

The Silver Lining

There's never a day so sunny
But a little cloud appears;
There's never a life so happy
But it has its time of tears;
Yet the sun shines out the brighter
When the stormy tempest clears.

There's never a garden growing
With a rose in every plot;
There's never a heart so hardened
But it has one tender spot;
We have only to prune the border
To find the forget-me-not.

There's never a cup so pleasant
But has bitter with the sweet;
There's never a path so rugged
That bears not the print of feet;
But we have a Helper promised
For the trials we must meet.

There's never a sun that rises
But we know 'twill set at night;
The tints that gleam in the morning
At evening are just as bright;
And the hour that is the sweetest
Is between the dark and light.

There's never a dream that's happy
But the waking makes us sad;
There's never a dream of sorrow
But the waking makes us glad;
We shall look some day with wonder
At the troubles we have had.

The Everlasting Grouch

The meetin' of the grouchy
As you may pass along
'L make you think o' somethin'
Besides a bit o' song.
You said "good mornin'" to him,
But you are "busted" now,
His grouch went down your "column,"
His "wireless" scorched your brow.

And so you lost your "bearings,"
All stunned, you groped a while,
You grouched inside and muttered
As friends spoke with a smile.
But you were not a groucher
And that is why it stung.
You soon, of course, recovered
Your cheerful smile and tongue.

And so we come agin' 'em
Old grouchers to the bone,
And others, just a thinkin'
Of troubles all their own—
The higher cost o' livin'
And things you couldn't guess,
And so we mustn't mind it
And get in such a mess.

For a higher law commands us
To love our fellow man,
And so, of course, it "stands" us
To do the best we can.
But how about the "image"
That common manhood scouts
And starts this mental scrimmage—
The everlasting grouch?

L. B. Mitchell.

Hart, Mich.

Imperial Shirts Guaranteed Fade Proof

ROGGEN BROS. & Co.
New York City

Our Spring line for 1916 is now ready, we are showing the very newest Fabrics in Band and Sport Shirts. Our prices will show you how to double the profits in your shirt department.

For \$1.00 sellers we offer wonderful values at
\$6.75 and \$7.50

If you are not on our calling list a card will bring our representative to you.

J. P. ROTHSCHILD
State Representative
206 Bowles Bldg. DETROIT, MICH.
Opp. Griswold House

GOLDSTONE BROS. 211 Bowles Bldg. DETROIT, MICH.

222 Griswold St., Opp. Griswold House

REPRESENTING

New York and Philadelphia Manufactures
of Ladies' Ready to Wear

Our office will be open during Fair Week where we cordially invite you to look at the lines

Muslin and Novelty Waists	\$4.50 and \$ 9.00
Silk Waists	\$18.00 to 45.00
Children's Coats (Infants, Intermediates, and 8 to 14	\$1.50 to \$8.25 ea.
Dress Skirts	1.50 to 3.75 ea.
Middy Blouses	7.50 to 9.00 doz.
Brassiers	2.00 to 8.50 doz.

State Representatives for Scout Hosiery

OUR Complete line is now on Display at the Detroit Office ROOM 211 BOWLES BLDG. 222 GRISWOLD STREET, opposite Griswold House.

COATS

LaTogue

SUITS

The John Anisfield Co.
Cleveland
Ohio



"Little Buster" as a Salesman

Naturally you are interested in pushing the sale of such articles as will repeat and will induce sales in other departments of your store.

"Little Buster" Popping Corn

does that. It is a constant, persistent sales force. The customer who purchases a package of "LITTLE BUSTER," in addition to being pleased with her purchase, will buy butter, salt, chocolate, lard, eggs, honey, flavoring, etc.

You make a handsome profit and give the customer the largest obtainable value for the money—16 full ounces for ten cents.

Order a case from your jobber to-day. Full cases 48, half case 24—1 pound packages.

THE ALBERT DICKINSON COMPANY
Chicago, Ill.

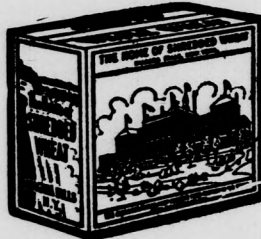
FROM TOKIO TO LONDON

from Maine to California—from Quebec to Florida—in every clime where people give some intelligent thought to the nutritive value of foods

Shredded Wheat

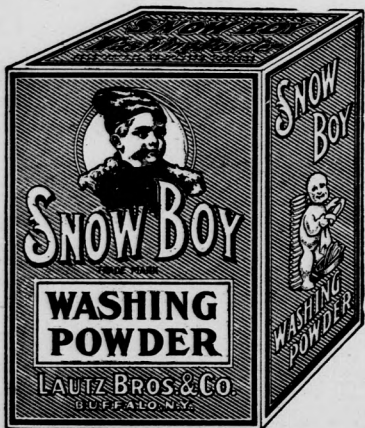


is known as the top-notch breakfast cereal—the cereal that is always the same quality, always the same price. No grocer can do business without the cereal that is now recognized as a staple. No free deals—no premiums—just a good, steady profit, and a firm, steady demand which we create through continuous, persistent educational advertising.



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.

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



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—½ 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 1, 1915.
DEAL NO. 1500.

MICHIGAN TRADESMAN

Thirty-Third Year

GRAND RAPIDS, WEDNESDAY, SEPTEMBER 1, 1915

Number 1667

SPECIAL FEATURES.

Page.	3:20 P. M. Frankfort	4:03 P. M.
2. Upper Peninsula.	5:00 P. M. Wallin	5:10 P. M.
4. News of the Business World.	5:20 P. M. Bendon	5:30 P. M.
5. Grocery and Produce Market.	5:45 P. M. Grawn	5:55 P. M.
6. Stocks, Bonds, Grain and Provisions.	6:30 P. M. Traverse City	
7. Bankruptcy Matters.		
8. Editorial.		
10. Financial.		
14. Automobile and Accessories.		
18. Dry Goods.		
20. Window and Interior Decorations.		
22. Lettering Show Cards.		
23. The Meat Market.		
24. Attractive Surroundings.		
26. Hardware.		
28. Woman's World.		
29. Clothing.		
30. Butter, Eggs and Provisions.		
32. Men of Mark.		
34. Shoes.		
40. The Commercial Traveler.		
42. Drugs.		
43. Drug Price Current.		
44. Grocery Price Current.		
45. Special Price Current.		
47. Business Wants.		

THE TENTH ANNUAL.

Proposed Itinerary of Grand Rapids Wholesalers.

The tenth annual trade extension tour of the Wholesale Department of the Grand Rapids Association of Commerce will take place Oct. 5, 6, 7 and 8. The itinerary was decided upon at a banquet held at the Owastanong Club Tuesday evenings, as follows:

Tuesday, October 5.

Arrive	Town	Leave
	Grand Rapids	7:00 A. M.
7:40 A. M.	Sparta	8:20 A. M.
8:32 A. M.	Kent City	9:02 A. M.
9:10 A. M.	Casnovia	9:40 A. M.
9:48 A. M.	Bailey	10:08 A. M.
10:20 A. M.	Grant	10:40 A. M.
10:55 A. M.	Newaygo	11:40 A. M.
1:22 P. M.	Whitehall	1:52 P. M.
2:00 P. M.	Montague	2:30 P. M.
2:45 P. M.	Rothbury	3:00 P. M.
3:16 P. M.	New Era	3:35 P. M.
3:47 P. M.	Shelby	4:20 P. M.
4:30 P. M.	Mears	4:50 P. M.
5:05 P. M.	Hart	During Night

Wednesday, October 6.

Arrive	Town	Leave
7:30 A. M.	Holton	7:50 A. M.
7:55 A. M.	Brunswick	8:05 A. M.
8:15 A. M.	Reeman	8:30 A. M.
8:40 A. M.	Fremont	9:55 A. M.
10:06 A. M.	Wooster	10:20 A. M.
10:32 A. M.	Whitecloud	11:02 A. M.
11:12 A. M.	Ramona	11:22 A. M.
11:33 A. M.	Otia	11:43 A. M.
11:55 A. M.	Bitely	12:10 P. M.
12:35 P. M.	Baldwin	1:10 P. M.
1:27 P. M.	Branch	1:37 P. M.
1:53 P. M.	Custer	2:08 P. M.
2:15 P. M.	Scottville	2:55 P. M.
3:10 P. M.	Ludington	During Night

Thursday, October 7.

Arrive	Town	Leave
7:00 A. M.	Tallman	7:10 A. M.
7:20 A. M.	Fountain	7:40 A. M.
7:50 A. M.	Freesoil	8:10 A. M.
8:35 A. M.	Manistee	11:05 A. M.
11:30 A. M.	Norwalk	11:40 A. M.
11:47 A. M.	Chief Lake	11:57 A. M.
12:07 P. M.	Kaleva	12:37 P. M.
1:00 P. M.	Copemish	1:30 P. M.
1:40 P. M.	Thompsonville	2:10 P. M.
2:17 P. M.	Homestead	2:27 P. M.
2:38 P. M.	Beulah	2:58 P. M.

3:20 P. M. Frankfort	4:03 P. M.
5:00 P. M. Wallin	5:10 P. M.
5:20 P. M. Bendon	5:30 P. M.
5:45 P. M. Grawn	5:55 P. M.
6:30 P. M. Traverse City	

Friday, October 8.

Arrive	Town	Leave
	Trav. City	11:00 A. M.
11:30 A. M.	Williamsburg	11:50 P. M.
12:20 P. M.	Elk Rapids	12:50 P. M.
1:30 P. M.	Rapid City	1:45 P. M.
1:53 P. M.	Alden	2:13 P. M.
2:40 P. M.	Bellaire	3:10 P. M.
3:26 P. M.	Central Lake	3:56 P. M.
4:10 P. M.	Ellsworth	4:30 P. M.
5:00 P. M.	Charlevoix	10:00 P. M.

The party will reach home at 6:30 Saturday morning.

Evening meetings will be held at Hart, Ludington, Traverse City and Charlevoix.

The party will take along their traffic men to investigate freight complaints, delays, etc.

The wholesale business of Grand Rapids has attained a figure in excess of \$40,000,000 per year.

It is expected that eighty wholesale houses will be represented on this tour.

There will be a publicity man to keep the papers along the line posted on the trip.

There will be a band and four singers.

Jobbers this year will be attentive to railroad and good road improvements which means a great deal to small town merchants.

From Whitehall north to Charlevoix the Dixie Highway covers considerable territory that the trip will, passing through towns, parallel to Michigan shore. The promoters estimate that it will bring \$10,000,000 to the State of Michigan through tourists, etc.

Novel Plan to Advertise Fair.

What is considered one of the best methods of co-operation, and one of the most novel plans worked out in some time, is that just decided upon by the wholesale department of the Grand Rapids Association of Commerce in connection with the West Michigan State Fair, to be held September 20 to 24, inclusive.

In order to widely advertise the event and also bring thousands of visitors to this city during fair week, the Association of Commerce will mail 15,000 invitations to as many retail merchants of Michigan who do business with Grand Rapids. These invitations will be in the shape of an elaborate folder, colored, and containing a wealth of information concerning the fair, points of interest in the city, train schedules, etc. Attached will also be a little coupon, which, if presented by the retailer in person to any wholesaler who is a member of the Association of Commerce department, will be good for one general admittance to the fair grounds.

Manufacturing Matters.

Jackson—The Lewis Spring & Axle Co. has purchased the Glazier stove plant at Chelsea and will utilize it for assembling and finishing the Holler Eight, all parts being manufactured here.

Detroit—The Hartley Steel Crated Box Co. has been organized to manufacture boxes and deal in merchandise, with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in property.

Hudson—The new Hardie Manufacturing Co. building is being erected just south of Mechanic street, and adjoining the Cincinnati Northern road. In size it is 50 x 150 feet, and when completed it will be fitted for a machine shop.

Detroit—The Parker Rust-Proof Co. of America has been organized to treat metals by patented processes for preventing rust, with an authorized capital stock of \$100,000, all of which has been subscribed, \$50,000 paid in in cash and \$50,000 in property.

Detroit—The Jiffy Starter Co. has been organized to manufacture starters and other parts for automobiles, boat engines, etc., with an authorized capital stock of \$15,000, of which amount \$9,400 has been subscribed, \$516.34 paid in in cash and \$8,283.66 in property.

Wayne—The Producers Creamery Co., Limited, has been organized to manufacture, sell and deal in all dairy and creamery products, with an authorized capital stock of \$15,000, of which amount \$7,670 has been subscribed, \$200 paid in in cash and \$6,601 in property.

Detroit—The Seidler-Miner Co. has been organized to manufacture, sell and install machinery and electrical apparatus and supplies, with an authorized capital stock of \$10,000, of which amount \$6,000 has been subscribed, \$100 paid in in cash and \$5,900 in property.

Detroit—Wine Bros. & Co., manufacturers of hats, caps and kindred articles, has merged its business into a stock company under the style of the Wine Brothers Co., with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in property.

Lansing—Forty thousand Lansing automobiles, 1916 models, will be manufactured at the Reo and Olds motor car plants during the coming year. Such, at least, is the sales prospect for the 1916 season as indicated by the orders for cars which already have been placed with the Lansing factories. To make the machines sought, both the Reo and the Olds companies will be required to considerably increase their production over what it was in 1914-1915.

Buchanan — The biggest industrial

boom in the history of Buchanan is now in its inception. Running day and night, the Celfor Tool Co. and the Buchanan Electric Steel Co. are unable to keep pace with the orders that are flowing in. The pay roll of these plants is now about \$4,000 a week, exclusive of the salaries of officers and heads of departments. Work is being rushed on the big addition to the plant of the Buchanan Electric Steel Co., and officials of these sister plants are confident that within a few months there will be 500 men on the pay rolls.

Saginaw—Work has been started on the construction of the big lumber shed for Booth & Boyd Lumber Co. This building will be 94 x 360 feet and two stories high. In its wooden construction 100,000 feet of lumber will be required. It will have a capacity of about 2,000,000 feet of lumber and will be used largely to house the dressed lumber, sash, doors, etc. One section will be divided off into a store room for prepared roofing, beside providing for the offices. There will be a track through the center of the shed to permit trains to enter for loading and unloading. The building will be set on spiles.

Battle Creek—A patent has been granted to Edward C. Thompson on an improvement on the ventilating system of a hot-air furnace, which is said to be altogether new and distinctive. The cold air, which in most furnaces enters at the bottom of the furnace, and is heated in the jacket only, is not only heated in the jacket in the newly patented process, but is also heated on the interior by a system of inside radiators through which the cold air ascends, and passes out the top in the various pipes conducting it to the rooms above. It will provide an improved hot-air furnace of large air capacity, which is at the same time compact in structure.

The advocates of peace at any price oppose any effort on the part of the United States to be prepared to defend itself in the event of war. They urge that if this country attends strictly to its own business and does nothing whatever in the way of preparation it would be less likely to suffer an attack. The theory is that defenselessness is of itself a defense, just as a grown man of magnificent strength would not take candy from a baby. It is suggested that there would be no glory in fighting a nation that offered no fight in return. That sort of an argument would be well enough in theory were it not for the fact that in practice such noble thoughts are not very generally entertained. Those seeking aggrandizement through war would be the more tempted. The trouble comes in because there is so much difference between theory and practice.

UPPER PENINSULA.

Recent News From the Cloverland of Michigan.

Sault Ste. Marie, Aug. 30.—John Dawson, one of the best known men in the Canadian Soo and father of James and George Dawson, pioneer grocers, died last week at his late residence on Elgin street at the age of 70 years. Mr. Dawson had not been feeling well for the past few days, but prior to that had been enjoying good health. The deceased left to mourn his loss, a wife, six sons and one daughter. He was a member of the Canadian Order of Foresters and the Odd Fellows. The family have the sympathy of the entire community.

L. Hausher, Jr., general purchasing agent for the Pittsburg Steamship Company, Cleveland, was a city visitor last week, spending a few days on business connected with the local storehouse here. He was accompanied by his wife.

Harry Mather, the popular book-keeper for the Cornwell Company, was the happiest man in the city last Saturday. Harry was exceptionally late in reporting for duty Saturday morning, but his tardiness was overlooked when it was explained that he was the father of a bouncing baby boy and Harry has been passing around the customary box of Havanas. Mr. and Mrs. Mather have the hearty congratulations of their numerous friends.

Another wolf has been reported as captured by John Stevens, of Raco, the new station of the Richardson Avery Co. Mr. Stevens brought the pelt of a large timber wolf to the county clerk's office for which he received a bounty of \$30. As long as there is this amount of profit in bagging the wolves, the supply will be limited.

Dave Lee, our popular veteran brakeman on the Minneapolis, St. Paul & Sault Ste. Marie passenger train, had a narrow escape from being crushed under the wheels of his train last Thursday at Trout Lake, and were it not for the quick action of a young man from Fibre, who happened to be on the spot and caught Mr. Lee by the legs just as he was thrown from the train and in the act of rolling under the wheels, he would have passed in his checks. As it was, Dave received two bad scalp wounds, but as his injuries were not of a serious nature he is fast recovering and expects to be on the job again within the next few weeks. The news of the accident spread like wildfire among Dave's many friends here, as he is a general favorite throughout the city, having the reputation of being the champion charity solicitor of Chippewa county.

Francis T. McDonald, one of the Soo's brilliant orators and attorneys, accompanied by his wife and son, returned last week after a two weeks' visit with friends and relatives in New York City.

Ross H. and Robert G. Gamble, of the firm of Gamble-Robinson & Co., of Minneapolis, the well-known fruit merchants, were city visitors last week, looking over their interests here. This firm is at present putting up a large warehouse on the belt line of the Northern Michigan Power Co., which it expects to have completed before winter. When finished it will be one of the largest fruit warehouses in the Soo and a credit to this enterprising house.

Charles E. Homberg, of De Tour, was a business visitor here last week.

Charles O. Pregitzer, Assistant Manager of the Cornwell Company here, is spending his vacation visiting relatives and friends in Lower Michigan.

Otto Speck, head brakeman for the Northern Michigan Power Co., spent Sunday at De Tour. He was accompanied by his wife.

The machinery of the Ozark Stone Co., at Ozark, recently organized to take over the limestone quarry, has been installed and the company will soon be in a position to fill all its orders for crushed rock. The sixteen-ton crusher, propelled by a sixty horsepower engine is now in operation and the dredge for excavating the rock and loading the cars is expected in a short time. The company has large standing orders from the Canadian Soo and Duluth and many enquiries from other concerns.

The residents of Kenneth and Moran are endeavoring to get the county to open up the road between the two places. There is about four miles to be built in order to connect the two towns and provide a good highway between St. Ignace and Trout Lake. Such a road would cut out the necessity of going over the Brevort sand plains in order to go to the west end of the county or the Soo and provide a road which would be of much benefit to the city and the autoists.

C. Y. Bennett, well-known lumberman at See Why, has suspended wood operations until winter, but will keep the mill in commission.

Clyde Hecox, St. Ignace booster and editor of the St. Ignace Enter-

ests in the west end of the city. Mr. Tymon is undecided whether or not to rebuild.

James Hotten, a former resident of this city, but who for several years has been located near San Leon, Texas, has been hit by the recent flood, which destroyed his buildings and crops. For a time Mr. Hotten's forty acre truck farm was under seventeen feet of water. Fortunately, Mr. Hotten's wife and eight months' old baby escaped injury. They expect to return to the Soo as soon as Mr. Hotten is able to dispose of his holdings out there, as the slogan, "The Soo for You," now appeals to them.

W. R. Cowan, general manager of the Prenzlauer Bros. large department store, has returned from New York City, where he had been on a purchasing trip for the past two weeks. He reports having had a very pleasant trip, but was pleased to get back to his home town and his family at their commodious summer home on Sugar Island.

The Government says that we are going to have the greatest wheat crop that ever happened, and everybody knows that there is going to be the greatest need for it.

F. G. Freimuth, one of our former

that his time is spent between the Island and his place of business. It is reported that George has been doing some shooting of late and was telling one of his friends of overhearing a party of visitors speaking about shooting. "Gentlemen," said one of the party, "I guess I have seen some pretty good shooting in my time. I have seen a fly killed on the flagpole at 300 yards." This was too much for George and he immediately responded with the remark that that was pretty good, "but I believe I've seen better," said George. "When I was in the army at the Philippine Islands, the major used to roll an empty beer barrel down the hill and every time the bunghole turned up we put a bullet in. Any man who couldn't do it was discharged." George was at the Philippine Islands during the entire encampment and never saw a man discharged.

The new slogan of the summer hotel district now is "Cheer up. Probably next summer somebody will invent a substitute for hot weather and less rain." — William G. Tapert.

Will Recall the Days of '76.

This will be Patriotic Year at the West Michigan State Fair, and, in keeping with the spirit of the times, all decorations, music and much of the entertainment will smack of the spirit of '76.

The big art hall will be a myriad of American flags and all interior decorations will be of the same character. The main driveway will be turned into a bower of stars and stripes, where the Boy Scouts will parade to the tune of the fife and drum corps from the Michigan Soldiers' Home.

It is expected that the local battalion under Col. Covell will cooperate in making the event one to be remembered for many days to come.

Exhibitors in all departments are making arrangements to decorate their booths and exhibits with American flags and bunting, so that when the gates of the fair swing open on September 20 patrons of the Fair will be greeted with the most spectacular patriotic display ever devised.

Governor Ferris, Jane Addams and other people of National reputation have been invited and express their intention of being visitors at the Fair, where they will give patriotic addresses to the Boy Scouts and soldiers. German, Polish and other nationalities having military organizations will be invited to appear in uniform to take part in the patriotic exercises which will be a big feature of the Fair this fall.

Some of the old cannons which did duty during the Civil War will be brought out and polished up and once more their roar will be heard to renew the spirit that lives within the bosom of every citizen.

E. Stokoe, who conducts an up-to-date hardware store at Devereaux, has just installed a 11,000 gallon gasoline tank.



At the annual picnic of Grand Rapids Council No. 131, U. C. T., a baseball game was played between the fats and the leans, resulting in a score of 10 to 27 in favor of the leans. The above picture is of both teams.

prise, was a business visitor last week. Clyde reports a very gratifying increase in his line and can feel a change for the better throughout the business district about St. Ignace.

F. P. Sullivan, one of our prominent attorneys, who has been spending the past month with his family at their commodious summer home, has returned to the city to take up his practice. The much needed rest has had a marked effect.

Brevort township is figuring on having a fair this year at Allenville and, from all accounts, St. Ignace is going to arrange for a St. Ignace day at the fair. It is hoped that the enterprise will be a success.

Harry Wood, one of St. Ignace's leading bakers and confectioners, was visited by burglars last week and articles to the value of \$35 were taken, besides a good supply of cigars and candy. The officers have sent to Petoskey for a bloodhound, but apparently they were not swift enough to catch up with the burglars, as from all accounts they are still out.

Mark Tymon, one of our well known lumbermen and a pioneer in the business, suffered a severe loss by fire which destroyed his mill last Monday, entailing a loss of about \$20,000, with no insurance. This was a severe blow to Mr. Tymon and also some loss to the business inter-

Sooites who left for Detroit recently and engaged in the retail meat business, was a business visitor here last week shaking hands with old acquaintances who were more than pleased to see him. Mr. Freimuth reports very satisfactory doings in the ford town, but says that the Soo looks pretty good to him, as he always has a warm spot in his heart for the dear old Soo.

George Bailey, our popular shoeman, states that he has been the busiest man on Ashman street for the past two weeks during the absence of Mr. Cowan. He has been doing two men's work, but you could hardly tell it, as he seems to be holding his own, making daily trips to his commodious summer home down the river, where George spends the nights. He has one of the Soo's fastest crafts, which he keeps in running order, so

EVER READY FLASH LIGHTS ARE PROFITABLE

We will send you Attractive Window Display

C. J. Litscher Electric Company
Wholesale Distributors
Grand Rapids, Michigan

FESTIVAL DAY.

Idea Which Has Taken Deep Root in Indiana.

Fowlerton, Ind., Aug. 30.—In this portion of Indiana the village merchants are solving the problem of bringing the farmer to town. Moreover, they are keeping his interest sufficiently alive to bring him back again and to keep on bringing him back. This is a problem with all small town merchants because they must carry a sufficiently extensive line and offer inducements which will compare favorably with the big stores of the county seat and with the mail order houses. To do this is no small task and not to do it is to lose the farmer trade which is the most valuable asset of the small town business man.

Down here the Fall Festival idea has taken deep root. Formerly this idea was primarily intended for the aid of the farmer alone and his was the task of securing exhibits, of arousing interest among his neighbors and oftentimes among the merchants of the town where the festival or fair was to be held. The farmer paid the prizes, hired the speaker if one was considered necessary and won the prizes back. Educationally, it was a good thing for the farmer and for the community, but from a business standpoint it was not a benefit to the merchants until they began to see the light.

The merchants awoke to the fact that in order to benefit themselves they would have to arouse an interest in their wares and to take the burden of responsibility for the festival's success or failure upon their own shoulders. So they went about making the change. It was a success from the first because the farmer was glad to have some one do these things and he appreciated the co-operation of his friends in town. New associations were formed and placed

on a business-like basis, with a judicious sprinkling of business men on the committees and in the executive departments. Through this arrangement the village and the country is brought a step nearer each other. The merchants get out a premium list, self sustaining by their own advertisements in it. They pay the premiums and consider the farmer folk as their guests. A wide range of farm animals and farm produce is covered by premiums contributed by merchants, although donations by anyone are gladly received and the pure bred stock and poultry breeders usually offer special prizes. There are also prizes for bread, cakes, pies, canned fruit and fancy work in which Mrs. Farmer is interested and for foot races, potato and sack races and other amusements and sports which please the rising generation. Although these prizes are small, many of them consisting of merchandise, they attract great crowds and Festival Day is a gala time for the entire community. Last year at one of these affairs in a village of less than 300 people the streets were jammed, rigs were hitched at every available place and the commons where the judging was being done was a mass of interested farmers and stockmen.

From the standpoint of the business man, it pays. No entry fees are charged in any department and the donor of a premium plans to get his money back in increased trade.

A hardware dealer who offered a \$35 breaking plow for the best bushel of wheat and oats grown in that section told me that it was the best advertising money he had ever spent. It put him in touch with men he could never before approach and they all became customers. Others told me the same thing and my curiosity was somewhat aroused to hear the tinkle of a piano player coming through the open doors of a general store. The place was crowded and a little talk

with the proprietor convinced me that the value of the articles he had offered as premiums and the rental of the instrument for the two days of the Festival was money well invested.

Another dealer had a demonstrator busy with a steel range serving biscuits and coffee to the hungry and three sales of ranges were made in one day, although the greater reward came in the lasting impression his demonstration had made on the minds of those people who were to become his customers later.

A personal appeal is one of the most valuable characteristics of a good advertisement and through these Festival Days the merchants have found a way to make it. Furthermore, they are proving of something more valuable to the community than mere selling agents. Dick Brown and Henry Jones appreciate a man who takes an interest in them and their work. Through these neighborly contests they are learning more of their own products by putting them in competition with the products of the man down the road. They are picking up a bit of knowledge from the man the merchants have brought down from the experiment station for the occasion, hence they are becoming better citizens and more productive ones. They also learn about the things they use from day to day by the demonstrations put on by the dealers for their benefit. When they feel that they can afford that article or when the need for it arises they come to the man who taught them its use for it. While they are there they patronize the butcher, the baker and any one else who happens to have what they want.

W. C. Smith.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Aug. 30.—C. R. Lawton spent Sunday in Chicago.

In last Saturday's ball game between the fats and the leans, third

baseman W. E. Mellinger narrowly avoided a severe injury by a swiftly thrown ball from Catcher Harwood, who was bent on catching the runner at third. Mr. Mellinger, out of the kindness of his heart, was pointing the base out to the base runner, Jannausch, so he could land safely, when he got a biff on the jaw. Outside of a temporary daze no injury was done.

Don't forget the Council meeting Saturday, September 4, as some highly interesting matters are to be discussed.

And say, boys, if you have any news send it in. We will appreciate it.

William E. Sawyer says he thinks if he can knock off 175 pounds he will be in shape to challenge the next man to a ten yard dash. His base running and fielding were features of the picnic ball game at Saugatuck last Saturday.

Jim McGuire will move his general merchandise stock from Kingsley to the Smith building in Buckley about September 15. This move will put his two big stores in touch with each other on the same railroad, enabling him to handle car load lots to better advantage.

The hotel at Kingsley, which was partially destroyed by fire last fall, is being remodeled and will be opened in about six weeks.

C. E. Curtis, accompanied by his wife, is making the Northern end of the State in the old reliable tin lizzie in the interest of the Grand Rapids Supply Co. Curt says the scenery is beautiful, especially when he has to get out and get under.

Traverse City sported a carnival and home coming from the 23rd to the 28th. It looked as though several members of Grand Rapids Council used to reside in Traverse City, as several were seen taking in all the concessions and enjoying themselves to the fullest extent.

L. V. Pilkington.

ROYAL BAKING POWDER

Absolutely Pure

ROYAL BAKING POWDER is the most widespread selling brand of any baking powder in the world. This proves that it is liked by the greatest number of people, and is one good reason for you to push its sale.

Fully
Guaranteed



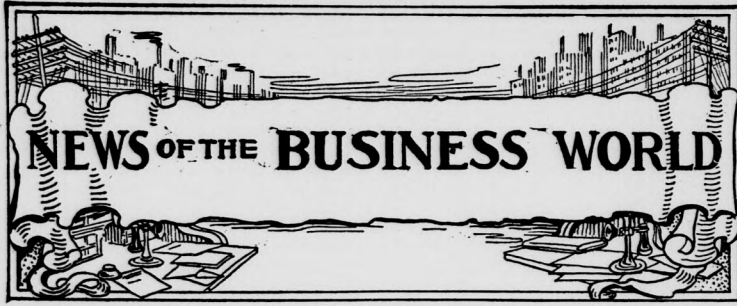
Another good reason is that ROYAL BAKING POWDER never becomes dead stock. It is constantly in demand, and year in and year out pays more and surer profit than any other baking powder you can sell.

Every grocer will find it to his advantage to keep a full stock of Royal Baking Powder always on hand.

Contains No Alum

ROYAL BAKING POWDER CO.
NEW YORK





Movements of Merchants.

Almont—J. B. Springstead has opened a meat market.

Allegan—C. A. Lewis succeeds Hewitt & Sharp in the restaurant business.

Hancock—The Hancock Dry Goods Co. lost considerable stock by burglars Aug. 26.

Ewart—The Ewart Fruit Co. has increased its capital stock from \$6,000 to \$10,000.

Hamilton—Mr. Martin, formerly of Allegan, has engaged in the meat business here.

Detroit—Daniel E. Wittmer has been succeeded by the Wittmer-Stillwell Lumber Co.

Carson City—The Carson City Produce Co. is erecting a 24 x 52 foot addition to its plant.

Fairview—Herbert Kolb, formerly of Unionville, has engaged in the drug business here.

Detroit—The Grosse Pointe Lumber Co. has changed its name to the Hudson Lumber Co.

Newaygo—Jay A. Chamberlain has sold his bakery to Ira D. Mull, who has taken possession.

Pinconning—The Farmers Elevator Co. has decreased its capital stock from \$30,000 to \$10,000.

Cheboygan—Alex Awada, of Hancock, has opened a bazaar store at 506 South Main street.

Bellevue—The Hager Lumber & Coal Co. has been succeeded by the Bellevue Lumber & Coal Co.

Negaunee—John Manning has opened a grocery store at the corner of Jackson and Tobin street.

Benton Harbor—Latham Carr, jeweler, had over \$400 worth of diamonds stolen from his stock Aug. 25.

Muskegon—Linus Johnson has opened a cigar and confectionery store at 221 Houston avenue.

Alpena—Joseph Kelieczewski, will open a grocery store in the McDonald block about September 15.

Honor—Alex Morris has sold his dry goods, clothing and shoe stock to G. D. Caplin, who has taken possession.

Casnovia—Eugene Beard and Benson Doolittle have formed a copartnership and engaged in the meat business.

Northport—Noyes T. Percy has closed out his stock of clothing and men's furnishing goods and retired from retail trade.

Eaton Rapids—E. D. Corbin will occupy his new store building on East street with a stock of groceries about Sept. 15.

Berrien Eprings—S. M. Scott has purchased the Ingleright meat stock

and fixtures and will continue the business.

Saginaw—The stock of the Gemmill Hardware Co. has been purchased from the receiver in bankruptcy by the Walz Hardware Co.

Marquette—Theodore and Thomas Spelois have formed a copartnership and opened a restaurant and cigar stand on Washington street.

Tecumseh—The sporting goods and confectionery store of W. L. Collier was burglarized August 28 and stock to the amount of over \$50 taken.

St. Joseph—Benjamin Luckner has sold his meat stock and fixtures to Fred Warsco, who will continue the business at the same location on Main street.

