Grand Rapids, Mich.





Grand Council of Michigan U. C. T.  
 Grand Counselor—M. S. Brown, Saginaw.  
 Grand Junior Counselor—W. S. Lawton, Grand Rapids.  
 Grand Past Counselor—E. A. Welch, Kalamazoo.  
 Grand Secretary—Fred C. Richter, Traverse City.  
 Grand Treasurer—W. J. Devereaux, Port Huron.  
 Grand Conductor—Fred J. Moutier, Detroit.  
 Grand Page—John A. Hach, Jr., Coldwater.  
 Grand Sentinel—W. Scott Kendricks, Flint.  
 Grand Executive Committee—E. A. Dibble, Hillsdale; Angus G. McEachron, Detroit; James E. Burtless, Marquette; L. P. Thompkins, Jackson.  
 Next Grand Council Meeting—Lansing, June.

Michigan Division T. P. A.  
 President—Fred H. Locke.  
 First Vice-President—C. M. Emerson.  
 Second Vice-President—H. C. Cornelius.  
 Secretary and Treasurer—Clyde E. Brown.  
 Board of Directors—Chas. E. York, J. W. Putnam, A. B. Allport, D. G. McLaren, W. E. Crowell, Walter H. Brooks, W. A. Hatcher.

#### Most Essential Element of Successful Salesmanship.

most essential elements of successful salesmanship. It is the best there is in a man; it is that fine quality that whispers in our ear in moments of discouragement, "Never lie down." When exhausted and sinking in the mire of Despond, it calls cheerily from the banks of Hope along the shore: "Don't give up! I'll pull you out."

It does not fall to the lot of the average man to have more hard knocks than he can stand. If he has Pure Grit and a sound heart, there is always open to him an avenue of escape, by which he can avoid the knock-out blow that would put him down and out for good. If he does lie down, there is a lack of manliness in him.

The journey over the flinty pathway of the business life is not unlike a ride on a lumber-wagon over a roadway strewn with boulders in a mountainous country. There is a constant jolting and danger of being thrown from the seat; axles creak and groan as you rattle on over bogs and rocks; now and then a precipitous plunge into one of Nature's ditches causes a shiver to run through the stanch vehicle from stem to stern, but all goes well until a sharp turn in the road brings you face to face with a large boulder square in your path. Before you can rein up and put on the brakes, snap goes the axle. You climb out to examine the break, and with an exclamation of dismay you wonder what you are going to do next; then, looking about in your perplexity, you see a blacksmith coming toward you in the form of a good genie, Pure Grit. You failed to notice him, his little shop having been hidden from view by the turn in the road. The dam-

age repaired, with a smile of encouragement the good genie sends you on your way rejoicing, cautioning you to drive more carefully. Everything goes right for a time, but the journey grows tiresome and you relapse into carelessness, with a light grip on the rein; or, seeing a smooth strip ahead, you whip up at a reckless pace, unmindful of the deep gully just beyond, until suddenly snap goes something else. This time the break is in all likelihood more serious. In despair, the realization is forced upon you that you are a long way from home, darkness is coming on, there is no shelter, nor any provisions for either man or beast. With many a misgiving you set about making repairs alone; it is hard work, and the experience is new and rough. You scarcely know how or where to begin, the task seems a hopeless one. Just as the last hope is giving way, you look up and perceive standing before you in the doorway of his little shop the good genie, Pure Grit. He is beckoning you to come in; you wonder why you had not noticed him before. Once more he comes to the rescue and repairs the break, cautioning you the meanwhile to drive more carefully. You mount the seat more confident than ever that the road can hold no more terrors, but the good genie knows the road better than you do, and, not trusting you to drive alone this time, he climbs up on the seat by your side and rides along until he is convinced that you are determined to keep a sharp outlook to the end of the journey.

Robert Collyer, in a famous lecture touching this subject, said:

"Clear grit is the power to say 'No' to what seem to be a multitude of angels, when they would counsel you away from a downright loyalty to your instant duty. . . Simply determine once for all that any torment for being a true man is to be preferred to any bliss for failing."

Mr. Collyer lived in Chicago when the population numbered about 100,000. During his twenty years' residence there he became quite intimate with the life of that great city, and in the early times he knew every man who had come to the front and was wielding a real power of any sort for good. He says:

"I do not remember one among them who did not begin his life as a poor man's son. They all came up, so far as I could trace them, without any good time at all excepting as boys ought to have a good time in growing strong as a steel bar on plenty of wholesome work and what we

should call hard fare; fighting their way to an education through a great deal of effort, and then, when they are ready, coming out West from the East with that half-dollar in their pocket, and that little lot of things done up in a valise that you will notice every young fellow is said to start with who ends up by making his mark or making a fortune."

Perhaps the first characteristic of Pure Grit lies in the power to do a good honest day's work; and this power to do a good honest day's work lies at the root of every true life.

And yet it is just what a great number of salesmen try not to do, as if they felt that the best thing is to get the most money possible for the least work possible, and very often for the poorest work possible too; and that the best success they can attain in this world is that which comes through what we call good luck. It seems as if young men began their life in this, the twentieth century, dazzled by "get-rich-quick" opportunities that seem open before them on every hand. A few, a very few, seem to strike it "lucky," but the great majority who coquette with the chances to get along easily, which seem as plentiful as flies in summer time, generally find themselves at last either in the penitentiary or the poorhouse.

They will try this and then that, and generally fail at everything they do try, if this is all they want to do, then they wait for something to turn up, instead of turning something up for themselves. The man who sat down on a log, waiting to get warm enough to chop down a tree, froze to death.

Commercial achievement does not come to the drone, neither is it a product of luck or chance.

"The career of every successful business man is a ladder of effort and results; and the strength of the effort is the measure of the result."

Luck and chance do not enter the struggle at any stage.

Your present position may not be congenial; but all that can be changed, if you but set your goal-post far out in the field of endeavor and strive with all your might to reach it.

The stock-boy that sets his mind on a general salesmanship position is bound to have his desire gratified. The general salesman that sets his mind on heading the list in sales of his house will as surely realize his ambition as the morning's sun follows the deep shadows of night.

"Where there is a will there is a way," and that way is not the way of the thoughtless, the ignorant, and the indolent, but is the way of the striving, the intelligent, and the ambitious.

How well I remember my first employer! He was the hardest taskmaster in the world, I thought, when I got my start in life; but now I know he was one of the best. I would prefer to write about your experiences, but, not knowing them, I hope you will be interested in mine.

No experience of my lifetime has been so thoroughly and indelibly stamped upon my memory as was my first three years with the wholesale

dry-goods house of Strong, Lee & Co., of Detroit, my boyhood home town. I began at three dollars per week, with a raise of one dollar the second year, and two the third. I had the linen and white-goods stock. The work was heavy, and the hours were long. We had it drilled into us in those days that orderliness was— if not next to godliness—next to the next step in promotion. We were taught that a good stock-keeper was a logical candidate for a house salesmanship; after which, the road.

There was no standing around in cliques discussing the latest sporting edition, no prevailing idea, as now, that working when there was nothing to do was a mere pretence for work. Idleness amounted almost to a crime then; it does now, but plenty of young men do not realize this truth.

The covers removed from the piles of goods, the dusting finished, which took about an hour, for it had to be done thoroughly, bringing down the reserve stock was next in order. The tables rearranged we set about repairing broken covers of boxes, or re-wrapped goods which had been in stock a long time. Everything had to be spotless and in apple-pie order; so when this result was attained we started in to dust all over again, even polishing the edges of tables and counters with a cloth. There was keen rivalry among the boys to see whose stock could be made to look the best. By the middle of the forenoon work began to get pretty scarce, but there was no getting away from it, for if one of us began to take an idle stroll in the next boy's stock, the floor manager would appear around the corner of an aisle to make his usual morning inspection. It used to bother us a great deal to know how he figured out to spot us right to a dot, which he did with unerring accuracy.

Having satisfied himself that there was really nothing more of importance to do, he would order an entire table of goods to be torn down and rearranged. We hated him for it, but it was good exercise and kept us out of mischief, the twin brother of idleness, besides teaching us the lesson of "everlastingly keeping at it," which was then, as it is now, one of the cardinal principles of success. But there is a vast difference now as to the modus operandi.

There were no janitors or scrub-women in those days. Twice a week each stock-boy was obliged to sprinkle and sweep the floor in his stock, and even wash the windows and clean the woodwork. We rather balked at this; it hurt our pride a little,

**EAGLE HOTEL**  
 EUROPEAN  
 GRAND RAPIDS, MICHIGAN  
 \$1.00 PER DAY—BATH DETACHED  
 Excellent Restaurant—Moderate Prices

**HOTEL CODY**  
 EUROPEAN  
 GRAND RAPIDS, MICH.  
 Rates \$1 and up. \$1.50 and up bath.



but beyond that no harm was done.

Things have changed; whether for better or worse must be argued elsewhere. One thing is certain, the bright, industrious stock-boys of a decade or two ago are the successful merchants and salesmen of to-day. History repeats itself, and no doubt the future will take care of itself; but a grave danger confronts the merchant in the too rapid promotion of the boys in stock, the tendency being to "nip the flower in the bud." There is plenty of good raw material, but too rapid growth and not enough care in selection. The demand for high-grade men is ever on the increase; it behooves the boys in the ranks to keep their feet on the ground—which is the humble position the rest of us occupy—to have something to set them down on when they become tired.

My first desire to sell goods amounted to almost a longing. It attacked me early. I had been wrestling with dry goods boxes and feather dusters for about a year and a half, when all of a sudden the seed burst forth, unfolding the petals of a new life, the freedom and brilliancy of which fairly dazzled me, young as I was.

One day a handsome, finely attired chap, with a flow of English that sounded to me like a lesson in rhetoric, appeared in the store. He hailed from New York with a line of linens. When he encountered the buyer in my department, there commenced at once a contest of wits that to this day I have never heard equalled.

Sheltered by a pile of friendly damask, I eagerly listened to all that was said, making mental blueprints of the whole dialogue, even jotting down some of the goods points. In the selling-talk of that dapper salesman lurked the germs of a new life for me. I became inoculated with a burning desire to do something and be something; the determination to become a salesman seized me on the spot; my future was sealed; I knew it, felt it, breathed it; and was content to bask in the rays of its stimulating influence.

I was at the foot of the mountain, and the way up looked steep and strewn with boulders, but the strength of my determination made the pathway seem easy and gave me a glimpse of the glorious outlook at the top.

At last an opportunity came to make my first step. It was just a little one, so small that some would have passed it by, not realizing that it really was an opportunity. It happened that one of the house salesmen who looked after the German trade had a small customer from a side street in the house buying white goods. Having been called away to meet a more important buyer, he turned his little customer over to me with the joking side remark, "Sell him a good bill, my boy. He's good for it," and was gone. I was frightened half out of my wits at being left alone for the first time with a real customer. I had handled many in fancy since the great event of the New York salesman's visit. I stood for a moment helpless and undecided, but was

promptly brought to by Hans, who, having noticed my backwardness, said with some spirit, "Vill you do me sometings?" The spark ignited the powder and the way I lighted into that poor little side-street merchant was worthy of better results than the amount of his bill afterwards showed. I had my notebook to prompt me with my New York friend's ideas, and many a furtive glance I stole at it when Hans was not looking. He must have thought I was suffernig with St. Vitus' dance, for the contortions of salesmanship I went through in a vain effort to make him take two pieces of bird's-eye linen in place of one would, with a little more polish and experience, have landed a contract for a suspension bridge.

Two years of waiting, and my dream became a reality when I secured a position on the road with a neighboring wholesale millinery house and my cup of happiness was filled to overflowing at the thought of becoming a real salesman and closing the old life forever. W. D. Moody

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[Concluded next week.]

"I suggest an arrangement whereby there shall be more jobs than there are men seeking them." This is the complete solution of the problem of unemployment which was proposed to the Industrial Relations Commission on Saturday by a witness who admitted that he had given to the subject years of profound thought. His remedy, however, seems like a brilliant inspiration. And his method of modestly "suggesting" that two be made more than three could obviously be applied with great success in other fields. Why not suggest that a Treasury deficit be avoided by making the dollars that come in more numerous than those that are paid out? By this plan, indeed, all difficulties could be made to vanish. The price of wheat could be kept down by suggesting added millions of bushels into the visible supply. As soon as the Allies hear of this new solvent, they will suggest that their soldiers and guns be made to out-match the Germans. It is a wonderful discovery. Columbus' egg is nothing to this trick. It is not, however, so entirely new as might be supposed. Doctors have had a good deal to say about "suggesting." One branch of it they call auto-suggestion. But this is usually morbid; and, of course, all the witnesses at the hearings of the Industrial Relations Commission were perfect in poise and sanity.

Workmen began excavating on Monday for the fireproof steel and brick block to be erected by Parr & Solomon, grocers, Baxter Bros., hardware and J. L. Purchase & Son, farm implement dealers, on Madison avenue. The building will be 90 x 100 feet and contain three separate stores of 30 feet frontage and basement.

Fred Sikkema, a young man who for a number of years past has been employed in local markets as meat cutter, has succeeded Martin Kooistra in the meat business at 1161 Kalamazoo avenue.

### Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 2.—Know one thing about Grand Rapids: Grand Rapids has the lowest death rate of any large city east of the Mississippi River and the sixth lowest in the United States.

C. C. Day, of Wayland, has sold his stock of groceries and dry goods to Ellis E. Sigler, formerly of Eaton Rapids, who has taken possession and will continue the business in the same place. Mr. Day has moved to Owosso, where he holds a position with one of the large manufacturing concerns.

All members of Grand Rapids Council take notice that the next regular meeting is next Saturday at 7:30 p. m. All members of the Council should plan to be present and take part in the meeting, instead of leaving it to a few to run the Council.

Mrs. Ira Gordon, who has been an inmate of St. Mary's hospital by reason of a severe illness, we are glad to announce is improving and expects to be able to go home this week.

An item in a local paper states that a large mail order house in Chicago has just declared a 50 per cent. stock dividend, amounting to \$20,000,000. If this is a fact it is certainly food for thought for both wholesale and retail dealers in Michigan; also for the consumer who, by paying regular prices for goods which often are of inferior quality, has made these profits possible. It might be well to devote a little time to serious thought along the line of "who pays the freight?" If the money spent by the farmers alone in Western Michigan could be diverted to the local merchants, the increased business would permit them to pay more for produce, thus making farm products more valuable. Farms would then become more valuable. The local merchants could afford to carry larger stocks, thus bearing a larger part of the burden of taxation. The farmer who spend his money with the local merchant may feel assured that some of this money will get back to him. He can kiss it good-bye if it goes across the water. This is the gospel of good business and every jobber and every retailer and every drummer and every clerk should preach it.