South Haven—Suhr & Mann, shoe dealers, have dissolved partnership and the business will be continued by the Cain-Mann Shoe Co., recently incorporated.

Benton Harbor—E. J. Densmore is closing out his stock of bazaar goods and will retire from business, having conducted his store for the past sixteen years.

Hillsdale—L. Camburn and Frank Mitchell have formed a copartnership and opened a drug store at 114 West Main street under the style of Camburn & Mitchell.

Sodus—Fred Strossburg has sold his stock of general merchandise, located at Kings Landing, to C. N. Johnson, of Chicago, who will continue the business.

Sparta—Schall Bros. have sold their drug stock to the former owner, Allen B. Way, who has admitted to partnership his son, G. Holly, who will act as manager of the business.

Cash—L. H. Winters & Son, dealers in general merchandise, have taken over the Christian W. Lindke stock of general merchandise and will consolidate it with their own.

Birmingham—Joseph Green and Arthur Heacock have formed a copartnership and purchased the H. B. Parks & Co. stock of agricultural implements and will continue the business.

Charlotte—Noah Kraft has purchased the interest of his partner, H. Dyer, in the Dyer & Kraft barber shop and cigar stock and will continue the business under his own name.

Lake Odessa—W. L. Johnson has taken over the interest of his partner, M. G. Williams, in the Johnson & Williams meat market and will continue the business under his own name.

Cheboygan—Charles E. Gilpin has purchased the J. A. Brady grocery

stock and store fixtures and will continue the business at the same location, at the corner of State and F. streets.

Alma—Fred Slater has sold a half interest in his men's furnishing goods stock to his uncle, F. W. Goodes, of St. Johns, and the business will be continued under the style of Slater & Goodes.

Alma—The DeLuxe Candy Co. has leased the Pollasky building and will occupy it with a stock of confectionery and ice cream parlor, under the management of Nick Frentsos about September 15.

Menominee—The Wilson-Henes Co. has been organized to buy and sell general merchandise with an authorized capital stock of \$75,000, all of which has been subscribed and paid in in cash.

Detroit—The Vaughan Rubber Co. has been organized to deal in rubber goods and specialties, with an authorized capital stock of \$25,000, of which amount \$15,200 has been subscribed, \$2,700 paid in in cash and \$12,500 in property.

Ishpeming—Samuel B. Lowenstein, of S. & J. Lowenstein, dealers in dry goods, clothing and shoes, was married August 29, to Miss Celia Miller, at her home in Crystal Falls. The couple will be at home after September 15.

Detroit—The American Welding Co. has been organized to weld and repair metals of all kinds and character, with an authorized capital stock of \$2,500 all of which has been subscribed, \$140 paid in in cash and \$1,260 in property.

Detroit—The Standard Auto Co. has been organized to purchase, deal and sell, also repairing automobiles, with an authorized capital stock of \$50,000, all of which has been subscribed, \$8,475.54 paid in in cash and \$41,424.46 in property.

Battle Creek—Henry A. Preston, boot and shoe dealer, has merged his business into a stock company under the style of the H. A. Preston Co., with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in property.

Traverse City—R. J. Mercer Co., general hardware business, also, plumbing supplies, sheet metal work, electrical supplies and fixtures, installation of gas plants, has merged its business into a stock company under the style of R. J. Mercer Co. with an authorized capital stock of \$12,000, of which amount \$6,000 has been subscribed, \$613.20 paid in in cash and \$5,386.80 in property.

Highland Park—Jay B. Rockwell, boot and shoe dealer, has merged his business into a stock company under the style of Rockwell Shoe Co. with an authorized capital stock of \$5,000 of which amount \$4,000 has been subscribed and paid in in property.

Detroit—John R. Wood, editor and manager of the Michigan Railway Guide, in the September number just issued, takes a fall out of Eastern time in Detroit and gives some interesting facts from the viewpoint of an observer very closely in touch with the matter of time adjustment.

Traverse City—The information bureau conducted by the Traverse City Commercial Club this summer closed August 31. The season has been the most successful in the history of the bureau and it has been of inestimable value in spreading the reputation of the city throughout the United States. By actual count, 457 cars with tourists stopped at the bureau, coming from as far South as St. Petersburg, Fla., West as far as California and East as far as New York.

Flint—Realizing that the public may be served without creating the expense of conducting two branch banks, the board of directors of the Industrial Savings Bank here has announced that the project of establishing a branch at the corner of West Kearsley and Asylum streets, opposite the new Chevrolet plant, has been abandoned. The Genesee County Bank is left a clear field in the new west end territory, where it has already opened temporary quarters. A permanent building to take care of its branch business will be erected.

Muskegon—John Q. Ross, Secretary of the Occidental Hotel Company, and Edward R. Swett, general manager of the hotel, have announced that after a recent twelve-hour campaign, the \$50,000 additional stock issue, recently authorized by the directors, to finance the new four-story addition to the hotel and modern improvements to be installed, had been over-subscribed. Seventy-nine persons in the city, showing their interest in and approval of a public improvement that will be a decided asset to Muskegon, were the fortunate purchasers of the stock in this paying investment.

Bay City—An active campaign has been inaugurated in Bay City to exploit the advantages of the town and Bay county in which it is located, through the erection of a memorial mile of the great Lincoln Highway. Attorney Frank S. Pratt, United States District Court Commissioner, holds that a community as well as an individual can erect one mile of hard road according to the plans of the Lincoln Highway Association, which provide that 1,000 miles of the great thoroughfare shall be built through patriotic subscription in memorial to Abraham Lincoln and dedicated to the builder or as he sees fit.

Manufacturing Matters.

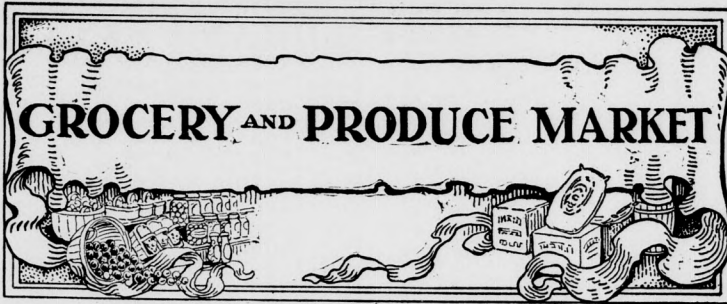
Detroit—The Aetna Manufacturing Co. has increased its capital stock from \$12,000 to \$20,000.

Hastings—The Waters Bros. Elevator Co. is erecting a cement feed mill which they will operate in connection with their grain elevator.

Saginaw—The Nelson Bros. Co., manufacturer of gasoline engines and pump jacks, is erecting an addition to its plant which will enable it to double its output.

Muskegon—The West Michigan Steel Foundry Co. is building a \$25,000 addition to its plant, also an office building at a cost of \$2,500. The capacity of the plant will be doubled.

Detroit—The Royal Baking Co. has been organized to manufacture and sell baked goods and conduct general catering, with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in cash.



Review of the Grand Rapids Produce Market.

Apples—Harvest varieties such as Transparents, Duchess and Red Astrachans, command 50c per bu.

Bananas—Medium, \$1.25; Jumbo, \$1.75; Extra Jumbo, \$2; Extreme Extra Jumbo, \$2.50.

Beets—15c per doz; 60c per bu.

Blackberries—\$1.25@1.50 per 16 qt. crate.

Cabbage—40c per bu. or \$1 per bbl.

Cantaloupes—Benton Harbor Osage \$1.25@1.75 per crate, according to size; Indiana Gems, 60c per basket; Indiana Standards, \$1.50 per crate.

Butter—The market is firm and unchanged with a good consumptive demand. The receipts have been liberal during the week and the average quality fine for the season. The market is healthy on the present basis with no important change in sight. Fancy creamery is quoted at 24@25c in tubs, 25@26c in prints. Local dealers pay 21c for No. 1 dairy, 16½c for packing stock.

Cauliflower—\$1.25 per doz.

Carrots—15c per doz.

Celery—16c per bunch for home grown.

Cocoanuts—\$4 per sack containing 100

Crab Apples—\$1 per bu. for early varieties.

Cucumbers—50c per doz. for hot house

Eggs—Receipts have fallen off considerably and in consequence the market for fine eggs is 2c higher. There is an increased consumptive demand and considerable decrease in the production, so that market conditions are firm. Local dealers pay 21c for No. 1 stock, loss off.

Egg Plant—\$1.25 per doz.

Garlic—20c per lb.

Grape Fruit—\$5 per box.

Green Corn—12@15c per doz. for home grown.

Green Onions—Silver Skins, 15c per doz.; Evergreens, 12c per doz.

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

Lemons—California, \$3@3.50 per box.

Lettuce—Home grown head, \$1.25 per bu.; leaf, 65c per bu.

Nuts—Almonds, 18c per lb.; filberts, 13c per lb.; pecans, 15c per lb.; walnuts, 18c for Grenoble and California, 17c for Naples.

Onions—Home grown command 75c per bu.

Parsley—25c per doz.

Oranges—Valencias are steady at \$5.25@5.50.

Peaches—Receipts of home grown are now in command of the market, principally St. Johns, which fetch \$1@1.25 per bu. Elbertas have not yet begun to come in.

Pears—Clapp's Favorite, \$1.50 per bu.

Peas—Home grown are in ample supply at \$1.25 per bu.

Peppers—\$1 per bu. for home grown.

Plums—Sugar, 75c per bu.; Burbanks, Bradshaws and Guis, \$1 per bu.

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

Potatoes—Home grown are in complete control of the market on the basis of 50c per bu. or \$1.25 per bbl.

Radishes—10c for round and 15c for long.

Squash—\$1 per hamper for home grown.

Tomatoes—Home grown are now in market, meeting with strong demand on the basis of \$2 per bu.

Turnips—20c per doz.

Wax Beans—90c per bu.

Watermelons—\$2.50 per bbl. containing 8 to 10.

Whortleberries—\$2.50 per 16 qt. crate.

The Grocery Market.

Sugar—All of the New York refiners are now on a 5.60c basis. Raws have declined somewhat, but not as much as refined. It is difficult to predict the future of the sugar market, as speculation enters into it to a considerable extent, and nobody knows exactly what to expect. The consumptive demand for sugar is not large.

Coffee—Rio and Santos grades are both lower and depressed. The reason is the continued piling up of the surplus in Brazil and the fact that there is a very large stock of coffee on the ocean bound for this country. Unless the Brazilians can formulate some sort of a plan like a valorization plan to take the surplus coffee off the market, values are going to continue heavy and depressed for an indefinite time. Mild coffees are also a shade easier for the week, practically on account of the depressions in Brazils. Mocha is about unchanged and not especially strong. Java is strong and scarce, but is not figuring much in the demand.

Canned Fruits—Apples are unchanged and quiet. California canned goods show no improvement in price or condition. The situation is inclined to be depressed. The demand is very small. Small Eastern staple canned goods are unchanged and quiet.

Canned Vegetables—Tomatoes are still selling below the cost of production and buyers are beginning to pay some slight attention to that fact. Corn is steady to firm with advices of shortage in certain sections, notably Maine. Peas are heavy and low.

Canned Fish—Salmon is where it was a week ago, both as to spot and future. There has been no general naming of future prices on Alaska. Imported sardines are firm and un-

changed. Domestic sardines are still ruling at low prices.

Dried Fruits—Prunes are fairly well maintained as to price, both spot and future. The demand is dull. Some raisin business has been done owing to the naming of new prices on seedless. Other dried fruits are very dull and unchanged.

Cheese—The market is steady and unchanged with only a moderate consumptive demand. The quality of the current make is about as good as usual, while the make is reported much larger than usual. Prices, therefore, are from 15 to 20 per cent. below a year ago. There is nothing in sight to cause any radical change.

Provisions—There is a normal consumptive demand for everything in the smoked meat line, but stocks are reported larger than usual, and the market is only steady on the present basis. If there is any change it will likely be a slight decline. Pure lard and compound are steady and in fair demand. Dried beef, canned meats and barreled pork are all unchanged with light demand.

Salt Fish—Norway mackerel show no change from a week ago. The market is steadily maintained as supplies are not abundant. Cod, hake and haddock have not yet awakened for the season.

Saginaw—The American Banking Machine Corporation has been organized to manufacture, buy and sell and deal in and with coin operating vending machines and stamps, with an authorized capital stock of \$100,000 common, \$10,000 preferred, of which amounts \$55,000 has been subscribed and \$15,000 paid in in cash.

Timothy F. Moseley (Moseley Brothers), who has been spending the summer on Monhegan Island, Maine, is expected home about September 1.

Moses Dark (Vinkemulder Company) is taking a two weeks' vacations, which will be spent in automobile exploration trips around Grand Rapids.

Reeman—M. Piowaty & Sons, of Grand Rapids, have opened a buying station here under the management of Edward T. Carbine.

Munising—John McMillan has sold his feed, flour and fuel stock to Peter Hebert, who will continue the business.

William Judson (Judson Grocer Company) will spend Sunday and labor day at Buffalo and Niagara Falls.

Richard J. Prendergast (Worden Grocer Company) is taking a week's respite from business cares and responsibilities.

William Durkee recently succeeded Fred McNamara in the grocery business at 427 Jefferson avenue.

The Kellner Bakery & Catering Co. will engage in business at 509 South Division avenue.

Peter Hamstra succeeds E. R. Ferch in the grocery business at 924 West Fulton street.

You and Your Competitor.

Some one has well said that competition is the logical outcome of success in any branch of business. The moment a concern demonstrates that its proposition is sound, that moment it becomes the target for competitors' shots.

Lack of competition breeds stagnation. You are all familiar with the lone country store at some cross roads, the place where old man Grimes has stayed most of his life and is likely to spend the remainder of his days for the reason that he has no money to get out, even if he had the ambition. He still keeps practically the same line of goods he kept twenty-five years ago, changing only when it becomes impossible to secure the familiar forms. He is practically dead; and he died through lack of competition.

Let a live man come upon the scene, one who puts a new coat of paint upon his building, a new line of goods upon his shelves. The community, likewise fallen into a lethargy unless they have sufficiently aroused to go to the nearest real mart, speedily perceive that something is about to happen. The old man who has kept in the same rut so long must eventually find it out when he sees his old patrons all flocking to the other store. If not too much stiffened in joints and ideas, he realizes that things are moving at a different angle; competition is to be grappled with. And will any one say that this competition comes in any other form than that of a friend? It is this which puts new blood into the veins, new strength into the muscles, new enthusiasm into the heart, and new life into any business under the sun. You owe your competitor a vote of thanks for waking you up from what might easily become a Rip Van Winkle nap.

The kind of "preparedness" which consists in choosing for the administration of our military and naval affairs men like John D. Long, who died Saturday, will never meet anything but the warmest commendation. In his work on "The New American Navy" the ex-Secretary describes how, with the development of the war cloud in 1898, he brought the naval service in a few months from its unready condition to comparative efficiency; and his statement that "all the money disbursed by the Department was honestly spent and every purchase made in good faith" was hardly questioned. His record would have been notable even had it not stood in refreshing contrast to the work of the War Department. Apart from his Cabinet term, which closed in a controversy over which he had no control, and which no one regretted more than he, his service in many offices marked him the rare type of the gentleman and scholar in politics. The same year—1879—which witnessed his election as Governor of Massachusetts saw his publication of a translation of the *Aeneid*; and it is still remembered that he found fault with the message dispatching Dewey to Manila for saying that war had "commenced" rather than "begun." As speaker, churchman, reformer, and statesman he was an exemplary citizen.

STOCKS, BONDS, GRAIN AND PROVISIONS

Features of the Stock and Grain Market.

Chicago, Aug. 31.—Wheat: Today's cables were indifferent and showed a declining tendency. Weather conditions are ideal for harvesting and shipping. The Snow estimate of 52,000,000 more wheat in the American Northwest, and weakness in outside markets, together with a good movement starting general selling at opening. The trade appear to be more bearish on this decline than at any time. There is practically no news of a bullish character from any source, and about the only buying is in the way of profit-taking. Hedging sales are not heavy as yet, but it is expected that they will be of such large volume in a short time that it will be too much of a load for the trade to carry at this level. Moderate upturns will ensue at times, but unless something unexpectedly bullish turns up quickly it is not likely that a material advance can be maintained. The chances favor a much lower range of prices.

Corn: Favorable reports and weather over the corn belt started a stampede of selling at the opening, which was continued throughout the session, with the exception of an occasional buying furor in the way of profit-taking by shorts. Snow says that aside from the crop being 20 to 25 per cent. late, every condition governing the possible yield is as favorable as it could be, and indicates the crop will break all records. Owing to the weakness of Southwestern markets, existing premiums here should make this market struggle for corn shipments to the seclusion of all others, and when the movement (which is long overdue) does begin we expect to see cash premiums and the September option decline to about December prices. There is a large amount to come forward and with a continuation of fair weather receipts should soon begin to show a big increase. The cash demand is very poor from the South and East and shippers are very much discouraged. Some light frosts were reported over night in Illinois, but there were no claims of damage. In our opinion prices are far too high and a decidedly lower range of values are inevitable.

Oats: The oats market, while affected by the weakness in other grain and fine weather for threshing and marketing of crop, has met with good buying which absorbed the local offerings. The seaboard was in the market with bids from Newport News for the first time in many weeks. We feel that present prices are not unreasonable, owing to their cheapness, compared with other grains, that the demand will be big enough to take care of all offerings for the time being.

New York, Aug. 31.—Prices were irregularly changed. There was little of variety or interest in the news and during the greater part of the session the tendency was not clearly defined.

Discussions centered principally on the action of the foreign exchange markets. The recent decline in sterling has not been attended by much other than scattered foreign liquidation and Europeans are displaying a

keen desire to retain their current holdings of American issues.

The depreciation however in continental exchanges has become so marked as to suggest that something will shortly have to be done to remedy the situation, else the American export movement of commodities is likely to be curtailed as a consequence of the burdens imposed on foreigners in connection with the concluding arrangements to pay for articles bought here.

Perhaps the arrival of English and French financiers which will occur shortly may be followed by reaction of a kind that will tend to stabilize the exchange markets, as the way things are drifting now, American interests will suffer as well as foreign.

The stock market appears to be waiting some new developments, and meanwhile it is quite probable specialty operations will again become the feature, although in passing it may be said that war order talk has lost some of its potency as a market influence.

NEW YORK STOCKS.

	High	Low	Close
Atch.	102	101 1/2	105 5/8
Anaconda ..	73 1/2	72 1/4	72 3/4
Am. Smelt. .	81	80 1/2	80 1/4
Alka. Gold .	33	32 3/8	32
Am. Can. . .	60 3/4	59 1/2	59 1/4
Am. Hide . .	9 1/2	9 1/4	9 1/4
Am. C. & Fdy.	70 1/4	68	69 1/4
Am. Loco . .	54 1/2	53 1/2	53 3/4
Am. Beet Sugar	66	63 1/2	65
Butte & Sup.	67	66 1/2	66 7/8
Bal. & Ohio .	81 1/2	81 1/8	81 5/8
Blkn. R. Trans.	85 3/8	84 7/8	85 3/8
Beth. Steel .	242	238	231
Bal'n Loco. .	83 1/4	80 1/4	82 3/8
Ches. & O. .	47 1/2	45 1/2	46 1/8
Can. Pacific .	151 1/2	150	151 1/2
Chino	46 1/2	46	46 3/8
Colo. Fuel . .	42 1/2	42	42 1/2
Cent. Lea. . .	44 1/2	43 3/4	44
Erie	29 1/4	28 5/8	28 7/8
Erie, 1st . . .	44 1/2	44 1/8	44 1/2
Goodrich . .	61 1/2	60 1/2	61 1/8
Great Nor. . .	118 3/4	118	118
Gen. Motors .	219 3/4	219	219 1/4
Int. Met. . . .	22	21 1/2	21 7/8
Inspiration .	36	35	35
Lehigh Valley	—	—	142 1/2
Mo. Pacific . .	4 1/4	4	4 1/8
Maxwell . . .	43	42 3/4	42 3/4
Nat. Lead . .	65 3/4	64 1/2	64 1/2
N. Y. Cent. . .	92	91 1/2	91 3/4
Nev. Cons. . .	15	14 1/2	15
Nor. Pacific .	107 3/4	107	107 1/2
New Haven . .	67 3/4	65 1/2	67
Psd. Steel Car	60 3/4	59 1/4	59 3/4
Penn'a	109 1/4	108 1/2	108 1/2
Rep. Steel . .	43 1/2	42 1/2	43
Rock Island .	24	23 1/2	23 7/8
Ray Cons. . .	23 1/4	22 1/2	22 7/8
Reading	149 1/2	148	148 7/8
St. Paul	87 3/4	82 3/4	83
So. Pacific . .	89 3/4	88 3/4	88 3/4
Studebaker . .	109 3/4	107 1/2	108 3/4
Sears	—	—	154 3/4
Tenn. Cop. . .	5 1/2	5 1/4	5 1/4
U. S. Steel . .	75 3/4	74 1/4	74 3/4
Union Pacific .	132 3/4	131 1/2	131 7/8
Utah Cop. . . .	68 1/4	67 1/8	67 1/2
U. S. Rubber .	50 1/4	49 1/4	49 1/2
Westinghouse	117 1/4	115 1/2	115 3/4

GRAIN AND PROVISIONS.

	High	Low	Close
Wheat.			
May	98 1/4	95 3/4	97 3/4
Sept.	95 3/8	92 7/8	93 3/4
Dec.	93 1/4	91	92 5/8
Corn.			
May	64 1/2	62 3/8	63 1/4
Sept.	73 3/8	71 1/4	71 7/8
Dec.	65 3/8	61 1/4	61 3/4
Oats.			
May	38 3/8	37 5/8	38 3/8
Sept.	36 5/8	35 3/8	36 1/2
Dec.	36 1/4	35 1/2	36 1/4
Pork.			
Oct.	1351	1345	1352
Sept.	1340	1325	1332
Lard.			
Oct.	825	812	825
Sept.	815	805	812
Ribs.			
Oct.	847	842	842
Sept.	835	827	827

Quotations on Local Stocks and Bonds.

	Bid	Asked
Am. Lt. & Trac. Co., warrants	324	329
Am. Light & Trac. Co., Com.	324	329
Am. Light & Trac. Co., Pfd.	108	111
Am. Public Utilities, Com.	31 1/2	33
Am. Public Utilities, Pfd.	63	66
Com'wth Pr. Ry. & Lgt., Com.	49	51
Com'wth Pr. Ry. & Lgt., Pfd.	77	80
Pacific Gas & Elec., Com.	42	46
Tennessee Ry., Lt. & Pr., Com.	4	8
Tennessee Ry., Lt. & Pr., Pfd.	20	26
United Light & Rys., Com.	40	43
United Light & Rys., 1st Pfd.	66	69 1/2
Com'wth 6% 5 year bond	97 1/2	99 1/2
Michigan Railway Notes	88 1/2	101
Citizens Telephone	69	73
Michigan Sugar	64	67
Holland St. Louis Sugar	5 1/4	6 1/4
Holland St. Louis Sugar, Pfd.	7 1/2	8 1/2
United Light 1st and Ref. 5% bonds	82	85

Industrial and Bank Stocks.

Dennis Canadian Co.	70	80
Furniture City Brewing Co.	40	50
Globe Knitting Works, Com.	130	140
Globe Knitting Works, Pfd.	98	100
Commercial Savings Bank	220	
Fourth National Bank	220	
G. R. National City Bank	165	173
G. R. Savings Bank	255	
Kent State Bank	255	265
Old National Bank	195	203
Peoples Savings Bank	250	
*Ex dividend.		

September 1, 1915.

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

Buffalo, Sept. 1.—Creamery butter, fresh, 22@26c; dairy, 21@23c; poor to common, all kinds, 19@20c.
 Cheese—Selling well, new fancy, 14 1/2@15c; new choice, 14@14 1/2c; held fancy, 15 1/2@16c.
 Eggs—Choice fresh, 23@24c; fancy 25@28c.
 Poultry (live)—Broilers, per lb., 16@20c; cox, 11c; fowls, 13@16c; ducks, 12@15c.
 Beans—Medium, \$3.25@3.30; pea, \$3; Red Kidney, \$3.50; White Kidney, \$3.75@4; Marow, \$3.75@4.
 Potatoes—New, 50@60c per bu. Rea & Witzig.

Strange chickens often roost in family trees.

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Aviation Meet at West Michigan State Fair



Thrilling Aerial battles as fought in Europe will be a daily event at the West Michigan State Fair, Grand Rapids, September 20 to 24. Dare-devil air pilots from the European War Zone will stage the biggest Aviation Meet ever witnessed in the West.

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

Grand Rapids, Aug. 24—In the matter of Harvey P. Hilton, bankrupt, Grand Rapids, doing business as a baker, the first meeting of creditors was held this day. Claims were allowed. Kirk E. Wicks, receiver, made a report showing sale of the assets for \$450. The sale was approved. The referee appointed Martin T. Van den Bosch, Grand Rapids, as trustee. Martin T. Van den Bosch was the trustee under the trust mortgage for several months prior to the bankruptcy proceeding. As such trustee he conducted the business and contracted debts aggregating over \$500 which are a preferred claim against this estate. This claim has been allowed and it is therefore evident that there will be no assets with which to pay dividends to general trade creditors. The trustee will be instructed to file his final account at once and the estate will be closed without delay.

In the matter of Elmer L. Brillhart, bankrupt, Ludington, formerly conducting a green house business at that place, the first meeting of creditors was held this date. Claims were allowed. Kirk E. Wicks, receiver, made a verbal report and was discharged as receiver. Creditors failed to elect a trustee and the referee therefore appointed C. G. Wing Ludington, and fixed his bond at \$2,000. A general order for the sale of the assets has been made and notice of public sale sent to creditors and parties in interest. The inventory and report of appraisers has been filed, which shows assets to the value of about \$2,000, but the amount to be realized from the same is in doubt because of the fact that the assets for the most part are represented by equities in contracts and chattel mortgaged property.

Aug. 25—In the matter of the Bel-Car-Mo Nut Butter Co., bankrupt, a special meeting on the petition of the trustee for authority to institute suit against certain of the stockholders was held. An order was entered authorizing and directing the trustee to institute and prosecute suit against the stockholders.

In the matter of Wesley J. Gonderman, bankrupt, Lowell, the first meeting of creditors was held this date. Claims were allowed. Kirk E. Wicks, receiver, made a verbal report which was approved, the receiver to be discharged upon the qualification of the trustee and turning over the assets. By vote of the creditors, William J. Gillett, of Grand Rapids, was elected trustee and his bond fixed at \$2,000. This estate consists of about \$2,300 in cash, the returns of sale of stock in trade by a trust mortgage sale prior to the bankruptcy proceeding. The first meeting was adjourned to September 7, at which time the first dividend will be paid.

Aug. 26—In the matter of Henry R. Pierce, bankrupt, Grand Rapids, a special meeting to consider the bankrupt's offer of composition at 25 per cent. was held this day. The majority of creditors in number and amount having accepted the offer of composition in writing, it was determined to recommend the confirmation of the same to the court. The bankrupt is in the wholesale ice cream business at Grand Rapids.

In the matter of Harry Padnos, bankrupt, Holland, the adjourned meeting for consideration of certain contested claims was held on this date. Witnesses were sworn and the claims submitted to the referee for decision, briefs of counsel to be filed.

Aug. 27—In the matter of the Household Furniture Co., bankrupt, Grand Rapids, the special meeting of creditors for the purpose of considering the third report and account of the trustee was held this date. The third report showed a balance on hand of \$400 and the same appearing proper for allowance was approved and allowed. Certain administration expenses and a third dividend of 2 2-5 per cent. was declared and ordered

paid. The estate was held open for possible further assets that may come into this estate.

The Matrix Service Co., Grand Rapids, doing a general stereotyping business, was this day adjudged a voluntary bankrupt by the court and the matter referred to Referee Wicks, who was also appointed receiver. The first meeting of creditors has been called for September 15, at which time creditors may appear, prove their claims, elect a trustee and transact such other and further business as may properly come before the meeting. The schedules on file show assets listed at \$3,763.49 and the liability is shown at \$4,278.55 and the following are listed as creditors of the bankrupt:

Preferred.	
City of Grand Rapids, taxes ...	\$ 24.53
John E. Anderson, Grand Rapids, labor	15.09

Hill Electric Co., Grand Rapids ...	14.73
Thompson Plumbing Co., Grand Rapids	15.84
John McNabb, Grand Rapids	8.41
Thornton, Fuller & Starr, Grand Rapids	200.00

Aug. 28—In the matter of Theodore Zaharopoulos, bankrupt, Grand Rapids, the first meeting of creditors was held this date. Claims were allowed. By vote of creditors Edw. L. Smith, Grand Rapids, was elected trustee. The assets of this estate are for the most part held on title contracts and it is doubtful if anything can be realized for the general creditors.

Aug. 30—In the matter of Charles J. De Hass, bankrupt, Grand Rapids, the first meeting of creditors was held this date. Claims were allowed. Wm. J. Gillett, of Grand Rapids, was elected trustee. The assets of this estate are

Joke on the Grand Rapids Savings Bank.



The above warning appears on the high board fence enclosing the location where the new building of the Bank is being erected. It goes without saying that the warning is for pedestrians—not stockholders of the Bank.

Secured.	
F. Wessel Mfg. Co., Brooklyn, N. Y., (Mortgage)	2,602.03
Unsecured.	
Carron Co., Ludington, Mich.	\$ 170.00
Columbian Transfer Co., Grand Rapids	6.10
American Matrix Paper Mills, Manchester, Va.	9.80
Staplin & Smith, Chicago	542.35
Hazeltine & Perkins Drug Co., Grand Rapids56
Mechants & Evans Co., Chicago ..	200.84
Reed-Tandler Co., Grand Rapids ..	51.76
Etheridge Printing Co., Grand Rpd	95.98
Walsh-Driberg Eng. Co., Grand Rapids	32.80
Radcliffe Co., Grand Rapids	2.96
Grand Rapids Gas Co., Grand Rapids	9.44
Grand Rapids-Muskegon Power Co., Grand Rapids	2.33
Valley City Plating Co., Grand Rapids40
Herald Pub. Co., Grand Rapids ..	260.00
Citizens Telephone Co., Grand Rapids	9.00
Underwood Typewriter Co., Grand Rapids	3.00

covered by valid chattel mortgages and there will be little for the general creditors.

In the matter of John H. Rigden, bankrupt, Grand Rapids, the first meeting of creditors was held this date. Claims were allowed. Edward L. Smith, Grand Rapids, was elected trustee and authorized to sell the assets remaining at once without further notice. It is possible a small dividend may be paid in this matter.

Thrilling Air Battles at West Michigan Fair.

America, Germany, France and Italy will be represented in the big European war drama, "Battle in the Air," which will be a daily feature of the West Michigan Fair, Grand Rapids, September 20-24.

Expert aviators from the war zone of Europe will take part in this, the

most spectacular feature ever presented in America. For the first time Mons Andre Houpert, Louis Geurtson, Frank Champion and Captain J. H. Worden will meet to test their skill against each other.

With the dare devils of the air flying high over the fair grounds, dropping shells that will destroy picturesque towns and villages, the American public will for the first time have an opportunity to see how modern warfare is fought.

Without doubt "Battles in the Air" is the most desperate and dangerous amusement event of the year, and Western Michigan people will never have the opportunity of witnessing it again.

On Wednesday of Fair Week, in addition to the regular programme of aerial warfare, "The Invasion of Grand Rapids" will be presented. This spectacle will show how a hostile fleet of air men would destroy the town.

Each day new and novel thrillers will be introduced, including "The Aerial Tango," "The Argentine Wiggle," "Loop the Loop" and the "Slide for Life," in which the aviator drops from nearly a mile above the clouds.

In the copper market it is a fight between producers and consumers, the former knowing that requirements are great and the latter taking the ground that by holding off the immense production will work a further decline in prices. It is claimed that some sales of electrolytic have been made at 16½ cents, New York, but the ordinary quotation is 16.75 to 17.50. Rumors of large sales are afloat. The immense demand for cartridges affords assurance of a much larger consumption of copper. Not only are well-known corporations manufacturing cartridges and other munitions but new ones are organized from time to time. No limit can be set on the purchases of such articles, but possibly shortage in vessels will prevent shipment as rapid as production. Foreign enquiries for lead are in the market. The New York quotation is 4.50. The demand for coal in this country by the Allies is on the increase since the Germans captured the Galician and Polish fields.—Economist.

Fish are wise. They begin business on a small scale.

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E. A. STOWE, Editor.

September 1, 1915.

LANSING HAS MADE GOOD.

The impression in official Washington is that Mr. Lansing has already more than made good as Secretary of State. There was some doubt in certain quarters as to whether he would have sufficient aggressiveness, whether having served for a year under Mr. Bryan, who shifted all the larger issues to the President, Mr. Lansing would not assume somewhat the same attitude. There was wonder as to whether he would grasp all the work in sight and manage his department. He has set all these doubts at rest. He is the master of his governmental house, and no one can be near the departmental machine without being conscious of it. Moreover, his ability he demonstrated beyond question when he wrote the note to Austria—a smashing, unanswerable argument that has already largely stopped the outcry against our export of arms. All the share the President had in this note is said to be that he revised it and touched it up here or there. As it stands, the credit is Mr. Lansing's and no one can read it and question the fitness of the new Secretary of State for his office, or fail to remark upon the extraordinary luck which Mr. Wilson had in being able to put his finger upon this man, in being able to take him out of an office, moreover, in which he was familiar with all that had gone before for the previous year.

It is not often, even in our rapidly changing governmental service, that a man reaches such high position who had never held a public office before. One consequence of this is that only a few people know what Mr. Lansing's views are on certain fundamental propositions. Thus we do not know whether he is an imperialist or not. We do not know how he stands on the matter of self-government for the Filipinos, and whether he believes that self-government is better than good government. We do not know whether he is one of those who think that the United States should imitate the old world folly of arming to the teeth, or whether he realizes how large a part of the ideal United States of the past the absence of large armies and navies has constituted. His

attitude toward Hayti would seem to indicate that, as far as the Caribbean is concerned, he is a good deal of an imperialist. Certainly the short shrift given to Hayti, because its government has collapsed and its people are starving, ought to serve as a warning to the warring Mexican factions. Hayti got no such consideration or as much time to demonstrate whether she would settle down as Mexico has. Hayti affords a pretty clear indication of Mr. Lansing's views and of his methods. It is not much over four weeks since the wholesale murders in Hayti and the assassination of the president made an acute crisis there. Mr. Lansing waited for the facts, held an election for a president, which could not in the nature of things be a really democratic election, seeing that it was made possible by American bayonets, and then gave an ultimatum, returnable within twenty-four hours. Even in Berlin that would be thought to be "going some!"

On the other hand, there is no doubt that the Secretary's motive is, like Mr. Wilson's, sincerely unselfish. He stands with the President in the President's determination not to take one foot of anybody else's territory, but he does not want to lose one day in the task of at least setting Hayti on the road to good government, however long it may take to get Mexico on the same road. Some time before his election to the Presidency, Mr. Wilson said that this seemed to him to be the time in the world's history when it was the duty of the larger nations to clean up the smaller ones who were misbehaving, both in their own interest and that of the world at large. Whether this position has been modified by the responsibilities of office, and certain events in Europe, no one knows. Certainly, Hayti would seem to indicate that it has not. At any rate, with Nicaragua, Santo Domingo, and Mexico, besides Hayti, Mr. Wilson has opportunities enough for putting the United States in the "big brother" business—a policy which has its marked dangers, both for this country and for those whom we are to assist. And if he wants another country to help, why Liberia is in great need of it.

Those who have been watching Mr. Lansing at work in Mr. Bryan's place believe that he will not only be aggressive in reaching out for work, but that he will stand like a rock in every position he takes. It is freely prophesied that when Ambassador Bernstorff sees him in regard to the latest development he will find the Secretary of State adamant in his position as to what he thinks Germany should do. There is every indication in fact that the Secretary of State will prove a very determined and unyielding official, once his mind is made up. If Germany does not do what the Secretary asks it will be so much the worse for Germany. While he will not commit himself there are plenty of straws to indicate that in Mr. Lansing's judgment it is a case of now or never with Germany, with a very brief period included under now.

MUNITION EXPORTS SMALL.

The arrival of \$19,500,000 from Europe Sunday, in part payment of the increasing current trade indebtedness of England and France to the United States, is in many ways a striking incident of the day. This particular consignment, although sent immediately from England, was not taken from the London market. It undoubtedly is part of the amount of gold (described in the dispatches as \$40,000,000) which was shipped a week or more ago by the Bank of France to England. Such a shipment by the French Bank was made easy by the extraordinary manner in which the French people have responded to the request of their government that they bring their hoarded gold to the Bank to exchange for notes. Since that request was published, on July 2, no less an amount than \$107,000,000 gold has been added to the Bank's reserve; that great sum representing part of the hoards laid aside in safe corners, ever since the "Morocco episode" of 1911 foreshadowed the coming war.

As for the indebtedness of the Allied belligerents to the United States, as a result of which this movement of gold to New York is occurring, that is something which grows more spectacular as the war continues. In the popular mind, this excess of payments due to us from Europe, over payments due to Europe from us, is commonly ascribed to the enormous orders placed here for war material. Those shipments have undoubtedly played their part; including exports such as horses and woollen and rubber goods, which must be largely destined for military uses, we have sent out since last August perhaps \$170,000,000 more than in the same months of the preceding twelvemonth. But the Government's report of our foreign commerce for July, just published, shows that as yet the "munitions exports" are but a relatively small part of our increase in outward trade. In the seven completed months of 1915, our total export of merchandise ran \$769,000,000 above 1914, while the surplus of exports over imports was larger by \$900,000,000.

HONESTY THE BEST POLICY.

It is an unfortunate fact that the black sheep in any flock attracts more attention and comment than the ninety and nine which are as white as snow. If occasionally a lawyer proves recreant to his trust and abuses the rights of a client there are always plenty of people to denounce attorneys as a class and declare they are all crooked and untrustworthy, forgetting that the proportion of those with shortcomings is considerably less than 25 per cent. of the total number. That same tendency is noticeable all over and everywhere, and, of course, when any one stops to think about it the conclusion is inevitable that the characterization is unjust and unfair, but that does not prevent its being made the next time there is such an occurrence. The honest suffer indirectly from the faults and offenses of the dishonest and yet in all professions and lines of activity the proportion of honest is overwhelmingly greater than that of the dishonest. If some way could be devised whereby the dishonest

could be separated and punished as they deserve without affecting any reputations but their own, a good deal of injustice would be averted. Goods are sold by sample the world over and in the great majority of cases the delivery is precisely what is expected, and when the one black sheep puts itself in evidence it ought not to damage the whole flock.

During the last year Americans have had exceptionally attractive opportunities to extend their markets. The European war has afforded them the opportunity of getting some very excellent and desirable contracts for goods wanted in a hurry and for which a high price is cheerfully paid. The London Board of Trade, in a report for the half year ended July 30, said that the imports of Great Britain, Germany, Austria, France and Belgium had decreased by an amount practically equal to the increase in exports from the United States. It is most unfortunate that incident to these handsome orders some Americans have improved the opportunity to send inferior goods, not up to the sample. This comes at a time when such dishonesty is calculated to do more than the ordinary amount of damage to American trade in general. Our exporters have had real market chances such as they have never had before and with them they must inevitably establish a reputation, be it good or bad. If it is good, they will have gained a foothold from which they can not be shaken after the war is closed, and there is renewed competition. If, on the other hand, it is bad, goods made in other countries will be purchased at the very first opportunity. Of course, no law can be passed to make men honest, but if the names of those who seek to defraud their foreign customers could be published, it would go a long way toward putting them out of business and imposing the proper penalty.

If any timid soul contemplating a trip to Canada is wondering whether he needs a passport or not, he should read what the Montreal Star says on this question: "We have taken our American visitors 'on trust' ever since we started to take American visitors at all which is for well over a century, and neither Canada nor the visitors have as yet found reason to make a change. Any citizen of the United States who wants to catch our fish or sample our hospitality, or inspect our scenery, or buy our goods, or sell us his, is as welcome and as free to come and go this year as ever before." An American is treated no differently now than before the war. Of course, if he is looking for trouble, he will find it, but otherwise a passport is about as necessary as a flying machine.

It's a case of love's labor lost when a woman has to take in washing in order to support a worthless husband.

Can a man raise his own salary with a cake of yeast if he needs the dough?

TOBACCO IN THE STORE.

Whether or not tobacco is a profitable grocery line depends largely on the methods adopted by the grocer in catering to his tobacco trade.

A large proportion of corner groceries carry tobacco on a small scale. The man who is anxious for an after dinner smoke and doesn't want to go down town for it can buy one at the next corner. Whether he will continue to buy there regularly or will buy there only when he can't buy elsewhere depends on the sort of smoke he gets for his money.

There are few other specialties so dependent for their successful handling upon the satisfaction given the customer. The habitual smoker who knows a good cigar can't be persuaded by word of mouth that what you have just sold him is a good cigar; the "smoke" must speak for itself. And it is the habitual smoker who patronizes the grocery cigar counter most liberally. The man who smokes only occasionally will, if he finds himself without a cigar, put off buying until he can purchase at his regular cigar store.

Therefore, the grocer who wants to sell cigars must aim to please the man who knows a good cigar when smokes one. Moreover, it is the small grocer—the man with the corner store, the country merchant, the suburban storekeeper—before whom lie the largest opportunities for the successful handling of tobaccos. Down town, or in the large cities, the smoker as a rule prefers to patronize the tobacco shop, the news stand or the drug store.

The merchant who is thinking of "taking on" tobaccos, or the merchant who feels that he has not made a success of this line, should give its problems close and careful study. First, he should know what lines are popular in his community. Then, he should buy carefully and judiciously. As the success of the cigar business depends largely on his stock keeping its quality, he should not buy extensively, particularly at the start. When he knows pretty well how much tobacco his trade will make away with in a given time, then he can buy with greater confidence; but a hand-to-mouth system of buying is preferable at first even though it means narrower margins of profit.

The care of the stock is important. For the proper keeping of tobacco, a certain degree of moisture is essential. In the summer months, when there are no fires going, nature will look after the humidity of the atmosphere without much outside help. But in the winter, when the store is heated artificially, the tobacco is apt to dry out very fast. A dried out cigar, as any smoker will tell you, cracks and peels very rapidly; and, once peeled, it is worthless from a smoker's standpoint.

The remedy is, to artificially maintain humidity. The first essential is a show case or silent salesman for cigars and tobacco. This will not merely facilitate keeping the air moist about the cigars, but will keep out the

dust from the sweeping, which otherwise not merely spoils the appearance but seriously injures the quality of the cigars.

To keep the proper degree of moisture, place in the cigar case one or two bricks—the porous kind—thoroughly soaked in water and then placed in a bedding of moist sand. A wet sponge is sometimes used for this purpose, but it exudes too much moisture at the start and dries out too quickly. The number of bricks necessary can be determined only by experiment. It is necessary to watch the stock carefully, to see that it is neither too moist nor too dry; but the intelligent merchant can pretty quickly reduce his home made humidity to a system which will run itself with only a little attention.

Keeping the stock in good condition is the prime essential in catering to cigar and tobacco users. It is, in the long run, a far better advertisement than price cutting. In fact, price cutting should be avoided. Cigars and tobacco appeal only to the men of the family, and they represent the only grocery line which does appeal to the men; and as a drawing card for trade in other lines they are of little use to the grocer. They should be carried in stock as out and out profit bringers, or else not carried at all.

STONE VS. ROLLER PROCESS.

Investigations on the keeping qualities of corn meal, recently completed by the experts of the Department of Agriculture, show that stone-ground meal, which on account of its rich oily flavor is so desired in the palatable muffin, hoe-cake and pone, spoils much more quickly than meal made in the modern mill by the roller process. For this reason the stone-ground meal should be eaten as soon as possible after milling. In this respect it is like milk and cream which are usually consumed within a few hours after being produced and which, under the most favorable conditions, can be kept in their natural state for only a short time. The roller mill meal is, in its keeping qualities, more like butter which can with proper care be kept in good condition, not indefinitely, but for a reasonable length of time.

In those sections of the country where it is customary to take corn to the mill and carry back the meal, frequent trips should be made to the mill and only small quantities of corn taken at each trip so that the meal can be used up in a short time after being milled.

The palatable, characteristic taste of the stone-ground meal is largely due to the oil contained in the germ of the corn. As the whole kernel of corn is ground in the stone or French burr mill this oil is pressed out in the process and imparts its flavor to the meal. In the roller mill process the germ is taken from the corn before rolling by a machine called a degerminator, and but little of the oil gets into the meal. The germ, if allowed to remain in the meal, causes it to spoil quickly. So the very thing that imparts the desirable flavor to the meal will also injure its keeping qualities. In some cases in stone-ground meal the germ is removed by bolting

after grinding. This improves the keeping quality over that of unbolted meal, but does not make it equal in keeping qualities to the meal made by extracting the germ before milling.

The term "water-ground" meal applies to the product ground by stones without regard to whether the motive power is water, steam or electricity. At one time nearly all stone grinding mills were operated by water power, while roller mills were usually operated by steam, and so the term "water-ground" was used to mean the same as "stone-ground." In later years, however, steam and electricity have almost entirely displaced water as a motive power in mills. It is the milling machinery, and not the source of power, that determines the character of the meal that may be produced.

The keeping quality of corn meal is also greatly affected by heat and moisture. Other things being equal, the drier the meal the longer it will keep. It is the custom in larger mills and in some smaller ones to artificially dry the meal after milling. In wet sections of the country, or in wet weather anywhere, dried meal will very quickly absorb moisture from the atmosphere. Any kind of corn meal will keep much longer in cold weather than in warm weather. It should, therefore, be stored in a dry, cool place.

WONDERFUL GROWTH.

Of all the Government departments the postoffice comes closest to the people. Just the other day was the 140th anniversary of the establishment of the system by Benjamin Franklin. Before that, the delivery of mail had been a private enterprise and under his direction it was made a Government service. At that time the system was a decidedly slender one, consisting of thirty postoffices, nine post riders and a schooner line that touched the various points on the Atlantic Coast. Even Franklin's prophetic vision fell far short of appreciating the subsequent accomplishment, or the perfection of the convenience provided. At present the department employs over 300,000 people in something like 56,000 postoffices and as well on boats and trains. At the beginning nothing was carried but letters and now an endless variety of things go through the postoffice. An authority says that as late as 1830 one small leather pouch held all the mail southbound from New York. Nowadays four million mail sacks are constantly in use.

The postage stamp came into general use as late as 1847 and before that the postal agent collected in cash. In those days it cost 25 cents to send a letter 400 miles and now one can be sent 3,000 miles and more for 2 cents. It was thought a great thing when in 1851 the letter postage was made 3 cents and it continued so until 1883, at which date the present 2 cent rate was established. In these days the sale of postage stamps amounts to twelve billion annually. Every body is so familiar with and so accustomed to the postal service that they do not appreciate it as much as it really de-

serves. A short message is sent across the continent on a postal card for a penny and any kind of a letter goes from New York to San Francisco for 2 cents. The letters are dropped in the mail box on the street, collected by carriers, handled in the local postoffice, handled again by experts in the postal cars, distributed at their destination and delivered at the office or residence of the recipient with wonderful promptness and accuracy. Millions of money go through the mails and only a precious small percentage of it is lost. If a letter is delayed for a day or even a few hours in delivery there is a complaint about it and the complaints are wondrously few. The faithfulness and the efficiency of the Postoffice Department in this country can not be too highly praised. The Department contains a large number of experts and practically all of its employes are efficient and faithful. Its growth in these 140 years has been phenomenal and the service deserves the very general and grateful appreciation of the people.

Our dear old friend, the Spanish prisoner who has been thrown into a dungeon and who has a beautiful daughter and a large fortune, and who appeals to Americans to rescue the daughter and share the fortune, is with us again, under a new guise. He is a war prisoner now, charged with attempting to swing Spain to the Allies. He has a daughter 16 years of age, and he is dying. He will send the girl to America and give one-fourth of a secret fortune to the person who will take her. A faithful old priest is his only friend. If a person responds the Spanish prisoner writes for money to pay his daughter's passage. The "Spanish prisoner" has been exposed so many times that it would seem Americans needed no warning about the swindle, but he keeps writing.

The Hood River, Ore., apple crop for 1915 is placed at approximately 800 carloads of fruit. Estimates vary from 60 to 70 per cent. of the crop of last season, when 900,000 boxes of fruit were shipped. Sam G. Campbell, chief inspector of the Hood River Apple Growers' Association, who estimates the year's output at from 65 to 70 per cent. of the crop of last year, said recently: "The fruit looks better to me now than it did a month ago. It is of a particularly desirable quality, making an attractive growth and attaining a color that is beautiful. The apples are larger than usual at this time of the year, the season being ten days advanced over the normal."

Stomach capacities vary. In one section of this State recently a man boasted of his prowess as an egg sucker, and was given two dozen eggs by another man. When twenty-two eggs had been disposed of the owner smashed the other two, telling the egg beater that he ought to be dead by that time, but that he would not help along his demise. But this record is beaten by the man who ate at one sitting one dozen oranges, three pints of ice cream and a pound and a half of chocolate candy.



W. H. Acker, proprietor of the Richmond Bank, now in liquidation, paid the second dividend of 25 per cent. August 25, making half the payments due depositors. About \$62,000 was on hand for the payment, and although no definite time is set for future dividends, Mr. Acker says, they will be paid as soon as money due on mortgages, etc., is called in.

Reconstruction work on the building of the First National Bank of Three Rivers is practically completed and it is expected that by September 15 the block will again be ready for occupancy. The building has been entirely remodeled, and will be equipped with marble and plate glass. The furniture in the banking room which is 22 by 51 feet in size will be entirely in mahogany. At the rear will be a ladies room with coupon room adjoining. A coupon room for men will also be equipped. At the rear is a spacious directors room which will be entirely fitted in fumed oak. When the building is completed it is probable that it will be one of the finest bank buildings to be found in any of the smaller cities of the State.

The Bay County Savings Bank of Bay City has had plans made for a handsome building to house its branch office on Kosciuszko avenue. This branch was originally started by the Lumberman's State Bank, and when the latter institution was purchased by the Bay County Bank, the branch was continued, as it was one of the busiest of the Bank's branches in the city. Its office has been in connection with the Polka-Spolka drug store, but the business has grown so rapidly that an exclusive banking office has become necessary. The new building, to be located at the corner of Kosciuszko avenue and Van Buren street, will be a one-story structure, 28 by 40 feet, built of brick, with cut stone trimmings, and with a handsome front with heavy stone columns at the doors. It is expected that the building will be ready for occupancy before the end of the year.

Bankers' Association in Every State.

There are now forty-eight state bankers' associations in the United States, every state in the Union having a thoroughly organized and operating association. Each state organization is divided into groups, a group being composed of members of the association in specified counties or districts, who hold meetings at various times during the year for

the discussion of such subjects and matter as pertain to the district included in the group. The state association meets annually when subject matter involving the entire state is taken up and disposed of. So far this year all but six of the state associations have held their annual meetings.

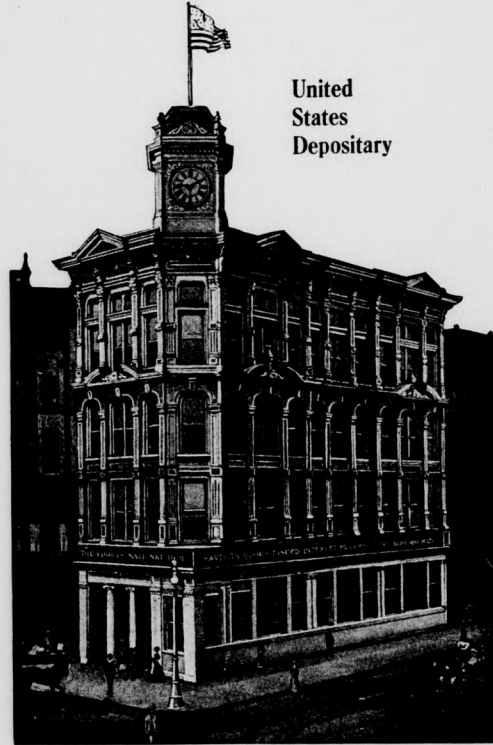
The oldest association is the Illinois Bankers' Association which was organized in 1880, and the youngest is the Rhode Island Bankers' Association, organized in 1915. The American Bankers' Association, which is the parent of the banking associations in this country, antedates the first state association by five years. Many of the state associations have grown to such proportions that they include within their membership practically every bank in the state in which it is organized. They have a range of activity which is very comprehensive. Whether their member banks are organized under state or National law they have a common purpose and are able to consider particular matters of operation which are not within the scope of an organization whose membership is not limited by state bounds. It is estimated that the number of banks which are members of the respective states associations is more than 23,500, while it is more probable that upward of 250,000 bank men are directly interested in the activities of these state organizations.—Financial Age.

The Menace of the Agitator.

The trend of the times is toward Government control of business. We thereby openly confess our weakness as a people. Government regulation is not a new thing, nor have previous experiments proven so alluring as to justify other trials. However, if the people want regulation and control of public utilities in this country, let it be intelligent and scientific and, above all, non-political.

Municipal regulation is narrow, prejudiced, and ignorant; therefore, harmful to all parties. It is narrow because the councilman, representing a particular ward, is dependent upon his constituents for political support and hence is easily responsive to their whims. Consequently he cannot consider the public utility from the broad survey of what is best, but must look at the question from a restricted viewpoint. It is prejudiced because resentment having been aroused by the yellow press and the political demagogue against the public utility, brings into the matter passions and prejudices that have no place in regulation. The closer one stands to

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Depository

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Deposits

Commercial
Deposits

3

Per Cent
Interest Paid
on
Savings Deposits
Compounded
Semi-Annually

3 1/2

Per Cent
Interest Paid
on
Certificates of
Deposit
Left One Year

Capital Stock and
Surplus
\$580,000

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L. Z. CAUKIN, Cashier

JOHN W. BLODGETT, Vice President
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Money by Having on Hand
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The Old National Bank

177 Monroe Ave., N. W.

Grand Rapids, Mich.

prejudice and passion the more blinded he becomes. This antagonism affects the councilmen who sometimes forget that the true interests of the public and the public utility are mutual. Municipal regulation is ignorant and unscientific because the average official has neither expert knowledge nor training in this field. No matter how honest and sincere he may be, the fact that he lacks expert knowledge disqualifies him for the position.

In state regulation the commissioners, removed from local influence, can judge dispassionately of the merits of any question. They are usually men of recognized ability and experience, having practical knowledge of finance, public service and law. By reason of their qualifications and the nature of their appointment, state commissioners are best qualified to know what is best for both the public utility and the community.

A municipality has no engineering or accounting staff of experts, because of the large expense involved, and the fact that these agencies are seldom required. On the other hand, a state commission, having jurisdiction over hundreds of cities, has both the means to engage experts and the necessary work to keep them steadily employed. For these reasons state regulation is more intelligent and scientific than municipal regulation. Its success, however, is due not so much to the law itself as it is to the intelligent application of the law and to the personnel of the commission. Wherever intelligent application of the law is directed by high class men, the result has usually proven satisfactory to both the public and the public utility.

I now come to one of the most dangerous and insidious influences operating to destroy business, to disrupt society, even to undermine government itself. I refer to the socialistic and paternalistic propaganda cunningly concealed under the alluring slogan, "The People's Rights." During the past few years, a campaign of vilification and misrepresentation against business has been carried on by certain paternalistic and socialistic forces, known as the yellow press, the political demagogue and the professional labor agitator. Every business man, whether in the commercial field or in the public service, welcomes intelligent criticism from the thoughtful press, the constructive statesman and the conservative labor leader. These latter types, guided by reason, experience and judgment, are progressive in the true sense—they aim to build up. The demagogue, on the other hand, directed by passion, prejudice, and misinformation, invariably tends to destroy. The yellow press, with its cry, "To hell with the supreme court," has inculcated disrespect for properly constituted authority, and arrayed poor against rich, workman against employer. Political demagogues, spouting about "special interests preying on the poor," advocate the most drastic regulatory and inquisitorial laws ever devised in the history of the country.

The professional labor agitator, not

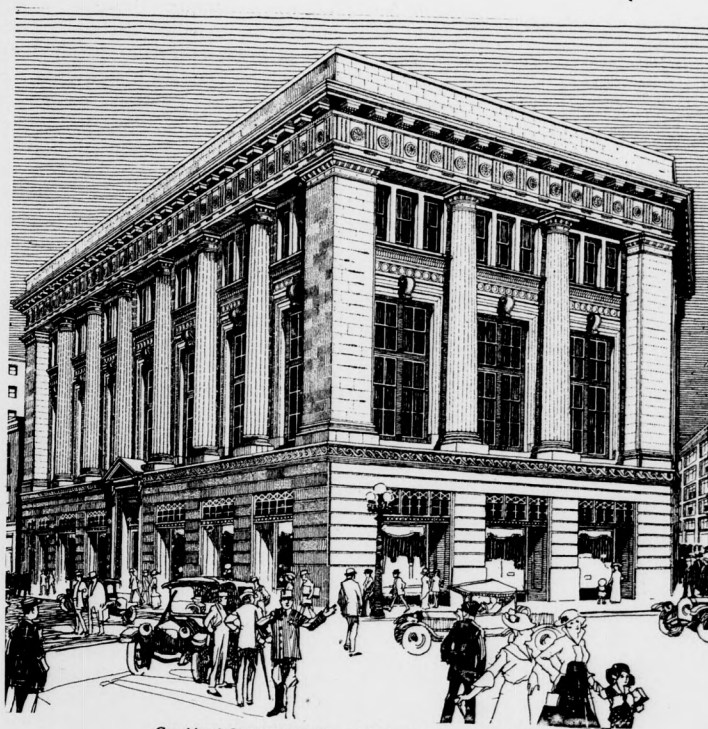
to be outdone, initiated the false and malicious doctrine that honest workmen are slaves and that the rich man got his wealth dishonestly. This pernicious and disturbing agitation, carried on for years, has resulted in unrest and uneasiness; society is disrupted; business seriously disturbed, and confidence in American securities greatly shaken. It is really one of the prime factors responsible for the present depression and unemployment existing in the United States. In this connection Senator Elihu H. Root declared: "No one knows whether great industrial or commercial organizations, no matter how scrupulously they obey the law, are to be permitted to continue. No one knows when the malice and misrepresentation of a disappointed competitor or the loose declamation of a demagogue may bring the new inquisitorial powers of Government down to destroy credit and ruin an understanding."

These agitators do not tell their dupes that the rich man of to-day was the poor man of yesterday—and may be the poor man of to-morrow; nor that the poor man of to-day may be the rich man of to-morrow. They do not tell them that 90 per cent. of our rich men started life in the ranks of the poor. Nor do they tell honest workingmen that the poor have existed from the beginning of the world and will be with us to the end of the world; that the rich man can keep his wealth only so long as he is able to do so—the moment his hands become weak, his wealth will be snatched from him by stronger hands. No the demagogues never mention these facts—they would be telling the truth—and truth and demagoguery don't walk hand in hand. The old saying: "It is only three generations from shirt sleeves to shirt sleeves," is true in America to-day.

In spite of the saying that "We are best governed when least governed," these dangerous forces have almost succeeded in legislating us to death. Regulatory, inquisitorial and taxation laws of the most drastic nature have been put into force against successful business. During the five years ending December 1, 1914, more than 62,000 laws were passed by Congress and the various state legislatures. John Marshall, famous chief justice of the Supreme Court of the United States, was aware of the danger of excessive taxation. "While the primary purpose of taxation is to raise money for the Government," he declared, "this power of tax has been used to destroy." Glancing over the 65,000 judicial decisions rendered during the same period, is it strange that business men don't know where they are at?

Abusing the power of taxation, regulating prices of all commodities and instituting inquisitorial commissions were the usual methods adopted by Roman emperors to extort money from the people. It proved "easy picking" at first for the Government but rather hard of the "fellow who had to pay." Eventually these abuses became so pronounced and the burden so heavy that gradually manufac-

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turing ceased, lands were abandoned and farms left uncultivated. The people were simply taxed and regulated to death. The story of Rome is the story of regulation, taxation and socialism tried out and found to be frightfully wanting. The people looked to the state to provide happiness, instead of seeking it in their family, among their friends and in their own business. The vast system of socialism determined prices and wages throughout the country. The prices of all foods, grain, wine, oil, meat, fish and vegetables were on the non-competitive arrangement fixed by the state. Rome finally achieved an enormous non-competitive population. A gigantic leisure class resulted, purchased at the loss of individual liberty. Then came the reaction. Stripped of their ambition, deprived of an incentive to go ahead, regulated and taxed to death, the people lapsed into a condition of savagery—each one producing for himself. The Roman empire began to crumble. Never in the history the world was such socialistic splendor—and never a greater downfall.

When an engineer wants to stop his train, he puts on the brakes. That is exactly what our Government has been doing to business—it applied brakes of all kinds, regulatory, inquisitorial and condemnatory. Referring again to the impositions practiced during the Roman empire; to the regulatory and inquisitorial laws; to the stifling of individual initiative; to the abuses of the power of taxation; to the socialistic and paternalistic tendencies of that period; to its degradation and final downfall; and then comparing those causes and results with the present attempts to harass business; to fix prices; to throttle individual enterprise through Government control, regulation and ownership of business—comparing these two countries, the dead Roman empire and the present live United States, who, I ask, can declare with any degree of certainty that the downfall of the great Roman nation may not, from identical causes, be repeated in our own time?

In laying the foundation of the United States, the wise patriots and statesmen in convention upheld the fundamental truth that progress and prosperity depend upon liberty and freedom. Thomas Jefferson, founder of the present Democratic party, in extolling this principle, declared, "Agriculture, manufacturing, commerce and transportation, the four great pillars of our prosperity, are most thriving when left most free to individual enterprise." In these few words he makes clear two fundamental principles of widest interest to-day. He declared that liberty and freedom of the individual are absolutely essential to prosperity. He also made clear that prosperity is based on individual enterprise. In other words, Thomas Jefferson, the patriot and statesman, would be opposed to the regulatory Interstate Commerce Commission, to the Sherman anti-trust law, and to the many other inquisitorial and regulatory commissions now in existence. He

would also be opposed to Government control or ownership as being in contravention to the basic principle that all social and industrial progress is founded on individual enterprise. When we compare Jefferson with those men in public life to-day who profess great reverence for him and endeavor to emulate him we are constrained to believe that somewhere between then and now the connection was rudely broken off. Jefferson declared for perfect freedom and liberty; certain so-called followers of Jefferson insist on restricting liberty and freedom. Jefferson held that individual enterprise is the basis of progress; the policy of the present administration seems to be to deny this principle in an attempt to force Government ownership and operation of merchant marine. Truly, there is a difference between patriotism and politics.

The imminent danger to the United States lies in the growing power and the sinister influence of demagogery, ignorance, socialism and paternalism. The only effective antidote for this peril is in the leadership of real men. We must have intelligent, fearless, patriotic leaders who, in the fight for a return to true democratic principles, will not be influenced by the passing clamor of the mob, nor swerved by the vomiting of press or political quackery.

We must aid these leaders in consigning the yellow press to the garbage can and clamping tight the cover. We must assist them in exposing the political demagogue in all his selfishness, dishonesty and quackery. We must help them in suppressing the blackmailing professional labor agitator. We must co-operate with them in demanding a return to the fundamental principles of liberty, freedom and individual initiative, under which our country prospered so gloriously for a hundred years. These results accomplished—and they can be brought about only by arousing Americans to their danger—then paternalism, socialism and other non-American forces will be destroyed, and liberty and freedom purchased by the blood of our forefathers will be preserved as a priceless heritage to posterity. Herein lies our duty as true Americans. James T. Lynn.

Detroit, Mich.

Economy for the United States.

It would be a fortunate thing if knowledge of the destruction and waste going on in Europe would prompt the people of other countries, including the United States, to make a study of practical economy, and of its benefits, not only to the individual in saving something for a rainy day, but to society as a whole in providing capital for industrial advancement. In these days of growing social consciousness perhaps not enough emphasis is laid upon the last named results of savings. No great undertaking, the purpose of which is to increase the supply of articles of common consumption, can be carried out without capital, and capital is provided by savings. If the war has checked the progress of the world, as we

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know it has, savings, wherever made, will help to counteract the effects.

There is a common but mistaken idea that people of wealth render a public service by spending money in extravagant living. This is on the theory that they are "distributing" it. but they would distribute it just as effectual if they paid it out for any industrial investment, and in that event instead of there being nothing to show for the disbursement there would be a permanent addition to the productive wealth of the country. Thus, if \$10,000 is spent upon a dinner, there is, indeed, a "distribution" for music, flowers, service, etc., but if the same amount is spent for draining a swamp a similar "distribution" occurs, and there is also a permanent increase in the food supply of the community.

The people of this country are far more able than any other people to increase their savings, first, because their income is always much larger, and again, because they are now suffering less from the war than any other people. This country, therefore, has it in its power to do more than any other to repair the ravages and make good the losses of the war.

There are other reasons especially applicable to ourselves for encouraging saving at this time. There is now afforded the best opportunity this country will ever have to buy back its own securities from foreign owners, thus coming into more complete ownership of the properties they represent, and there is also the opportunity to make the United States a creditor Nation by means of investments in other countries, particularly the developing countries of this hemisphere. The people of these countries are now, more than ever, expectant and hopeful that we will become interested with them, and relations may be established that will become of great mutual value. Furthermore, when the war is over, there will be extraordinary opportunities for the use of American capital in other parts of the world, not only for direct profit, but in ways that will create permanent outlets for American goods.