The Brown & Sehler Co. has leased the building at the corner of Pzrtlett street and Ionia avenue, formerly occupied by the John D. Raab Chair Co. The machinery for making harness and saddlery has arrived and will be installed this week. They expect to be making harness in a small way by February 15 and this enterprising house expects by March 1 to be running full capacity. A good shipment of leather has already arrived and larger shipments are on the way. They will also have a complete stock of saddlery hardware by the middle of February, at which time they expect to be able to fill all their orders with their usual promptness and dispatch.

B. A. Hudson, who lived at 117 Giddings avenue and who is commonly known as "Doc" by the boys on the road, has moved his family to Milwaukee and will cover Wisconsin territory for his firm, the Schmidt Chemical Co., of Jackson. The boys of 131 join in wishing "Doc" Godspeed.

O. W. Stark (Woodhouse Co.) has been confined to the house the latter part of last week by the grip. He is improving and expects to be back on the job soon.

John D. Martin, who has been in since December 1, was seen with his sample cases and a new red carnation, hitting the pike last Monday morning. We don't wish it to be understood by this item that John is in any way a piker.

E. J. Mac Millan was accompanied by his boss on last week's trip and Mac didn't get in until late Saturday. We wonder if he was delayed

by having to carry too much excess baggage?

Claude Lawton lost the championship for 131 in a bowling contest last week at Muskegon, passing the honor over to A. E. Ford, of Traverse City Council. Later in the week Ford challenged another 131 man to a cribbage tournament and also won that by getting eight rubbers to his opponent's seven. We haven't mentioned who Ford beat in the last contest. The writer of these items is entitled to a little protection.

The first annual ball of the Bagmen at Herald hall last Saturday night was a pronounced success. The members of the patrol were dressed in their new uniforms, which gave color to the gathering. They executed a little drill work which was fine and Capt. Burgess received many compliments for the excellent work of his team. Those not belonging to the patrol were in full dress. Tuller's orchestra furnished the music. Wm. Francke and wife lead the grand march.

The Grand Rapids Traveling Men's Benefit Association met at the Association of Commerce rooms last Saturday to transact business. The Secretary's report showed that during the five years since the beginning of the organization it has cost an average of less than \$1 per year for each member. Membership in the Association is confined to the members of Grand Rapids Council and all members of the Council should avail themselves of the privilege of this cheap insurance.

Ferry Hannifin (Northrup, Robertson & Carrier Co.) was taken seriously ill at Big Rapids a week ago Monday and was taken to the hospital in that city. The doctors were very fearful for his recovery at first, but he has continued to improve and has been brought home. He was so far recovered the first of the week that he was able to visit with his friends. Members of Grand Rapids Council join in wishing him a complete recovery.

Florence Sawyer, little daughter of Mr. and Mrs. William E. Sawyer, was taken sick with scarlet fever last week. She is getting along nicely at present.

Items for these columns are gathered from the boys on the road. Each week's contribution is always appreciated. There are several items which we omitted this week, as "ye scribe" has lost his note book and is positive that he has "done forgot" some of the things he was to write up. He hopes this explanation will square him with those good friends who write and read these items.

William E. Sawyer.

### Beware of Cashing Draft for This Man!

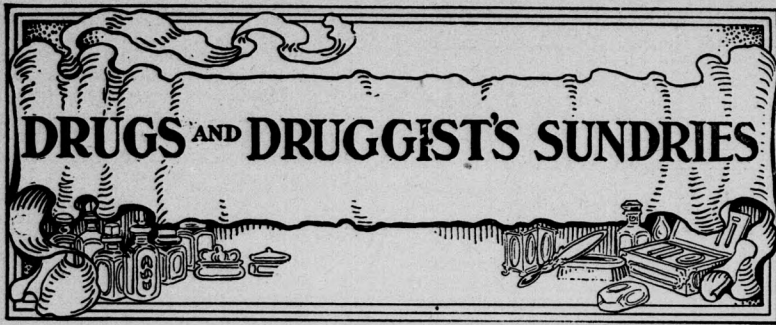
Marine City, Feb. 2.—A couple of the members of our Association complain that they have been victimized by W. H. Harris, who makes drafts upon the Canton Stamping & Enamelware Co., of Canton, Ohio, and cashes these through retail dealers upon whom he calls. He claims to be a representative of this company and, having a very plausible address and a personality that impresses confidence, he has succeeded in securing money in several cases.

The Canton Stamping & Enamelware Co., in a letter signed by their manager, A. F. Strager, states that it does not know this man and warns merchants to be on the lookout for him.

It occurred to me that possibly you would like to give publicity to this matter and if you find it necessary to confirm this information before publishing it, I would suggest that you write to the Canton Stamping & Enamelware for an expression.

Arthur J. Scott,  
Sec'y Michigan Retail Hardware Association.





**Michigan Board of Pharmacy.**  
 President—E. T. Boden, Bay City.  
 Secretary—E. E. Faulkner, Delton.  
 Treasurer—Charles S. Koon, Muskegon.  
 Other Members—Will E. Collins, Owosso; Leonard A. Seltzer, Detroit.  
 Next Meeting—Hotel Tuller, Detroit, January 19, 20 and 21.  
 Spring Meeting—Press Hall, Grand Rapids, March 16, 17 and 18.

**Michigan State Pharmaceutical Association.**

President—Grant Stevens, Detroit.  
 Secretary—D. D. Alton, Fremont.  
 Treasurer—Ed. C. Varnum, Jonesville.  
 Next Annual Meeting—Grand Rapids, June 9, 10, and 11.

**Michigan Pharmaceutical Travelers' Association.**

President—John J. Dooley, Grand Rapids.  
 Secretary and Treasurer—W. S. Lawton, Grand Rapids.

**Grand Rapids Drug Club.**  
 President—Wm. C. Kirchgessner.  
 Vice-President—E. D. De La Mater.  
 Secretary and Treasurer—Wm. H. Tibbs.

Executive Committee—Wm. Quigley, Chairman; Henry Riechel, Theron Forbes.

#### The Drug Clerk Made His Bluff Work.

The telephone bell whirred ominously. Alton Draper, proprietor of Draper's Drug Store, started and stared at it blankly. His clerk arose with alacrity, preparatory to answering, but the boss, who was sitting nearer, checked him. "I'll answer it, Harry," he announced, as he moved toward the jingling bell.

Dr. Sloan fell silent, despite the fact that he was approaching the climax of one of his inimitable experiences. He followed the direction of Harry Hampton's gaze and blinked at the druggist uneasily. "Hello! Who is this talking? . . . Roberts. I didn't recognize your vice, Jim. What? . . . My God!" Draper cried aghast. "The baby burned! Not Annette? . . . Yes, coming at once with Dr. Sloan!" The druggist had turned white as cotton and looked ghastly.

Both Harry Hampton and the doctor jumped up hastily. "What is it?" they demanded in one voice.

Draper began to pace the floor excitedly. "My child! My poor little girl!" he sobbed. "Roberts says she was frightfully burned. Grab what you need, doc, and hurry! Hurry for the Lord's sake! My Annette!"

"It's lucky I was here," the doctor observed, as he hurriedly gathered together the things needed.

"I'll not be back to-night, Harry," Draper asserted breathlessly. "Take the money out of the cash register and lock it in the safe. It seems like she was walking across in front of the open grate when her dress became ignited. My Annette! Oh, this is dreadful! Are you ready, doc?"

Dr. Sloan nodded and Draper led the way through the front door and scrambled madly into the doctor's car, his overcoat forgotten. In a moment

they were rolling swiftly down the deserted street toward the druggist's home. Draper did not seem to notice the lash of the December wind as they flew along. He sat with his hands clasped tightly together. "Oh, my little baby! My poor little baby!" he moaned. Otherwise he was silent.

The car shot along the street until they came to the rows of residences that marked the outskirts of the city. Then they drew up to Alton Draper's home. The house was wrapped in silence. Before the car had slackened its great speed Alton sprang out and, followed by the doctor, banged into the house.

The tall, blonde young man left in charge of the drug store stood staring thoughtfully after the receding tail light of the doctor's machine. The street was almost as quiet as a cemetery at night. For a brief instant Harry noted the unwonted silence. Then entering the store he bent his steps toward the cash register, for the day's business was done. It was long past closing time. Suddenly recalling a task he had neglected he crossed to the side of the store and, removing the glass stopper from a quart bottle, commenced to fill a vial.

He paused. Without hardly a sound the front door had been unexpectedly thrown open. A man entered. Harry became aware of a very repulsive-looking, heavily bearded man striding athletically up to him. Something in his rather set eyes caused Harry to stand frozen in his posture.

Instantly the newcomer leveled a sinister-looking revolver dangerously near the clerk's face, "Throw your hands up!" he growled savagely.

Harry obeyed automatically, carrying the quart bottle up in his excitement. "Don't you dare make a move!" the man commanded; the muzzle of his gun swerved not. The young man's cheeks had gone quite pale. But the hands that held the bottle did not shake. His eyes rested upon the bearded intruder a second, then he flashed a glance at the bottle in his hands. Its label was toward him.

"Drop that bottle!" ordered the outlaw. He looked poisonous.

At that the clerk found his voice. "Stand back!" he retorted, without a suggestion of a tremor in his voice, although his heart was almost choking him. "Take another step nearer and I dash this bottle of nitric acid in your face!"

In spite of himself the man, at the words nitric acid, instinctively took a quick step backward, so as to put himself out of range of that terrible acid.

It was a chair, pulled back from a small table in the middle of the floor, that caused his downfall. His foot collided with the chair; he lost his balance and fell backward upon the floor. His elbow crashed against the table violently. The gun swung wide and fired noisily as it flew out of his grasp. The bullet struck the wall harmlessly.

With the quickness and agility of a wild animal, the desperate Harry had set down the bottle upon the table and seized the burglar's weapon. Jumping back, he aimed full at the man's face.

In a flash the bearded intruder gained his feet. But it was too late. "Just sit down there," the young man ordered quietly.

With his first sweeping glance the stranger had stared disappointedly at his own stubby pistol held in the clerk's hand, then he looked suspiciously toward the entryway. But the gun quavered not in its direct aim. Then he plumped down into a chair and rested his hands upon the table.

Harry was outwardly calm. "Say, when a guy tries to rob a drug store he's cranking up trouble right now," he observed lightly.

Finally the outlaw found his voice. "Handle that gun careful like. She sure spit her bullets mighty sudden," he warned, "I have that chair to thank for this."

"What did you come in here for, anyway?"

"Well, I didn't come after no lead pills, nohow," he volunteered, with an attempt at levity. "You sure got me an' that's straight goods."

The young man smiled. Promptly he lowered the muzzle of the gun a trifle. "I'm not going to shoot unless you force me to," he promised.

The other man sat there extraordinarily glum. He fingered his shaggy beard listlessly. Eventually he broke silence. "What you goin' to do with me?" he wanted to know.

Harry remained silent. He had already been contemplating that very thing. All this while not a soul had passed the store. And Mr. Draper obviously would not return, for he had given directions for Harry to lock up. What could he do with this criminal? He dared not remove his eyes from his prisoner an instant.

The prisoner continued to pull his unkempt whiskers thoughtfully. Slowly he lowered his hand to the table near the nitric acid bottle. With the unexpectedness of a thunderbolt the outlaw laid hands upon the quart bottle and raised it aloft. "Drop my gun!" he exulted. Triumph flashed in his black eyes. "If you don't I'll throw some acid."

The young clerk did not move at all. The hand holding the revolver moved not. He shook his head laughingly. "Don't try that bluff on me," he commented. "That won't work. Just set the bottle down. For all it contains is rose water. Look at the label yourself."

The man sniffed the air like a dog. It was pervaded with the well-known odor. He flashed a glance at the label although he could not read the Lat-

in, he realized that it was not what it had been represented to be. Without a moment's loss of time he dropped the bottle upon the table. He appeared absolutely sick. "Luck is agin' me," he despaired. "You're goin' to turn me over to the cops, air you?"

"Sure I will," Harry told him. "You have no right to come in here and hold me up with a deadly weapon for the obvious purpose of robbery. What do you think I should do with you? Give you a hero medal?"

"Aw, say, now," the other began rather plaintively, "don't be hard on a poor fella what's down on his luck."

"You've got a wife and children at home starving in this land of plenty, haven't you?" Harry spoke up, plainly disgusted with this miscreant. "They all say that, so I have read."

"The outlaw opened his mouth to frame a reply, but he remained silent. He seemed to be listening. Then he made to arise, but Harry warned him. "Just keep still or I will certainly shoot," he said sharply.

At this precise juncture the young man became aware of the humming of a rapidly approaching automobile. The prisoner began to evince a restlessness. Almost it seemed that he would endeavor to gain the door notwithstanding Harry's menacing attitude.

The drug clerk held his breath as an auto, apparently driven at a furious speed approached. There was a flash of light and a machine halted wheel directly in front of the drug store.

The prisoner seemed to collapse in his chair. It was evident he had despaired of making his escape. The next instant two very badly excited men burst through the door breathlessly.

"Jee-rusalem!" Mr. Draper gasped, his eyes bulging like auto lamps. "You've captured him! How in thunder did you do it?"

"Well done, my boy!" wheezed stout Dr. Sloan.

"I was afraid we'd be too late," confessed the agitated proprietor. "Thank Heaven it has turned out the way it has!"

"You were just in the nick of time," the young man returned. He still held his revolver convenient for an emergency. "I was worrying about what I could do with my prisoner by myself. How is little Annette? Was she burned very badly?"

"I thought it all over as we raced homeward and I couldn't understand why Annette was up so late," stated Mr. Draper. "I began to hope somehow that it was all a mistake. It came up so suddenly that I didn't have any sense at all. It was enough to frighten a man. When we reached home and found it was a mistake I knew something was wrong. Then neighbor Roberts denied having called me up."

The prisoner stirred and sighed. "We'd better call in an officer and let them take charge of prisoner, Harry," the boss announced decisively.

Nolen Ambrose Turner.

Some of the imaginary blessings we haven't would probably make us unhappy if we had them.



**WHOLESALE DRUG PRICE CURRENT**

Prices quoted are nominal, based on market the day of issue.

|                                               |                                                |                                              |                         |
|-----------------------------------------------|------------------------------------------------|----------------------------------------------|-------------------------|
| <b>Acids</b>                                  | Acetic ..... 6 @ 8                             | Mustard, true . . . 9 00@ 50                 | Ipecac ..... @ 75       |
| Boric ..... 10 @ 15                           | Mustard, artif'l 3 50@ 75                      | Iron, clo. .... @ 50                         | Iron, clo. .... @ 50    |
| Carbolic ..... 85 @ 90                        | Neatsfoot ..... 65 @ 75                        | Kino ..... @ 80                              | Kino ..... @ 80         |
| Citric ..... 68 @ 75                          | Olive, pure ..... 2 50@ 3 50                   | Myrrh ..... @ 1 05                           | Myrrh ..... @ 1 05      |
| Muriatic ..... 1 1/2 @ 5                      | Olive, Malaga, yellow ..... 1 75@ 2 00         | Nux Vomica .... @ 70                         | Nux Vomica .... @ 70    |
| Nitric ..... 5 1/2 @ 10                       | Olive, Malaga, green ..... 1 65@ 1 90          | Opium ..... @ 2 75                           | Opium ..... @ 2 75      |
| Oxalic ..... 20 @ 25                          | Orange sweet . . . 2 75@ 3 00                  | Opium, Capmh. . . @ 90                       | Opium, Capmh. . . @ 90  |
| Sulphuric ..... 1 1/2 @ 5                     | Organum, pure . . . @ 2 50                     | Opium, Deodorz'd @ 2 75                      | Opium, Deodorz'd @ 2 75 |
| Tartaric ..... 55 @ 60                        | Organum, com'l . . . @ 75                      | Rhubarb ..... @ 70                           | Rhubarb ..... @ 70      |
| <b>Ammonia</b>                                | Pennyroyal ..... @ 2 75                        |                                              |                         |
| Water, 26 deg. . . 6 1/2 @ 10                 | Peppermint ..... 2 25@ 2 50                    | <b>Paints</b>                                |                         |
| Water, 18 deg. . . 4 1/2 @ 8                  | Rose, pure ..... 14 50@ 16 00                  | Lead, red dry . . . 7 @ 8                    |                         |
| Water, 14 deg. . . 3 1/2 @ 6                  | Rosemary Flowers @ 1 35                        | Lead, white dry . . 7 @ 8                    |                         |
| Carbonate ..... 13 @ 16                       | Sandalwood, E. . . 6 50@ 6 75                  | Lead, white oil . . 7 @ 8                    |                         |
| Chloride ..... 10 @ 25                        | Sassafras, true . . . @ 1 10                   | Ochre, yellow bbl. 1 @ 1 1/2                 |                         |
| <b>Balsams</b>                                | Sassafras, artif'l . . @ 60                    | Ochre, yellow less 2 @ 5                     |                         |
| Copaiba ..... 75 @ 1 00                       | Spearment ..... 3 25@ 3 50                     | Putty ..... 2 1/2 @ 5                        |                         |
| Fir (Canada) . . . 1 50@ 1 75                 | Sperm ..... 90 @ 1 00                          | Red Venet'n bbl. 1 @ 1 1/2                   |                         |
| Fir (Oregon) . . . 40 @ 50                    | Tansy ..... 5 00@ 5 50                         | Red Venet'n less 2 @ 5                       |                         |
| Peru ..... 2 50@ 2 75                         | Tar, USP ..... 30 @ 40                         | Vermillion, Eng. . . 90 @ 1 00               |                         |
| Tolu ..... 90 @ 1 20                          | Turpentine, bbls. . . @ 50                     | Vermillion, Amer. 15 @ 20                    |                         |
| <b>Berries</b>                                | Turpentine, less . . 60 @ 65                   | Whiting, bbl. . . 11-10 @ 1 1/2              |                         |
| Cubeb ..... 85 @ 90                           | Wintergreen, true @ 5 00                       | Whiting ..... 2 @ 5                          |                         |
| Fish ..... 15 @ 20                            | Wintergreen, sweet birch . . . 3 00@ 3 25      | L. H. P. Prep'd 1 25 @ 1 35                  |                         |
| Juniper ..... 10 @ 15                         | Wintergreen, art 1 10 @ 1 40                   |                                              |                         |
| Prickley Ash . . . @ 50                       | Wormseed ..... 3 50@ 4 00                      | <b>Insecticides</b>                          |                         |
| <b>Barks</b>                                  | Wormwood . . . . 4 00@ 4 25                    | Arsenic ..... 12 @ 15                        |                         |
| Cassia (ordinary) 25 @ 30                     | <b>Potassium</b>                               | Blue Vitrol, bbl. . . @ 5 1/2                |                         |
| Cassia (Saigon) . 65 @ 75                     | Bicarbonate ..... 25 @ 30                      | Blue Vitrol less . . 7 @ 10                  |                         |
| Elm (powd. 30c) . 25 @ 30                     | Bichromate ..... 20 @ 25                       | Bordeaux Mix Pst . 8 @ 15                    |                         |
| Sassafras (pow. 30c) @ 25                     | Bromide ..... @ 94                             | Hellebore, White powdered . . . . 20 @ 25    |                         |
| Soap Cut (powd. 25c) 20 @ 25                  | Carbonate ..... 20 @ 30                        | Insect Powder . . . 20 @ 35                  |                         |
| <b>Extracts</b>                               | Chlorate, xtal and powdered . . . . 33 @ 40    | Lead Arsenate . . . 8 @ 16                   |                         |
| Licorice ..... 27 @ 30                        | Chlorate, granular @ 40                        | Lime and Sulphur Solution, gal. . . 15 @ 25  |                         |
| Licorice powdered 30 @ 35                     | Cyanide ..... 25 @ 40                          | Paris Green . . . 15 1/2 @ 20                |                         |
| Flowers                                       | Iodide ..... @ 3 77                            | <b>Miscellaneous</b>                         |                         |
| Arnica ..... 30 @ 40                          | Permanaganate . . 25 @ 30                      | Acetanalid ..... 60 @ 65                     |                         |
| Chamomile (Ger.) 55 @ 60                      | Prussiate, yellow 30 @ 35                      | Alum ..... 5 @ 8                             |                         |
| Chamomile (Rom) 55 @ 60                       | Prussiate, red . . . 65 @ 70                   | Alum, powdered and ground . . . . . 7 @ 10   |                         |
| <b>Gums</b>                                   | Sulphate ..... 15 @ 20                         | Bismuth, Subnitrate . . . . . 2 97 @ 3 00    |                         |
| Arnica ..... 25 @ 30                          | <b>Roots</b>                                   | Borax xtal or powdered . . . . 6 @ 12        |                         |
| Acacia, 2nd ..... 45 @ 50                     | Alkanet ..... 30 @ 35                          | Cantharades po 4 00 @ 8 00                   |                         |
| Acacia, 3d* ..... 40 @ 45                     | Blood, powdered 20 @ 25                        | Calomel ..... 1 20 @ 1 25                    |                         |
| Acacia, Sorts . . . @ 30                      | Calamus ..... 40 @ 70                          | Capsicum ..... 30 @ 35                       |                         |
| Acacia, powdered 50 @ 55                      | Elecampane, pwd. 15 @ 20                       | Carmine ..... @ 4 50                         |                         |
| Aloes (Barb. Pow) 22 @ 25                     | Gentian, pwd. . . 15 @ 25                      | Cassia Buds . . . @ 40                       |                         |
| Aloes (Cape Pow) 20 @ 25                      | Ginger, African, powdered . . . . 15 @ 20      | Cloves ..... 30 @ 35                         |                         |
| Aloes (Soc. Pow.) 40 @ 50                     | Ginger, Jamaica, powdered . . . . 22 @ 25      | Chalk Prepared . . 6 @ 8 1/2                 |                         |
| Asafoetida . . . . 75 @ 1 00                  | Ginger, Jamaica, powdered . . . . 22 @ 23      | Chalk Precipitated 7 @ 10                    |                         |
| Asafoetida, Powd. Pure . . . . . @ 1 00       | Goldenseal pow. . 6 50 @ 7 00                  | Chloral Hydrate 1 00 @ 1 20                  |                         |
| U. S. P. Powd. . . @ 1 25                     | Ipecac, powd. . . . @ 3 50                     | Cocaine ..... 4 55 @ 4 75                    |                         |
| Camphor ..... 56 @ 60                         | Licorice ..... 18 @ 20                         | Cocoa Butter . . . 55 @ 65                   |                         |
| Guaiac ..... 50 @ 55                          | Licorice, powd. . . 12 @ 15                    | Corks, list, less 70% . . . . . @ 01         |                         |
| Guaiac, powdered 55 @ 60                      | Orris, powdered . 30 @ 35                      | Copperas, bbls. . . . @ 20                   |                         |
| Kino ..... 70 @ 75                            | Rhubarb, powdered 20 @ 25                      | Copperas, less . . . . @ 20                  |                         |
| Kino, powdered . 75 @ 80                      | Rhubarb ..... 75 @ 1 00                        | Copperas, powd. . . 4 @ 6                    |                         |
| Myrrh ..... @ 40                              | Rhubarb, powd. . 75 @ 1 25                     | Corrosive Sublm. 1 15 @ 1 25                 |                         |
| Myrrh, powdered @ 50                          | Rosinweed, powd. 25 @ 30                       | Cream Tartar . . . 36 @ 40                   |                         |
| Opium ..... 10 00 @ 10 20                     | Sarsaparilla, Hond. ground . . . . . @ 65      | Cuttlebone . . . . 35 @ 40                   |                         |
| Opium, powd. 12 00 @ 12 20                    | Sarsaparilla Mexican, ground . . . . . 30 @ 35 | Dextrine . . . . . 7 @ 10                    |                         |
| Opium, gran. 12 50 @ 12 70                    | Squills ..... 20 @ 35                          | Dover's Powder . . @ 2 50                    |                         |
| Shellac ..... 28 @ 35                         | Squills, powdered 40 @ 60                      | Emery, all Nos. . . 6 @ 10                   |                         |
| Shellac, Bleached 30 @ 35                     | Tumeric, powd. . 12 @ 15                       | Emery, powdered . 5 @ 8                      |                         |
| Tragacanth                                    | Valerian, powd. . 25 @ 30                      | Epsom Salts, bbls @ 1 1/2                    |                         |
| No. 1 ..... 2 25 @ 2 50                       | <b>Seeds</b>                                   | Epsom Salts, less 3 @ 5                      |                         |
| Tragacanth pow 1 25 @ 1 50                    | Anise ..... 20 @ 25                            | Ergot ..... 2 00 @ 2 25                      |                         |
| Turpentine ..... 10 @ 15                      | Anise, powdered @ 25                           | Ergot, powdered 2 75 @ 3 00                  |                         |
| <b>Leaves</b>                                 | Bird, Is ..... @ 12                            | Flake White . . . . 15 @ 20                  |                         |
| Buchu ..... 2 25 @ 2 50                       | Canary ..... 12 @ 15                           | Formaldehyde lb. 10 @ 15                     |                         |
| Buchu, powd. . . 2 50 @ 2 75                  | Caraway ..... 15 @ 20                          | Gambier ..... 10 @ 15                        |                         |
| Sage, bulk ..... 25 @ 30                      | Cardamon . . . . 2 00 @ 2 25                   | Gelatine ..... 40 @ 50                       |                         |
| Sage, 1/8 loose . . 30 @ 35                   | Celery (powd. 40) @ 3 50                       | Glassware, full cases 80%                    |                         |
| Sage, powdered . 30 @ 35                      | Coriander ..... @ 25                           | Glassware, less 70 & 10%                     |                         |
| Senna, Alex ..... 18 @ 25                     | Dill ..... 20 @ 25                             | Glauber Salts bbl. @ 1 1/2                   |                         |
| Senna, Tinn ..... 18 @ 25                     | Fennel ..... 25 @ 30                           | Glauber Salts less 2 @ 3                     |                         |
| Senna Tinn powd 25 @ 30                       | Flax ..... 4 1/2 @ 8                           | Glue, brown . . . . 11 @ 15                  |                         |
| Uva Ursi ..... 18 @ 20                        | Flax, ground . . . 4 1/2 @ 8                   | Glue, brown grd. . 10 @ 15                   |                         |
| <b>Oils</b>                                   | Poenugreek, pow. 8 @ 10                        | Glue, white . . . . 15 @ 25                  |                         |
| Almonds, Bitter, true . . . . . 6 50 @ 7 00   | Hemp ..... @ 10                                | Glue, white grd. . 15 @ 20                   |                         |
| Almonds, Bitter, artificial . . . 1 50 @ 1 75 | Lobelia ..... @ 50                             | Glycerine . . . . . 25 @ 30                  |                         |
| Almonds, Sweet, true . . . . . 1 25 @ 1 50    | Mustard, yellow 16 @ 20                        | Hops ..... 45 @ 60                           |                         |
| Almonds, Sweet, imitation . . . . 50 @ 60     | Mustard, black 16 @ 20                         | Indigo ..... 1 50 @ 1 75                     |                         |
| Amber, crude . . . 25 @ 30                    | Mustard, powd. . 20 @ 25                       | Iodine ..... 4 55 @ 4 80                     |                         |
| Amber, rectified 40 @ 50                      | Poppy ..... 15 @ 20                            | Iodoform . . . . . 5 20 @ 5 30               |                         |
| Anise ..... 2 25 @ 2 50                       | Quince ..... 1 00 @ 1 25                       | Lead Acetate . . . 15 @ 20                   |                         |
| Bergamont ..... 5 00 @ 5 25                   | Rape ..... @ 15                                | Lycopodium . . . . @ 1 25                    |                         |
| Cajeput ..... 1 35 @ 1 60                     | Sabadilla . . . . @ 35                         | Mace ..... 90 @ 1 00                         |                         |
| Cassia ..... 1 75 @ 2 00                      | Sabadilla, powd. @ 40                          | Mace, powdered 1 00 @ 1 10                   |                         |
| Castor, bbls. and cans . . . . . 12 1/2 @ 15  | Sunflower . . . . 10 @ 15                      | Menthol . . . . . 3 50 @ 3 75                |                         |
| Cedar Leaf . . . . 90 @ 1 00                  | Worm American 15 @ 20                          | Mercury ..... @ 1 25                         |                         |
| Citronella . . . . 1 00 @ 1 10                | Worm Levant . . 75 @ 85                        | Morphine . . . . . 5 90 @ 6 35               |                         |
| Cloves ..... 1 60 @ 1 75                      | <b>Tinctures</b>                               | Nux Vomica . . . . @ 15                      |                         |
| Cocoonut . . . . . 20 @ 25                    | Aconite ..... @ 75                             | Nux Vomica pow . . @ 20                      |                         |
| Cod Liver . . . . 1 25 @ 1 50                 | Aloe ..... @ 65                                | Pepper, black pow @ 30                       |                         |
| Cotton Seed . . . . 75 @ 90                   | Arnica ..... @ 75                              | Pepper, white . . . @ 35                     |                         |
| Croton . . . . . 2 00 @ 2 25                  | Asafoetida . . . . @ 1 35                      | Pitch, Burgundy . . @ 15                     |                         |
| Cupbebs . . . . . 4 25 @ 4 50                 | Belladonna . . . . @ 1 65                      | Quassia . . . . . 10 @ 15                    |                         |
| Elgeron . . . . . 2 00 @ 2 25                 | Benzoin . . . . . @ 1 00                       | Quinine, all brds 30 @ 40                    |                         |
| Eucalyptus . . . . 1 00 @ 1 20                | Benzoin Compo'd @ 1 00                         | Rochelle Salts . . . 26 @ 30                 |                         |
| Hemlock, pure . . . @ 1 00                    | Buchu ..... @ 1 50                             | Saccharine . . . . 5 50 @ 6 00               |                         |
| Juniper Berries 2 00 @ 2 25                   | Cantharides . . . . @ 1 80                     | Salt Peter . . . . . 10 @ 15                 |                         |
| Juniper Wood . . . 70 @ 90                    | Capsicum . . . . . @ 90                        | Seidlitz Mixture. . 25 @ 30                  |                         |
| Lard, extra . . . . 80 @ 90                   | Cardamon . . . . @ 1 50                        | Soap, green . . . . 15 @ 20                  |                         |
| Lard, No. 1 . . . . 65 @ 75                   | Cardamon, Comp. @ 1 00                         | Soap, mott castile 12 @ 15                   |                         |
| Laven'r Flowers @ 6 00                        | Catechu . . . . . @ 60                         | Soap, white castile case . . . . . @ 6 25    |                         |
| Lavender, Gar'n 1 25 @ 1 40                   | Cinchona . . . . @ 1 05                        | Soap, white castile less, per bar . . . @ 68 |                         |
| Lemon . . . . . 2 00 @ 2 25                   | Colchicum . . . . @ 75                         | Soda Ash . . . . . 1 1/2 @ 5                 |                         |
| Linseed, boiled, bbl. @ 65                    | Cubeb . . . . . @ 1 20                         | Soda Bicarbonate 1 1/2 @ 5                   |                         |
| Linseed, bbl. less 69 @ 73                    | Digitalis . . . . . @ 80                       | Soda, Sal . . . . . 1 @ 4                    |                         |
| Linseed, raw, bbls. @ 64                      | Gentian . . . . . @ 75                         | Spirits Camphor . . @ 75                     |                         |
| Linseed, raw, less 68 @ 72                    | Ginger . . . . . @ 95                          | Sulphur roll . . . . 2 1/2 @ 5               |                         |