It would be a fine thing for every citizen of this country to save money enough to provide in comfort for his old age; that is an admirable purpose in itself, but when it is considered that in so doing he would not only protect himself but help to place his country in the forefront of the world's industrial progress, another motive is added, worthy in itself of a National propaganda.

Being a Capitalist Without Money.

In legitimate sense of the term, every man is a capitalist. Capital is not necessarily money, although money is often thought of as the only thing that is capital. A man may have plenty of capital who hasn't a cent of money. A man who has brains and knows how to use them, or muscle and knows how to use it is a capitalist in the best sense of the term, for his capital is less liable to be lost by unwise investment than if it were just money. At any rate, he can control it more certainly and with

less interference from other people. The only things he has to take chances on are his health and his habits. If he takes care of them his capital is safe.

Very often men whose capital is all in their trained minds or their skilled hands do not realize just how well they are capitalized when measured in dollars and cents. Suppose a young man is able to earn \$100 a month. It may never have occurred to him that his capital is equivalent to \$20,000. But that is all that \$20,000 would earn for him at 6 per cent. if he had it working for him. Then, if he increases his wage by efficiency and diligence, instead of "watching the clock," until it amounts to \$50 a month more he has increased his capital by \$10,000.

There is this difference, though, between the man whose capital is money earning 6 per cent. and the man whose capital is his earning capacity, that the latter makes his capital safer every time he increases it. The man who tries to get a bigger return on his money capital by loaning it at a higher rate or speculating in stocks stands a good chance to lose what he's got, but the man who increases his earning capacity by making himself able to do his work better puts an insurance policy on his capital by creating a more permanent demand for his services.

It is a good thing for a young man to think of his earning capacity as his capital and figure how he can increase it. He will be surprised to see how much better off he is, measured in earning capacity of money when he has added \$10 or \$20 to his monthly income.—Minneapolis Tribune.

The Day of Opportunity.

When Europe, penitent and prostrated, turns to the rehabilitation and reconstruction of peace there will be a struggle for industrial supremacy the world has never witnessed. In our desire for American eminence we must be equipped for the struggle. We have the resources, the genius, the talent, the efficiency to justify the highest aspirations, we have the encouragement of marvelous development already made. But, if we mean to go on, if we hope for the maintained stride of this new-world giant of industry and commerce, we must hold him unshackled and unafraid. We see him hesitant and halting, influenced by fear that comes from attack at home. There ought to be an American spirit and an American aspiration to inspire and encourage. We want big business and little business and profitable business—all righteous business. We want big factory and little factory and successful factories everywhere. We want the progress for which they pave the way, we want the attainments which they make possible. We want law and its enforcement, but we want the laws conveyed from that high plane which gives a view of the miracle accomplished, and a mental grasp of the possibilities yet to come. We want the most and best of manufacturing, not beyond the law and aloof from public opinion, but within righteous law

and in full understanding with the public sentiment which makes it. Let us have realization and appreciation, and find new encouragement and more favorable conditions to go on, ever on, to the peaceful commercial conquests of the earth. By day we shall hear the tread of our invisible industrial armies moving on to triumphs of tranquility, and by night there will echo to the very heavens the rejoicings of a fortunate people, singing their praises—"Glory to God in the highest; on earth peace and good will toward men."—U. S. Senator Warren G. Harding.

There are desirable kinds of monopolists. Among them is the man who attends to his own business.

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AUTOMOBILES AND ACCESSORIES

Savings Responsible for Legitimate Reductions in Price.

In looking over the announcement of 1916 models which automobile manufacturers are putting on the market and comparing them with the same cars of a year ago, what first strikes one is the marked reduction in price. To find a new car offered for several hundred dollars less, in each case prompts an enquiry into the manufacturer's reason for the lowered price. There are several explanations possible. Those which are legitimate reduce themselves practically to the manufacturing and marketing at a lower cost. Manufacturers who have been able to arrange their plants and purchase their raw materials on such a basis that they can honestly give the buyer the same car of the year previous at a lower price are deserving of the rewards of a profitable business because of the constructive efficiency of their organizations.

At the same time the buyer of an automobile is confronted with this problem when he compares prices of the 1915 and 1916 models of any certain car. If the manufacturer declares that the new automobile is the same as the 1915 model, except that the price has been reduced, the buyer must consider whether or not the manufacturer is dealing candidly with him in saying the car has now the same value in it that the 1915 car had. For instance, if a 1915 car at \$1,600 is succeeded by what the manufacturer says is the same car in a 1916 model at \$1,200, and the manufacturer in reality has been forced to take out \$300 in intrinsic value to meet the price, then the buyer has not been treated fairly. He has relied on the manufacturer's statement that the material, construction and finish are the same, whereas inferior materials may have been used.

An honest reduction in price may be occasioned by savings other than what may be possible through quantity production only. The automobile industry is becoming standardized and savings are being effected through the use of methods which up to the present have been in expensive, experimental stages. Experience, as we have found in the Studebaker plant, is a big factor. Builders of motor cars have learned many short cuts that reduce the cost of manufacture without lowering the standard of the product. They are now able to build or buy machinery to do certain parts of the work much quicker and at a great deal less cost than it could be done by hand.

Another great saving that can be made by an efficient organization is that made in the expense attached to the marketing of cars. While this is outside my province, I none the less have great admiration for the sales force that can take the car from the production department and get it to the user with the least possible expense.

The cost of electrical equipment and some other purchased parts is lower than last season. These manufacturers, because of increased production, improved methods and experience are able to produce at a lower cost.

With all these savings the conscientious manufacturer is able to put a lower price on his car. Should one be found who made a reduction without changing his manufacturing or purchasing methods or gaining through quantity production, then the public's suspicion that the former price was too high would be correct.

James M. Heaslet.

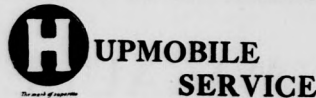


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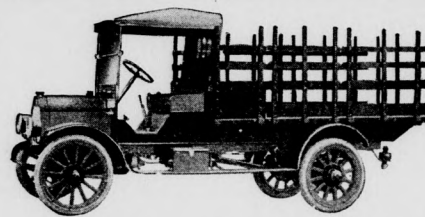
Its distinctive feature is a book of 100 coupons which every buyer receives with a 1916 Hupmobile, and which can be cashed at any Hupmobile station in the United States or Canada.

These coupons entitle the owner to 50 hours of free labor. We urge you to have your Hupmobile dealer to give you full particulars.

1916 Hupmobile Prices:—5 Passenger Touring \$1085.
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By all means see the Hupmobile before buying. Write, phone or call for demonstration.

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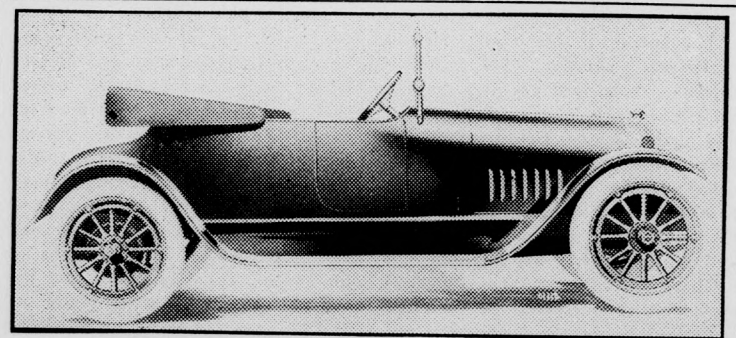
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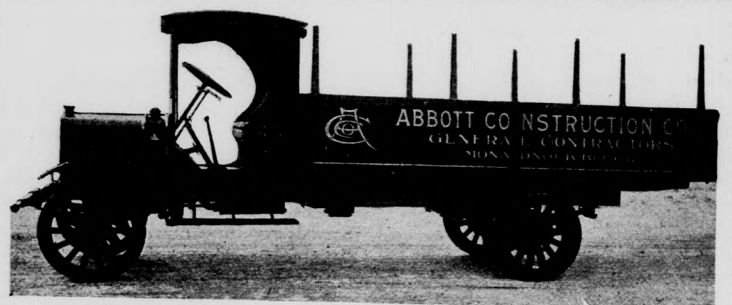


APPERSON SIX—The American Beauty Car

Four Passenger Roadster, Aptly Called The Chummy Car, \$1550
Five Passenger Six, \$1485; Seven Passenger, \$1550

PHELPS AUTO SALES COMPANY,
Distributors APPERSON and KING Cars

Michigan St. and Lafayette Ave.
GRAND RAPIDS



THE SILENT WORM DRIVE TRUCK

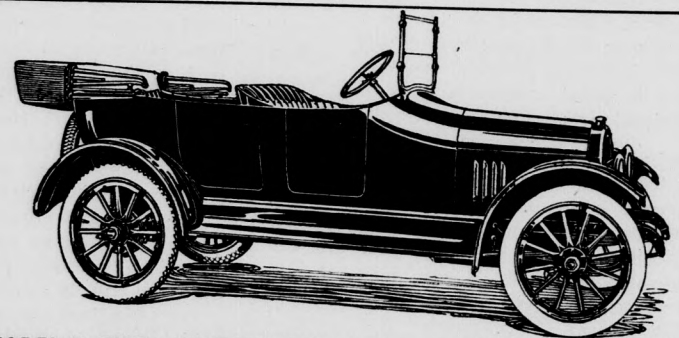
Every unit standardized

One to five ton capacity

SERVICE MOTOR TRUCK COMPANY

A. C. LUCE, Branch Mgr.

GRAND RAPIDS



MODEL 5 DORT TOURING CAR, fully equipped with Electric Starting and Lighting and Demountable Runs, at the remarkable low price of \$650.00. See the DORT before you buy.

OSWALD MOTOR CAR CO.

66 SHELDON AVE., S. E.

GRAND RAPIDS, MICH.

How to Motor From Chicago to Grand Rapids.

A Grand Rapids motorist recently took his machine to Chicago by boat, but made the return trip in his own conveyance. He describes the route taken as follows:

From Jackson and Michigan boulevards the route goes south in Michigan avenue to Garfield boulevard (Fifty-fifth street), and then turns left through Washington Park, continues south to the end of the park and then turns left across Cottage Grove avenue, entering the Midway and following this to the entrance of Jackson Park. At Jackson Park turn to right and follow the main drive, and then turn right in South Shore boulevard, passing the South Shore Country Club on the left. Continue south to Seventy-first street, turn left for two blocks and turn right in Bond avenue to Eighty-third street, then turn left with trolley and turn right in Burley avenue, following this to the end of the street, which is Eighty-seventh street; turn left with trolley and take the next right turn in Buffalo avenue to Ninety-second street, turn left for one block and then turn right on Ewing avenue.

At the mileage of 14.1 Indianapolis avenue is passed on the left. Continue south in Ewing avenue to One-Hundred and Sixth street, turn right four-tenths of a mile and then turn left in Green Bay avenue. Following Green Bay avenue south turn right and left with the road and again turn right with road across railroad tracks, passing the General Chemical Company on the right, turn left in Carondelet avenue, crossing small wooden bridge and railroad to One Hundred and Thirty-second street, turn left for one block and then right in Baltimore avenue through Hegewish, nineteen miles. Follow Baltimore avenue to the end and then curve left in Brainard avenue through Burham, paralleling with railroad on right, turn left at the end of the street, Goslin avenue, and turn right in Sheffield avenue, across trolley and railroad tracks, continue to the end of the street and then turn left in Hoffman street for one block and take next right turn in Hohman avenue, crossing railroad tracks and bridge over the Calumet River to the center of Hammond, which is twenty-two miles from Chicago by road and serves as a route center for all the trunk line automobile roads that leave Chicago for points in the East and Southeast. Due to the fact that the shore route through Whiting and Gary is in poor condition, the majority of the motorists who have Michigan for their destination, have been going through Hammond and thence east through Hobart, Chesterton, and Michigan City. Instead of going direct east from Michigan City to South Bend, a shorter route to Grand Rapids is via New Buffalo, Three Oaks, Galien, Buchanan, Niles, Decatur, Dowagiac and Kalamazoo.

Year's Automobile Exports Double Previous Record.

Figures for automobile exports from the Department of Commerce

at Washington, with information compiled by the National Automobile Chamber of Commerce, show that for the year ended June 30, American manufacturers exported 37,870 motor vehicles, valued at \$60,254,635, with parts valued at \$7,000,000, making the total exports of the automobile industry \$67,254,635—an increase of more than 100 per cent. over the sales for the previous twelve months, which amounted to \$33,198,806.

While the greatest increase has been in trucks to European countries, passenger car exports to Europe show a substantial increase, although there was a falling off to South America and Canada. The United States exported 13,996 trucks, valued at \$39,140,682, and 23,880 passenger or pleasure motor vehicles, valued at \$21,113,953, with parts valued at approximately \$7,000,000.

By appealing to all classes of buyers and giving those wonderful values that obtain from scientific engineering, manufacturing and selling, this country has made giant strides in the manufacture and distribution of motor cars, now such important factors in everyday life, until it is supplying the demands of the entire world and creating a reputation for the Ameri-

can product that assures permanent leadership.

The United Kingdom was the best customer during the year, taking 13,934 trucks and passenger cars, valued at \$21,149,000, with France the next heaviest buyer with 5,441 vehicles, valued at \$13,776,000. Other Europe, which includes Russia, purchased 4,249 vehicles, valued at \$10,720,000. Last June was a record month, with the astounding figures of 2,990 trucks and 4,418 passenger cars, valued at \$13,364,000, which, with the extraordinary sales of cars in this country, gives ample evidence of the wonderful productive capacity of the American motor car builders.

Say
GOOD-BYE
to
TIRE
TROUBLES
Put on
DIAMONDS



SHERWOOD HALL CO., LTD.
Distributors Grand Rapids, Mich.



The Reo Fruit Car

Large Capacity—Light Expense

You Need It

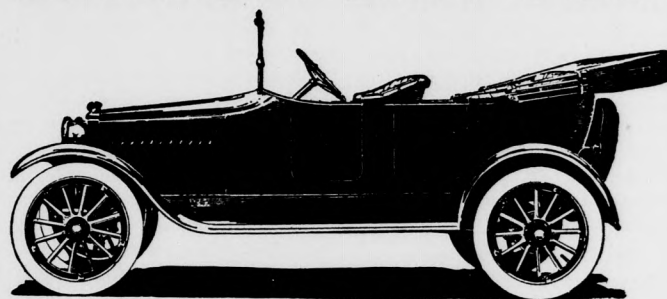
Because it saves 50% of your time, or will increase your earnings 50%. You need a Reo because the Company is financially the second strongest in the world, enabling you to get service and repair parts during the life of your car. Is it not worth considering? A postal card will bring you full information including specifications, etc.

W. D. VANDECAR

129-131 Jefferson Ave., S. E.

Grand Rapids, Mich.

SAXON SIX \$785



The Equal of Any \$1200 Car on the Market

Territory in Mecosta, Montcalm, Ionia, Ottawa, Allegan and Barry Counties open for live dealers. Write for terms.

GRAND RAPIDS SAXON COMPANY
572 Division Avenue, South

EIGHT CYLINDER KING



King Eight Truths

The King Eight will duplicate any stunt that any automobile, at any price, will perform, and the King Eight sells for only \$1350.

The King Eight can take any of Grand Rapids hills on high so easily that it makes the owners of luxury priced cars sit up and THINK.

Fifteen to twenty miles to a gallon.

Economical on Oil, Tires and Repairs.

Make your Demonstration Appointment

Phelps Auto Sales Company

Western Michigan Distributors for The New King Car and the Apperson Supplies and Accessories

Michigan Street and Lafayette Avenue Grand Rapids, Mich.

An Association of Automobile Owners Organized to Save Money on Tires and Accessories

WRITE US =

Automobile Owners Purchasing Club

113 Crescent St., N. W. Grand Rapids, Mich.

MANY NEW INDUSTRIES

Which Have Been Stimulated by the War.

If the European war continues two years, new industries of priceless value to the American manufacturer will be rooted here, provided Congress enacts the necessary legislation. The net gain of the United States through the armed struggle in Europe is not to be measured in terms of increasing exports, for the figures will decline sharply as soon as the war ends. Rather will permanent benefit come to American industry through a forced education of our people how to make for themselves articles for which hitherto they have been dependent upon Germany. Indeed, it may be said that almost the only wholesome effect of the great war, as far as the United States is concerned—an effect legitimate as devoid of the element of taking advantage of a neighbor's necessities—has been to give the whole country a keener and more vivid appreciation of our own natural resources and to demonstrate that we can meet our own industrial needs independently of foreign assistance.

A Transient Stimulus.

Some of the industrial stimulation due to the war is feverish and transient. Huge war orders will be filled and immense profits taken, yet the manufacturing communities producing the goods may receive no permanent benefit from their activity. This condition naturally applies chiefly in the production of arms and ammunition. We have profited, first, from the demand for guns and projectiles, in consequence of which the machine-tool trade has boomed as never before. Fortunately, many of the tools of this kind created to manufacture munitions will be available for ordinary purposes. The country will receive an indirect profit, therefore, through the equipment of plants which will make eventually for own military preparedness and will also remain for the development of the automobile trade or any other line of metal working for the product of which there may be a possible demand.

A second trade benefiting directly from the war is leather. Millions of dollars are being expended in the United States by the belligerents for saddlery, harness, belts, boots and shoes, etc., and this demand in turn has stimulated business for the manufacturers of shoe machinery, who have been compelled to equip American plants with apparatus far in excess of any normal demand. Here again, however, the ultimate profit is indirect, although it may be substantial to a certain extent, for a business is never injured by being developed to its highest point of efficiency and production.

Promise in Chemical Field.

It is in the field of chemicals, however, that the United States has been most lacking, and finds greatest promise. One of the first and most embarrassing demands made upon us in connection with the making of shells was to supply the explosive contents

of the shell, of which picric acid and trinitrotoluol are the bases. For these and the manufacture of dyestuffs the United States had been dependent upon intermediary coal-tar products obtained from Germany. With a waste at our coke ovens estimated at one hundred million dollars a year, we had been paying Germany ten millions a year for chemicals indispensable in the production of dyestuffs, textiles, paper, inks, feathers, paints, varnish, and many other articles.

When the war opened, carbolic acid went from 9 cents a pound to \$1.50, aniline from 10 cents to \$1.30. These and naphthaline, ammonia, benzol, and other substances vital to the trades using them are all products of coal tar which National wastefulness for years had permitted to go off into smoke at the coking plants. In textiles, the cost for colors is only 1 or 2 per cent. of the total production, yet fabrics without color have a use so limited that if dyestuffs could not be obtained the textile industry would be ruined. The apparent decree of fashion that reigning colors this summer should be black and white was not a decree of fashion at all, but a precaution, if not a necessity, in view of the scarcity of other colors for use in the textile mills. For months the textile trade stood aghast over the likelihood of dyestuffs famine, and the situation now is extremely critical.

American ingenuity, it developed, however, lacked only initiative. The chemists and the coke burners set to work and to-day the great coking plants are rebuilding their ovens and recovering from the coal gases the precious chemicals which are the life blood of a thousand useful trades. Edison was among the first to seize the opportunity here offered, and he promptly equipped a plant for making carbolic acid and other needed products, one department of which alone is said to be paying him net from \$1,500 to \$2,000 a day. The war has advanced the price of benzol from 25 cents to \$1, and of toluol from 35 cents to \$2.50. These fundamental derivatives are being made in increasing quantities at the Edison and other plants, and their manufacture need not be abandoned at the end of the war, if the Congress of the United States possesses courage and business judgment.

The Potash Industry.

Another great line of industry stimulated by the war is potash. Germany had a monopoly of potash salts, which we imported annually to the value of \$15,000,000, or half the German supply. Two-thirds of these shipments were distributed as fertilizers. Not only had Germany the greatest potash beds in the world, but the output was trust-controlled, and the United States had either to buy at German prices or go without. It long had been known that the familiar kelp of the seashore was rich in potash and our scientists had learned that the giant kelp of the Pacific, which floats in seemingly inexhaustible quantities, could be made

to yield 16 per cent. of this precious salt. With the German supply cut off by the war the extraction of potash from kelp received a stimulus that might never have come, and now capitalists stand ready to render the United States relatively independent of the potash barons of Germany. Even the Philippine government has begun a study of the seaweed collected on the shore of Manilla Bay for the purpose of encouraging the extraction of potash for the farms upon the islands. Here is a new industry of basic importance whose development, if not its discovery, will come as a direct result of the European war. The value of the American crop of potash is estimated at \$90,000,000.

Several minor industries are certain to develop as an outgrowth of the war, as for example, the production of salicylic acid, much used in the making of medicines, foods, and colors. The use of the lignites or brown coals of Washington and Montana has been greatly stimulated. Ammonia, coal tar, carbolic acid, and gas are being derived from them, while the powdered residue is made into briquettes which burn as well as coal.

Color Products.

The outstanding discovery resulting from the inconveniences caused by the war is perhaps that we have in the United States and can recover from our own ovens all the crude material and intermediary products the color industry needs. The bogie of German secret processes is not a serious one, for our handicap in the past has not been ignorance so much as lack of crude material. But the German chemical plants are strongly entrenched. The number of manufacturers is relatively few, but they command resources amounting to \$400,000,000 and they act as a unit in protection of their own interests. They have no intention of letting go the immense foreign trade of which the war has temporarily deprived them, and the moment peace is declared they will release their goods at the best prices they can get. If forced to fight for the market, they not only will undersell all other competitors, but they will be able to keep up the battle as long as necessary.

It is not only conceivable, therefore, but it is expected that the American plants herein described will be called upon as soon as the war ends to meet competition which will prove absolutely fatal unless German (and Swiss) products are compelled to enter the United States market on fair terms. Business will imperatively demand of Congress that the dumping clause which the Senate eliminated from the Underwood-Simmons Tariff bill shall be enacted. The law, to be effective, must prohibit the import into the United States of articles invoiced at a value below the current market value in the country of origin. Such an invoice, the experts say, the law must regard as prima-facie evidence of intent to undersell.

Another necessity of our new in-

dustrial future and one not so easily provided is men of exceptional requirements who combine administrative and technical ability in the highest degree—in a word, a few more Edisons.

Who Pays for National Advertising?

On every hand, especially in connection with the war, we hear complaints regarding the high cost of living. With the fact confronting him that upwards of \$600,000,000 is spent yearly in advertising in the United States, the consumer is asking: "Who pays for all this publicity of Nationally advertised products?" Somebody has to pay, and does it not come out of the consumer in the form of higher prices for the goods?

But, stop and consider the fact that prices on advertised goods have not changed in the last few years. While nearly every other commodity has increased in price, from one-third to one-half, the prices on advertised goods remain the same as they were ten years ago. Uneda Biscuit, Menen's Talcum Powder, Colgate's Soaps, and innumerable other Nationally advertised products are no higher. Their quality is improved, their packages are improved, yet the price is the same. The consumer of Nationally advertised goods gets more for his money to-day than ever before. Of course, costs of production of advertised goods have increased with that of all others. The manufacturers' margin of profits is smaller.

Who, then, pays for the advertising? Increased sales and production is the answer. It takes no argument to prove that the cost of manufacturing a hundred articles is less in proportion than that of making one. But increased production without a corresponding distribution is worse than useless. The problem of production is small beside that of distribution. Anybody can increase the production of his goods, but the main thing is to turn them into money—quick!

National advertising is the solution. It is the most direct and certain way of increasing the manufacturer's business. With each increasing sale the selling cost is lowered, as with each increase in production the manufacturing cost is lowered. The cost of advertising then is covered in the volume of business it creates.

Ask any dealer which would bring the most at a forced sale, a stock of Nationally advertised goods or an equivalent value in a collection of miscellaneous and unknown articles. Every man who has ever stood behind the counter knows how hard it is to work off a substitute when a Nationally advertised article has been called for. Compare the time taken to sell an advertised article with that needed to sell an unknown one. From the standpoint of the dealer, then, advertising raises the value of his stock and reduces his selling cost.—Good Storekeeping.

If a young lady should attempt to escape from the penitentiary would the pen hold her?

Buy Holiday Goods Early! Insure Your Holiday Profits!

Our 1915 Holiday Stock, both in variety and quantity, is 100 per cent complete. To the best of our knowledge and belief, we are the **ONLY** wholesale concern in America of which this can be said.

This highly desirable situation is due solely to the fact that our resident buyers were kept at work during the fall and winter storing goods in our all-the-year warehouses at the various toy centers of Europe.

Buyers who come into any of our houses within the next few weeks may count on finding the assortments and prices so normal that they will be spared the penalties which less fortunate or less forehanded buyers will most certainly suffer.

Prices will as usual be marked on the goods in **PLAIN FIGURES**.

Insure your Holiday Profits by early buying.

BUTLER BROTHERS

Exclusive Wholesalers of General Merchandise

NEW YORK

CHICAGO

ST. LOUIS

MINNEAPOLIS

DALLAS



Some Advantages of The Quiet Voice.

If it were possible to figure out in advance just what sort of an advertisement would attract favorable attention and secure a response the game of business would be less of a gambling proposition than it is. But although we can't know everything, that is no sign we can't know some things, says Fame. Investigators have been applying the laboratory method to advertisements, and as a consequence they have worked out some of the laws that govern appeal and response. One of these is that while a large advertisement will bring more answers than a small advertisement, the small advertisement repeated will draw more than the large advertisement, and will not only draw more absolutely, but more in proportion. A quarter page four times repeated will pay better, then, than one full page one time.

Another fact established by the laboratory method is that a violent advertisement defeats itself. The very violence of its onslaught on the attention provokes reaction—a sort of self-protective closing of the avenues of attention against an assault.

We know how it is in dealing with people. Let a man approach you with an aggressive demand that you do so and so, or with a violent argument in support of his cause, your natural human instinct is to stand back and refuse. We have a wholesome objection to being bullied. On the other hand, a quiet, well-bred voice predisposes us in favor of the arguments it is advancing. We are ready to be convinced by a gentleman, and a gentleman does not ram his opinions down our throats.

The natural tendency of the advertiser is to go on increasing his emphasis and piling one point upon another. Naturally enough, the old argument is so familiar to him that it seems tame and lifeless, so he screws the key up and forces the note, and he doesn't realize that he is shrieking and that his unwilling listeners may be tempted to put their fingers in their ears. To guard against this tendency, it is necessary to get away from the advertiser's standpoint at frequent intervals, and look back at your work from the outside. It will be immediately apparent that we listen most willingly and amiably, not to the advertisers who out-shriek their fellows, but to those who carry into their business appeals the air of quiet good breeding which would be attractive in personal contact.

Remember the early Macbeth glass advertisements? And Wanamaker's?

The force of their remarkable success was in their quiet, assured statements. The general tone of advertising at that time was more blatant than it is now, so the contrast was greater and more noticeable. But the rule is just as clear to-day as then: that the quiet voice carries conviction, while the shriek awakens annoyance and repulsion.

Quiet, good-humored persistence— isn't that the personal quality that "gets there?" And isn't advertising merely throwing upon a screen the personal qualities that make for success, so that the public may see? Quiet, good-humored persistence will turn the trick.

There is a good deal of stimulating medicine in self-competition; in trying to make each advertisement more attractive than the one before it; in trying to serve each customer better than the last one; in trying to improve a little on the business of each month with the one that follows it. That is the sort of business method that spells progress, and the very best place to begin the system is in the advertising. Once get that to growing and all the rest of the business will have to hustle in order to keep out of the way.

Dressmakers' Delayed Bills.

Milliners and dressmakers in business usually have, if their house is well known, excellent credit with the retail stores who are commonly said to "carry" the madames through the year with a "pay-up" session twice a year, when Milady pays her long-delayed bill. The retailer would not be repaid for this long wait were it not that the dressmaker buys in large quantities and she is not, as a rule, a friend for exchanges. A large retailer of New York is known as the especial creditor of dressmakers and he seeks them from Maine to California, regarding their trade as a paying proposition. These women are in business under heavy expenses, their rent averaging \$2,500 to \$5,000, and their help must be paid every week. They could not secure the class of trade that they have if everything was not strictly up to date, neighborhood, house, help, work, Madame's dress, etc.

All of this requires money, and few of these dressmakers or milliners, one many times having both branches, have any but a small capital to work with. It is carried right up to the customer who should pay her bills every month and often does not pay until the end of the year. This entails trouble, damaged credit, bankruptcy and needless trouble, because

Milady lacks thought and consideration for others. She knows that the dressmaker dare not push her bills, for one offended customer can work ruin to her business. It is a bad habit to delay prompt payment where so much depends upon the circulation of that money. If a rich woman can not afford to pay for her elegant clothes, how can she wear them and "love her neighbor as herself?" Women, spending \$5,000 and more a year on dress, often do not pay their spring bills until fall, and in the meantime, only trouble befalls the working class who have made the garments she wears without a thought of those who fashioned them. The women who dress can stop this if they pause and think, they do not mean to be thoughtlessly cruel, but they are in this case.

Bargain Sales Passing Away.

Look into any retail business, large or small, and it will be found that it is governed by either one or the other of two basic ideas.

First—The bargain idea.

Second—The idea of service.

The bargain idea is put first because it is so old historically. It goes back to dim centuries when the merchant was a peddler, selling from a pack at markets and fairs. His profits depended largely on the gaudiness and the apparent cheapness of his

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.



Purses and Hand Bags

Our Fall line consists of carefully selected numbers that can be sold at popular prices. We solicit your order.

Grand Rapids Dry Goods Co.

20-22 Commerce Ave.

Exclusively Wholesale

Grand Rapids, Mich.

85,000 Telephones in Detroit
Can Be Reached Over Your Citizens Phone



COPPER METALLIC
LONG DISTANCE CIRCUITS
PAVE THE WAY

Citizens Telephone Company

goods, and his skill at double dealing.

Of course, his methods were such that nothing but improvement was possible.

Yet the merchant of to-day who is wedded to his bargain idea still under-rates public intelligence. He assumes that penny saving is the chief object of people purchasing goods. He centers efforts on buying merchandise that will be tempting by reason of the bare prices he can mark upon it.

Value and quality are taken into account last of all—sometimes never. This sort of merchant offers the public a disconnected string of "price sensations." Yesterday it was marked-down books, to-day bargains in stationery, to-morrow a terrific slaughter in office supplies. Everything is haphazard, and stocks have little relation to the wide needs of the modern family.

But a merchant guided by the service idea, on the other hand, has a broad conception of the public's intelligence, sees his community's needs as a whole, and understands his own function in it.

He knows that customers weigh points of value as well as price—good taste, grace, appearance, originality. He searches the world for the latest and most beautiful products. Even though he has but a small establishment, his stocks will be complete, representative, adequate to meet the whole demand in his line of the average family, and they will be maintained with a view to progress in that line. Shopping is made agreeable. Growth and reputation come from customers' satisfaction after goods are in use and price forgotten.

The old bargain idea is still deeply ingrained in American merchandising. It dominates nine retail concerns in every ten, and is a subtle commercial fallacy, difficult to keep out even where a business is rigidly held to principles or service. Ideals may be clear, yet doubts arise.

Some rival, appealing to the public on cheapness alone, may seem to be gaining an advantage. In a given case there will be a feeling that the public cannot be trusted, temptation to rest the case on cheapness just this once—let value take care of itself—and cater to the desire for crowds. That tendency has to be fought constantly, consistently and vigorously.

But the bargain idea in its general acceptance is certainly passing away. If an article said to be worth a dollar is offered at 70 cents, there is actually 30 cents in value missing somewhere. Haphazard bargain hunting is steadily giving way to intelligent constructive, economical buying for the needs of the home.

State of Mental Antagonism to be Avoided.

Written for the Tradesman.

An experienced merchant in talking with an old friend made this confession: "For me the hardest thing about storekeeping is to keep myself from hating cranky and unreasonable customers.

"We all have them to deal with—the people whose patronage hardly

seems worth the wear and tear on one's temper that it takes to get along with them. Customers who are needlessly exacting about the merest trifles—customers who are painfully slow and tiresome about making up their minds—customers who are so changeable that they bring back two-thirds of their purchases to be exchanged—every one behind the counter just naturally dislikes to see these people coming.

"But they come. And I don't know that we well could get along without them. If one's trade were limited entirely to pleasant and agreeable people, I am afraid the yearly balance sheet would show only a very small profit.

"The crank's money is as good as anybody's, only of course you have to earn it about twice over. But it all goes in with the day's work, and it certainly is wisest not to become irritated and out of sorts.

"Some of the people who are very trying and disagreeable as customers, have sterling good qualities when you come to associate with them in other ways. In dealing with them you are apt to see just the unpleasant side of their natures. I try to look at their admirable traits as well.

"And I make it a point to impress upon my help the importance of keeping an attitude of mind toward all our patrons that is not tainted with dislike and aversion. Dwelling upon unpleasant characteristics and talking about them is sure to make them seem larger than they are.

"I discourage all criticism of customers after they have left the store, and all comment regarding them that is otherwise than favorable. Any sly poking of fun at eccentric persons behind their backs, I promptly repress. For I find that indulgence in all such conversation is apt to be reflected in the treatment that is accorded these same people when they come into the store. The crank who is labeled and commented on and ridiculed as such when she has gone, is likely to be given a cool reception the next time she comes.

"I am not without sympathy for the annoyance that is caused faithful store workers by the needless exactions of unreasonable shoppers. But I try to teach my help to do as I find it best to do myself—get along with each case as tactfully as possible, and when it is over let the circumstances slip off with a quiet 'Oh, forget it.'" K. K.

"Dollar Day" Proves Successful.

Among merchandising events of different kinds, one which has met with more than ordinary success is "Dollar Day." The usual method has been for the merchants in a certain section of a large city or all the merchants in a smaller community to unite in providing a special line of articles on this day, each of which sells at the uniform price of one dollar. Publicity is given the movement through advertisements in the newspapers and window displays featuring the goods which are to be offered for a dollar.

A conspicuously successful exam-

ple of this kind of sale is reported from Elgin, Ill. where the leading stores carried out a Dollar Day a year ago which was so satisfactory that the affair has been repeated since. The results on the latter occasion equalled those of the first. Out of town people jammed the stores, many coming long distances. Both the electric and the steam roads running into Elgin reported a big increase in the number of their passengers and many visitors also came by automobiles and wagons. An interesting point regarding this sale is the fact that it was not held on a Saturday, Wednesday giving as good results.

Events of a similar character have been held in Meriden, Conn.; Rochester, N. Y., and in other cities. The

variety of articles which may be offered at one dollar is large in every store and the price seems to be a popular one.

Sorry He Asked.

The new clergyman was sent for by an elderly lady.

"Oh, sir," she said, "I hope you will excuse my asking you to call, but when I heard you preach and pray last Sunday you did so remind me of my poor brother, who was took from me, that I felt I must speak with you."

"And how long ago did your poor brother die?" asked the clergyman, sympathetically.

"Oh, sir, he isn't dead," was the reply; "he was took to the asylum."

VELLASTIC UNDERWEAR FOR THE WHOLE FAMILY

The most popular line of underwear on the market to-day, because it is made on a new principle.

VELLASTIC Fleece Underwear possesses the warmth of wool and the durability of the old fashioned Flat Fleece without their objectionable features.

It is elastic, comfortable, and smooth as velvet.

If you are not handling VELLASTIC, we would suggest that you ask for samples.

Paul Stekete & Sons
Wholesale Distributors for Western Michigan



THE FRANKLIN CARTON WAY and the HARD WAY of Selling Sugar

When you get your container of FRANKLIN CARTON SUGAR, you can open it with a pen knife, and there are the ready-to-sell cartons, ready for you to lift out and place on your shelf or put into orders or hand to the customer. No weighing, no tying, no bother, no loss by overweight. Just the most convenient way for you to handle sugar. The original containers are easy to handle, carry, or place neatly in any part of the store, their contents being 24, 48, 60 and 120 pounds of all grades bought by housekeepers. Grocers who *once* start to handle FRANKLIN CARTON SUGAR never go back to the barrel and bother with weighing, tying and risking loss by overweight.

**FRANKLIN CARTON SUGAR is GUARANTEED FULL
WEIGHT and made from Sugar Cane**

THE FRANKLIN SUGAR REFINING CO.
Philadelphia



Merchants Must Keep Up With the Calendar.

Written for the Tradesman.

Most merchants realize the business sense that lies in the remark attributed to the late lamented King Solomon to the effect that there is a time for all things and they show their appreciation of it by various seasonable displays and sales of goods, especially at such profitable holiday times as Christmas, Easter, Thanksgiving and others equally notable.

This is all right; there is every reason in the world why the live merchant should hook up to his own business, so to speak, the general excitement and interest of the public in a holiday or a season that makes its appeal to everybody, and there is no reason at all why he should not do so. In fact, the merchant to whom the whole year seems a monotonous succession of days, one like another, is likely to find in the long run that it is, indeed, so with his business—every day a poor one.

But—and this is the point to be remembered—the very reasons which make it exceedingly worth while, from the business standpoint, for the merchant to connect his own store and his own goods up with the season or the holiday or the special event of any kind make it the worst of bad business to cling affectionately and unreasonably to the season or the event, once it is past.

For example, there was a clothing merchant in a good sized town to whom it occurred as a bright idea to have a Thanksgiving sale last fall. There was no particular reason for a Thanksgiving sale in his shop, in view of the fact that he had had a rather poor fall season, except that the popular holiday was approaching. So he selected several lines on which a cut seemed worth while, and got up some really clever window displays, every garment shown being tagged with the outline of a miniature turkey, on which the price, with the words, "Thanksgiving Sale," were marked.

The sale went fairly well, although by no means as well as the dealer had hoped. However, it livened things up for a bit, and the week preceding Thanksgiving Day, which was the period for which it ran, was a good one. The merchant had done what he could and the next thing in order was to pass on to something else, for the obvious reason that Thanksgiving Day was gone—dead as any of its remote predecessors.

But did that clothing man act accordingly? He did not; instead, those

sad little turkeys continued to mark his windows for a week or ten days after the holiday. At first people merely regarded them askance, questioning, wondering just why they were kept there; and then they began to laugh, and mention the dealer's sleepiness to friends. At last somebody who had the merchant's interests at heart asked him, point-blank, why in the world he kept the unseasonable display in his windows so long after the holiday which called for it.

"Why," said the merchant, in some surprise, "it took a whole lot of time to fix up all those turkeys and the autumn leaves and so forth in that window; and I just thought I'd let the whole thing stand until time to put in a Christmas trim. What's the matter with that idea?"

"The matter with it," returned the friend, vigorously, "is that it is queering you completely all over town. Can't you see that it marks you as a literal back number to have your window dressed up for Thanksgiving when it is getting along in December? You might as well stage a display of snow-flecked overcoats in July. That would attract some comment, too—but it wouldn't be favorable comment, by a good deal."

The merchant, at first somewhat injured at the suggestion—that he was behind the procession,—finally saw the point or said he did and removed the turkeys as a concession to the suggestion of his friend and the opinions of his fellow townsmen.

A month or so later, he might have gained an object lesson along the same line by observing the complete failure of a street faker who had established his stand just around the corner on the side-street. The man had some sort of corn-cure to sell and, after attracting a crowd or trying to do so by the use of the ordinary methods of such people, he started his "spiel."

For some reason, however, it seemed that he was absolutely unable to get his crowd together; and an observer passing by soon gathered the reason, as he stopped to watch the proceedings. The street merchant, presumably for the purpose of glean- ing some business from the Christmas crowds which had thronged the streets a week or so previously, had put his goods in holly boxes, very seasonable for Christmas, but very much otherwise after the great holiday. And people seeing these boxes just passed on, certain that they would not be interested in anything as stale as the red-and-green boxes indicated.

It is, perhaps, characteristic of people in this country that they insist on being up to the minute in everything, if not a little ahead of the minute. Magazines are issued under dates a week or two ahead, styles are shown a month or more before the season for which they are intended—everything runs ahead of the calendar. This being the case, the folly of letting an unseasonable lot of goods, or a once timely display, which has ceased to be timely with the passing of the event which it marked, remain on view is sufficiently obvious.

As for its being too much trouble to make the necessary change—it would do a merchant who feels this way good to watch the methods of some of the big department stores, not only with reference to holiday displays of one sort and another, but for other special occasions. When the time has passed for which a display was made, not a moment is lost in removing it to make way for the next thing. It is done as expeditiously and unhesitatingly as the work of stage hands taking down one scene to make way for another.

One Christmas Eve the windows, five or six in number, of a great department store in a good sized city in the Middle West were filled with holiday goods of every description—toys, novelties and other lines unmistakably intended for Christmas, and for no other season. At midnight the crowds had thinned; and a force of men under the direction of the window expert of the store was busily

engaged in removing all traces of Christmas, passers-by early the next morning finding fresh displays of various goods.

The wise merchant keeps moving. It is either that or fall behind. He cannot make a seasonable trim and then sit comfortably back until he gets ready to make another, regardless of the passage of time, as did the clothing man with his Thanksgiving sale, for that means to fall behind in the race. Every month as well as every season offers its opportunity for sales of various sorts, whether or not there is a big event on which to hang them. Something new is continually coming up, to be used by the man who keeps his eyes open; and that is why the merchant who lingers beside a past success loses the advantage he has gained, while the calendar and his competitors run ahead. G. D. Crain, Jr.

If a policeman should meet a pretty girl on his beat would he copper?

OFFICE OUTFITTERS
LOOSE LEAF SPECIALISTS
The Tisch-Hine Co.
237-239 Pearl St. (near the bridge) Grand Rapids, Mich.

Make Out Your Bills
THE EASIEST WAY
Save Time and Errors.
Send for Samples and Circular—Free.
Barlow Bros., Grand Rapids, Mich.



What is the Biggest Asset of YOUR Store?

Your service? Your stock? Your advertising? Your location?
Your store fixtures and front?

Here is the plain statement of a merchant handling ready-to-wear apparel and furnishing goods in a city of 25,000 (name and address on file at our office):

"In 1913 we invested \$3,500 in new Wilmarth fixtures. The next year we curtailed our advertising and clerk hire just the amount we had spent for the new fixtures. 1914 was not a very good year in our town, yet we netted 20% more profit in 1914 than in 1913."

Which goes to prove that every dollar spent for Wilmarth equipment was worth a dollar and a half spent in advertising or in extra stock.

Our Designing Department will give you the benefit of the cumulative experience of hundreds of stores in your class, and without obligations on your part. The time to plan for summer and fall installation is now.

WILMARTH SHOWCASE CO.

1542 Jefferson Ave.

Grand Rapids, Michigan

CHICAGO: 233 West Jackson Blvd.
ST. LOUIS: 1118 Washington Ave.
MINNEAPOLIS: 27 N. Fourth St.

NEW YORK: 20 West 30th St.
BOSTON: 21 Columbia St.
PITTSBURG: House Bldg.

DES MOINES: Shops Bldg.
HELENA: Horsky Bldg.
SAN FRANCISCO: 576 Mission St.

Made In Grand Rapids

Growing Menace of Stamps, Coupons and Promoters.

Probably no class of merchants is more sought as a victim by the schemer and clever promoter than retail grocers. Hardly a week passes without some new scheme being launched to "save" the grocers from bankruptcy and the machinations of the wicked middleman; or some new plan is devised by which grocers can increase their business amazingly (in spite of the fact that the average grocer gets about all the trade there is genuinely contiguous to his field of operations).

That grocers are rapidly waking up to the fact that they have been used more as instruments for promoting the welfare and prosperity of others than of themselves, is evident in the greeting which President Connolly, of the National Retail Grocers' Association, sent to the New York Retailers' Association, at Niagara Falls, last week, in which he pointed out a valuable field for associated influence in the protection of the grocer against pitfalls. In substance, Mr. Connolly wrote as follows:

"I extend to you the greetings of the National Association of Retail Grocers of the United States at your annual convention and assure you of the appreciation the officers of our National Association hold for the organized retail grocers of your great Empire State.

"It is our sincere hope that your convention will be the greatest in the history of your organization and your deliberations will tend toward the uplift and the betterment of the retail grocery trade. The many abuses that now beset us necessitate determined action on our part to perpetuate our very existence. We must stand shoulder to shoulder and protect each other against the common enemy.

"Never was there a time when so many schemes were proposed to absorb the meager profits of the retail grocer. In some mysterious manner these leeches fasten their tentacles upon us and it is almost impossible to rid ourselves of them. Therefore the necessity for co-operative action on the part of every one engaged in our line of business to successfully cope with the situation. Only through organization and the co-operative spirit can we successfully defeat the desires of those who are constantly endeavoring to enmesh us.

"The coupon evil has assumed immense proportions and now takes its place along with the trading stamp as one of the greatest menaces it is necessary for us to cope with. The fact that some manufacturers are being induced to adopt the coupon as a means of increasing their sales, and the fact that the retail grocer, in many instances, becomes an unwilling distributor of coupons in this manner, demonstrates the necessity of our adopting in our various state conventions strong resolutions against them and calling upon our trade in each state to protest against the insertion of the objectionable coupon in the goods we distribute.

"The chain store menace and the manner in which these institutions have been specializing on certain manufacturers' products, at prices less than the average retailer must pay for them,

again demonstrates the necessity of the retail grocers co-operating with each other in this for our very existence.

"The preferred buyer, who by the aid of certain jobbers and manufacturers is able to own their goods at a much lesser price than the average retailer, is another great menace to the trade at large. A uniform price to all on staple products is a solution of this problem at its ultimate conclusion.

"Our National Association strongly favors the maintenance of the retail selling price by the manufacturer and hopes that the efforts of the American Fair Trade League to have Congress legalize price maintenance will eventually be successful. This plan for the betterment of the trade now has the enthusiastic support of many of the National weekly magazines, whose great influence with the consuming public is best demonstrated by the high regard in which National advertisers hold them. The Chamber of Commerce of the United States and many similar commercial organizations of great National influence are strongly urging legalized price maintenance by an act of Congress to eliminate the illegitimate and unfair competition now being practiced to the great disadvantage of the small dealer.

"There was never a time in the history of our country when the great majority of food products have been sold to the consumer at a less percentage of profit than is being done at the present time. The cost of doing business is gradually increasing to such an extent that the successful merchant—to live and remain in business—must secure a legitimate margin of profit on the goods he sells."

St. Louis as a Trade Center.

As a wholesale grocery market St. Louis continues to make progress, and the increase in annual trade is largely attributed to the disposition among local wholesale houses of pushing special brands of goods. They have also kept up an advertising campaign, which naturally has had a stimulating effect on the trade. The annual business in St. Louis, it is claimed by a local statistician, has reached \$80,000,000.

St. Louis claims to be the leading coffee and spice center in the West—in fact, the leading inland coffee market of the country—and is steadily enlarging its business in these lines.

St. Louis still maintains a lead in the manufacture and sale of candies. There are more than twenty-six large factories here, as well as a large number of small concerns, catering to local trade. The annual manufacturing and jobbing business in this respect is said to amount to about \$6,000,000.

St. Louis claims to hold first place in the manufacture and distribution of woodenware, fully 50 per cent. of the business of the country being handled by local houses. The largest house in the world is located there and an annual business of about \$22,000,000 is done.

When you begin to notice a man's name in the financial columns of the newspapers its time to look for his wife's name in the society column.

A Revolution in the Account Register Business



Don't Wait Until You Burn Out



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 the best protector against fire. Perfected after years of costly developing.

A jointless metal cabinet. Records, sales slips, paper money (U. S. Legal Tender), have not scorched within this cabinet in 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 bookkeeping. With only one writing they obtain BETTER AND QUICKER results than under their old three to five writing methods.

Your accounts and business records are protected if you install

The McCaskey Safe Register
IN CONNECTION WITH

The McCaskey Account System

The most recent addition to

The McCaskey System
First and Still the Best!

The McCaskey Register Co.
Alliance, Ohio

Incorporated Capital \$3,000,000

Branches in all Principal Cities: 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

The McCaskey System

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

Write for further particulars.

Our nearest representative will gladly call.

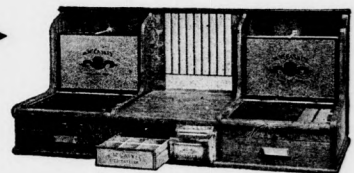
Use the coupon when writing.

McCaskey Garvity Expansion Register 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 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

Command your hand to guide the brush

Common Mistakes in Show Card Writing.

Written for the Tradesman.

Let me make clear the meaning of this heading. This is not to deal with blunders in the work—such as errors in spelling, grammar, and the technique of lettering. The desirability of preventing all blunders just as far as possible, and the practical means that are at the card writer's command for correcting them when they do occur, have been quite fully treated in a former article in the Tradesman, issue of December 2, 1914. Here we wish rather to call attention to those faults in wording, get-up, etc., which render many cards ineffective, and may even cause them to fail of being read at all.

Doubtless the most common of all mistakes in card writing is putting too much matter on a card, and matter of kinds that does not at all appeal to probable readers. If the card is of only medium size, a lengthy inscription necessitates small, inconspicuous lettering. If the more important portions of the message are properly featured, the subordinate parts must be crowded into so little space that they stand scant chance of being noticed. Even on a large card it seldom is advisable to have more matter than the reader easily can take in at a glance. The hurried passer-by will not, as a rule, stop and take the time to read a number of sentences, nor even a single very long sentence.

In preparing copy for show cards, the question "Is this likely to interest the average reader?" should be applied to every detailed statement. Matter that does not meet this test may better be cut out.

The general rule for storekeeping, "Get the customer's point of view," applies to the preparation of copy for show cards. A statement that may hold great interest for proprietor or manager, may not appeal in the least to possible buyers. Manifestly all matter which will not serve a purpose may best be omitted. Take a specific example. The copy, "New Silk Dresses, Just In. Our garment department has won a city-wide reputation for the selling of expensive dresses and suits. Those offered in this sale will bring us added distinction. All the charm of the latest styles embodied in these wonderful models. Any needed alterations skillfully made, so that a perfect fit is assured. On sale Monday at only \$10"—would be greatly improved by being thus condensed: "New Silk Dresses, Just In. Latest and Most Charming Models. On Sale Monday at Only \$10." The subject of alterations might well form copy for another card.

I am aware that in expert newspaper advertising considerable detail sometimes is given. The advertising of the large stores in the Sunday papers surely is planned with the single purpose of getting results, and very often a big full-page advertisement will contain a large amount of descriptive matter in fine print, each separate description of an offering being placed under an appropriate heading which is in bold type. But such descriptions are far more necessary in newspaper advertisements than on show cards, since the latter commonly are placed with the article or very close to it, so the goods literally speak for themselves, making statements as to color, quality, style, etc., largely superfluous.

Another reason why more condensed wording is required for show cards than for newspaper advertising is because, for the show cards, usually a hasty reading—one perhaps compelled by the attractiveness or striking get-up of the card itself—is all that can be expected. Particularly is this true of cards placed in the windows. Newspaper advertisements, on the other hand, often are carefully read, even closely studied. The bargain hunter in quest of the greatest special sale value will read every word she finds in a mammoth Sunday edition, regarding the line in which she is interested.

If any further argument is needed to convince the practical window trimmer that the briefly worded, concise, conveying-only-one-idea card is best and most efficient, that further argument may be found in the fact that a long inscription requires far more time to execute, not only on account of the greater amount of lettering, but because devising a layout for a long and necessarily crowded inscription often is a lengthy task. With the experienced card writer, planning the layout for a short inscription ordinarily consumes almost no time at all.

In those exceptional cases where, after all practicable cutting down and condensation, the amount of matter that it seems necessary to put on a single card is still large, then feature the important parts prominently, thus conveying the gist of the message. Observers who are especially interested may stop to read the subordinate portions also.

A word in regard to featuring. A show card may be good or bad, effective or useless, solely because of right or wrong featuring. The best possible wording for a card having been decided upon, the next important step is to determine how to feature it—that is, how best to bring out very conspicuously that part or those parts on which it is desired to

place especial emphasis. By color, by unusual size or form of letters, or by some odd or picturesque arrangement of the work, the skillful card writer features. The unskillful sometimes features the wrong portions, giving greatest prominence to that which should be kept subordinate.

Some cards are not read because they lack sufficient color contrast. Frequently, from the desire for artistic effect, a mat board of neutral shade is chosen, some one of a large number of tints that can be classed neither as decidedly dark nor decidedly light. Some of these, very beautiful in themselves, as a background for lettering are disappointing, since the work, whether put on in light or dark, does not afford enough contrast to be striking and easily read.

In the show card article of July 7, 1915, it was shown how a weak color contrast may be strengthened by the use of shading or outlining. Sometimes a too-light background is made darker with the air brush before putting on the lettering. Unless time can be taken to produce a color contrast artificially, so to speak, by some of these means, it is necessary to use ground and letter that afford contrast enough in themselves.

Frequently cards are seen that give the effect of being entirely covered with letters. Such do not catch the eye and hold the attention. The effort has been made to bring the message out very bold and plain, and in consequence the letters have been made so large that proper space could not be left between the lines. It always should be remembered that the right proportion of unoccupied space is just as important as the lettering itself. Particularly with work done in lower-case, smaller letters with ample space between lines are more effective than larger letters with the lines crowded.

Some cards are seen that are overloaded with ornament—so many

flourishes or flowers have been employed with the intention of beautifying, that the inscription itself is likely to be passed unnoticed. A good sense of the fitness of things is required to know the amount and kind of embellishment to use. A little touch of ornament or a bit of effective poster work may be just what is needed to give a card that "something different" look and make it catchy and attractive. However, in any case of doubt in regard to ornamentation it is well to err on the side of safety, and use too little rather than too much. No less an authority than Strong of Detroit, speaking from the standpoint of a practical professional card writer, says that rarely is there ever complaint because a card is too plain. The average merchant very properly is most concerned that the card be such as can be easily read.

Variation from the regular and conventional form of a letter is allowable and sometimes very pleasing, but this never should be carried to the extent of making it other than unmistakable. People are not going to stop to decipher rebuses.

While not to be classed as a common error, it is a mistake and one which quite often is seen, to execute show card work in too slow and painstaking a manner. Study for good effect rather than for absolute accuracy of detail in the formation of every letter. Put the work mainly on the featured portions. Even on these, a little dash and originality, if kept within the limits of good taste, may be more resultful than too elaborate finish. Ella M. Rogers.

Hadn't Found Him Yet.

"Oh," exclaimed the suffragette fervently, "if the Lord had only made me a man!"

"Perhaps he did, dear," said the widow soothingly, "but you just have not found him yet."

"FOLGER'S" SOFT DRINKS

Are known everywhere for their high quality and flavor. Our "Graino" is the best imitation beer on the market today. Write us. ☛ ☛ ☛ ☛ ☛

"45 YEARS ON BROADWAY"

"Folger's"

Grand Rapids

THE MEAT MARKET

An Old Time Butcher to His Son.

There is such a thing as being insane on the subject of system, although it is not nearly as prevalent as having no appreciation of the value of system at all.

There used to be a butcher that I knew who had a bad attack of the former disease. He got up by system, ran his market by system, and for all that I know, probably died by system in the end. If he didn't he didn't die a natural death for him.

Not a thing ever happened in his market that he didn't immediately dope out a system to take care of it—no matter if the happening would only occur once in a hundred years, the system had to be ready on tap to take care of it if it did occur again.

Yet my friend was not a successful butcher. He did business, of course, but he never made very much money, although he was always working hard and using every bit of brain power that he had.

The reason for this is not hard to discover. He paid too much attention to the systems he was employing, and too little to the business itself. He was a good deal more interested in developing a system to get new trade than he was in getting the new trade itself. He would work days on such a plan, meantime neglecting things, and as a result, when he put his scheme into effect, he had probably lost as much as it could gain for him. Don't think that he didn't have good ideas; he had, but he was a good deal more concerned with them as ideas than he was as practical things.

His employes were wise to his eccentricity. The quickest way they knew of getting a raise in salary was to bring some elaborate plan to him—the more elaborate the better. If it pleased him, and it nearly always did, they were sure to find an increase in their pay envelopes at the end of the week. The man who worked hard and conscientiously at the ordinary work of the market was passed over by him; he considered that he had no brains and was not worth his salt. As a result he got together the greatest collection of shirkers and bluffers that could be found in the country, and, of course, his business suffered.

The trouble with this fellow was that he failed to realize that system was the only means to an end. With him system was the end, and not the means. He thought that when he had a system that was all that was needed, and he was willing to let it go at that. His system never worked, be-

cause his interest was taken up with a new one as soon as one of them had gone into effect. Why, in the five years that I knew him he changed from credit to cash five times, and the last time I saw him was considering a sixth change.

Another trouble he had was that when he read of a butcher using a certain system, and having success with it, he immediately applied it to his own business as it stood, without taking the trouble to adapt it to the peculiar conditions which he had to contend with. Result, the system did not work out as it ought to have worked out, and he soon threw it aside for another.

Now, I am a great believer in system. But only because system will bring me something more than lack of system will.

No market can be run successfully without a certain amount of system, but, and this is a big but, no market will run successfully either with the red tape of system clogging the driving gears. Use system in your market, but don't allow your enthusiasm to carry you away, so that eventually you devote all your time to system and forget about what the system was supposed to bring you.—Butchers' Advocate.

Protecting Hams From Skippers.

To yellow-wash from 1,200 to 1,300 hams use the following quantity: 500 pounds powdered barytes, 25 pounds rye flour, 10 pounds finely powdered chrome yellow and 20 pounds glue. To mix this yellow wash it is necessary to have a vat 5 feet long, 20 inches wide and 16 to 18 inches deep. The glue should be soaked in water overnight, and then it should be heated until it is all dissolved. The chrome yellow, if finely powdered, will dissolve readily in cold water. This should all be done in separate receptacles. The 500 pounds of barytes and sufficient cold water added to make a thick batter. The rye flour should also be made into a thick batter and cold water should be used. After the barytes are in batter the flour should be added and then the chrome yellow and then the glue. The glue should be hot when it is added to the mixture. A hoe should be used and the entire batch should be mixed well. Then a steam hose should be turned into the mixture and it should be heated to the boiling point. Work with the hoe all through this time. The water or condensation from the steam will thin the mixture to some extent. When ready for use it should be about the consistency of thick cream.

The hams should be canvased with burlap or muslin and a loop should be sewed on at the butt end so that the hams can be hung up. Arrange a rack with about seven or eight hooks over the vat which contains the wash. With this rack dip the hams into the vat, then hang and scrape off the superfluous amount of wash sticking to them. Take an ordinary whitewash brush and brush them so that the wash will adhere to the canvas evenly and smoothly. Hang on sticks and dry over night, when they will be ready for shipment.

Crown Roast.

Take two plump racks of lamb that have no blade chops on and kick each one about the same as you would roast loin pork, but not too deep. Then run your knife from one end to the other on both sides, two inches from the top. Skin the lower part about the same as you would French chops, then cut off the fat where you cut across the rack. Place the two racks end to end and sew them together, then roll the whole together so that the ribs curve outward, thus forming the crown. Tie a heavy cord around the center—the tighter the cord is drawn the more the ribs will curve out. Then take the caul of a calf and place it around the base of the meat like a collar. Chop fine the meat taken from between the ribs and place inside the crown, scattering some parsley upon it. This cut always brings a good price and has a ready sale.

G. B. READER

Successor to MAAS BROS.

Wholesale Fish Dealer



SEA FOODS AND LAKE FISH
OF ALL KINDS

Citizens Phone 2124 Bell Phone M. 1378
1052 Ottawa Ave., N. W. Grand Rapids, Mich.

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.

Mr. Flour Merchant:

You can own and control your flour trade. Make each clerk a "salesman" instead of an "order taker."

Write us to-day for exclusive sale proposition covering your market for

Purity Patent Flour

We mill strictly choice Michigan wheat, properly blended, to produce a satisfactory all purpose family flour.

GRAND RAPIDS GRAIN &
MILLING CO.,

Grand Rapids, Michigan

PEACOCK BRAND

On Ham, Bacon or Lard

is the guarantee of

Cudahy Brothers Co., Cudahy, Wis.

that the dairy fed pig was especially sorted out from the drove to bear this brand—particular attention was paid to it in all the departments through which it passed—the killing, cutting, curing, smoking, packing and shipping departments until delivered to the transportation company for shipment to our customers.

If you are not handling this brand mail us a trial order.

CUDAHY BROTHERS CO., Cudahy, Wis.

Good Yeast
Good Bread
Good Health

Sell Your Customers

FLEISCHMANN'S
YEAST

ATTRACTIVE SURROUNDINGS.

Important Relationship Between Employer and Employee.

Written for the Tradesman.

Five years ago, after considering the unattractive condition of the homes of the employes of the Wallin Leather Company on the west border of the Grand River, north of Mill Creek, and having some faith in the salutary influence of a good garden upon the family, Mr. Van A. Wallin, the manager, distributed flower and vegetable seeds among the employes of the company and offered a few money prizes for success with vegetables, flowers and care of the front and rear yards. I was called in during the month of August following to make the awards and was agreeably surprised at some of the results. The soil varied. One row of tenement houses was upon muck, the water standing on it late in the spring. A second row was upon a firm soil, but very rough and raw. The third row was situated on the side hill of a clay-gravel and most unpromising as a basis of gardening. I noted, however, bits of lawn well cared for and small gardens well tilled and a touch of color here and there produced by beds of phlox, nasturtiums, asters and balsams. The results were sufficiently encouraging to warrant a continuance of the offerings and each year since the initial effort I have seen marked improvement in methods of culture and home surroundings.

Last week, in company with C. S. Udell and Eugene Davis, both of them successful gardeners, I once more assisted in making the awards.

There were twenty-four entries and the offerings were upon front yards, rear yards, vegetable gardens, flower gardens, flower borders, asters and Drummond's phlox. Many of the gardens contained from twelve to eighteen varieties of vegetables and eight or more sorts of flowers. There were vines upon the porches, window boxes of choice plants, fine single specimens of flowering and foliage plants and artistic arrangement of flowers and vegetables—a general tidiness of premises which captivated the awarding committee. The wives and children took an ardent interest in the work and upon many tables we noted vases of flowers showing the development of an appreciation of the usefulness of these home accompaniments. Many families grow upon the little garden all the vegetables used and in some cases a surplus is disposed of to assist in the purchase of other household necessities. The influence of this simple plan upon the neighborhood is salutary and makes for a better citizenship. As a scheme of selection it will compare favorably with many which have a framework of theology and the good natured competition awakens an interest in neighborhood betterment and a development of community manners.

The committee, in rendering its findings, suggested that the children be taken into partnership in some way and induced to leave their im-

press upon the gardens. An added satisfaction could be awakened by having a half holiday sometime in the autumn, given up to a neighborhood fair in which there should be a display of products from the garden and possibly a competitive exhibit of home cookery and artistic arrangement of flowers. So much of good nature, kindly spirit and health in the home are conserved by intelligent attention to the cooking and serving of food and housekeepers can be so useful to each other by exchanging of confidences with regard to methods that a half day given up to comparing results can be made very profitable. This success by one corporation should be an object lesson of real value to other organizations employing men who have homes. Quality in labor is its most

important factor and there is no more promising way of securing the best there is in a man than through his home life. A man with a home in which there is sympathy with his active work in getting a living for his family will, if he meets his own share of obligation by exhibiting an interest in those things which render a home attractive, make the best kind of an employe; and the employer who recognizes the importance of stimulating and conserving this relationship paves the way for a healthy cooperation of capital and labor which eliminates irritation, misinterpretation and strikes. This feeling is the basis of my contention that gardening, if properly applied, is an important lever in developing a harmonious relationship between employers and wage earners and man-

ufacturers cannot afford to ignore responsibility concerning the home conditions and surroundings of the men who contribute most loyally to the success of their concerns.

Charles W. Garfield.

Urges Cotton Bags for Grocer Trade.

President J. H. McLaurin, of the Southern Wholesale Grocers' Association, is again agitating the use of cotton bags in place of paper bags in the grocery trade; also cotton twine, as one means of helping the Southern cotton planters to get rid of some of their enormous crop of cotton. To that end Mr. McLaurin has issued a letter in which he says in part:

"The new cotton crop is facing the South. Last fall it was freely advocated in many quarters that in the interests of the trade life of this entire

sible. We are very anxious in behalf of all of those interests affected by the consumption and marketing of cotton, to ascertain the extent to which our manufacturing friends throughout the United States are in sympathy with our interests in this question.

"Will you kindly address this office on this subject, advising to what extent your institution is interested, or can be of service, in the utilization of cotton. If your business calls for the use of bags or bagging are you using and advocating cotton? Are you not willing to communicate with your customers throughout the South, and, indeed, the country at large, and advise that unless otherwise instructed you will use cotton bags. (Last year many manufacturers wrote 'We will use cotton bags when specified.') Now let's reverse it and say, 'We will use cotton bag unless otherwise specified.'

"Compel your customers to receive cotton bags or wrappings or else specify that he does not want it."

The Mercantile Muse.