**FOOTE & JENKS' COLEMAN'S (BRAND)**

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

**1 9 1 5**  
**Seasonable Goods**

Linseed Oil Turpentine  
 White Lead Dry Colors

Sherwin Williams Company  
 Shelf Goods and Varnishes

Colonial House and Floor Paints  
 Kyanize Finishes and Boston Varnishes

Japalac Fixall

We solicit your orders for above and will ship promptly.

Hazeltine & Perkins Drug Co.  
 Grand Rapids, Mich.

**Economic Coupon Books**

They save time and expense  
 They prevent disputes  
 They put credit transactions on cash basis  
 Free samples on application



**Tradesman Company**  
 Grand Rapids, Mich.



GROCERY PRICE CURRENT

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

ADVANCED

- Quaker Puffed Wheat
Holland Rusks
Beans
Rolled Oats
Flour
Wheat
Feed

DECLINED

3

CHEESE

- Acme @16
Carson City @16
Hopkins @16
Brick @15
Leiden @15
Limburger @13
Pineapple 40 @60
Edam @85
Sap Sago @24
Swiss, domestic @20

CHEWING GUM

- Adams Black Jack 69
Adams Sappota 62
Beeman's Pepsin 62
Beechnut 62
Chiclets 1 33
Colgan Violet Chips 65
Colgan Mint Chips 65
Dentyne 62
Flag Spruce 59
Juicy Fruit 59
Red Robin 62
Hummel's tin, 1/2 gro. 1 43
Spearmint, Wrigley's 64
Spearmint, 5 box jars 3 20
Spearmint, 3 box jars 1 92
Trunk Spruce 59
Yucatan 62
Zeno 64

CHOCOLATE

- Walter Baker & Co.
German's Sweet 22
Premium 22
Caracas 28
Walter M. Lowney Co.
Premium, 1/4s 29
Premium, 1/2s 29
CLOTHES LINE
No. 40 Twisted Cotton 95
No. 50 Twisted Cotton 1 30
No. 60 Twisted Cotton 1 70
No. 80 Twisted Cotton 2 00
No. 50 Braided Cotton 1 00
No. 60 Braided Cotton 1 25
No. 80 Braided Cotton 1 85
No. 50 Sash Cord 1 75
No. 60 Sash Cord 2 00
No. 60 Jute 2 90
No. 72 Jute 1 10
No. 60 Sisal 1 00

COCOA

- Baker's 37
Cleveland 41
Colonial, 1/4s 35
Colonial, 1/2s 33
Epps 42
Hershey's, 1/4s 30
Hershey's, 1/2s 28
Huyler 36
Lowney, 1/4s 34
Lowney, 1/2s 34
Lowney, 1/4s 33
Lowney, 5 lb. cans 33
Van Houten, 1/4s 12
Van Houten, 1/2s 18
Van Houten, 1/4s 36
Van Houten, 1s 65
Wan-eta 26
Webb 33
Wilber, 1/4s 32
Wilber, 1/2s 32

COCOANUT

- Dunham's per lb.
1/4s, 5lb. case 30
1/4s, 5lb. case 29
1/4s, 15lb. case 29
1/2s, 15lb. case 28
1s, 15lb. case 27
1/4s & 1/2s 15lb. case 28
Scalloped Gems 10
1/4s & 1/2s pails 16
Bulk, barrels 12
Bulk, barrels 13
Baker's Brazil Shredded
10 5c pkgs., per case 2 60
28 10c pkgs., per case 2 60
16 10c and 33 5c pkgs., per case 2 60

COFFEES ROASTED

- Common 19
Fair 19 1/2
Choice 20
Fancy 21
Peaberry 23
Santos
Common 20
Fair 20 1/2
Choice 21
Fancy 23
Peaberry 23
Maracaibo
Fair 24
Choice 25
Fancy 26
Guatemala
Fair 25
Fancy 28
Java
Private Growth 26 @ 30
Mandling 31 @ 35
Aukola 30 @ 32
Mocha
Short Bean 25 @ 27
Long Bean 24 @ 25
H. L. O. G. 26 @ 28

4

Bogota

- Fair 24
Fancy 26
Exchange Market, Steady
Spot Market, Strong

Package

- New York Basis
Arbuckle 17 1/2
McLaughlin's XXXX
McLaughlin's XXXX sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago

Extracts

- Holland, 1/2 gro. bxs. 95
Felix, 1/2 gross 1 15
Hummel's foil, 1/2 gro. 85
Hummel's tin, 1/2 gro. 1 43

CONFECTIONERY

- Stick Candy Pails
Horehound 9
Standard 9
Standard, small 10
Twist, small 10
Cases
Jumbo 9 1/2
Jumbo, small 10
Big Stick 9 1/2
Boston Sugar Stick 14
Mixed Candy Pails
Broken 8 1/2
Cut Loaf 10
French Cream 10
Fancy 10
Grocers 7
Kindergarten 12
Leader 10
Majestic 10
Monarch 10
Novelty 11
Paris Creams 11
Premio Creams 14
Royal 8
Special 10
Valley Creams 13
X L O 7 1/2
Specialties Pails
Auto Kisses (baskets) 13
Autumn Leaves 13
Bonnie Butter Bites 17
Butter Cream Corn 15
Caramel Dice 13
Cocoanut Kraut 13
Cocoanut Waffles 14
Coffy Toffy 14
Dainty Mints 7 lb. tin 16
Empire Fudge 14
Fudge, Pineapple 14
Fudge, Walnut 14
Fudge, Filbert 14
Fudge, Choco. Peanut 13
Fudge, Honey Moon 14
Fudge, Toasted Cocoa-nut 14
Fudge, Cherry 14
Fudge, Cocoanut 14
Honeycomb Candy 16
Iced Maroons 14
Iced Gems 15
Iced Orange Jellies 13
Italian Bon Bons 13
Lozenges, Pep. 11
Lozenges, Pink 11
Manchus 14
Molasses Kisses, 10 lb. box 13
Nut Butter Puffs 14
Salted Peanuts 11

5

Cocoanuts

- Chestnuts, New York State, per bu.
Shelled
No. 1 Spanish Shelled
Peanuts 6 1/4 @ 6 1/2
Ex. Lg. Va. Shelled
Peanuts 10 1/2 @ 11
Pecan Halves 55
Walnut Halves 40
Filbert Meats 38
Alicante Almonds 65
Jordan Almonds
Peanuts
Fancy H P Suns
Raw 5 1/2 @ 6
Roasted 6 1/2 @ 7
H. P. Jumbo,
Raw 7 @ 7 1/2
Roasted 8 @ 8 1/2

CRACKERS

- National Biscuit Company Brands
Butter Boxes
Excelsior Butters 8
NBC Square Butters 6 1/2
Seymour Round 6 1/2
Soda
NBC Sodas 6 1/2
Premium Sodas 7 1/2
Select Sodas 8 1/2
Saragota Flakes 13
Saltines 13
Oyster
NBC Picnic Oysters 6 1/2
Gem Oysters 8 1/2
Shell 8
Sweet Goods
Cans and boxes
Animals 10
Atlantics Also Ass'd. 12
Avena Fruit Cakes 12
Bonnie Doon Cookies 10
Bonnie Lassies 10
Cameo Biscuit 10
Cecelia Biscuit 14
Cheese Tid Bits 14
Chocolate Bar (cans) 12
Chocolate Drops 17
Choc. Honey Fingers 16
Choc. Mint Wafers 14
Circle Cookies 12
Cracknels 18
Cream Fingers 14
Cocoanut Taffy Bar 13
Cocoanut Drops 12
Cocoanut Macaroons 18
Cocent Honey Fingers 12
Cocent Honey Jumbles 12
Coffee Cakes Iced 12
Dinner Pail Mixed 8 1/2
Family Cookies 8 1/2
Fig Cakes Ass'd. 12
Fireside Peanut Jumb 10
Fluted Coct. Bar 11
Frosted Creams 8 1/2
Frosted Ginger Cook. 8 1/2
Frosted Raisin Sqs. 10
Ginger Gems Plain 8 1/2
Ginger Gems Iced 9 1/2
Graham Crackers 8
Ginger Snaps Family 8 1/2
Ginger Snaps R'd 8
Harlequin Jumbles 12
Hobnob Cookies 12
Household Cookies 8
Household Cks. Iced 9
Hippodrome Bar 12
Honey Fingers Ass't 12
Honey Flakes 14
Honey Jumbles 12
Imperial 8 1/2
Jasmine Cakes 14
Jubilee Mixed 10
Kaiser Jumbles 10
Lady Fingers Sponge 20
Leap Year Jumbles 20
Lemon Biscuit Square 9
Lemon Wafers 17
Lemona 16 1/2
Lorna Doon 16
Mace Cakes 8
Mary Ann 8 1/2
Marshmallow Pecans 18
Medora 8
Mol. Frt. Cookie, Iced 11
NBC Honey Cakes 12
Oatmeal Crackers 8
Orange Gems 8 1/2
Oreo Biscuit 25
Penny Assorted 8 1/2
Peanut Gems 9
Picnic Mixed 12
Pineapple Cakes 17
Raisin Cookies 10
Raisin Gems 11
Reveres Ass'd. 11
Saltines 13
Seafom 18
Snaparoons 12
Spiced Jumbles, Iced 10
Sugar Fingers 12
Sugar Crimp 8 1/2
Sultana Fruit Biscuit 16
Sweethearts 25
Vanilla Wafers 13

Index to Markets

By Columns

Table with columns for market categories (A-M) and prices. Includes items like Ammonia, Axle Grease, Baked Beans, Bath Brick, Bluing, Breakfast Food, Brooms, Brushes, Butter Color, Candles, Canned Goods, Carbon Oils, Catsup, Cheese, Chewing Gum, Chicory, Chocolate, Clothes Lines, Cocoa, Cocosnut, Coffee, Confections, Cracked Wheat, Crackers, Cream Tartar, Dried Fruits, Farinaceous Goods, Fishing Tackle, Flavoring Extracts, Flour and Feed, Fruit Jars, Gelatine, Grain Bags, Herbs, Hides and Pelts, Horse Radish, Jelly, Jelly Glasses, Macaroni, Mapleine, Meats, Canned, Mince Meat, Molasses, Mustard, Nuts, Olives, Pickles, Pipes, Playing Cards, Potash, Provisions, Rice, Rolled Oats, Salad Dressing, Saleratus, Sal Soda, Salt, Salt Fish, Seeds, Shoe Blacking, Snuff, Soap, Soda, Spices, Starch, Syrups, Table Sauces, Tea, Tobacco, Twine, Vinegar, Wicking, Woodenware, Wrapping Paper, Yeast Cake.

1

Table with column 1 containing items like Ammonia, Axle Grease, Baked Beans, Bath Brick, Bluing, Breakfast Food, Brooms, Brushes, Butter Color, Candles, Canned Goods, Carbon Oils, Catsup, Cheese, Chewing Gum, Chicory, Chocolate, Clothes Lines, Cocoa, Cocosnut, Coffee, Confections, Cracked Wheat, Crackers, Cream Tartar, Dried Fruits, Farinaceous Goods, Fishing Tackle, Flavoring Extracts, Flour and Feed, Fruit Jars, Gelatine, Grain Bags, Herbs, Hides and Pelts, Horse Radish, Jelly, Jelly Glasses, Macaroni, Mapleine, Meats, Canned, Mince Meat, Molasses, Mustard, Nuts, Olives, Pickles, Pipes, Playing Cards, Potash, Provisions, Rice, Rolled Oats, Salad Dressing, Saleratus, Sal Soda, Salt, Salt Fish, Seeds, Shoe Blacking, Snuff, Soap, Soda, Spices, Starch, Syrups, Table Sauces, Tea, Tobacco, Twine, Vinegar, Wicking, Woodenware, Wrapping Paper, Yeast Cake.

2

Table with column 2 containing items like Clams, Clam Bouillon, Corn, French Peas, Monbadon (Natural), Gooseberries, Hominy, Lobster, Mackerel, Mustard, Soused, Tomato, Mushrooms, Oysters, Plums, Peas, Peaches, Pineapple, Pumpkin, Raspberries, Salmon, Sardines, Sauer Kraut, Shrimps, Succotash, Strawberries, Tomatoes, Carbon Oils, Perfection, D. S. Gasoline, Gas Machine, Deodor'd Nap'a, Cylinder, Engine, Black, winter, Catsup, Snider's pints, Snider's 1/2 pints.



6

Graham Crackers Red Label, 10c size ... 1 00 Kaiser Jumbles ... 1 00 Lemon Snaps ... 50 Mallowers ... 1 00 Oysterettes ... 50 Premium Sodas ... 1 00 Royal Toast ... 1 00 Saratoga Flakes ... 1 00 Social Tea Biscuit ... 1 00 Unseda Biscuit ... 50 Unseda Ginger Wafer ... 1 00 Vanilla Wafers ... 1 00 Water Thin Biscuit ... 1 00 Zu Zu Ginger Snaps ... 50 Zwieback ... 1 00

Other Package Goods Barnum's Animals ... 50 Chocolate Tokens ... 2 50 Soda Crackers NBC Family Package ... 2 50 Fruit Cake ... 3 00

In Special Tin Packages per doz. Adora, 10c size ... 1 00 Festino ... 2 50 Nabisco, 10c ... 1 00 Nabisco in bulk, per tin ... 1 75 Festino ... 1 50 Bent's Water Crackers ... 1 40

CREAM TARTAR Barrels or Drums ... 38 Boxes ... 39 Square Cans ... 41 Fancy Caddies ... 46

DRIED FRUITS Apples Evaporated Choice blk 10 1/2 Evaporated Fancy pkg. Apricots California ... 11@14 Corsican Citron ... 16 1/2 Currants Imported 1 lb. pkg. ... 9 Imported, bulk ... 8 1/2 Peaches Muirs-Choice, 25lb. ... 6 1/2 Muirs-Fancy, 25lb. ... 7 1/2 Fancy, Peeled, 25lb. ... 12 Peel Lemon, American ... 12 1/2 Orange, American ... 12 1/2 Raisins Cluster, 20 cartons ... 2 25 Loose Muscatels, 4 Cr. ... 7 1/2 Loose Muscatels, 3 Cr. ... 7 1/2 L. M. Seeded, 1 lb. ... 8 3/4@9 3/4

California Prunes 90-100 25lb. boxes ... 7 1/2 90-100 25lb. boxes ... 7 1/2 70-80 25lb. boxes ... 8 1/2 60-70 25lb. boxes ... 9 3/4 50-60 25lb. boxes ... 10 1/2 40-50 25lb. boxes ... 11

FARINACEOUS GOODS Beans California Limas ... 7 Med. Hand Picked ... 3 50 Brown Holland ... 3 20 Farina 25 1 lb. packages ... 1 50 Bulk, per 100 lbs. ... 4 50 Original Holland Rusk Packed 12 rolls to container 3 containers (40) rolls ... 3 20 Hominy Pearl, 100 lb. sack ... 2 25 Maccaroni and Vermicelli Domestic, 10 lb. box ... 60 Imported, 25 lb. box ... 2 50

Pearl Barley Chester ... 3 50 Portage ... 5 00 Peas Green, Wisconsin, bu. ... 3 00 Green, Scotch, bu. ... 3 00 Split, lb. ... 6

Sago East India ... 5 German, broken pkg. ... 5 Tapioca Flake, 100 lb sacks ... 5 Pearl, 100 lb sacks ... 5 Pearl, 36 pkgs. ... 2 25 Minute, 36 pkgs. ... 2 75

FISHING TACKLE 1/2 to 1 in. ... 6 1/4 to 2 in. ... 7 1/2 to 2 in. ... 9 1 in. to 2 in. ... 11 1 in. ... 15 3/4 in. ... 20 Cotton Lines No. 1, 10 feet ... 5 No. 2, 15 feet ... 7 No. 3, 15 feet ... 9 No. 4, 15 feet ... 10 No. 5, 15 feet ... 11 No. 6, 15 feet ... 12 No. 7, 15 feet ... 15 No. 8, 15 feet ... 18 No. 9, 15 feet ... 20

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

7

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

FLAVORING EXTRACTS Jennings D C Brand Extract Lemon Terpeneless Extract Vanilla Mexican both at the same price No. 1, F box 1/4 oz. ... 35 No. 2, F box, 1/4 oz. ... 1 20 No. 4, F box, 2 1/4 oz. ... 2 00 No. 3, 2 1/4 oz. Taper ... 2 00 No. 2, 1 1/4 oz. flat ... 1 75

FLOUR AND FEED Grand Rapids Grain & Milling Co. Winter Wheat Purity Patent ... 8 20 Fancy Spring ... 8 65 Wizard Graham ... 7 90 Matchless ... 8 00 Wizard Gran. Meal ... 5 00 Wizard Buckw't cwt. ... 3 60 Rye ... 7 25 Valley City Milling Co. Lily White ... 8 50 Light Leaf ... 8 00 Graham ... 3 70 Granena Health ... 3 80 Gran. Meal ... 2 35 Bolted Med. ... 2 25

Voigt Milling Co. Voigt's Crescent ... 8 50 Voigt's Royal ... 8 90 Voigt's Flourvoigt ... 8 50 Voigt's Hygienic Graham ... 7 40 Watson-Higgins Milling Co. Perfection Buckwheat Flour ... 6 20 Perfection Flour ... 8 35 Tip Top Flour ... 7 85 Golden Sheaf Flour ... 7 45 Marshalls Best Flour ... 8 50

Worden Grocer Co. Quaker, paper ... 7 75 Quaker, cloth ... 7 85 Kansas Hard Wheat Voigt Milling Co. Calla Lily ... 8 50 Worden Grocer Co. American Eagle, 1/8s ... 8 00 American Eagle, 1/4s ... 7 90 American Eagle, 1/2s ... 7 80

Spring Wheat Roy Baker Mazeppa ... 7 75 Golden Horn, bakers ... 7 65 Wisconsin Rye ... 6 75 Bohemian Rye ... 7 25 Judson Grocer Co. Ceresota, 1/8s ... 8 30 Ceresota, 1/4s ... 8 40 Ceresota, 1/2s ... 8 50 Voigt Milling Co. Columbian ... 8 75

Worden Grocer Co. Wingold, 1/8s cloth ... 8 50 Wingold, 1/4s cloth ... 8 40 Wingold, 1/2s cloth ... 8 30 Wingold, 1/8s paper ... 8 35 Wingold, 1/4s paper ... 8 30 Meal Bolted ... 4 80 Golden Granulated ... 5 00

Wheat New Red ... 1 54 New White ... 1 51 Michigan carlots ... 62 Less than carlots ... 64 Corn Carlots ... 82 Less than carlots ... 84 Hay Carlots ... 13 00 Less than carlots ... 15 00

Feed Street Car Feed ... 33 No. 1 Corn & Oat Feed ... 33 Cracked Corn ... 32 Coarse Corn Meal ... 32 Fruit Jars Mason, pts., per gro. ... 3 50 Mason, qts., per gro. ... 3 90 Mason, 1/2 gal. per gro. ... 6 25 Mason, can tops, gro. ... 1 15

GELATINE Cox's, 1 doz. large ... 1 45 Cox's, 1 doz. small ... 90 Knox's Sparkling, doz. ... 1 25 Knox's Sparkling, doz. ... 1 40 Knox's Acidu'd, doz. ... 1 25 Nelson's ... 1 50 Oxford ... 75 Plymouth Rock, Phos. ... 1 25 Plymouth Rock, Plain ... 90

GRAIN BAGS Broad Gauge ... 18 Amoskeag ... 19 Herbs Sage ... 15 Hops ... 15 Laurel Leaves ... 15 Senna Leaves ... 25

HIDES AND PELTS Hides Green, No. 1 ... 14 Green, No. 2 ... 13 Cured, No. 1 ... 16 Cured, No. 2 ... 15

8

Calfskin, green, No. 1 15 Calfskin, green, No. 2 13 1/2 Calfskin, cured, No. 1 16 Calfskin, cured, No. 2 14 1/2

Pelts Old Wool ... 60@1 25 Lambs ... 75@1 00 Shearlings ... 75@1 00

Tallow No. 1 ... @ 5 No. 2 ... @ 4 Wool Unwashed, med. ... @20 Unwashed, fine ... @15

HORSE RADISH Per doz. ... 90 Jelly 5lb. pails, per doz. ... 2 30 15lb. pails, per pail ... 65 30lb. pails, per pail ... 1 25

JELLY GLASSES 1/4 pt. in bbls., per doz. ... 15 1/2 pt. in bbls., per doz. ... 16 3 oz. capped in bbls. ... 8 per doz. ... 18

MAPLEINE 2 oz. bottles, per doz. ... 3 00 1 oz. bottles, per doz. ... 1 75

MINCE MEAT Per case ... 2 85

MOLASSES New Orleans Fancy Open Kettle ... 42 Choice ... 35 Good ... 22 Fair ... 20 Half barrels 2c extra Red Hen, No. 2 1/2 ... 1 75 Red Hen, No. 5 ... 1 75 Red Hen, No. 10 ... 1 65

MUSTARD 1/2 lb. 6 lb. box ... 16 OLIVES Bulk, 1 gal. kegs 1 00@1 10 Bulk, 2 gal. kegs 95@1 05 Bulk, 5 gal. kegs 90@1 00 Stuffed, 5 oz. ... 90 Stuffed, 8 oz. ... 1 25 Stuffed, 14 oz. ... 2 25 Pitted (not stuffed) 14 oz. ... 2 25

Manzanilla, 8 oz. ... 90 Lunch, 10 oz. ... 1 35 Lunch, 16 oz. ... 2 25 Queen, Mammoth, 19 oz. ... 4 25 Queen, Mammoth, 28 oz. ... 5 75 Olive Chow, 2 doz. cs. per doz. ... 2 25

PICKLES Medium Barrels, 1,200 count ... 7 50 Half bbls., 600 count ... 4 25 5 gallon kegs ... 1 90 Small Barrels ... 9 50 Half barrels ... 5 25 5 gallon kegs ... 2 25

Gherkins Barrels ... 13 00 Half barrels ... 6 25 5 gallon kegs ... 2 50 Sweet Small Barrels ... 16 00 Half barrels ... 8 50 5 gallon kegs ... 3 20

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

PLAYING CARDS No. 90, Steamboat ... 75 No. 15, Rival assorted ... 1 25 No. 20, Rover, enam'd ... 1 50 No. 572, Special ... 1 75 No. 98 Golf, satin fin. ... 2 00 No. 308, Bicycle ... 2 00 No. 632 Tourn't whist? ... 2 50

POTASH Babbitt's, 2 doz. ... 1 75 PROVISIONS Barreled Pork Clear Back ... 22 00@23 00 Short Cut Clr ... 21 00@22 00 Bean ... 18 00@19 00 Brisket, Clear ... 27 00@28 00 Pig ... Clear Family ... 26 00 sets Dry Salt Meats S P Bellies ... 14 1/2@15

Lard Pure in tierces 11 1/2@12 Compound Lard ... 8 @ 8 1/2 80 lb. tubs ... advance 1/2 80 lb. tubs ... advance 1/2 50 lb. tubs ... advance 1/4 20 lb. pails ... advance 3/4 10 lb. pails ... advance 1 5 lb. pails ... advance 1 8 lb. pails ... advance 1

Smoked Meats Hams, 2 lb. av. ... 17 @18 Hams, 14 lb. av. ... 17 @17 Hams, 16 lb. av. ... 15 @16 Hams, 18 lb. av. ... Hams, dried beef ... 29 @30 California Hams 12 1/2@12 Picnic Boiled Hams ... 19 1/2@20 Boiled Hams ... 24 1/2@25 Minc'd Ham ... 14 @14 1/2 Bacon ... 17 @23

9

Sausages Bologna ... 10 1/2@11 Liver ... 9 1/2@10 Frankfort ... 12 @12 1/2 Pork ... 11 @12 Veal ... 11 Tongue ... 11 Headcheese ... 10

Beef Boneless ... 20 00@20 50 Rump, new ... 24 50@25 00

Pig's Feet 1/4 bbls. ... 1 05 3/4 bbls., 40 lbs. ... 2 10 1/2 bbls. ... 4 25 1 bbl. ... 8 50

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

Casings Hogs, per 1/4 ... 35 Beef, rounds, set ... 24 @25 Beef, middles, set ... 80 @85 Sheep, per bundle ... 85

Uncolored Butterline Solid Dairy ... 12 1/2@16 1/2 Country Rolls ... 13 @19 1/2

Canned Meats Corned beef, 2 lb. ... 4 80 Corned beef, 1 lb. ... 2 70 Roast beef, 2 lb. ... 4 80 Roast beef, 1 lb. ... 2 70

Potted Meat, Ham Flavor, 1/4s ... 55 Potted Meat, Ham Flavor, 1/8s ... 95 Deviled Meat, Ham Flavor, 1/4s ... 55 Deviled Meat, Ham Flavor, 1/8s ... 95

Potted Tongue, 1/4s ... 95 Potted Tongue, 1/8s ... 95

RICE Fancy ... 7 @7 1/2 Japan Style ... 5 @5 1/2 Broken ... 3 @4 1/4

ROLLED OATS Rolled Avenna, bbls. ... 6 50 Steel Cut, 100 lb. sks. ... 3 20 Monarch, bbls. ... 6 25 Monarch, 90 lb. sks. ... 3 10 Quaker, 18 Regular ... 1 45 Quaker, 20 Family ... 4 50

SALAD DRESSING Columbia, 1/2 pt. ... 2 25 Columbia, 1 pint ... 4 09 Durkee's, large 1 doz. ... 4 50 Durkee's, small, 2 doz. ... 5 25 Snider's, large, 1 doz. ... 2 35 Snider's, small, 2 doz. ... 1 35

SALERATUS Packed 60 lbs. in box Arm and Hammer ... 3 64 Mandotte, 100 1/4s ... 3 00

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

SALT Common Grades 100 3 lb. sacks ... 2 60 70 4 lb. sacks ... 2 49 60 5 lb. sacks ... 2 49 28 10 lb. sacks ... 2 25 56 lb. sacks ... 40 28 lb. sacks ... 20