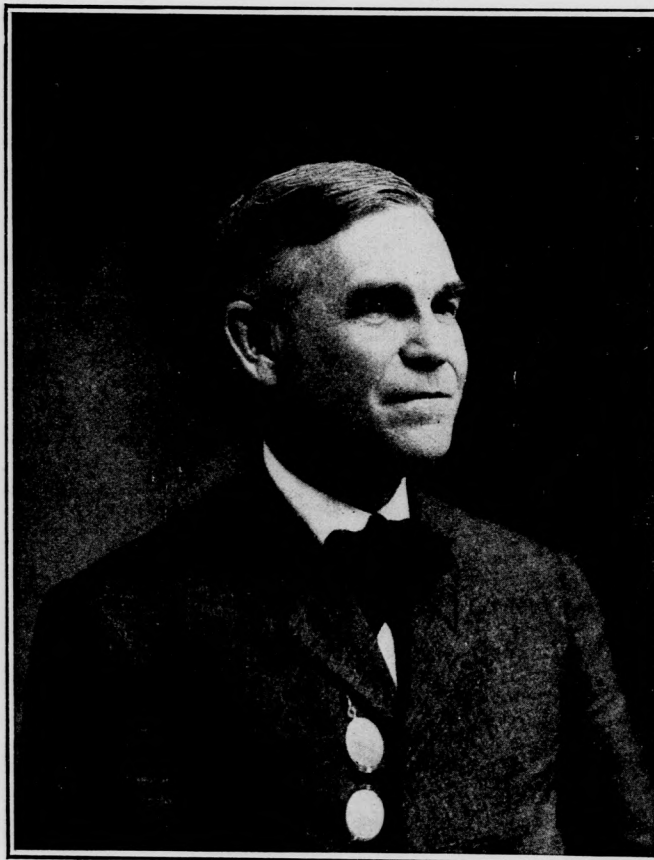
Clothing for the naked,
Glasses for the blind,
Shoes for the barefooted,
Gloves that are lined,
Curtains for the windows,
Shoestrings and laces,
Lamps, wicks and oil
To light the dark places,
Dried fruits, canned goods,
Everything to eat,
Caps for the head
And socks for the feet.
Calico of the finest
That never fades,
Woolen goods for dresses,
Ribbons for old maids.
Tobacco for menfolks,
Hats for the ladies,
Toys for the children,
Bottles for the babies.
Queensware, glassware,
Pitchers and bowls,
Hats for the boys,
And leather for soles.
Potatoes and apples,
Lard and meat,
Butter from Tennessee,
Fresh and sweet.
Tea and coffee,
Sugar and rice,
Beans and crackers,
Cheese and spice.
Powder for faces,
Powder for hunters,
Axes for choppers,
Remedies for grunTERS.
Chewing gum, candy,
Corsets and bustle,
The people come trading,
And how we do hustle.
Medicine to make you sick,
Medicine to make you well.
In fact we have everything
That the best stores sell.

C. C. Ball.

Hard to Please.

"My wife has finicky tastes."
"Yes?"

the season's over and doesn't care to
"Never wants strawberries until
the season's over and doesn't care to
see a show until after it has left
town."



Charles W. Garfield.

A Million and a Quarter Consumers

Are being reached every week by Lily White advertising.

Many of these are your customers.

As a live hustling dealer you are vitally interested.

Please remember we are not saying what we expect to do but are telling you what is being done to-day.

Suffice to say our advertising never lets up. It is just as much a part of our business as the manufacture of the flour.

Our interest in the dealer does not end when we have booked and shipped his order for Lily White,

We help him sell it.

Flour lying in the store means *expense*, not *profit*.

The flour that *sells* and *sells* and *sells* is the one you make money on.

You want to turn your money often. It is results you want; not promises, not trouble, not disappointment.

More women are using

LILY WHITE

"The Flour the Best Cooks Use"

to-day than ever before.

More and more and still more will ask for it to-morrow.

Everybody knows Lily White is good flour; those who know it intimately say "it is the best flour made."

And we thoroughly believe it.

We believe it so strongly we want you to tell your customers if they do not like Lily White as well *or better* for both bread and pastry baking than any flour they ever used to bring it back and get their money.

You will be protected on this guarantee. We'll stand right behind you every minute.

Furthermore, we pay you to sell Lily White.

Our profit sharing sales plan is one of the best ever offered Michigan dealers.

We believe you can make more money selling Lily White, "The Flour the Best Cooks Use," than any other.

In fact, there are a hundred arguments in favor of Lily White, and practically none against it.

Write us for particulars, or if in a hurry for the goods telephone the order at our expense.

Valley City Milling Company
Grand Rapids, Michigan



Michigan Retail Hardware Association.
 President—Frank E. Strong, Battle Creek.
 Vice-President—Fred F. Ireland, Belding.
 Secretary—Arthur J. Scott, Marine City.
 Treasurer—William Moore, Detroit.

Position of the Hardware Dealer in September.

Written for the Tradesman.

By the first week in September the hardware dealer should pretty well have "cleared his decks" for a brisk fall trade. He may fairly look for a big improvement in business and wider scope for his energies with September coming in. Householders are back from their summer cottages, the sportsman is busy getting his hunting equipment into shape, while the building trades are livening up and the fall painting season is in sight. Then, too, there is the fall stove trade to figure on.

Early buying and early preparation are essential if the merchant is to make the most of his fall opportunities. He should have his general lines—sporting goods, horse blankets, sleigh bells, paints builders' hardware and the like—well sorted up. And, while waiting for the advent of the travelers, the merchant should make liberal use of his note book. What is left to the memory is usually forgotten at the critical moment; what is jotted down in black and white is instantly available. So the merchant will do well to jot down whatever occurs to him regarding his fall buying, or his fall selling.

In most communities, September—or early October—is the month of the fall fair. This represents, for the hardware merchant, an excellent advertising opportunity. While the value of fall fair advertising may be open to discussion, there are undoubtedly many instances where hardware dealers have found it very profitable and advantageous. Much depends, in fact, on how and what the merchant advertises. The fall fair is a meeting place for country and city people and the merchant can effectively appeal to both; but it is as an opportunity to get into close personal touch with the country customer that the hardware dealer will find the fall fair particularly worth while.

If the merchant decides to take a space at the fall fair, he should plan ahead what lines he will advertise. Naturally, lines to appeal particularly to farmers will be in order. Stoves will be timely. If at all possible, a demonstration is worth while. It is good policy for the merchant himself to look after his booth or exhibit and personally meet his country cus-

tomers. The opportunity is an excellent one for distributing advertising literature of one sort and another.

Back of this, it will probably be advantageous for the merchant to take a part in the promotion of the fall fair, as well as of harvest festivals and similar timely events. To the short sighted individual, such a course may seem a waste of time. But it isn't, even if regarded from the narrow point of view of immediate profit. Working on fall fair committees and similar bodies, the merchant gets into touch with the most progressive spirits of the community—and particularly of the rural community. He gets a wider viewpoint of his own business, and of things in general—he learns consciously or unconsciously much that is helpful in his own business—and, often, he gets into touch with individual customers. The men behind the county fair are usually the most progressive farmers in the community—and they are the men to whom the hardware dealer can most confidently look to take up innovations and new devices which he may have for sale. The farmer who is thinking of buying a new binder, a new patent gate or a new windmill—or a new range—will turn most naturally to the hardware dealer who has worked side by side with him in the promotion of an enterprise in which they are both interested.

In most hardware stores, strictly summer goods will be pretty well cleared out to make room for the fall lines. This will help to solve the problem of featuring fall goods. The stove department can be enlarged by making use of the space formerly given to such bulky lines as refrigerators, haying tools, screen doors and lawn mowers. The stove department is, of course, a leading item in the fall trade; and it is essential that the dealer should provide ample space for an effective display of heaters and ranges. If possible, sufficient space should be allowed to display each stove in stock to good advantage.

The stove season should advisedly be opened with a dead set on the business. An energetic start is essential to a successful finish; and the merchant who effectively calls attention to this department just when the trade is about to open up will dispose of a goodly share of his stove stock early in the season. An early start, and a vigorous start, will save regrets later in the day.

In September, sporting goods are once more timely, although, naturally, sporting goods trade develops along different lines. The fall is, of course, the season above all others

for the hunter. There is always an eager demand for guns, ammunition, hunting bags and similar articles. That merchant has the inside track who has on his mailing list the name of every hunter in his community, and of every prospective hunter. He can go after them systematically. And it is far more effective to go after business than to wait until it comes to you.

Coincidentally, there will be a considerable demand for football supplies. The fall sporting goods trade is a preliminary, in some sense, to an aggressive winter campaign, in which skates figure prominently. And, while selling what are essentially fall goods, the shrewd merchant will look ahead and lay his plans for winter business.

The sporting goods department merits, at this season, one or two good window displays, particularly one at least designed to appeal to hunters.

In early September, while the summer slackness still continues to some extent, is a good time to quicken up the staff. Quickening up the staff is not a nagging or scolding process; it is, rather, showing an extra bit of interest in the salespeople, who are merely human in that they work the better for a little encouragement.

The trouble with some merchants is that they don't know their salespeople, and their salespeople don't know them. To hire a new man, tell him what to do, and expect him to do it perfectly is like expecting a child to display the wisdom of a grown man. Every salesman would like to know the business, but he learns all the better for a little kindly help and guidance.

To this end, regular store conferences are helpful. Results just as

good are often accomplished by individual chats betwixt merchant and clerk. The point is, that the new salesman doesn't know the store and doesn't know the goods; and, although it means a laying out of time and effort, it is to the merchant's advantage to teach him. Nor are the more experienced salespeople any the less efficient for a little guidance now and then.

The salesman should be encouraged to "learn the goods." He ought to be able to explain the workings of any article he is called on to sell. To this end, when some new article or new model is stocked, the shrewd merchant often has an informal staff conference when the traveler spends a few minutes in demonstrating to the staff, and in answering their questions. Particularly is it essential that the clerk or clerks who have to do with the selling of stoves and ranges should understand the selling points and be able to demonstrate these to customers.

Such training takes time, on the merchant's part. It is, however, time well spent. The untrained clerk often mars more sales than he makes.

William Edward Park.

Judge a woman by her questions; a man by his answers.

The Ventilation of School Rooms Is a State Law Requirement

For years the heating and ventilation as applied to school houses has been one of our special features. We want to get in touch with School Boards that we may send them descriptive matter. A record of over 300 rooms ought to be evidence of our ability. Steam and Water Heating with everything in a material line. Correspondence solicited.

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

Foster, Stevens & Co.

Wholesale Hardware

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

Public Seating For All Purposes



Manufacturers of
 American Steel Sanitary Desks

In use throughout the world

World's Largest Manufacturers of
 Theatre Seating

American Seating Company



General Offices: 14 E. Jackson St., Chicago; Broadway and Ninth St., Grand Rapids, Mich.

ASK FOR LITERATURE

ONE PRICE TO ALL.

The Only Proper Way to Conduct Business.

Written for the Tradesman.

"Make it \$27 even and I'll take it," said Bud Hicks, the owner of the forty, over on the Tyreville Road. The scene was in the big general store of Donald & Son, at Derby.

Donald, Sr., was displaying a base burner to the farmer and had stated the price was \$33.50 at the beginning of the transaction, but the customer had dickered and bickered along until Donald, Sr., had reached a price of \$27.50. Mr. Hicks stood firm, and the result was that his big sleigh soon backed to the platform at the rear of the store and was soon on its way to the farm with the stove at his own price.

Naturally Bud Hicks was delighted with his Yankee shrewdness.

And just as naturally, Donald, Sr., was disgruntled. Instead of making a fair profit on that sale he had just about broken even, but this thing of haggling over prices seemed an old story to him. The habit was becoming fixed and so he only sighed, as he lighted his pipe and entered the sale on the cash book.

The next morning a stranger drove up in a big bob sled to Donald's store. He was a prosperous looking farmer, his team well fed and sleek. He stamped into the store, shook off the flakes of snow from his fur coat and purchased a pound of chewing tobacco.

Donald, Sr., was up at the house for a belated breakfast and George Donald, the son, was in charge of the store. As the stranger turned to leave his glance fell on a duplicate of the base burner which had been sold to Hicks the day before, in the window.

"That's a fine looking stove, what's the price?" George quoted the regular price of \$33.50. There was some demur on the part of the newcomer, who said he thought one of the catalogue houses could beat the price. This was meat to George who had studied the mail order question pretty close, and was a student of the trade journals.

"Let's figure just a minute," said George, pulling out a Sears-Roebuck and a Ward catalogue. The stranger was surprised at this direct method of meeting the attack and showed it. George only smiled and opened the pages to the stove section.

"Here's the stove that Ward offers at \$29 and the one in this catalogue at \$28.75—now let's compare the illustrations and go over the specifications." George was enthusiastic and by actual comparisons, with quotations of freight and specifications, proved that the stove before them was as much of a bargain as the mail order stoves, at an apparently lower price.

The result of the conversation was unique, for in proving the "store stove" the right one to buy, George had, unintentionally, diverted the farmer's mind from the usual dicker-ing process. He had been figuring against the catalogue stoves at their

quoted price and, being convinced in the store's favor, he simply paid the full price of \$33.50, as he had been persuaded on that basis.

The purchaser loaded the stove on the big "bob" and was off down the road, as Donald, Sr., entered the store. George was smiling contentedly and told his father of the sale.

"George, you are a good salesman, and I wish we could get the full price for everything that way. These folks all want to secure a discount, and it is making it hard to get any sort of decent profit. That man didn't live around here or he would have beaten you down sure."

"Look, here, dad, I claim you are all wrong on this cut price thing. If you'd stick to your prices, making them as low as possible, you'd win out. Why, don't you see, it wasn't hard to show that chap that the stove was good value, and he bought in spite of mail order competition."

"Maybe you are right, son, but I did my best with Hicks on that same stove yesterday and he got it for \$27."

"Sure he did, simply because he knew he could, if he stuck to it. He buys everything here at a discount and has come to expect it. I don't blame him a bit, he is educated in the wrong channel."

The two talked matters over, little dreaming of the consequences of that pair of stove sales.

It was some three days later that two men stamped into the store and faced Donald, Sr., and George. The two arrivals were Jud Hicks and the man who had bought the duplicate base burner. Jud was grinning in a sly manner, but the other man was boiling mad. Shaking a long finger under George's nose, he shouted, "You are a darned skin and a fraud. Your firm is worse than a thief and the catalogue houses are a heap better men than you any day in the week."

George was no fool and the solution of the man's anger was quickly evident to him. The two had met and compared notes. The angry man continued:

"This here chap is my wife's cousin. I live over on the other road and don't get over here to trade much. But I visit Bud once in a while. I called there this morning and I saw his new stove. It was like mine and I knew he traded here. We got to talking things over and naturally I found that you'd skinned me out of \$6.50 and so I am going to bring your darned old stove back to you and publish you for what you are."

There was a long and vigorous session between the two Donalds and the irate customer. Hicks seemed to think he had the joke on them and took the matter in a laughing way, but backing up his relative at the right moments. The ultimate outcome was that \$6.50 was handed in cold cash to the customer, who departed swearing he would never darken the Donald door again as long as he lived.

The worst part of it all, to Donald, Sr., was Bud's parting shot as he departed from the store.

"Say, Donald, if you'd have some price that a fellow could bank on, you'd save a heap of trouble, wouldn't you?" And this from the worst bargain hunter in the county.

After a long silence while the old man paced the floor, George rose and walked up and down the aisle with his dad, his hand on the older man's arm. He talked long and earnestly and the result was apparent a few days later when a huge sign was placed on the front of the Donald store "One Honest Price to All." And the country was circularized and every Tom, Dick and Harry was turned down cold and hard when a price concession was asked in that store.

For a few weeks Thorne across the way did a little more business, but he was a price cutter and, when the story of the deal at Donald's leaked out in the neighborhood, folks commenced to feel that they might be the "goat" at Thorne's, who made two and three prices, and at Donald's everyone received a fair price and knew it was the only price at that. The result was that after a while Donald's store became the standby in the territory and Thorne was forced to adopt the one price standard himself.

Hugh King Harris.

Practical Gratitude.

Mr. Editor: I desire to thank the friends and neighbors most heartily in this manner for their co-operation during the illness and death of my late husband, who escaped from me by the hand of death last Saturday. To my friends and all who contribut-

ed toward making the last minutes comfortable and the funeral a success I desire to remember most kindly, hoping that these few lines will find them enjoying the same blessing. I have also a good milk cow and a roan gelding horse eight years old, which I will sell cheap. God moves in a mysterious way his wonders to perform. He plants his footsteps on the sea and rides upon the storm. Also black and white shoat cheap.—Mrs. R. C. in Lapeer Co. Clarion.

REYNOLDS



SHINGLES

The element of SAFETY alone should be sufficient to recommend Reynolds Shingles to the home builder, and when all the other distinct advantages are enumerated there is no reason why you should take a chance on substitute or inferior roofing materials of any kind.

Beauty, economy, durability—the three shingle virtues—are all a part of Reynolds shingles.

They are called the "Fire-Safe" shingle because they afford a great degree of fire-resistance, and are approved by the National Board of Fire Underwriters.

H. M. Reynolds Asphalt Shingle Co.
"Originators of the Asphalt Shingle"
Grand Rapids, Mich.

H. LEONARD & SONS

Announce the Opening of Their

Toy & Fancy Goods Department

(Wholesale Only)

Without boasting we can say that not a wholesale store this side of New York offers a larger or better assortment of

Holiday Merchandise

for your inspection. In our newly refitted salesroom we are now showing thousands of the best sellers in

Toys, Dolls and Fancy Goods
Chinaware, Cut Glass, Silverware, Clocks
Gas and Electric Portables

Toilet Articles, Brass Goods, House Furnishings, Etc.

all marked in plain figures to sell at popular prices.

DON'T FAIL to ask for catalogue or to visit our store in person.

OUR IMPORTED LINES are, with a few exceptions, all in stock now.

Last Fall we were one of the few importers who **DELIVERED EVERYTHING SOLD** and we are now ready to do the same. Don't make a mistake, but place your orders where they will be filled as expected, *i. e.* at the well known

H. LEONARD & SONS
Cor. Fulton and Commerce GRAND RAPIDS



Sometimes Best to Abandon a Forlorn Hope.

Written for the Tradesman.
 If we have good grit we all hate awfully to do it, but sometimes it's the only sensible thing to do. Much good money is thrown after bad, and long toil after previous fruitless effort, just because many persons are too proud and too stubborn to acknowledge they have made a mistake. I lately have been watching the transformation of an uncompleted church into what purports to be a dwelling house. To explain briefly, three or four years ago a certain congregation purchased lots and planned to build a large and handsome church. They lacked the means to erect at once the building contemplated — still they needed a house of worship. So it was decided to build, toward the back of their lots, a part of the structure which eventually they would complete.

They built this portion and for a time used it. Then difficulties came to the little flock. The death of several active members and the moving away of others greatly reduced their resources. A little disagreement caused the withdrawal of a dozen or two more. It was found impracticable to go on and pay the debt already contracted, to say nothing of contemplating the building according to the original plan. So to straighten out their affairs they sold the property to Mr. Garner, the price being very little more than the actual value of the lots.

Mr. Garner thought he had two or three good prospects in the shape of congregations that were growing and would be wanting larger quarters. But one after another these all decided against his proposition, some member of each committee objecting either to the location or the style of architecture.

Even then Mr. Garner could have sold the building to a wrecking company, put the lots on the market, and come out even or nearly so. But John Garner is far too stubborn to admit that he had committed a blunder. He was determined to make some money out of that thing. If it wouldn't sell as a church, it readily could be built over into a fine house, he persuaded himself.

Accordingly for some weeks past carpenters and plasterers have been busy there. An ell has been added to the unfinished church, two or three large porches have been put on, the interior has been divided into three stories with rooms of suitable size,

and so the structure is being completed.

Of course it has taken a lot of money. Did you ever hear of anyone's fixing over even a small house without it's costing more than was calculated on? And the result in this case can be only a grotesque combination of church and residence architecture, not pleasant nor convenient for a home, nor a place at all likely to find a ready purchaser. The building is very tall and if set in wide grounds might make a manor house, or what we imagine a manor house ought to be. Now that low bungalow styles are in demand, no American family is likely to want it. Besides, "the fool that buys never is so big a fool as the fool that builds," so there is not one chance in twenty that Mr. Garner ever can anywhere near get his money back on his reconstructed venture. He must lose heavily, and all because he wouldn't admit his previous small mistake.

This same unwillingness to acknowledge that one has made an error in judgment shows itself in a hundred different ways, and in small things as well as in large.

In clothes, for instance. Every dress, every wrap, every blouse is a speculation—a gamble. And some are delightful successes and some are miserable failures. So largely does this element of uncertainty enter into wearing apparel that a carefully planned and made-to-order hat costing \$25 may be hopelessly unbecoming, while a little braid and ribbon affair picked up for \$3.50 may make you look ten years younger and 50 per cent, prettier. And you can't always tell just by trying things on whether they are right. They have to be worn.

In buying furnishings for the house and in cooking dishes for the table, it is simply impossible to hit it right every time. But some women won't admit a failure. They put an unappetizing mess on the table over and over again, in the attempt to get it eaten up. The chair or the curtain that jars with everything else must be kept in use, and perfect frights of dresses and hats are worn to the bitter end. Women not so foolishly stubborn confess to an occasional mistake, and get an offending thing out of sight and out of mind as soon as possible.

In larger matters it requires excellent judgment and discrimination to tell whether an enterprise that has been brought to a certain stage is foredoomed to failure and so would better be abandoned before there is greater loss, or whether by proper

persistence it can be pulled through to ultimate success. One never wants to quit too easily. For there is no business venture and no career that does not see dark times and hard places in getting a start. And wherever practicable it is best to fight out difficulties on the line where a beginning has been made.

But we see so many cases where unwise persistence is not a virtue. Ministers who are neither good preachers nor good pastors, doctors who are not successful in treating disease, lawyers who have few clients and teachers who can not teach are all about us. Many of these unfortunate misfits could have made at least a fair success in some other calling.

It is almost a tragic thing when a young man or a young woman, having spent long years and much money in preparation for a profession or an occupation, finds that it was all a mistake—that he or she is not adapted to that vocation. Sometimes a particular weakness or failing that prevents success may be overcome. If so, well and good. In these days of specialization, it may be possible to find just one's proper niche in some branch of a profession. The lawyer who can not plead may become expert as an adviser. But if specialization will not

remedy the difficulty, and if success does not come after all reasonable effort has been made to win out in a chosen calling, then it is wisest to pocket one's pride, repress one's obstinacy, and get into something else.

Mr. M. was educated for the ministry and was ordained. While a good talker in conversation, his delivery from the pulpit was extremely faulty—in fact painful to listen to. After two or three years trial he wisely gave up preaching. Being a natural mechanic, he turned his attention to building. He became a contractor, made considerable money, and for a number of years has led a life of leisure, giving freely of his means to philanthropies. He always has been known as a man of fine character, affable in manner, and particularly well informed.

His case brings out the fact that although a calling may have to be abandoned, the training for it should not be considered as time and money thrown away. The unsuccessful teacher may make good use of her education in library work or in the newspaper field. And anyone who, like Mr. M., has spent years in equipping himself for a certain work, has gained thereby a fund of general culture which will adorn any other occupation and any walk in life. Quillo.

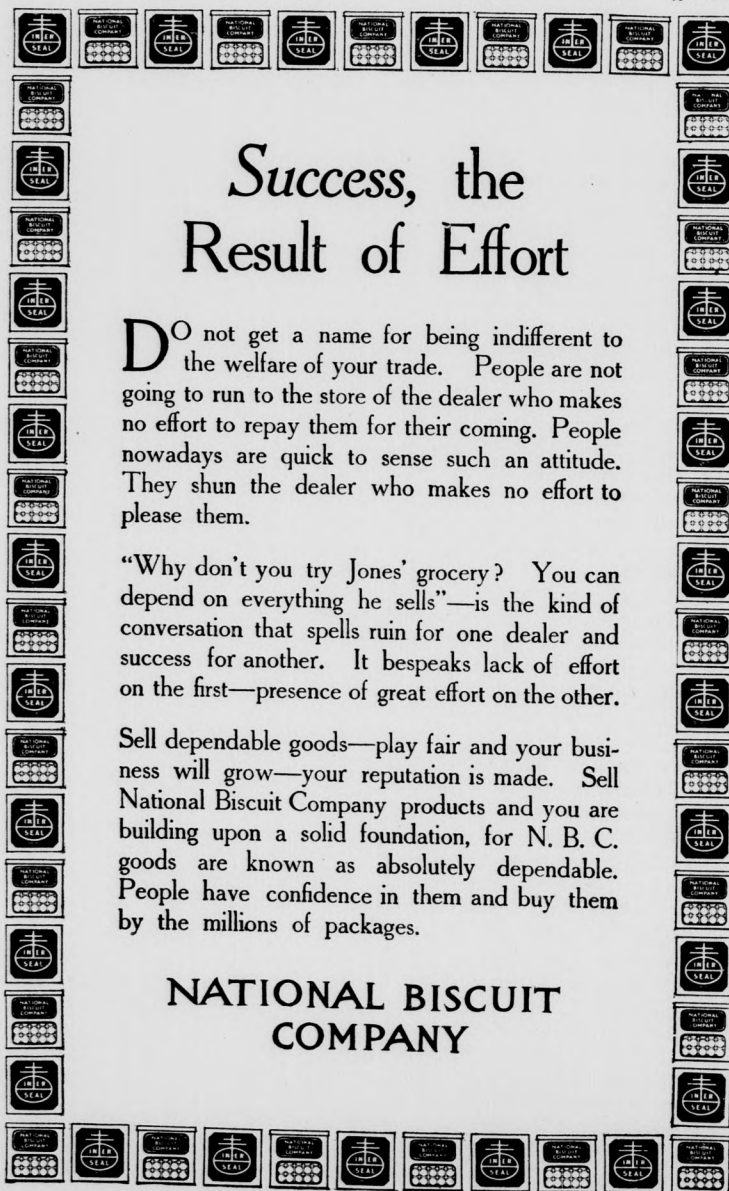
Success, the Result of Effort

Do not get a name for being indifferent to the welfare of your trade. People are not going to run to the store of the dealer who makes no effort to repay them for their coming. People nowadays are quick to sense such an attitude. They shun the dealer who makes no effort to please them.

"Why don't you try Jones' grocery? You can depend on everything he sells"—is the kind of conversation that spells ruin for one dealer and success for another. It bespeaks lack of effort on the first—presence of great effort on the other.

Sell dependable goods—play fair and your business will grow—your reputation is made. Sell National Biscuit Company products and you are building upon a solid foundation, for N. B. C. goods are known as absolutely dependable. People have confidence in them and buy them by the millions of packages.

NATIONAL BISCUIT COMPANY





CLOTHING

Notable Features of the Clothing Trade.

The prospect of extremely light business for the manufacturers in most lines for autumn and winter was dispelled during July by the receipt of very substantial orders which brought the total in many cases ahead of that of a year ago. As explained last month, the initial ordering was on such an extremely conservative scale that in some quarters there was fear that retailers had lost confidence in the business situation and were going to let stocks fall to the lowest possible ebb. The fact was, however, that the cool weather of spring retarded sales very materially. In July the entire country was swept by a torrid wave that made it necessary for buyers to flock to the market in great numbers.

Many of these buyers were compelled to do some scouting in order to get supplies for immediate or very early shipment. They did not always succeed to their complete satisfaction. However, the movement for the postponement of the sale period became so widespread this year that retail profits have been maintained by many merchants who would have suffered severely had they adhered to the programme of past years and made their heavy reductions immediately after the Fourth.

Tropical Suits Sold Well.

This generous buying applied to the clothing trade as well as to haberdashery. Several houses manufacturing tropical suits were sold up before the hot weather arrived. New Yorkers, who are usually the last men in the country to take up a decided departure from established clothes custom, blossomed out happily in these cool-looking and comfortable suits the middle of July, and the approval of the wearers was such as to assure still greater popularity in years to come.

With respect to autumn and winter clothing, the most recent tendency of buyers has been toward the advocacy of snug, "natural" models, even though the indications in late spring were that the exclusive tailors would favor a return to looser effects. As in other lines, the clothing for the cold months is tending more and more toward intermediate weight. It is believed that the Glen Urquhart plaids have completed their run and that the largest showings for autumn will be of blue, brown, olive and grey suits either in pencil strips or small checks.

Buying Standard Shirts Again.

The shirt trade, which has been so much cut up lately, seems to be getting back to normal condition. The

retail trade is beginning to learn that there is no benefit in the cut-price garments that some houses have been featuring the year round. As a result, there is a noticeable reaction in favor of concerns using standard materials that are made up on standard patterns without skimping in fullness or in quality of thread and buttons. The orders for autumn shirts placed during July were heavier than ever for that month.

In the West and far West the retail trade is disposed to encourage actively the agitation for starched garments for autumn and winter, while the East is making the change in that direction a very gradual one. Unquestionably there will be few shops in any part of the country selling merchandise of quality that do not have in stock, later on, both negligee shirts with stiff cuffs and starch pleated shirts with stiff cuffs.

In the highest grades of evening shirts there is a striking preference for self-embroidered fronts. French pique bosoms are still available, although at greatly increased cost, and in another few months these will be decided luxuries. It is maintained by importers who also handle domestic goods that the French piques are much finer in weave than anything produced in England or this country. Since the pique plants in Northern France were destroyed early in the war, there will be no stock available a season or two hence. However, for the purposes of the average shop, either the English or the American piques will prove satisfactory.

Sportsman Shirt a Big Factor.

The vogue of the sportsman shirt has been the sensation of the season. It was not foreseen that this garment would be taken up for day wear by young men in the small cities and towns, but that has been the case and manufacturers' stocks generally are exhausted. As in connection with the tropical suitings, this development shows conclusively that men generally are welcoming any new mode that makes for ease and comfort in mid-summer.

In some sections the silk shirt has had a decline in popular-priced grades, but the finer goods still find a ready market. It is altogether likely that in proportion as silk shirts decline those of other materials will become brighter in colorings, although not necessarily so bold in pattern. On the Coast, favor is turning toward modest effects in shirts and retailers are cleaning up on the bolder treatments.

Cravats of Many Colors.

For another season there is again

no definite color tendency in cravats. Rather, all colors are being bought and a majority of the offerings are shown in wide ranges of hues and comprise several colors in the design. The universal demand is for cravats wide at the knot, this applying even to those that are straight cut like the knitted goods and deJoinvilles. Bias stripes in club and college colors are to have a revival.

Evening ties do not show any decided innovations, but in day ties the newest introductions of exclusive shops have bordered ends or a different color at the knot or are so constructed as to have the upper ends when knotted of a different color from those underneath. Polka dot foulards and printed crepes have been among the most popular cravats of the summer.—Haberdasher.

Fewer Cheap Toys.

One result of the war is that there is already a marked diminution of the supply of cheap toys. Most of these, especially the wooden and tin ones, sold at any price up to 10 cents or so, came from Germany, and the supply has ceased. Such of them as the shops still have on sale were imported before the war. The higher-priced German and Austrian toys also are no longer imported.



"Sunbeam" Luggage



TRUNKS, SUIT CASES AND BAGS

RIGHT NOW is the time to stock up on these excellent values, with the spring and summer travel just ahead of you.

"Sunbeam" Luggage will withstand hard service—"they are made to wear." They will build up a foundation for a bigger and better business for you. Your order will be shipped promptly and you will find the goods just as represented.

Our new catalogue not only shows you "what's what" in the Luggage line, but it actually places them within your reach at prices that will surprise you. If you haven't a copy, send for it to-day—NOW.

Brown & Sehler Co.

Home of Sunbeam Goods
Grand Rapids, Michigan

RAMONA REED'S LAKE

VAUDEVILLE of the big city variety at Popular Prices.

DANCING in the finest pavilion in Michigan, afternoon and evening.

THE MAMMOTH DERBY RACER has more thrills than the war.

A TRIP THROUGH THE AIR on the giant aerial swing.

Many other special attractions for visitors.

PUTNAM'S Double A

Bitter Sweet Chocolates

The Highest in Quality Greatest in Demand

If you are not supplied a postal card will bring them
Packed in five pound boxes

Vanilla, Pineapple, Orange, Lemon, Raspberry,
Walnut or Assorted.

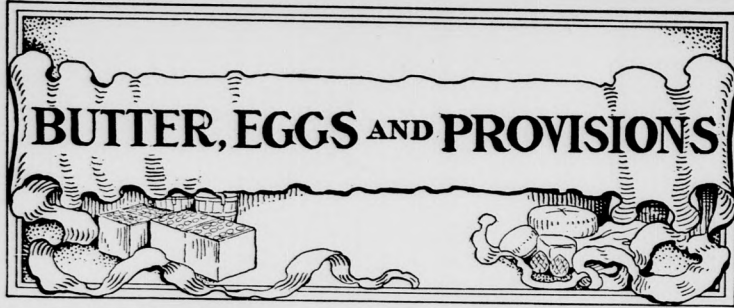
Made by

National Candy Co., Inc.

Putnam Factory

GRAND RAPIDS

MICHIGAN



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.

The Next Dairy Show.

The directors and officers of the National Dairy Show have, with a singleness of purpose, been moving in every known direction, to secure sufficiently positive advice regarding the absolute wiping out of foot and mouth disease from our country, to determine their action as to this year's show, and as the time for definite announcement concerning the 1915 show cannot further be delayed, and despite the fact that the show association has made much preparation to go ahead with its annual show, in the interest of the general industry, above all, in the interest of the dairy cow, it has been decided that "safety first" directs that greatest caution guide their movements.

Therefore the directors reluctantly are compelled to advise the interested public of the suspension of the 1915 show, and at the same time pledge a greater National Dairy Show, October 26 to November 4, 1916. All branches of the dairy industry have promised their united and unstinted support for a world record show in 1916—a show that worthily represents the leading feature of American agriculture—dairying. Everything that is to be undertaken to advance the industry throughout the year of 1915 will have the support of the National Dairy Show officials, and the plans for the 1916 show will be perfected at once.

Tribute to the Cow.

Little do we realize the debt we owe the cow. During the dark ages of savagery and barbarism, we find her early ancestors natives of the wild forests of the old world. As the bright rays of civilization penetrated the darkness of that early period, and man called upon the cow, she came forth from her seclusion to share in the efforts that gave us a greater nation and more enlightened people.

For 2,000 years she has shown her allegiance to man, sharing alike in his prosperity and adversity, responding nobly to all that was done for her, until, through her development, she became an idol of the people of her native country.

In 1493 when Columbus made his second voyage to America, the cow came with him—and from that time to the present day she has been a most potent factor in making this,

our own country, the greatest Nation, with the highest type of womanhood and manhood history has ever known.

Her sons helped till the soil of our ancestors and slowly moved the products of the farm to market. They went with man into the dense forests of the new world, helped him clear for homes, and made cultivation possible for the coming generation—and when the tide of emigration turned westward, they hauled the belongings of the pioneer across the sunscorched plains and over the great mountain ranges to new homes beyond.

Truly the cow is man's greatest benefactor. Hail, wind, droughts and floods may come, destroy our crops and banish our hopes, but, from what is left the cow manufactures into the most nourishing and life sustaining goods—and is she not life itself to the thousands of little ones stranded upon the hollow hearts and barren bosoms of modern motherhood? We love her for her docility, her beauty and her usefulness. Her loyalty has never weakened—and should misfortune overtake us, as we become bowed down with the weight of years, we know that in the cow we have found a friend that was never known to falter. She pays the debt. She saves the home, God bless the cow—little do we realize the debt we owe her!

E. G. Bennett.

What Is Cheese?

The Wisconsin Legislature has taken upon itself the delicate task of defining "What is Cheese?" In consideration of Wisconsin being the greatest cheese state in the Union, this is a big task. Senator Platt Whitman is the man who has tackled the subject with all the ardor of a connoisseur.

According to Senator Whitman's definition a cheese "is the sound, solid and ripened product made from milk or cream by coagulating the casein thereof with rennet or lactic acid with or without the addition of ripening ferments and seasoning or added coloring matter, and contains in the water free substance not less than 50 per cent. of milk fat."

A Cheese Dispute.

A question has arisen in the West as to whether split cheese are a good delivery for twins. It seems that a carload of cheese was bought as twins and the lot was delivered as splits. Both parties in the deal appear to be anxious to have a ruling in the matter. One of the parties has been trying to get an arbitration on the case in Montreal but without success.—Montreal Trade Bulletin.

Make Us Your Shipments

When you have Fresh Quality Eggs, Dairy Butter or packing stock. Always in the market. Quick returns.

Kent Storage Co. Grand Rapids, Mich.

POTATO BAGS

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

ROY BAKER

Wm. Alden Smith Bldg. Grand Rapids, Mich.

Get your peaches from the South Haven Fruit Exchange

SOUTH HAVEN, MICH.

Quality and Pack the best you ever saw

You can get car load lots or express shipments

Telephone, telegraph or write for your daily supplies

We know we can please you

South Haven Fruit Exchange
South Haven, Mich.

The Vinkemulder Company

Jobbers and Shippers of
Everything in

Fruits and Produce

Grand Rapids, Mich.



Churned Fresh Every Day

MR. MERCHANT:—Are you sure that the butter you are using is satisfying your trade? If not, try

Blue Valley Butter

A perfect spread which is carefully made by expert buttermakers who produce good butter

from the finest material that the dairy farm can produce
 Good dealers demand BLUE VALLEY BUTTER every day, because good butter alone gives them "perfect satisfaction." Furthermore it cannot be duplicated because it is marked by its uniform quality that guarantees the trade the same quality at all times. Orders filled promptly.

BLUE VALLEY CREAMERY CO., Grand Rapids, Mich.
 Largest Exclusive Manufacturers of Pure Cream Butter in the World

Mail us sample any Beans you may wish to sell.

Send us orders for **FIELD SEEDS.**

Both Phones 1217 **MOSELEY BROTHERS** Grand Rapids, Mich.

Will Your Policy Pay in Full in Case of Fire?

Will you please explain in everyday English just what is meant by the 80 per cent. co-insurance clause? I have asked my local fire insurance agent and he "explained" it fully. But I do not yet understand. I doubt if he knows a great deal more about it than I do myself.—J. P. G.

The question asked by this correspondent is of such general interest that we are going to answer it here rather than through a letter. This merchant need not be discouraged over his inability to understand the clause in every detail. If the truth were to be known, it could be said that a considerable percentage of the local fire insurance agents of the country themselves do not thoroughly understand the whys and wherefores of this rather troublesome division of fire insurance.

What is the 80 per cent. co-insurance clause and what does it mean?

Well, you have a stock of say \$10,000 and insure it for \$6,000. Your policy contains an 80 per cent. co-insurance clause. Your store burns and the damage done by the fire amounts to at least \$6,000—the face value of your policy.

How much money do you get—\$6,000?

Not a bit of it.

You get just \$4,500.

Quite an awakening, isn't it?

Now, why is this?

Let's get this thing straight right here. It is one of the snags many merchants strike in obtaining insurance. The lack of understanding of this clause has had serious consequences. For it is a serious thing to get a considerable sum less than you expected.

The way this clause works out, the insurance company is not liable for a greater proportion of the loss than the sum insured bears to 80 per cent. of the cash value of the property insured. In other words, the owner agrees to keep his property insured for 80 per cent. of its value, and if he fails to do this he becomes a co-insurer for the balance of the value not so covered.

This is the technical way the companies explain co-insurance. And here, reduced to plain English is how the thing works:

The \$6,000 policy on the \$10,000 stock mentioned above brings only \$4,500 when the store is damaged to the extent of \$6,000. The reason for this is that the policy contained an 80 per cent. co-insurance clause. Under the provisions of this clause, the policy, to be good for all the damage, should have been for 80 per cent. of the cash value, or \$8,000. In this instance, the full amount of the damage—\$6,000 or any other sum up to \$8,000—would have been paid.

Here are the figures:

Cash value of stock, \$10,000.

Eighty per cent. of this cash value is \$8,000.

The amount insured (\$6,000) is three-fourths of 80 per cent. of the cash value (\$8,000) and can only be collected in that proportion. The

company is obliged, then, to pay only three-fourths of the amount insured.

Three-fourths of \$6,000 is \$4,500.

Four thousand five hundred dollars, therefore, is the amount collectable under the policy—that is, if the property is damaged to the extent of \$6,000. Smaller claims for damages, of course, would be settled on the same basis.

If at least 80 per cent. of the cash value had been insured for, no such proportion would have held, and the company would have been liable for the whole amount of the loss.

The philosophy of the thing seems to be about this: The insurance companies apparently want their risks divided up as much as possible. They are willing to make a little concession in rates with the insured if he will agree to carry at least 80 per cent. of the total cash value of the property insured. It is likely to induce the insured to carry more insurance. And he is likely to split it up among various companies, thus dividing the burden of a possible loss.

These examples illustrate the workings of the 80 per cent. clause in the case of partial losses only.

If the loss is total, what then?

In case of a total loss, the company is liable for the whole amount the policy calls for without regard to any co-insurance clause.

If the policy contains an 80 per cent. or any other percentage co-insurance clause be sure you absolutely know where you stand before you accept a policy. Know your policy. Make your agent show you.—Butler Way.

Yankee Fruit Beats Canada.

Alarmed at the frank confession by large fruit importers that they prefer American product—even at the cost of freight, duty and taxes—to the Canadian product the Fruit Growers' convention of the Provinces of British Columbia and Alberta, after a full investigation of methods of distributing British Columbia fruit, unanimously indorsed a resolution recommending the Dominion Parliament to appoint a royal commission to enquire into the fruit distribution and marketing methods of Canada. The movement is regarded as the most radical one ever initiated in Canada, and if the recommendation be adopted will be established in Canadian commerce.

According to United States Consul Samuel C. Reat of Calgary, Alberta, the convention considered at length the statement of a prominent Canadian merchant, one of the largest importers of fruit in Canada, regarding the desirability of fruit imported from the United States and sold in Calgary at the rate of a carload a day, in spite of duty, war tax, and freight, in preference to British Columbia produce. The report provoked some questions and criticisms from the growers. The success of the fruit industry in the United States is due, it was averred, to the favorable treatment of the jobbers, who handle on an f. o. b. basis altogether.

Bell Phone 860 Citiz. Phone 2713
Lynch Bros.
Special Sale Conductors
 Expert Advertising—Expert Merchandising
 28 So. Ionia Ave. Grand Rapids, Mich.

Watson-Higgins Milling Co.
Merchant Millers
Grand Rapids :: Michigan



Every Housewife
 likes a change. Suggest
Mapleine
 for delicious flavor where
 flavor is needed.
 Makes fine syrup.
 Order from
Louis Hilfer Co.
 1503 State Bldg. Chicago, Ill.
CRESCENT MFG. CO.
 Seattle, Wash.


Rea & Witzig
PRODUCE COMMISSION MERCHANTS
 104-106 West Market St.
 Buffalo, N. Y.
 Established 1873

Live Poultry in excellent demand at market prices. Can handle large shipments to advantage. Fresh Eggs in good demand at market prices.

Fancy creamery butter and good dairy selling at full quotations. Common plenty and dull.

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

Refer you to the People's Bank of Buffalo, all Commercial Agencies and to hundreds of shippers everywhere.



CRESCENT
FLOUR
"Mother's Delight"
"Makes Bread White and Faces Bright"
 VOIGT MILLING CO., GRAND RAPIDS, MICH.

Ceresota
 Is the
Guaranteed
Spring Wheat Flour

An immense crop of splendid quality puts us in the running this year. 🌾 🌾 🌾 🌾 🌾

WRITE US FOR PRICES

JUDSON GROCER CO.
 The Pure Foods House
 Wholesale Distributors
GRAND RAPIDS, MICHIGAN

MEN OF MARK.

William G. Tapert, Soo Manager for the Cornwell Company.

The brief biographical sketches of men who have helped to make the mercantile business successful, as often recorded in the Tradesman, have doubtless tended to encourage many who were starting or were but part way on the same road. In many cases the persons so presented were of that class usually termed "self made"—men who started with unpromising or even discouraging prospects and worked their way to eminence, in most cases solely by their own ability and energy, a fairly large percentage of them "diamonds in the rough" with little education other than that gained in absorbing a rude but effective schooling in the primitive schools of the early days. Such are admired for their pluck and are accorded all the glory that attend merited success. But to another class is accorded, and justly, equal admiration and credit—that of the merchant born and bred, the man whose father and grandfather were engaged in merchandising and whose high ambition is to carry on faithfully and creditably the business of his forebears and to achieve success in the same honorable calling.

William G. Tapert was born in Detroit January 11, 1869. His father and mother were both born in Germany, coming to this country when they were children. Mr. Tapert was the elder of two boys. When he was six months of age the family moved to Bay City, where he received his education in the public schools. He began cutting meat in his father's market when he was 12 years old and worked in the market when not in school until 17 years of age, when he took a position as book-keeper for the E. J. Hargrave Lumber Co., of Bay City. A year later he removed to Saginaw and took the position of book-keeper for the Saginaw Beef Co. At the end of three years he moved back to Bay City and took charge of the city trade of Bay City for the Saginaw Beef Co. Two years later he was promoted to the position of general salesman, in which capacity he served for about ten years, opening up all of the territory covered by that house from Mackinac Island on the North to Lansing on the South. He visited his trade regularly every week and as soon as he got one territory in good shape he turned it over to a successor and proceeded to open up other territory. His last work in this line was opening up the Pere Marquette, between Detroit and Flint. In 1900 he was promoted to the management of the Soo branch of the Saginaw Beef Co. The following year the business was taken over by the Cornwell Beef Co., Inc., and he was made Secretary and Manager of the new concern, which also conducted a branch at Petoskey. Shortly afterward he opened new territory covering the larger portion of Western Canada. His company later became affiliated with the Fowlers-Canadian Co., at Hamilton. When

that company was absorbed by Armour & Company, a new affiliation was made with the Swift Canadian Co., of Toronto. In July of this year the Cornwell Beef Co. was merged into The Cornwell Company, which absorbed the interests of the Saginaw Beef Co., Bay City Beef Co. and Cornwell Beef Co., with head offices at Saginaw and branches at Bay City, Jackson, Owosso, Traverse City and the Soo. Mr. Tapert was made a director of the new company and Manager of the Soo branch, which covers most of the Upper Peninsula country from Gladstone to the Soo and from St. Ignace to the Soo.

Mr. Tapert was married December 18, 1896, to Miss Maud C. Thomson, daughter of Captain Thomson, of

so that he manages to keep one of them on the go most of the time.

Mr. Tapert attributes his success to strict attention to business and the devotion of ample time to recreation.

No one can meet Mr. Tapert without receiving a definite impression of his rare dignity and charm. On closer acquaintance this impression is deepened, and there is gradually revealed a wonderfully rich nature in which various essential qualities are combined in almost perfect balance and poise; absolute dependableness in all thinking and in all dealing; a lively sense of justice; a cultivated taste; critical judgment mellowed — and sharpened, too—by a genial, often whimsical, humor that plays on every

are sure to come, whether the theme is literature or politics or the common affairs of life. When he has spoken one feels that one had received a vision of the truth.

Mr. Tapert's life, whether in public or in the retirement of his home, is one of unremitting industry and aspiration. With all the concentration of a determined nature he faithfully "follows the gleam." What he has accomplished out in the world, as salesman and manager, while always fine in quality and by no means inconsiderable in quantity, is, perhaps the least of his life work. His greatest achievement, his friends love to think, is just himself. He is at his best—says and does his best—at home, in private. So often, nowadays, what one does seems to shout louder than what one is; but of our friend it may be truly said: What he does is much, and is always worth while; but what he is counts for even more, is even more worth while

Leaders That Don't Pull.

Do you have any difficulties or disappointments in your leader advertising? Do your price specials ever fail to pull? This has been the case with an Indiana merchant who writes The Butler Way as follows:

"A short time ago we placed in our window a number of salad dishes bought from the Stimulator pages at \$1.68. With these was displayed the following placard: 'High Grade Salad Dish given with a \$1 purchase and 10c in cash.' Formerly leaders such as these offered without restriction at 10c each, were taken up largely by people in town, some of whom rarely trade with us, while many of our better customers living in the country have no chance to get in before the leaders are sold out. Hence the stipulation 'with a \$1 purchase.'

"Up to date the returns from this form of price advertising have not been very gratifying. For some reason few people seem interested in spite of the unusual value offered. Could you suggest any variation that would prove more attractive?—F. B."

It may be that this merchant is not using wide enough variety in his leaders. In a rather small town an item like a salad bowl naturally would lose much of its attractiveness as a leader after it had been offered a few times.

Why not try some other item of crockery, china or glassware? No woman ever is ready to admit she has enough dishes and a very wide variety of leaders is afforded by this class of goods.

Do you ever try dry goods? We'll venture to say that a big window display of housekeepers' aprons offered say at 19c each would pull in great shape and make quite a sensation among the women. Or you could offer the aprons at 10c. You can buy some housekeepers' aprons to sell at 10c and make a profit. Some of the larger ones can sell at 10c and you will experience a loss of only 40 or 50 cents on a dozen.

Be sure you have variety in your leaders. And be sure you give dry goods a chance.—The Butler Way.



WILLIAM G. TAPERT

West Bay City. They have a daughter, Jessie, 18 years of age and a son, Clarence, 15 years of age, both of whom are attending school in the Soo.

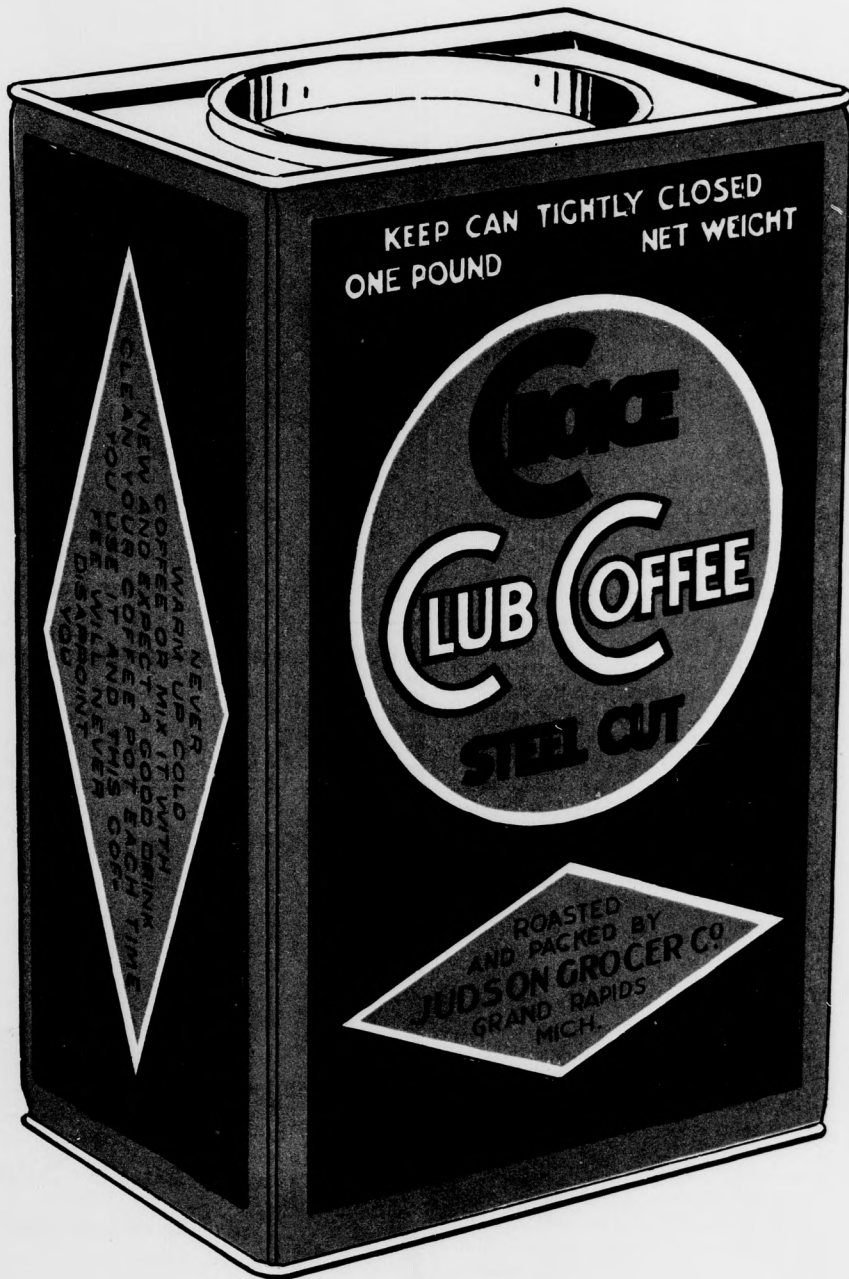
Mr. Tapert is a director of the Soo Business Men's Association, the Y. M. C. A., the Anchor Mission and the Boosters' Committee. He is Secretary of the Soo Hospital, Vice-President of the Chippewa County Agricultural Society and a member of the Lutheran church. He is first and foremost in every movement having for its object better business, civic and moral conditions at the Soo and his heart, his hand and his pocketbook make frequent responses to demands of this character.

Mr. Tapert has but one hobby and that is automobiles. He has two cars

subject dealt with; a sweetly tolerant temper yoked with a splendid capacity for moral indignation, and always steadiness, adequacy—the power of being wonderfully and simply himself.

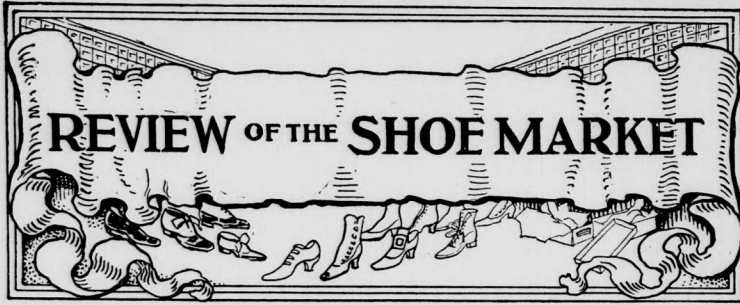
Mr. Tapert loves good talk, as he loves books, and travel, and trees, and people, and — life. With him conversation is a living art. "Not a day passes without our having a real conversation together." Long experience as a dictator of letters has given him—or has perfected in him—a felicity in expression that is delightful. Besides he is a thinker; he has wisdom and insight. Whatever subject he touches he illumines. His friends learn to wait for the characteristic point of view, the humorous turn, the profound observation, that

THE Blend, Flavor and Strength of this coffee is Ideal. The package handsome, attractive and strictly moisture proof, retaining indefinitely the superb flavor and strength. In *our* process of steel cutting everything but absolutely pure coffee is eliminated--no chaff--no dust--no dirt.



We propose to make these goods "go" and to see that the dealer has a good profit for his efforts in pushing them.

JUDSON GROCER CO.
GRAND RAPIDS



Quick Movers Quickly From In-Stock
Written for the Tradesman.

For the average retail shoe dealer, whether a general storekeeper or the small merchant devoted exclusively to footwear, the in-stock department is proving a veritable boon.

The in-stock department promotes judicious buying, eliminates much of the old-time chance element, and paves the way for quick turnovers. It is a distinct encouragement to small dealers, and thus bears vitally, and upon the whole in a most helpful manner, upon the question of efficient shoes distribution.

Blessed is he who first conceived the idea of in-stock service, for the dealers who sell them to the retail trade.

Picking Winners.

Ever since the style-element began to be introduced into the shoe industry—or rather into the products thereof—the head of many a retail shoe dealer has tossed uneasily upon its pillow.

From the many styles put out by the alert and resourceful manufacturers, which would make the hit of the season, locally speaking? In the solution, or attempted solution, of that all-important enquiry, many a shoe dealer has worn a deeply furrowed brow.

Trade publications of supposedly style-wise qualifications said thus and so; and traveling men from the East, the West and the Middle West, said thus, thusly, and so and thus; and the most disturbing feature of all this scot-free style-information was that it didn't agree on anything. What one averred another denied; and what one affirmed another disputed. In the end the poor dealer found himself right where he was at the beginning; namely, guessing.

Having heard all sides—as the prudent dealer would, of course, attempt to do; and then reviewed the style-situation in the light of local peculiarities and tendencies, the shoe dealer sat down and made the best guess he could. Sometimes he hit, and sometimes he missed it; but hit or miss, he generally wound up at the end of the season with more or less merchandise that had to be marked down drastically.

During more recent years the problem of picking winners has been still further complicated.

As a practical measure of relief from this nerve-racking situation, shoe manufacturers have installed in-stock departments. The main feature of this service is, of course, quick action—orders being filled the same day they are received. All the

dealer has to do is to write his house a letter, or send in a wire, and, presto! the goods are on their way in no time. This ability to get the goods quickly—and to get just the kind of goods that is making a hit with the local shoe dealer's customers—is certainly a great help in a time of uncertainty.

Sizing Up Quickly.

Moreover, in the good sellers, the small shoe dealer often gets out of the popular sizes before the season is half over. His stock gets into a shot-to-pieces condition while the selling is still good. Under such circumstances it is highly important to size up quickly. And right here is where the in-stock department shines. In re-sizing the in-stock department is, indeed a very present help in time of brisk business.

Let us suppose a case in which the shoe dealer has not been quite certain in his own mind about certain lines, say for women's wear. Out of several equally attractive lasts—each of them good lookers, good fitters, and good values at the price—the dealer has not been able to decide which one he thinks would go best: According to the old plan of ordering six to nine months ahead, the dealer would have to back up one line, and let the others go. But not so when buying from houses with the in-stock service. He can actually try out two or three lines—and stick to the one or ones that hit the popular fancy most centrally. If he gets out of sizes—as he is apt to when the season is on at full tide—he can get others in the popular sizes and widths—and get them without undue delay.

Furthermore, if he sees that something in the footwear line is making a big hit locally—something that he can't exactly duplicate in his stock—the business-wise dealer can scan the catalogue of the in-stock people see what they've got in that line, and quickly find himself in the position of a resourceful competitor. The in-stock department helps the alert shoe dealer to round up a lot of business that is running around loose in almost every shoe-consuming community. Without it, he would be in the sorry position of the fellow who has made a wrong guess, and can't have another.



Working Men Who Know
Wear Rouge Rex Shoes



The merchant who is known to handle them gets their business.

Rouge Rex Shoes appeal at sight, and grow in favor under the test of service.

Every operation in their manufacture from the raw hide to the finished shoe is with this end in view.

We tan the leather and make the shoes.

Write for catalogue or a visit from our salesman with samples.

HIRTH-KRAUSE COMPANY

Hide to Shoe
Tanners and Shoe Manufacturers
Grand Rapids, Mich.

School Shoes for Boys



R. K. L. Boys' Seamless Shoes

Are made to stand the hard knocks of school wear.

Stock up on these good selling numbers and be prepared for the Fall trade.

- No. 8391—Boys' Sizes 2½ to 5½
- No. 8394—Youths' Sizes 12½ to 2
- No. 8895—Little Gents' Sizes 8½ to 12

Rindge, Kalmbach, Logie Company

"Makers of Shoes that Wear"

Grand Rapids, Mich.

Between Season Specials.

And here, again, the in-stock people are strong with dealers who understand and appreciate their service.

Much of the shoe dealer's business nowadays is built up on what has been called, between season specials. They are "specials" inasmuch as they can often be priced somewhat more attractively than the regular season's offerings; and they are properly determined "between season" products because, strictly speaking, they belong exclusively to neither season, having certain features or characteristics of footwear designed and built for successive seasons.

In buying this class of merchandise the dealer does not have to rely upon what anybody tells him so much as he does upon the conditions that have actually developed in his own locality, under his own observation. This puts him in the attitude of a man who isn't guessing at all, but is rather gauging the local taste.

This disposition to play it safe is growing among shoe dealers, and it ought to be encouraged; for nobody is benefitted in the long run when a dealer gets stuck on a big consignment of shoes that he can't sell at a profit. And the in-stock department is helping the shoe dealer to play it safe.

I was talking recently with the manager of the women's department in a large exclusive shoe establishment, and he said to me, in the course of a talk somewhat along this line: "Oh, I'll buy a little of pretty much anything that looks new and attractive and different. Our trade you know is extremely fussy; and they don't stand back on the price if the idea strikes them. But will it strike? Well, that's what I've got to know before I go in too strongly. If it makes a hit, and they've got it in stock, we'll do business all right. But if our trade don't care for it, it doesn't look good to us no matter what it is."

Now if the big fellows feel that they must play it safe in this time of many styles and much uncertainty arising therefrom, it's a cinch the small dealer must. But if he really means to play it safe, he'll find it very convenient to make use of the shoe manufacturer's in-stock service.

Charles L. Garrison.

Why This Country Has No Use for Militarism.

Detroit, Aug. 30.—The pleas for armament all take for granted two things that seem to me very questionable: first, that an army and navy are really a protection to a country, and, second, that their protection is worth what they cost.

These positions, I say, do not appear quite axiomatic. I have been in Europe watching the Kaiser's war for a number of months and I brought back a pretty clear conviction, on evidence offered, that a military and naval establishment is a menace to the nation that supports it and no protection at all. Whatever else the war has proved or disproved, it has shown beyond question the futility of trying to settle anything by force of arms. Perhaps in time past, something was settled that way. I do not believe it, but do not care to dispute it, for that time has gone by. The same argument obtains against war

and armament as against traveling by stage-coach or setting type by hand. It is ineffectual and costs more than it comes to.

But our idea, of course, is to have "adequate military defense," so that we will not need to fight. In our present temper and mode of living, that is all very well; but it seems to me that the advocates of this idea do not sufficiently consider the inevitable reaction of a military establishment upon our temper and our life. Herein, I say—not in dollars and cents—is its exorbitant and impracticable cost.

They take for granted that we can have the protection, whatever it amounts to, of an enlarged army and navy with an auxiliary citizen soldiery of a couple of millions or so, and our life remain otherwise quite as it is at present—as free, as interesting, as attractive. I do not see how that is possible. Insofar as we are preoccupied with militarism, we must be willing to accept the effect of our preoccupation upon our National life. Insofar as we accept the protection of militarism, we must pay the price of a life regulated by militarism.

This is just what I, for one, do not care to do. The advantage is too doubtful, the loss too certain. Germany proves it to perfection and the other countries of Europe to their several degrees. Does any one really imagine that the Germans behave as they do because they are Germans? Or that life in Germany is so appallingly uncongenial and uninteresting because it is German? No, Germany leads the world in cruelty and inhumanity because she has had more people subjected for a longer time and with greater diligence to the kind of discipline that has that sort of thing for its logical outcome. If one feels the hideousness, the immense ennui, of German civilization, it is because of the endless outworking of the military principle in continual processes of suppression, repression and control.

The point is, that military protection is not something that we can merely take on and remain the kind of folk we are, living the kind of life we do. It is sheer romanticism to think so. Now it is fit to raise the question whether a "preparedness" which is of very doubtful value for a risk which is inconceivably small, is worth having at the price—not, I repeat, in terms of money, but of life.

Carrying a revolver is a doubtful measure of protection against assault. Perhaps it is as much as an even chance whether it protects you or gets you killed. But who wants to be the kind of man who carries a revolver—even if the risk of assault were considerably more than it is? Similarly, "adequate military defense" and "preparedness" may be worth something, although it is at least very doubtful. But for the infinitesimal risk we run, who would want to live in a civilization that reflects their presence.

Richard Jay Nock.

Not Guilty.

There had been a railway collision near a country town in Virginia, and a shrewd lawyer had hurried from Richmond to the scene of the disaster. He noticed an old colored man with a badly injured head, and hurried up to him where he lay moaning on the ground.

"How about damages?" began the lawyer.

But the sufferer waved him off.

"G'way, boss, g'way," he said. "I never hit de train. I never done sich a thing in all mah life, so help me Gawd! Yo' can't git no damages outen me."

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Grand Rapids Shoe & Rubber Co.
The Michigan People Grand Rapids



SELLING SIDE LINES.

Going Out of the Regular Channel of Trade.

Written for the Tradesman.

It is well known in manufacturing circles that many factories known to the world for their output of standard products, could not operate were it not for the by-products, and the possibilities of utilizing them in the production of some commodity which can be sold at a good profit. In other words, the dividends of the company come from the sale of the by-products and not the regular line.

A good many individuals find themselves in much the same position. Their salary just covers their regular living expenses and, if they are ambitious to make headway in the accumulation of a surplus of whatever size, it must be accomplished by doing something "on the side." In fact side lines and by-products are such important factors in business to-day that no one engaged in commercial life can afford to ignore them entirely.

Yet there is a certain ultra-conservative element in the field of merchandising which "views with alarm" the demolition of the lines of demarcation between different departments of trade which have been so long recognized. They are greatly disturbed because of the frequency with which encroachments are made by some "up-start," as they probably dub the offender, on what have been previously considered distinct fields.

For instance, we find grocery stores carrying patent medicines and druggists selling package foods of certain kinds; hardware dealers are seriously discussing whether or not automobile accessories are "legitimate" hardware goods, etc.

"Poaching on the preserves" of a neighbor is neither wise, courteous nor just for the one who happens to be doing business in a very small town where there are specific stores of each kind to supply the demands of the trade of the community, but in larger places where competition is on freer lines, and cannot be limited to well defined precincts of trade, too much conservatism in one's ideas of the "ethics of trade" when applied to this subject, is apt to cause one to be assigned to the camp of the unprogressives in the rear, while some hustler who has a sharp eye out for trade takes the cream and rich milk, leaving only blue milk for those who follow.

These are days of very rapid evolution, and changes and developments are as conspicuous in merchandising methods and practices as in any other phase of endeavor, commercial or industrial. The very terms "old fashioned," and "behind the times," are no longer sufficiently expressive to indicate our rapid pace, and we now have "fad of the moment" and "up to the minute." And so in business the side line of to-day is the regular line of to-morrow, or even should it remain a side line will attract many a stray dollar to add to the column of profits.