Warsaw 56 lb. sacks ... 26 28 lb. dairy in drill bags 20 Solar Rock 56 lb. sacks ... 26

Common Granulated, Fine ... 1 10 Medium, Fine ... 1 15

SALT FISH Cod Large, whole ... @ 3 Small, whole ... @ 7 1/2 Strips or bricks ... 9@13 Pollock ... @ 5 1/2

Smoked Salmon Strips Halibut Chunks ... 18 Chunks ... 19

Holland Herring Y. M. wh. hoop bbls. ... Y. M. wh. hoop bbls. ... Y. M. wh. hoop 1/2 bbls. ... Y. M. wh. hoop kegs ... Standard, bbls. ... 11 75 Standard, 1/2 bbls. ... 6 13 Standard, kegs ... 80

Trout No. 1, 100 lbs. ... 7 50 No. 1, 40 lbs. ... 2 25 No. 1, 10 lbs. ... 90 No. 1, 2 lbs. ... 75 Mackerel Mess, 100 lbs. ... 15 00 Mess, 40 lbs. ... 4 50 Mess, 10 lbs. ... 1 70 Mess, 8 lbs. ... 1 45 No. 1, 100 lbs. ... 14 00 No. 1, 40 lbs. ... 6 10 No. 1, 10 lbs. ... 1 60 Lake Herring 100 lbs. ... 4 25 40 lbs. ... 2 10 10 lbs. ... 62 8 lbs. ... 64

10

SEEDS Anise ... 20 Canary, Smyrna ... 8 1/2 Caraway ... 15 Cardomom, Malabar ... 1 20 Celery ... 45 Hemp, Russian ... 5 Mixed Bird ... 9 Mustard, white ... 12 Poppy ... 16 Rape ... 10

SHOE BLACKING Handy Box, large 3 dz. ... 3 50 Handy Box, small ... 1 25 Bixby's Royal Polish ... 85 Miller's Crown Polish ... 85

SCOTCH Scotch, in bladders ... 37 Maccaboy, in jars ... 35 French Rapple in jars ... 43

SODA Boxes, English ... 5 1/2 Kegs, English ... 4 1/2

SPICES Whole Spices Allspice, Jamaica ... 9@10 Allspice, lg Garden ... @11 Cloves, Zanzibar ... @22 Cassia, Canton ... 14@15 Cassia, 5c pkg. dz. ... @25 Ginger, African ... @ 9 1/2 Ginger, Cochin ... @14 1/2 Mace, Penang ... @70 Mixed, No. 1 ... @17 Mixed, No. 2 ... @16 Mixed, 5c pkgs. dz. ... @45 Nutmegs, 70180 ... @30 Nutmegs, 105-110 ... @25 Pepper, Black ... @215 Pepper, White ... @235 Pepper, Cayenne ... @29 Paprika, Hungarian

Pure Ground in Bulk Allspice, Jamaica ... @15 Cloves, Zanzibar ... @28 Cassia, Canton ... @22 Ginger, African ... @18 Mace, Penang ... @75 Nutmegs ... @35 Pepper, Black ... @18 Pepper, White ... @32 Pepper, Cayenne ... @24 Paprika, Hungarian ... @45

STARCH Corn Kingsford, 40 lb. pkgs. ... 7 1/4 Kingsford, 20 1lb. pkgs. ... 5 1/4 Kingsford Silver Gloss, 40 1lb. ... 7 1/4 Muzzy, 40 1lb. pkgs. ... 5

Gloss Argo, 24 5c pkgs. ... 90 Silver Gloss, 16 3lbs. ... 6 1/4 Silver Gloss, 12 6lbs. ... 8 1/4 Muzzy 48 1lb. packages ... 5 16 3lb. packages ... 4 1/2 12 6lb. packages ... 6 50lb. boxes ... 3 1/4

SYRUPS Corn Barrels ... 28 Half barrels ... 30 Blue Karo, No. 1 1/2, 4 doz. ... 3 45 Blue Karo, No. 2, 2 dz. ... 1 95 Blue Karo, No. 2 1/2, 2 doz. ... 2 30 Blue Karo, No. 5, 1 dz. ... 2 25 Blue Karo, No. 10, 1/2 doz. ... 2 15 Red Karo, No. 1 1/2, 4 doz. ... 4 00 Red Karo, No. 2, 2 dz. ... 2 30 Red Karo, No. 2 1/2, 2 dz. ... 2 70 Red Karo, No. 5, 1 dz. ... 2 65 Red Karo, No. 10, 1/2 doz. ... 2 55

Pure Cane Fair ... 16 Good ... 20 Choice ... 25 Folger's Grape Punch Quarts, doz. case ... 6 00

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

TEA Uncolored Japan Medium ... 20@23 Choice ... 20@25 Fancy ... 36@45 Basket-fired Med'm ... 28@30 Basket-fired, Choice ... 35@37 Basket-fired, Fancy ... 38@45 No. 1 Nibs ... 30@32 Siftings, bulk ... 9@10 Siftings, 1 lb. pkgs. ... 12@14

Gunpowder Moyune, Medium ... 28@33 Moyune, Choice ... 35@40 Moyune, Fancy ... 50@60 Ping Suey, Medium ... 25@30 Ping Suey, Choice ... 35@40 Ping Suey, Fancy ... 45@50

Young Hyson Choice ... 28@30 Fancy ... 45@55 Oolong Formosa, Medium ... 25@28 Formosa, Choice ... 32@35 Formosa, Fancy ... 50@60

English Breakfast Congou, Medium ... 25@30 Congou, Choice ... 30@35 Congou, Fancy ... 40@60 Congou, Ex. Fancy ... 60@80 Ceylon Pekoe, Medium ... 28@30 Dr. Pekoe, Choice ... 30@35 Flowery O. P. Fancy ... 40@50

11

TOBACCO Fine Cut Blot Bugle, 16 oz. ... 1 45 Bugle, 10c ... 3 84 Dan Patch, 8 and 16 oz. ... 11 00 Dan Patch, 3 oz. ... 11 52 Dan Patch, 4 oz. ... 5 76 Fast Mail, 16 oz. ... 7 80 Hiawatha, 16 oz. ... 7 80 Hiawatha, 5c ... 5 40 May Flower, 16 oz. ... 9 36 No Limit, 8 oz. ... 1 80 No Limit, 16 oz. ... 3 60 Ojibwa, 8 and 16 oz. ... 4 00 Ojibwa, 10c ... 11 10 Ojibwa, 5c ... 1 85

Potoskey Chief, 7 oz. ... 2 00 Potoskey Chief, 14 oz. ... 4 00 Peach and Honey, 5c ... 5 76 Red Bell, 16 oz. ... 3 96 Red Bell, 8 foll. ... 1 98 Sterling, L & D 5c ... 5 76 Sweet Cuba, canister ... 9 16 Sweet Cuba, 5c ... 5 78 Sweet Cuba, 10c ... 9 5 Sweet Cuba, 1 lb. tin ... 4 50 Sweet Cuba, 1/2 lb. foll. ... 2 25 Sweet Burley, 5c L&D ... 5 76 Sweet Burley, 8 oz. ... 2 40 Sweet Mist, 1/2 gro. ... 5 70 Sweet Mist, 8 oz. ... 11 10 Telegram, 5c ... 5 78 Tiger, 5c cans ... 6 00 Tiger, 25c cans ... 2 40 Uncle Daniel, 1 lb. ... 60 Uncle Daniel, 1 oz. ... 5 22

Plug Am. Navy, 16 oz. ... 42 Apple, 10 lb. butt ... 48 Drummond Nat. Leaf, 2 and 5 lb. ... 60 Drummond Nat. Leaf per doz. ... 96 Battle Ax ... 32 Bracer, 6 and 12 lb. ... 40 Big Four, 6 and 16 lb. ... 32 Boot Jack, 2 lb. ... 90 Boot Jack, per doz. ... 96 Bullion, 16 oz. ... 46 Climax Golden Twins Climax, 14 1/2 oz. ... 44 Climax, 7 oz. ... 47 Days' Work, 7 & 14 lb. ... 38 Creme de Menthe, lb. ... 62 Derby, 5 lb. boxes ... 28 5 Bros., 4 lb. ... 66 Four Roses, 10c ... 90 Gift Edge, 2 lb. ... 50 Gold Rope, 6 & 12 lb. ... 58 Gold Rope, 4 & 8 lb. ... 58 G. O. P., 12 & 24 lb. ... 40 Granger Twist, 6 lb. ... 46 H. T. W., 10 lb. & 21 lb. ... 36 Horne Shoe, 6 & 12 lb. ... 43 Honey Dip Twist, 5&10 ... 40 Jolly Tar, 5 & 8 lb. ... 40 J. T., 5 1/2 & 11 lb. ... 40 J. T., 5 1/2 & 11 lb. ... 35

Keystone Twist, 6 lb. ... 48 Kismet, 6 lb. ... 48 Maple Dip, 20 oz. ... 28 Merry Widow, 12 lb. ... 32 Nobby Spun Roll 6 & 3 ... 32 Parrot, 12 lb. ... 32 Patterson's Nat. Leaf ... 93 Peachey, 6-12 & 24 lb. ... 41 Picnic Twist, 5 lb. ... 45 Piper Heldsick, 4 & 7 lb. ... 69 Piper Heldsick, per doz. ... 96 Polo, 3 doz., per doz. ... 48 Redcut, 1 1/2 oz. ... 38 Scrapple, 2 & 4 doz. ... 48 Sherry Cobbler, 8 oz. ... 32 Spear Head, 12 oz. ... 44 Spear Head, 14 1/2 oz. ... 44 Spear Head, 7 oz. ... 47 Sq. Deal, 7 & 14 & 28 lb. ... 30 Star, 6, 12 & 24 lb. ... 43 Standard Navy, 7 1/2, 15 & 30 lb. ... 34 Ten Penny, 6 & 12 lb. ... 35 Town Talk, 14 oz. ... 31 Yankee Girl, 12 & 24 lb. ... 31

Scrap All Red, 5c ... 5 76 Am. Union Scrap ... 5 40 Bag Pipe, 5c ... 5 88 Cutlas, 2 1/2 oz. ... 26 Globe Scrap, 2 oz. ... 30 Happy Thought, 2 oz. ... 30 Honey Comb Scrap, 5c ... 5 76 Honest Scrap, 5c ... 1 65 Mail Pouch, 4 doz. ... 2 00 Old Songs, 5c ... 5 76 Old Times, 1/2 gro. ... 5 60 Polar Bear, 5c 1/2 gro. ... 5 76 Red Band, 5c 1/4 gro. ... 5 76 Red Man Scrap, 5c ... 1 42 Scrapple, 5c pkgs. ... 48 Sure Shot, 5c 1-6 gro. ... 5 76 Yankee Girl Scrap 2oz. ... 5 76 Pan Handle Scrap 1/4sr. ... 5 76 Peachy Scrap, 5c ... 5 76 Union Workman, 2 1/2 6 00

Smoking All Leaf, 2 1/2 & 7 oz. ... 30 BB, 3 1/2 oz. ... 6 00 BB, 7 oz. ... 12 00 BB, 14 oz. ... 24 00 Badger, 10c tins ... 11 52 Badger, 3 oz. ... 5 04 Badger, 7 oz. ... 11 52 Banner, 5c ... 5 76 Banner, 20c ... 1 60 Banner, 40c ... 3 20 Belwood, Mixture, 10c ... 94 Big Chief, 2 1/2 oz. ... 6 00 Big Chief, 16 oz. ... 30



SPECIAL PRICE CURRENT

12

Table with 2 columns: Item Name and Price. Includes categories like Smoking, Soap, and various household goods.

13

Table with 2 columns: Item Name and Price. Includes categories like Twine, Vinegar, and various household goods.

14

Table with 2 columns: Item Name and Price. Includes categories like Faucets, Mop Sticks, and various household goods.

15

Table with 2 columns: Item Name and Price. Includes categories like Baking Powder, Cigars, and various household goods.

16

Advertisement for White House Coffee, featuring an image of the coffee tin and descriptive text.

17

Table with 2 columns: Item Name and Price. Includes categories like Soap Compounds, Washing Powders, and various household goods.

Advertisement for Fitzpatrick Brothers' Soap Chips, featuring an image of the soap box and descriptive text.

Advertisement for American Beauty Display Case No. 412, featuring an image of the display case and descriptive text.

Advertisement for Mica Grease, featuring an image of the grease tin and descriptive text.

Advertisement for Charcoal, featuring an image of the charcoal box and descriptive text.



# BUSINESS-WANTS DEPARTMENT

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

## BUSINESS CHANCES.

Business For Sale at inventory price. Our well established hardware, implement and general merchandise business in Ridgewood is for sale at inventory price. We wish to devote our time to other business and offer this as an exceptional opportunity to right man. Address Ridgewood Commercial Co., Ridgewood, N. J. 858

Wanted—Stock merchandise about \$20,000. Will exchange fine, well improved, Illinois farm. Address Box 97, Greenup, Ill. 859

Wanted—A stock of clothing or general merchandise. State full particulars and lowest cash price. Address No. 860, care Tradesman. 860

Wanted—Bakery or grocery stock, not over \$1,500. H. C. Northrop, Sturgis, Michigan. 861

For Sale or Exchange—Baker's stand, stock of general merchandise at Mattawan. C. F. Hosmer, Mattawan, Michigan. 862

Wanted—A shoe stock for two story brick block. Good location, with five years' lease. Good rent. Address Peoples Store, 1973 Division avenue. 863

For Sale or Exchange—Baker's stand, 1 eleven room brick building, stove room, oven and dwelling combined. Garden lot. Cheap. W. E. Moore, Felicity, Ohio. 864

For Sale—Patent rat and mouse trap. Simple, durable, economical. Sure catch. Address D. H. Clippinger, Perkins, California. 865

For Rent—Brick building and basement 25 x 85, best location. In village of 1,600, for dry goods stock. Only one dry goods store in town. Rent reasonable. W. V. Cavour, Frankfort, Michigan. 866

For Sale—General store, including stock, fixtures and building, doing large business. Address No. 867, care Michigan Tradesman. 867

For Sale—Cash only, general merchandise stock invoice 8,000. Store building for sale or rent. Reasons for selling: I am going to California. Address A. Bengston, Falun, Kansas. 868

Stocks Wanted—If you are desirous of selling your stock, tell me about it. I may be able to dispose of it quickly. My service free to both buyer and seller. E. Krusenga, 17-23 Ionia Ave., Grand Rapids, Michigan. 870

Live wire popular priced dry goods and ready to wear store for sale, in busy, Indiana manufacturing town of 25,000. Beautiful store room, 40 x 125, rent 200. Owner will sell this branch in order to concentrate on main store. This is an exceptional opportunity. Address No. 871, care Michigan Tradesman. 871

For Sale—Balance of shoe stock. Will take inventory Feb. 8 and 9. Stock and inventory open for inspection Feb. 10 and 11. All interested call on these dates. Juiistema & Verhoeks, Grand Haven, Michigan. 872

For Sale—Good second-hand McCaskey account register cheap. M. L. Brown, Room 511, Minnehaha Building, Sioux Falls, South Dakota. 855

For Sale—Clean salable stock of dry goods and shoes, in Springfield, Mo. Invoice \$6,000. Established fifteen years. Good city, farm and railroad trade; in the trade center of the best business street. Near \$2,000,000 "Frisco" shops, employing thousands of men. Owner's death, reason for selling. Attractive proposition at a discount. Address No. 853, care Michigan Tradesman. 853

General Merchandise For Sale—In Eastern Iowa; good clean stock and a money maker; own my building; will sell or lease to right party who wants to take hold and continue the business; I want to retire from mercantile business. No traders answered. H. W. Kettleson, Wyoming, Iowa. 836

For Sale—A live implement, vehicle and harness business in growing farming and coal mining community. A splendid business and a perfect climate. Box 338, Raton, N. M. 837

For Sale or Exchange—120 acre farm; good location, good buildings, good land; can use \$5,000 stock of merchandise. C. J. Stockwell, Grand Ledge, Mich. 838

Wanted—Small hardware, specialties and stampings to manufacture. Write us at once. C. & E. Manufacturing Company, Marshalltown, Iowa. 841

For Sale—Two sets of ice tools in good condition—2 ice plows, 5 saws, 3 splitting bars, 14 ice hooks, 7 pairs tongs. Address Wills-Jones-McEwen Co., 1515 North 26th St., Philadelphia, Pa. 843

For Sale—Steam heated brick hotel, located at Fife Lake, Michigan. Sixty-seven miles from Petoskey, twenty-eight miles from Traverse City. Twenty-three sleeping rooms, furnished complete. In wet county. Will sell cheap for cash. M. Hobbs, Proprietor, Fife Lake, Mich. 842

For Sale—General store in a small but good town; has a large territory; thickly settled farming district; no better opening in this State, as it's the only store in the town; no opposition; can give time on part. Address Wm. Ryman, Fostoria, Kansas. 846

For Sale—Good, clean, general stock; small town Northern Michigan. Will bear the closest investigation. A big money maker. No agents. No. 848, care Tradesman. 848

Cash for your farm or business; we bring buyers and sellers together; sell or exchange what you don't want, for what you want, anywhere; established 16 years. Write us. A. Campbell & Co., 105 W. Monroe, Chicago. 849

For Sale—Meat market, complete with tools and ice house. Double store, two story building. Price \$1,000. Address No. 850, care Tradesman. 850

For Sale—Best located suburban grocery store, stock and fixtures, in Sturgis. Modern building, room for dwelling on lot. Clean stock. A bargain. For particulars address G. R. & I. Grocery, Sturgis, Michigan. 852

For Sale—Stock of dry goods about \$15,000. Established thirty-six years. Want to retire from business. Lehman's, Columbus, Ind. 826

For Sale—Grocery stock, invoicing about \$2,000 in live Southern Michigan town of 2,000. Cleanest stock in town. Good lease can be secured on building. Address 835, care Tradesman. 835

For Sale—Exclusive shoe store in prosperous town of 1,400 population in fruit belt Western Michigan. Stock absolutely clean, invoice about \$3,800. Only shoe store in town, will sell building if desired. No. 829, care Tradesman. 829

Wanted—Stock of merchandise for \$5,000 farm, or \$15,000 timber tract, no encumbrance. Phillips, Manchester, Tenn. 812

Wanted—A stock of general merchandise. Must be a good clean stock, well located, and established business. Will pay reasonable price. Can handle a medium sized stock. Address No. 813 Michigan Tradesman. 813

For Sale—Clean and up-to-date ward grocery, in good manufacturing city of 12,000 in Northern Indiana. Stock clean and new—fixtures first-class and complete. Address 814 care Tradesman. 814

For Sale—Hardware, furniture and garage. Invoice stock and fixtures \$5,000. Sales 1914, \$22,000; best location in town. This business has been built up from \$8,000 to \$22,000 in four years with prospects of \$30,000 this year. Will sell hardware and furniture separate from garage. Alfred Patras, LaVeta, Colo. 815

Wanted—General stock value up to \$12,000 in exchange for farm property. Will pay part cash. N. L. Gage, Houghton Lake, Mich. 816

For Sale—Up-to-date drug store, doing good business. Several exclusive lines. County seat, \$2,500 population. New railroads forms junction. Reason: retiring. Address Owner, care Tradesman. 817

Moving Picture Theater For Sale—Seating 200. Good business, good location. Best equipped theater in city of its size in Michigan. Write for particulars. Crystal Theater, Grand Ledge, Mich. 821

For Exchange—For stock of merchandise, good eighty acre Illinois farm, price \$65. Incumbrance, \$2,000. Address Box 97, Greenup, Ill. 827

Wanted—Stock of merchandise about \$20,000. Will exchange fine, well improved Illinois farm. Address Box 222, Greenup, Ill. 795

For Sale—General stock, invoicing \$4,000. Last year's sales \$15,000. Progressive town of 2,000 population in Southern Michigan. Wish to retire from mercantile business. Can make good proposition. Address Lock Box 188, Union City, Michigan. 798

Cash for your business or property. I bring buyers and sellers together. No matter where located, if you want to buy, sell or exchange any kind of business or property, write me. Established 1881. John B. Wright, successor to Frank P. Cleveland, Real Estate Expert, 1261 Adams Express Bldg., Chicago, Ill. 326

We buy and sell second-hand store fixtures. Grand Rapids Merchandise & Fixtures Co., 803 Monroe Ave. 204

Hotel DeHaas, a thirty-five room brick hotel, fifteen other rooms available, on main corner in Fremont, a live growing town of 2,500 in the fruit belt of Western Michigan; this is a money maker, as it is the only first-class hotel here; cost \$30,000; will sell for \$15,000; easy terms. No license and four sub-rentals. Will not rent; reason, age. Address Dr. N. DeHaas, Fremont, Michigan. 801

General merchandise with dwelling attached, invoice \$6,000; monthly sales \$1,500. Part cash or trade for farm. No. 804, care Tradesman. 804

Let an expert auctioneer reduce or close out your stock entirely by a retail auction sale in your store to your old customers. It is a quick, sure and satisfactory method and you realize more this way than by any other. I have conducted successful sales for the past twenty years, and have been employed as instructor and lecturer in the leading school of auctioneering in the world for ten years. My terms are low compared with service rendered. Address A. W. Thomas, 14 N. Sacramento boulevard, Chicago. 783

Will pay cash for any kind of merchandise or any amount of it if cheap enough. Harold Goldstrom, 65 Smith Ave., Detroit, Michigan. 738

Wanted—Clothing, furnishings, shoes. Cheap for cash. E. C. Greene, Jackson, Michigan. 775

Large catalogue Farms and Business Chances, or \$50 selling proposition free. Pardee, Traverse City, Michigan. 519

Move your dead stock. For closing out or reducing stocks, get in touch with us. Merchant's Auction Co., Reedsburg, Wis. 725

For Rent—Store building. Good location for clothing or department store, in a live Michigan town. Address No. 328, care Tradesman. 328

Safes Opened—W. L. Slocum, safe expert and locksmith. 97 Monroe Ave., Grand Rapids, Mich. 104

Merchants Please Take Notice! We have clients of grocery stocks, general stocks, dry goods stocks, hardware stocks, drug stocks. We have on our list also a few good farms to exchange for such stocks. Also city property. If you wish to sell or exchange your business write us. G. R. Business Exchange, 540 Houseman Bldg., Grand Rapids, Mich. 859

We pay CASH for merchandise stock and fixtures. Grand Rapids Merchandise & Fixtures Co., 803 Monroe Ave. 203

## PRINTING.

1,000 bill heads, envelopes, statements or bond letter heads, \$2.50. 1,000 letter circulars and your letter head on bond paper, \$2.50, 10,000 \$15.75. Copper Journal, Hancock, Michigan. 785

## HELP WANTED.

Wanted—Retail shoe clerk with long experience. Must give best references. Address No. 869, care Michigan Tradesman. 869

Salesman Wanted—With established following among medium size dry goods trade in Michigan, to handle strong line popular price muslin underwear as side line in connection with lines now carried. State what lines now carried and 1914 volume of business on same. Strictly commission basis. Greig Muslin Underwear Co., Potsdam, N. Y. 845

Wanted—Sideline salesmen for a new "business getting" proposition without cost to the merchant. Allan Company, Joplin, Mo. 794

Wanted—Clothing Salesman—To open an office and solicit orders for Merchant Tailoring. Full sample equipment is free. Start now and get into business "on your own hook." We build to order the best clothes in America. If you have faith in your ability to do things, you are the fellow we are looking for! Full details will be supplied on request and I can call and talk it over if you are interested. E. L. Moon, General Agent, Columbus, Ohio. 707

## ENGRAVING

## AND WOOD

*For many subjects of a mechanical nature wood engravings are not only better for printing and for making electrotypes but are cheaper than halftones. Both are made by*

**TRADESMAN COMPANY**  
**GRAND RAPIDS, MICHIGAN.**



### Coming Conventions To Be Held In Michigan.

**December.**  
Michigan State Potato Association, Kalamazoo, 4-5.  
Michigan State Grange, Battle Creek.  
Michigan Bricklayers, Masons and Plasterers' Association, Jackson.  
Michigan Bee Keepers' Association, East Lansing.  
Michigan Association of Commercial Secretaries, Ann Arbor, 19.

**January.**  
Michigan Tax Association, Detroit.

**February.**  
Michigan State Association of County Drain Commissioners, Lansing.  
Michigan Retail Hardware Dealers' Association, Saginaw.  
Michigan State Rexall Club, Detroit.  
Michigan Retail Grocers and General Merchants' Association, Lansing.  
Michigan State Republican Convention, Grand Rapids, 12.  
Sixth Annual Automobile Show, Grand Rapids, 15-20.  
Michigan Soda Bottlers' Association, Grand Rapids.  
Farmers' Institute, Saginaw, 24-26.  
Association, Grand Rapids, 10-11.

**March.**  
Michigan Sheet Metal Contractors' Association, Grand Rapids, 10-11.  
Michigan Master Steamfitters' Association, Detroit.  
Michigan Press and Printers' Federation, Grand Rapids, 11-13.  
Master Plumbers' Association, Detroit.  
Michigan Threshmen's Association, Saginaw, 10-12.  
Michigan Good Roads Association, Grand Rapids, 9-12.

**April.**  
Michigan State Association of the Master Horseshoers National Protective Association, Grand Rapids.  
Michigan State Bowling Association, Grand Rapids, 17.  
Michigan State Dental Society, Grand Rapids, 15-17.

**May.**  
Michigan Camp Modern Woodmen of America, Flint.  
Grand Conclave, F. & A. M., Bay City.  
Michigan State Association of Post-office Clerks, Grand Rapids, 31.

**June.**  
Elks Grand Lodge, Grand Rapids, 3-4.  
Michigan State Pharmaceutical Association, Grand Rapids, 9-11.  
Michigan Pharmaceutical Travelers' Association, Grand Rapids, 9-11.

**July.**  
Grand Commandery of the Knights Templar (Colored), Detroit.  
Michigan Retail Jewelers' Association, Kalamazoo.  
Michigan State Association of Stationery Engineers, Jackson.  
Michigan State Firemen's Association, Petoskey, 13-15.  
Polish National Falcons, Saginaw.

**August.**  
Michigan State Association of Local Fire Insurance Agents, Jackson.

**September.**  
Michigan State Medical Society, Grand Rapids.  
Michigan State Association of Methodist Churches, Hastings.  
Michigan State Association of County Superintendents, Ludington.  
Michigan Federation of Labor, Traverse City.  
Michigan Rural Letter Carriers, Saginaw.  
West Michigan State Fair, Grand Rapids, 20-24.  
Michigan State Teachers' Association, Saginaw, 28-29.

**October.**  
Michigan Association for the Prevention and Relief of Tuberculosis, Grand Rapids.  
Michigan State Association of Osteopaths, Grand Rapids.  
Michigan Presbyterian Synod, Sault Ste. Marie.

**December.**  
Michigan Bee Keepers' Association, Grand Rapids.  
State Bricklayers and Masons' Union, Grand Rapids.

### Plea for Lansing Meeting by Secretary Fuller.

Grand Rapids, Feb. 2.—As the seventeenth annual convention of our Retail Grocers and General Merchants' Association of Michigan is only three weeks away, I again urge you to get busy, as this will be in many respects one of the most important conventions we have ever held and I trust the best in attendance. Elect your delegates early and see that they go. Our annual meetings are held at a season of the year when you can best arrange to leave your business for a few days and know that the good you derive from the yearly gatherings when applied to your every day business pays you a handsome dividend

on the investment. I trust you will not fail to come to Lansing February 23, 24 and 25.

Remember, if you are not yet organized, come anyway, as you are welcome to all the meetings and can join in the debates. You also can become an individual member of our Association for \$1. I trust you will attend. I am,

Fred W. Fuller, Sec'y.

### Battle Creek Grocers Object to Shyster Competition.

Battle Creek, Feb. 2.—It is one thing to establish a city market and another thing to disestablish it. Last summer the Chamber of Commerce fathered a market on West Jackson street, where farmers sold all kinds of produce at prices lower than retail merchants charged. This aroused the ire of the grocers and market men, but they "suffered in silence" until, the Chamber of Commerce, giving up the idea at the advance of cold weather, the farmers named a committee to run the market on the same site.

Last week Prof. I. L. Stone, through his son, I. K. Stone, notified the farmers that they could not use this property again. The farmers committee then located a new market place, rented it and decided to fight it out.

The next move by the business men will be to demand that the farmers pay hucksters' licenses. Their argument is that, after paying rent, taxes and such expenses they should not be compelled to meet the loss of business without the city reaping some benefit therefrom.

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

Buffalo, Feb. 3.—Creamery butter, fresh, 28@33c; dairy, 22@28c; poor to good, all kinds, 18@22c.

Cheese—New fancy, 15c; new choice, 14½@15c; held fancy 16½@17c.

Eggs—Choice fresh, 30@31; cold storage candled, 26@27c.

Poultry (live)—Cox, 12c; fowls, 15@17c; geese, 15@16c; turkeys, 18@21c; chicks, 16@17c; ducks, 16@18c.

Poultry (dressed)—Turkeys, 20@24c; chicks, 14@18c; fowls, 14@17c; ducks, 17@19c; geese 14@15c.

Beans—Medium, new, \$3.25; pea, \$3.25; Red Kidney, \$3.50; White Kidney, \$3.50@3.75; Marrow, \$4.

Potatoes—30@35c per bu.  
Rea & Witzig.

Saginaw—The Berst Manufacturing Co. has been incorporated with an authorized capital stock of \$200,000 (\$100,000 common and \$100,000 preferred) all of which has been subscribed and paid in cash. This concern will engage in the manufacture and sale of tooth picks, wood articles and novelties.

Lowell—Edwin Fallas has merged his canning business into a stock company under the style of the Edwin Fallas Canning Co. with an authorized capital stock of \$25,000, of which amount \$18,000 has been subscribed and paid in in property. Mr. Fallas hold \$16,900 of the stock; Theodocia Fallas, \$1,000; and L. W. Rutherford, \$100.

Detroit—Wm. H. Miller & Co. has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash. This concern will engage in the manufacturing and mercantile business in furs and fur goods.

Guy W. Rouse, President of the Worden Grocer Co., is spending a couple of weeks at Mt. Clemens taking the baths.

### Bankruptcy Proceedings in Western District of Michigan.

St. Joseph, Jan. 25.—In the matter of Joseph Correll, bankrupt, Hartford, an order was made for the first meeting of creditors to be held at the latter place on Feb. 8, for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

In the matter of Frederick W. Hinrichs, bankrupt, Kalamazoo, the final meeting of creditors was held at the referee's office. The final report and account of the trustee, showing total receipts of \$15,571.86 and disbursements of \$11,031.42, was approved and allowed. Administration expenses to the amount of \$539.02 were allowed and ordered paid and a final dividend of 3 35-100 per cent. was declared and ordered paid, making a total dividend to creditors of 18 35-100 per cent. The final order of distribution was made and the final dividend list filed. Creditors having been directed to show cause why a certificate recommending the bankrupt's discharge should not be made by the referee, and no cause having been shown, it was determined that such favorable certificate be made. It was further determined that the trustee be not authorized to interpose objections to the bankrupt's discharge.

Jan. 26.—In the matter of the Michigan Buggy Company, bankrupt, Kalamazoo, a hearing was had at the latter place on the trustee's objections to the allowance of certain claims and the following claims for recovery of certain deposits were disallowed by the referee: Claims of C. V. York, Campbell Auto Co., A. R. Flick, Louis J. Smith, Thane W. Neal, Sterling Plac Garage & Sales Co., Postal Garage Co. and George H. Daugherty.

Jan. 27.—In the matter of the Ross Cabinet Co., bankrupt, Otsego, petition was filed by the Acme Lumber Co., of Grand Rapids, a creditor of the bankrupt, asking for the examination of certain directors of the corporation. The petition was considered and an order made for the examination of the officers on Feb. 2, for the purpose of enquiring into the affairs of the bankrupt.

In the matter of the Tiffany Decorating Co., a corporation, bankrupt, Kalamazoo, the inventory and report of the appraisers was filed showing total assets of the appraised value of the sum of \$2,012.98. The trustee has been directed to sell the assets at once and at private sale.

Jan. 28.—In the matter of Calvin Ashline, bankrupt, Allegan, certain creditors filed exceptions and objections to the allowance of the bankrupt's exemptions, alleging among other things that the bankrupt had disposed of certain property after the petition had been filed against him. An order was made by the referee for a hearing on the matter Feb. 11.

Jan. 29.—In the matter of the Tiffany Decorating Co., an adjourned first creditor's meeting was held at Kalamazoo and claims to the amount of \$5,000 allowed. The officers of the bankrupt were further examined and the meeting continued for three weeks.

In the matter of the Hickory Grove Distilling Co., bankrupt, Kalamazoo, the first meeting of creditors was held at the latter place. Michael M. Kennedy was elected trustee, his bond being fixed at \$1,000. Stephen G. Earl, Edward Donnelly and Frank Doyen, of Kalamazoo, were appointed appraisers. William Stimling, President, and Helen Phillip, Secretary, of the bankrupt and L. A. Kerston, a former officer, were sworn and examined by the referee and attorneys present and the meeting adjourned for fifteen days.

Jan. 30.—In the matter of Frank B. Lay, Sr., former President of the Michigan Buggy Co., bankrupt, Kalamazoo, also M. Henry Lane, former director of the Michigan Buggy Co., the first creditor's meeting was adjourned for three weeks.

In the matter of the International Banana Food Co., bankrupt, Benton Harbor, the first creditor's meeting was held at the latter place and Loomis K. Preston was elected trustee, his bond being fixed at \$500. William C. Hovey, John B. Morrison and Richard P. Chaddock, of Benton Harbor, were appointed appraisers. J. Ellsworth Griffin, President of the bankrupt, was sworn and examined and the meeting adjourned for four weeks.

The high cost of living is the chief topic of discussion in many clubs and society meetings where women are gathered together. It is even discussed in gatherings of men. The women have had a great deal to say about reducing this cost, but it remained for the wife of a grocer in a Chicago suburb to tell many of her husband's wealthy patrons why prices were so high. The first step to cut

down food prices, according to the wife, is to pay bills promptly and that is advice that hit some of her husband's customers. She told the ladies to carry their baskets to market and to manage their household affairs to avoid the necessity of six deliveries a day. Another wise suggestion was to abstain from buying ripe tomatoes in mid-winter and to use cheaper cuts of meat.

Mothers-in-law may learn after a time that they can not order their sons-in-law around with impunity. One mother-in-law who ordered her daughter's husband to push a baby carriage containing his infant son, to her home, less than half a dozen miles away, had her face slapped. It cost the son-in-law \$5 when he was brought into court and charged with the offense by the irate woman, but the son-in-law said it was worth it. He didn't have the fine and went to jail, where he will have peace for a few days and will not have to be ordered around by his mother-in-law.

### Alleges He Was Assaulted.

Bay City, Feb. 2.—Thomas Walsh, a leading grocer of this city, has been made defendant in a \$25,000 damage suit brought by Lewis M. Steward, a traveling salesman, of Saginaw, who claims he was assaulted and thrown out of Walsh's store November 25, 1914. Steward in his petition says he entered Walsh's store to sell some goods. He alleges the merchant knocked him down, then threw him into the street. He was injured so badly, he claims, that he was laid up for six weeks.

Detroit—The Bowen-Moore Art Co. has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed, \$150 paid in in cash and \$850 in property. This concern will engage in the manufacture and sale of photographs and photographic supplies.

Neureither & Schneider has succeeded Robertson & Co. in the grocery business at 7210 Madison avenue. Both partners in the new firm were formerly employed locally as machinists.

The Veltman Manufacturing Co., motorcycles and accessories, 515 West Leonard street, is preparing to move into new quarters on North Ionia avenue.

B. C. Lawton, who formerly conducted a confectionery store on Broadway avenue, has opened a grocery, confectionery and cigar store at 335 Sixth street.

George R. Smith, of Luther, in renewing his subscription to the Michigan Tradesman, writes "Have to have the Tradesman."

J. R. Fulcher, of the Shelby Flour Mills Co., of Shelby, writes: "The Tradesman is like one of our own family."

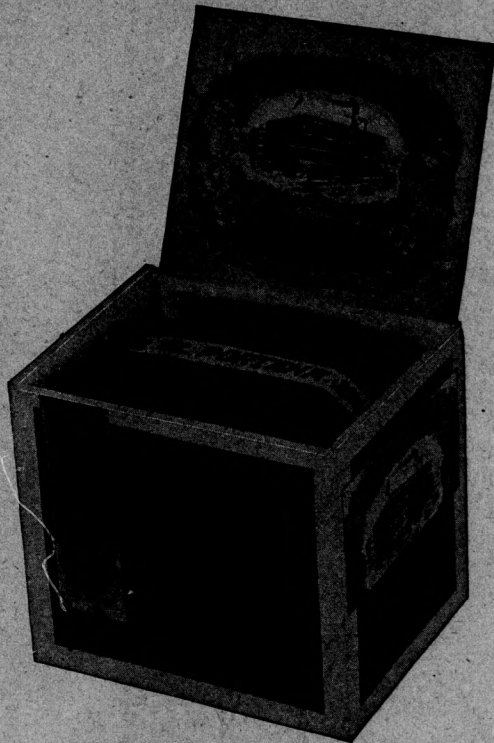
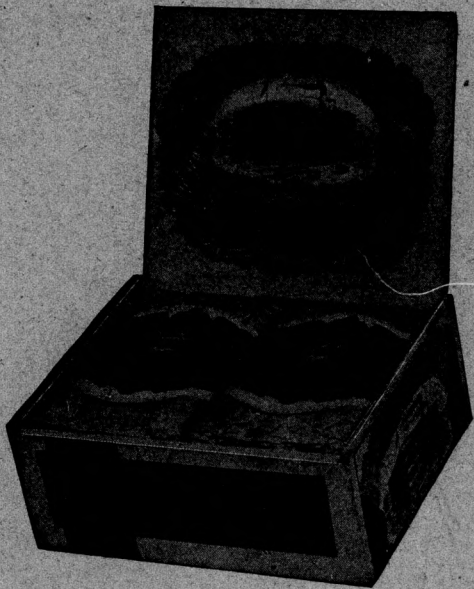
### BUSINESS CHANCES.

Merchants Notice—You will have to employ me some time in advance to have my personal services for your next special sale. W. G. Montgomery, Hotel Van Buren, Chicago. 873

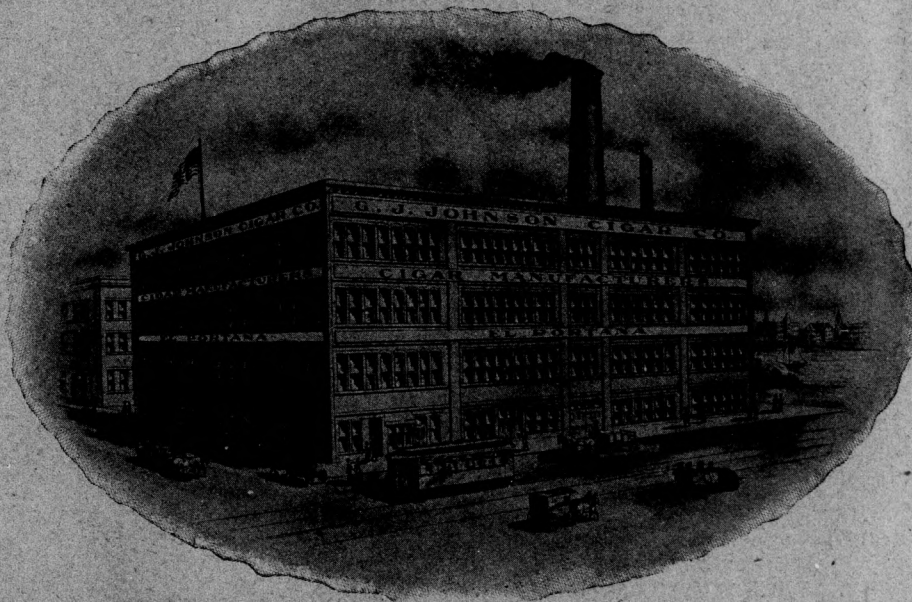
For Sale—Lake Vista farm and resort. Finest farm and resort proposition in Michigan. Immediate possession given. Might exchange for business or other property. Write for descriptive Booklet. Address owner, C. S. Pyle, Allegan, Mich. 874



# EL PORTANA 5c CIGAR



"In a  
Class by  
Itself"



Manufactured  
Under  
Sanitary  
Conditions

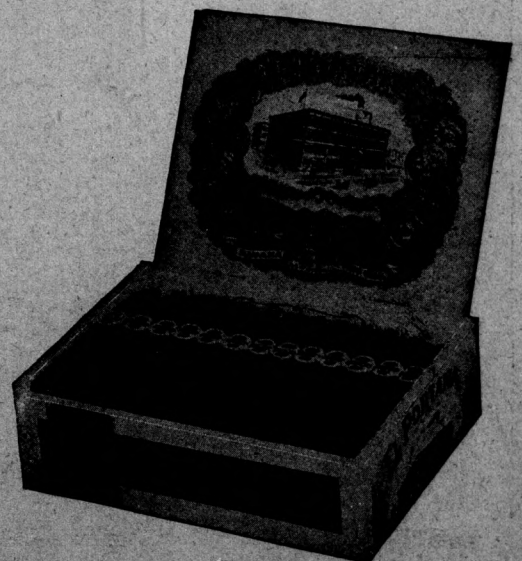


Made in  
Eight Sizes

G. J. Johnson  
Cigar Co.

Makers

Grand Rapids, Mich.





## Honest Now—

what would be your opinion of a man who was continually fighting the laws and the officials elected to enforce them? Think him a good one to leave alone—wouldn't you?

## Well Worse Yet—

Suppose he were a food manufacturer

Your pure food laws and your pure food officials are there to protect you in the foods you eat—and you would at once think, any manufacturer who tries to break them down must be trying to sell a pretty poor article—wouldn't you?

## WELL—this very thing is being tried right now

Baking Powder if it contains Albumen (sometimes called white of egg) has been declared illegal and its sale stopped in State after State.

Have these misguided manufacturers changed their ways and are they now trying to make and sell a pure and legal baking powder?

**NO!!** They are fighting the pure food laws and the pure food officials **WHY?**

Albumen in baking powder is no aid in the baking—the U. S. Government states this, but it makes possible the fraudulent "Water Glass Test."

*All the National and State Pure Food Officials at their last annual meeting condemned this fraudulent "Water Glass Test." (Maybe they have tried it on you.)*

## Beware of the Baking Powder not Sold on its Merits

If it is pure and the quality is there, it does not need any Albumen (sometimes called white of egg) or any "Water Glass Test, to mislead the people—

# KG BAKING POWDER

is made right—and is sold right

No fake tests required—no false advertising—no Albumen.

Just a full can of *pure, legal* baking powder, guaranteed to give you perfect satisfaction.

**25** Ounces for **25c**  
(More than a pound and a half for a quarter)

At All Grocers

JAQUES MANUFACTURING COMPANY, Chicago