It is not the purpose of this article

to discuss the pros and cons of legitimate trade lines, but to call the attention of merchants to the fact that many of them are so located that they might easily take on a side line, which would pay a good profit, and at the same time not necessarily come into unjust competition with their neighbor merchant. Look out for the new goods that are not represented by a special store, in your locality, and be the first one to stock up to meet a new demand created by the general adoption of some popular invention. A groceryman has just as good a moral or ethical right to sell vacuum sweepers, as he has to sell a new fangled washboard or clothespins, and if he puts sweepers in stock before the furniture man does, he is quite within his right, and merely exercising ordinary business enterprise. The one who puts his mortgage on new trade first has the best right to it, under the old rule that "possession is nine points in law."

"Where can I buy a bottle of grape juice in this town, grocer or druggist?" asked an automobile tourist who passed through a town with abominable drinking water. The one of whom he enquired could not give the asked for information and a call at both stores revealed the fact that neither had it, and he had to wait until he reached the next town for his drink. One general store merchant reports that he made a nice little sum through the sale of pop, grape juice and other bottled soft drinks which he kept on ice and sold out to customers who took the goods home, for he did not dispense them in glasses. Many of his customers did not have refrigerators at home, but when they knew they could buy the drink ice cold at the store were glad to make the purchase.

The hardware dealer who doubts the "ethics" of his carrying automobile accessories and supplies, does not look at the matter from the right view point. In the first place the chances are that these goods are his by right because of the fact that insofar as motors have displaced horses in his community, his harness business has been curtailed, and next and most important after all, the ethics of the case should not bother him in the least for all of his thought should be given to consideration of whether or not it will pay him in dollars and cents to carry that class of goods, either as regular hardware, or as a side line.

Any merchant who contemplates going out of his regular channel and offering to the public goods not usually found in his kind of store, if he is wise will let the matter of probable profit be the actuating one in his decision to make the experiment. In this, as in other affairs, "Nothing succeeds like success," and the dealer who demonstrates that any given side line can be made generally profitable by others engaged in his same line of merchandise selling will soon find that the side line will be gathered into the fold and made a child by adoption, and even the ultra-conservatives ultimately will acknowledge the forcefulness of the dollar

argument. A side line of semi-luxuries is often the most profitable, for we all know that it is on the staple articles of every day use and necessity on which the smallest percentage of profit is made. E. E. Reber.

California Raisin Law Encourages Honest Packer.

An act compelling the marking of the name or variety of grapes contained in raisin packages, was recently passed by the California Legislature. This act takes effect on September 1, 1916, thus enabling raisin packers to use up the labels and cartons they may have on hand. Following is the act in full:

Section 1. It shall be unlawful for any person, firm or corporation to sell, offer for sale, expose for sale or have in his possession with intent to sell, any box, package or carton containing seeded raisins, which box, package or carton shall have indicated thereon the fact that the same does contain raisins, unless it shall in addition to such indication have plainly and conspicuously marked thereon the variety of grape from which the raisins contained in such box, package, or carton are manufactured or produced.

Section 2. Any person who shall violate any of the provisions of this act shall be guilty of a misdemeanor, and upon conviction shall be punished by a fine of not more than \$200, or by imprisonment in the county jail for not more than sixty days, or by both such fine and imprisonment.

HELPED THE WIDOW

By Cutting Some of Her Best Timber.

Written for the Tradesman.

Several men sat around the stove at the country grocery when Gene Bradwin blew in, shaking the snow from his shaggy great coat. Old Tom Tanner looked up with a friendly, "How-ye do, Brad?"

"Oh, I'm all right," returned the stout little old man who had been surveyor in several different counties during his career with compass and tripod.

"No, thanks," voiced the little man when offered a cigar by Jake Snittler, the Detroit tobacco drummer. "I quit the weed ten years ago."

"What was the idea? Too expensive, eh?"


Bradwin shook his head, seating himself with the group.

"I might tell a story about that, but I won't—not to-day," decided the surveyor. "Many things happen to a fellow in the woods, some of 'em amusing, some pathetic and some almost tragic. My quitting use of the weed was all three combined."

Bradwin whistled, throwing back his heavy coat, revealing a square, full chest and strong throat. He had endured hardships without number, carrying his three score years with the lightness of one half his years.

"Any more trouble with the Kentuckians, Gene?" from old Tom.

"Not this trip—that is only a little amusing incident. I passed the night



It is really surprising how business on SUN-KIST Seedless Raisins will grow when you give them a chance. They are the most delicious of all raisins—a special, sweet, thin skinned, delicately flavored variety, grown without seeds. No wonder they sell so fast and folks come back for more—they require no seeding—no washing—they are ready for immediate use.

Packed—and backed—by 50 years' experience.

NATIONAL GROCER CO.'S Houses
ASK THEM

in the hemlock woods north of Dodd's mill. I had got my job done and was getting out to God's country once more. They were short of beds at old Stedmont's, so the old man put me in with his son Silas.

"I didn't exactly like bunking with one of those wild Southerners, but said nothing. About midnight that bedfellow of mine clutched my throat and I thought he would shut off my breathing entirely. He kicked and groaned, filling the room with most awful noises. The fellow was acting up in his sleep, but I did not know it. I uttered a yell and jumped from the bed. That yell aroused the old man who slept in the next room. He thumped on the door, shouting, 'Put that fool out!'

"It seemed that the young fellow was subject to fits and he was having one last night. I crawled out, finishing my nap in the stable. It was all explained satisfactorily in the morning.

"You have a lot of rare experiences, don't you?" suggested the drummer.

"You bet I do," assented Bradwin. "I call to mind a funny incident that I witnessed, or rather that one of the persons concerned told me about soon after it happened. It was about a widow woman who was damned by a lot of well meaning folks. You know there are such who always want to be doing somebody a good turn; they even intrude on mourners sometimes in their anxiety to be good Samaritans. The widow in question hadn't got up her winter's wood and

winter set in rather early. She owned a good forty acres, on the back end of which was a splendid woodlot. This woodlot was the especial pride of the widow. She had been very careful to preserve all the young, growing timber intact, cutting the decaying old trees, picking up limbs and other debris.

"It was on Thanksgiving morning that the widow was astonished to see a dozen men with half as many teams drive past her window. None of them halted to consult with her, but drove at once to the woodlot half a mile from the house. After a few hours teams loaded with freshly cut wood drove into the back yard. The woodshed was first filled, then long piles were made beside the fence. Such heaps and stacks of wood had never been seen before at the widow's home.

"The men, kind neighbors, had brought their dinners, so did not intrude on the good widow's privacy. It was intended as the biggest sort of a surprise, a generous Thanksgiving day contribution to aid a lonely neighbor. It was a surprise all right. The piles of wood looked so fresh and green, the wide maple and beech slabs suggesting the felling of some of the finest trees on that blessed woodlot.

"The widow groaned over the destruction of those noble trees. She stole from the house, going to the woods. Unseen by those engaged in the demolition of her forest the woman saw great windrows of splendid trees laid low, noted that the bodies

of the trees alone were cut into wood, the tops being left to cumber the ground. She hastened home, went up stairs, flung herself upon the bed and cried like a punished child.

"They spoiled my woodlot," she told me afterward, "and it was all done to aid a poor, lone woman in need. Somehow I couldn't bless the kind benefactors who had spoiled the best piece of natural woods in the township in order to supply my winter's wood. In fact, I had already contracted with a man to cut and draw up my winter's wood, which he was to do under my special supervision."

"When the day was done and the kind neighbors drew up before the house to accept the little woman's heartfelt thanks for their generous deed there she stood in the open doorway so overcome by her feelings as to be unable to utter a word. One of the men said afterward it was a touching sight to note the poor widow's gratitude, she being so overcome she just simply broke down and cried. Of course, the wood cutters were happy over their good deed and the recipient of their kindness felt so grateful she simply couldn't utter a word."

"They were a lot of beastly chumps," declared the drummer.

"Just simply good-hearted folks gone wrong," from the groceryman.

"She ought to have sued for damages," commented old Tom. "Any court in the land would have given them to her."

"Well," chuckled the surveyor, "I suggested that to the widow. She gave me a shocked look, declaring she wouldn't for twice the loss of the timber even let those well meaning neighbors suspect she was not the most grateful woman in the world for their kindness."

"So goes the world!" sighed the groceryman. "I have heard of people being damned with faint praise, but for downright cussedness exerted in a good cause this takes the whole case of sweets." Old Timer.

"The Money Side of the War."

In the August American Magazine a well-known American banker writes a thoroughly authoritative and exceedingly interesting article entitled, "The Money Side of the War." He tells all sorts of inside facts about the financial situation and in the course of his article tells as follows which nations seem to have had a warning of the war:

"The only financial warning of the great war was the palpable effort on the part of the foreign governments to accumulate large stocks of gold. This effort became manifest early in the year 1914, and at the time war was declared France had increased her normal holdings by \$170,000,000 Russia by \$150,000,000, Germany by \$100,000,000. Of the powers, Great Britain alone made no effort to accumulate gold. This fact would indicate that her Chancellor of the Exchequer, and the Cabinet generally, had no idea that war would come."

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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.

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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.

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HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE.

Annual Picnic of Grand Rapids Council.

Grand Rapids, Aug. 30.—Last Saturday about 100 U. C. T.s, with their wives and friends, enjoyed the usual annual excursion and picnic. The day was perfect and the trip was ideal. From the time the special cars left Muskegon interurban depot at 8 o'clock, as per schedule, until the return of the travelers with their families and friends at 9:30 p. m., there was nothing but fun and frolic, with no accidents to mar the happy day.

As there were no stops, the run to Grand Haven was made by the specials in a little over an hour. The excursionists at once boarded the Crosby steamer, Nyack, which had been chartered by Captain Harry Harwood and his committeemen, Art Borden, John Schumacher and Fred May, for the lake trip to Saugatuck. The trip on the big lake boat was one of the pleasant features of the day. A little trouble was experienced in Saugatuck harbor. As this steamer draws more water than most of the lake boats, it had some difficulty in getting through the narrow channel. The slight delay only served to make keener appetites and, upon arriving at Saugatuck, the excursionists went at once to the Tourist Home, where an excellent dinner was served.

The stay in Saugatuck was devoted to athletic sports consisting of a baseball game between the leans and the fats, running races, ladies' ball throwing contest, etc. The winners in the contests were as follows:

Boys' running race—Bertron Rockwell.

Girls' race—Dorothy Borden.

Children's race—James Murray.

Ladies' Ball throwing contest—First, Mrs. Pete Anderson; second, Mrs. Will E. Sawyer.

Lean men's race—First, Pete Anderson; second, A. S. Jannausch.

Fat men's race—First, A. F. Rockwell; second, F. E. Beardslee.

The leans, winners of the baseball game, will each receive a prize at the hands of Master of Ceremonies, A. N. Borden, if they are present at the next Council meeting Saturday evening of this week.

On the return trip on board the boat Fred E. Beardslee and William E. Sawyer presided at a cafeteria and re-enacted the miracle of feeding the multitude with five small loaves and some substitutes for the fishes.

One of the most interesting members of the excursion party was William H. Jennings, who, if he lives until September, will be 80 years old. By Gee Cripe Jennings, as he is lovingly known, has traveled continually for fifty years and says he would not be contented to get out of the harness. Mr. Jennings is hale and hearty and his many friends hope he will be able to attend many more annual picnics with continued good health.

Senior Counselor Cliff Herrick is busy these days directing the building of a new house. Notwithstanding the pressure of business at home, Cliff managed to get to Saugatuck in time to join the party for the homeward trip.

Mr. and Mrs. Wm. Franke and Mr. and Mrs. Walter Lawton motored to Saugatuck and enjoyed the picnic party.

The boys who make Saugatuck and who have enjoyed the hospitality of the Hotel Butler will hear with great pleasure that Mrs. Phelps, the proprietor's wife, is rapidly recovering from the injuries sustained two weeks ago when she was struck by an automobile. The boys, who greatly admire and respect her, join in sending best wishes and congratulations on her recovery. S.

Owosso and Corunna Mercantile Picnic.

Corunna, Aug. 30.—The annual picnic of the retailers of Owosso and Corunna at McCurdy park, last Thursday, was a big success. Although threatening weather kept the attendance down somewhat, there was a crowd of at least 3,000 persons at the park during the afternoon and they all had a good time. Those in charge of the outing saw to it that they did.

The programme of sports and games provided almost unlimited amusement for the big crowd. The headliner was the ball game between the Perry and Owosso Masons, which was won by the Owosso team by a score of 7 to 4. Owosso's victory was a clean cut one. Ailing, Gibson and Cates formed the battery for Perry, while Wendt, G. Sackrider and Cronk worked for Owosso. Thursday's victory gives the Owosso lodge the series of three games which the teams have now played. Each team had won one game previously.

There was dancing at the casino and the Owosso city band furnished music throughout the afternoon. Many people came late in the afternoon and had a picnic supper.

Wherein Lies the Balance of Peace?

Detroit, Aug. 30.—There is a curious comparison between the war of 1870 and the Kaiser's war in the manner of the outbreak. The occasion of the war of 1870 arose from the offer of the throne of Spain to a prince of the Hohenzollern house, which offer as is well known, was declined, but the French government, in alarm at the possibility of having co-operative enemies on two opposite sides of the country, demanded a pledge from Prussia that no Hohenzollern prince should accept such an offer, and when, under Bismarck's crafty and unscrupulous forgery of a telegram originally prepared by Emperor William, the pledge was refused, France exploded at the very

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Quality Delivery Boxes

You advertise "Prompt Delivery," yet in your haste to deliver orders promptly, do you use precaution to see that they are not damaged in transit? The safest, surest way to have every order reach every customer in perfect condition is to equip every wagon with "Quality" Delivery Boxes. They protect your groceries and enable the driver to carry a maximum load safely.

John A. Grier & Co.

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PROPER TIME JUST

NOW

TO START A BIG BOOM

FOR

"White House" Coffee

JUDSON GROCER CO.

Wholesale Distributors
GRAND RAPIDS, MICHIGAN

thought of being placed between two enemies—and the war was on.

In the summer of 1914, when diplomacy had so far collapsed that war seemed imminent between Germany and Russia, and France refused to be neutral in such a conflict, on account of her alliance with Russia, then Germany in turn exploded at the very thought of being placed between two enemies—and war was on. Whether in either case the explosion was justified by the attendant facts need not now be discussed, but both instances illustrate a very natural human quality—to fight one's way out of an encirclement of opponents, and both instances also suggest the unwisdom of relying on an encirclement of opposition as a means of holding a suspected neighbor in check—just as a quantity of gunpowder becomes more dangerous when confined within a tightly closed space.

Possibly if the British alliance had been geographically all on the west of Germany—although having precisely the same strength of resources as the actual Allies—the explosion might not have occurred. Now, what moves Russia to participate in an alliance of such a sort that it seems to produce by terror the very explosion that it was intended to prevent?

Russia also stands in an encirclement of opposition, although mostly by virtue of geography rather than diplomacy. She is encircled by the mountains and the deserts of Asia and the frozen zone of the North except in the summer, when geography relents and gives her a niggardly exit by sea—and except where the Turk stands guard at the Euxine, the Kaiser at the Baltic, Japan in Manchuria, and her watchful ally, Great Britain co-operatively blocks the way in Persia. It is possible that if Russia had succeeded better against Japan, she would not have considered it necessary to press her claims in Europe, however reasonable in themselves, to the breaking point with Germany, and thus perhaps the outbreak might have been avoided.

There remains, however, one direction in which Russia holds the door half open, but her partner holds it half shut. This is Persia, which under the co-operation of Great Britain and Russia is in an anomalous condition of suspended animation, which gives Russia the chance to hope for something better and England the chance to hope for nothing worse—for she fears for her Indian empire with a Russian outlet on the Indian Ocean.

And so the British government is willing to sacrifice thousands at the Dardanelles to gain thereby a substitute for the outlet which the British empire has the power to give as by the mere opening of a hand in Persia. But this cannot continue for an indefinite time with Germany's armies already pressing through the second line of defenses on Russia's west. If the outlet at the Dardanelles cannot be achieved by victory, it may still be possible for Russia to retrieve defeat on her west by turning once more to her Asiatic field with a more than tolerant attitude on the part of two victorious antagonists. The recent negotiations for treaties between China and Japan, and Mongolia, China and Russia, as to spheres of influence in Asia suggest the active possibility of joint plans for Japanese co-operation with Russia in the development of Asia in a way which might be vastly more injurious to the Indian empire than a voluntary renunciation of British interests in Persia could be—particularly if such a Russian-Japanese co-operation should have the active assistance of Germany as the consideration for the acquiescence of Russia in apparent losses in Europe.

If such an outcome should result from conflicting interests among the

Allies, it might not be conducive to the maintenance of peace after the Kaiser's war shall close. For a balance of peace one must not forget the danger involved in a permanent policy of encirclement and the obstruction of any one country strong enough to test the issue, and willing to make the test. The key to peace may be in Persia, so certainly the balance of peace may rest there in the speedy recognition of Russia's reasonable claim to exclusive interests in that country. C. H. Swan.

Their fickleness is what makes some girls interesting.

Too Often the Case.

"Is the office boy on duty to keep people away from me?"

"Yes, sir."

"Is there a bench in the hall on which busy business men may sit while waiting to see me?"

"Yes, sir."

"Is there a hidden lock on the gate that leads into the outer office?"

"Yes, sir."

"Has the telephone girl been instructed to ask all who call for me their name and business?"

"Oh, yes; our telephone girl knows all about that."

"And to consult me before permitting anyone to talk to her?"

"Yes, sir."

"Is everything arranged here to make it as difficult as possible for people to transact business with this firm?"

"It is."

"Good. Then I'll go into my office and begin plans for our salesmen selling other people."

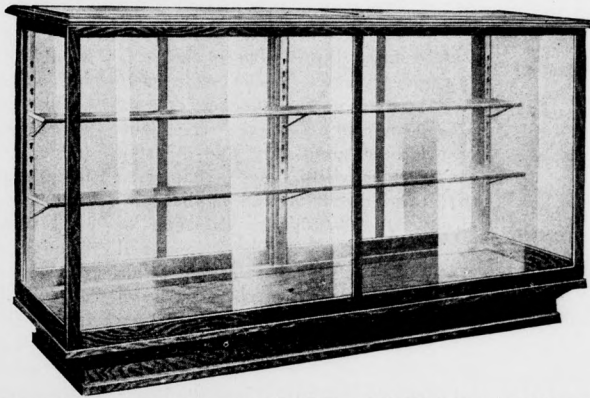
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This 6 ft. Bevel Plate Glass Top Floor Case for only \$21.00 Net Cash

Height—40 in.
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Selected Oak.
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Front, Ends and Doors best double strength glass.



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"Battle in the Clouds"

See the Sensational Aerial Warfare Every Day

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Beautiful Patriotic Celebration for Everybody

100 - Thrilling Attractions - 100

The "Joy Zone"	Daylight Fireworks
Aeroplanes	Auto Show
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GRAND RAPIDS, SEPTEMBER 20 to 24



Grand Council of Michigan U. C. T.
 Grand Counselor—Walter S. Lawton,
 Grand Rapids.
 Grand Junior Counselor—Fred J. Moutier,
 Detroit.
 Grand Past Counselor—Mark S. Brown,
 Saginaw.
 Grand Secretary—Maurice Heuman,
 Jackson.
 Grand Treasurer—Wm. J. Devereaux,
 Port Huron.
 Grand Conductor—John A. Hach, Jr.,
 Coldwater.
 Grand Page—W. T. Ballamy, Bay City.
 Grand Sentinel—C. C. Starkweather,
 Detroit.
 Grand Chaplain—A. W. Stevenson,
 Muskegon.
 Grand Executive Committee—E. A. Dibble,
 Hillsdale; Angus G. McEachron,
 Detroit; James E. Burtless, Marquette;
 L. N. Thompkins, Jackson.
 Next Grand Council Meeting—Traverse
 City, June 2 and 3, 1916.

Michigan Division T. P. A.

President—D. G. MacLaren.
 First Vice-President—F. H. Mathison.
 Second Vice-President—W. J. Manning,
 Detroit.
 Secretary and Treasurer—Clyde E.
 Brown.
 State Board of Directors—Walter H.
 Brooks, Chairman; Fred H. Locke, J. W.
 Putnam, J. E. Cronin, W. A. Hatcher,
 C. E. York, W. E. Crowell, C. H. Gall-
 meyer, Frank W. Clarke, Detroit.
 State Membership Committee—Frank
 H. Mathison, Chairman.

He Really Tried to Sell Hardware.

The New Year will find Curley, veteran of retail hardware salesmanship that he is, as much of an amateur in his vocation as ever.

He has laid out for himself several varieties of special stunts, by means of which, and with no assistance except the stock in Murphy's Famous Hardware Store, he intends to set the river on fire and achieve such a record for himself in the famous Murphy Store as shall make the rest of the force groan with impotent envy.

One of them is an artfully laid plan of a series of New Year's talks, dealing, of course, with the articles he must sell, but filled with metaphors and similes drawn from current events.

It might annoy Curley to review all his New Year passwords to modern salesmanship, but they are all—on the enthusiastic guarantee of Curley—sure to sell the goods.

Ten years ago he would not more have dreamed of soaring to such heights of imagery than he would have had either the nerve to utilize it or the judgment to apply it where it would do the most good. Ten years ago Curley was a rank amateur; and ten years later he remains the rank amateur still. Curley will always be an amateur. Not during his whole life, if that life be passed behind a retail hardware counter, will Curley every be able to acquire the cool, calm, unmoved and immovable sangfroid which is accepted as the hall mark of the veteran hardware salesman.

Curley always has been, and always will be, trying his earnest best to be-

come a salesman and never, in his own opinion of himself, succeeding. Occasionally in the future, as he has in the past, Curley will put his foot in it, pull it out, and crimson with shame every time he thinks of this or that one among his long succession of horrifying mistakes.

Ten years ago, when Curley embarked upon his hardware career, a raw—a very raw—kid, he made haste to take two correspondence courses in salesmanship at once. He memorized them completely, and digested them but slightly. So it happened that, recalling vividly the emphatic instruction to "study the character of your prospective customer," he aimed at the perfection of sales methods which diagnoses a man's occupation by his clothes, and sized up a husky son of Anak as a butcher to whom he straightway showed the store's assortment of knives, thrilling with delight over his shrewdness as a mind reader.

"Well," remarked the muscular one, after a minute or so, "what do you think I am, anyway?"

"Aren't you an expert butcher?" Curley rejoined, seeking to copper his losing bet with a touch of flattery.

The customer assumed the attitude of the villain when he cries: "Discovered!"

"Gracious heaven," he exclaimed; "has my reputation reached you, at your tender age? That's what my patrons all say of me. I'm a barber, and I want to see one of those hollow ground razors you have in the window." Then, as the red of burning shame mounted in humbled Curley's cheeks; "Never mind, Sonny, you meant well, and you came closer than you know."

And he bought two razors on the spot.

Curley forgot all about the two razors, but he recalled the egregious blunder for years afterward, always with the same abasement of spirit. Yet neither that mistake nor others that followed on its heels failed to protect Curley from his rushes of enterprise to the brain. Every year—every month, for that matter—plunged him into some fresh adventure along the line of his quest for the Holy Grail of perfect salesmanship.

He cherished an abiding faith in other people. Let any prophet of salesmanship arise, and there, at his feet, sat the hopeful, immediately faithful Curley, perfectly willing to try the latest panacea for salesmen's faults, perfectly resigned to admit that, hitherto, he had learned nothing

whatever about handling his own business.

In the famous Murphy Store, the rest of the gang enjoyed Curley as people nowadays enjoy the movies, with a new film every day.

"Curley's got 'em again," was their early, recurrent announcement. But, ere long, it changed to, "What's the bug this morning, Curley?" And Curley, with all the ardor of the born disciple, would delight them with oracular explanations of the newest royal road to success.

The only man in Murphy's who, for a time, fell for Curley and his series of high-art sales methods was Mr. Murphy himself. He used to listen to Curley's dictum, voiced in accents of profound conviction, and mutter:

"Hm! Something in that, boy. I wish these other dubs around here would try to get a bead on selling hardware."

But after awhile, as Curley happened to contradict himself under the influence of some new school or some later master, Mr. Murphy learned to size him up for what he was.

"Just a rank, piffing amateur," he decided, in final disgust. "And I thought, for a while, that the kid might turn out to be our Moses, guiding us into some promised land of retail hardware!" Mr. Murphy did not realize it, but he was largely responsible for Curley's eternal sentence to amateur rank. These muttered comments, these approving nods, from the head of the store, made their inevitable impress upon Curley when he was at the age which is most impressionable. Curley was forced to admit, in the light of numerous misadventures and countless changes of methods, that either some royal roads led to the poorhouse or

that he hadn't learned quite how to follow. But he felt sure that somewhere, somehow, there must be a philosopher's stone of perfect salesmanship; and he was going to find it before he died. So he has persistently kept on hunting.

The other salesmen in Murphy's have as persistently kept on enjoying him. And Mr. Murphy, as persistently, kept on branding him as an amateur, until—

Well, when Mr. Murphy, who is enterprising enough on his own hook, installed his store system of sales records, he was confronted with the evidence that Curley's sales were the highest in the place and 50 per cent. more than those of the next best clerk whose term of service outranks Curley's by fifteen years.

"Tut!" said Mr. Murphy, who could not believe his eyes. "Something's wrong with the returns. I'll wait for the next showdown."

But that next one gave similar results. So then Mr. Murphy called a store meeting, reported scrupulously the verdict of the sales slips, publicly increased Curley's salary to a level that was the highest in the store, and was on the verge of advising others to go and do likewise. But the appalling prospect of his whole force emulating and imitating Curley stayed his rash tongue. He halted, lamely casting about for some really rational explanation of Curley's wonderful results. And this is what, at last he said to them—words which, in the days of Haroun-Al-Raschid, would have been inscribed in letters of gold above the doors of the treasury:

"Boys, the only explanation I can find for this marvelous showing of our friend Curley is that he really tries to sell hardware."—C. Phillips in Philadelphia-Made Hardware.

New Kaiserhof

HOTEL CAFE

450 Rooms \$1.50 up
 300 with Bath \$2 up

Centrally Located

Write for booklet No. 2 and map of Chicago.

Clark St. near Jackson Blvd.
Chicago

DETROIT DETONATIONS.

Cogent Criticisms From Michigan's Metropolis.

Detroit, Aug. 30.—Learn one thing each week about Detroit: Sectional bookcases, hall furniture, dining room and bedroom suits are made by a company which is using over 2,000,000 feet of lumber a year.

James Rye, member of the firm of Rye & Washatka, proprietors of the Busy Big Store, Ludington, was in Detroit last week on a combined business and pleasure trip.

The cold weather in the Northern part of the State caused the crops to be a frost.

R. Greenberg, who formerly conducted a store on Mack avenue, has purchased the stock of general dry goods of L. Cohen, at 556 Oakland avenue.

Charles G. Dawes, former Controller of Treasury under McKinley, in an address to Detroit bankers last week, stated that unparalleled prosperity for the country has set in. If business should happen to be doggy in Mears, it would be just like Ches Brubaker not to believe it.

Elvin C. Dailey, President of the Elvin C. Dailey Co. and Vice-President of the Michigan Salt Pickle Supply Co., of Saginaw, died at his summer home on Hickory Island, August 24. Mr. Dailey founded the organization of which he was at the head in Detroit thirty-five years ago. Deceased was 61 years old. Surviving is a widow and one son, W. E. Dailey of Saginaw.

E. W. Carter, of Vicksburg, was in Detroit last week on a business trip. He has added a rug department to his general store and purchased the stock while in the city.

The Michigan State fair will be held September 6 to 15. According to G. W. Dickinson, the hustling Secretary and General Manager, it will be the best and greatest in the history of Michigan.

According to the Detroit News, the only momentous question to Detroiters to-day is municipal ownership of the street car lines. Wide open saloons on Sunday and the fact that the city is being overrun by crooks is hardly worth while mentioning.

Louis Hornik, well known in jewelry manufacturing circles as a skilled goldsmith and with the Traub Manufacturing Co. for the past two years, has become associated with M. Friedberg, 212 Griswold street. He has taken charge of the jewelry manufacturing department. Besides Mr. Hornik's expert knowledge of the business, he has a wide circle of friends in the city.

A. B. Willemin, for the past three years purchasing agent for the Hupp Motor Car Co. and one of the pioneers of the automobile industry, has been appointed assistant general manager of the organization.

Samuel Levinson, general dry goods, 1954 Joseph Campau avenue, has opened another store at 1402 Chene street.

Most of the feats accredited to the Russians of late are defeats.

Frank H. Smith, well known in automobile circles in many parts of the country and recently with the Hudson Motor Car Co., has joined the sales force of the Chalmers Motor Co. as special factory representative.

Walter Dinbrowski, 866 Hastings street, proved an alert and fleet of foot merchant when last week a young man had the audacity to enter his place of business and help himself to \$25 which reposed peacefully in the cash register. After a chase of several blocks Mr. Dinbrowski captured the thief and turned him over to the police.

The Merchants' National Bank celebrated its first anniversary last Wednesday and during the day many friends of the institution called and

offered congratulations to the officers and staff on their success.

Looking over the newspaper reports we are convinced that General Villa is only a lap behind King Menelik, of Abyssinia, in the number of times he has been assassinated.

Among out-of-town business callers last week was Mr. Collins, of Preston & Collins, general merchants, Fostoria.

Cash prizes will be awarded those who come the longest distances in automobiles to the State fair.

A. W. Stevenson, of Muskegon, for Grand Sentinel and Traverse City for the 1916 convention! Two pleasant thoughts for contemplation by Michigan members of the U. C. T.

If the U. C. T. want to do an advertising stunt that will bring many additional members into the organization, they might begin by securing at least some recognition for traveling men from the railroads during the so-called resort season. Traveling men receive about as much consideration in the making up of the summer schedules as weeds would in a well-kept garden, despite the fact that resort business comes but a very small portion of the year and at reduced rates. Reports of sample trunks being refused and personal trunks being taken on trains have been flying over the State, while the traveling men all know of the miserable service for those who would like to stop at some of the towns not blessed with the title of "resort." Here indeed is an opportunity for the U. C. T. or some other organization to win a niche in the traveling men's Hall of Fame.

Members of the Detroit Credit Men's Association and their families, numbering about 300, gathered aboard the steamer Pleasure last Thursday night and spent a most enjoyable evening in merry making while the boat carried them for a moonlight ride on Lake Erie.

Weeks & Weeks have engaged in the flour and feed business in Grand Rapids. Let us hope that their success shall continue for Years & Years.

The new addition and alterations have been completed on the Henry Clay Hotel, at the corner of John R. and Center streets. One hundred rooms have been added.

Seedless tomatoes are being raised in California. Our idea of nothing to worry about are the seeds in tomatoes.

Mr. Jackson, of Murphy & Jackson, general merchants, Pinckney, was a Detroit business visitor last week.

Dealers of Federal trucks from all parts of the country are attending a convention given by the Federal Motor Truck Co. The convention is being held at the Statler Hotel. Besides the business transactions pleasure trips for the dealers have been arranged. Sales Manager Bowman is in charge of the details.

J. H. Webster, C. F. Mann, Edward Perrin, Grant Stevens, R. E. Bodimer, President, and J. C. Hackney, Secretary of the Detroit Retail Druggists Association, attended the seventeenth annual meeting of the National Association of Retail Druggists, held in Minneapolis last week. All attended as delegates of the local organization.

What is more delightful than a furnace fire in August?

The vexing question in Europe is how to keep down the cost of the upkeep.

F. J. Zielinski is now owner of the largest and finest department store in Manistee county and nobody is sorry that success has crowned his thirteen years of honest endeavor.

We are of the opinion that one W. J. Bryan was the gentleman who put the talk in Chautauqua.

What is more rare than a neutral mother-in-law?

A. Finsterwald, clothier, corner of Monroe avenue and Randolph street,

has let contracts for the alteration of his three story store building.

Milton Steindler advised the Tradesman readers last week that the Muskegon city hall was receiving a much needed coat of paint.

Most of 'em need to be cleaned out internally. James M. Goldstein.

Late News of Interest to Travelers.

Fred Brown, who has been leasee and manager of the Keefer House, at Hillsdale has closed a deal whereby he takes over the new Smith Hotel, conducting both places. He will discontinue the Smith dining room and use the hotel merely for rooming purposes. Dr. Joseph Taylor, of Jackson, who has owned the Keefer House property for some time, has sold to Newell Whetstone, of Jackson.

Luther Branch, a resident of Newaygo for a number of months, has leased Joseph Butler's hotel and within a week or so will be in readiness for transient business. A general renovating and re-arrangement is to be made, a good deal of painting and a change about in the arrangement of the rooms. The women's rest room is to be upstairs; their waiting room to be a general lobby. The lunch counter will in the hotel office and an effort will be made to do justice to this, in addition to the dining room proper.

A Saginaw correspondent writes as follows: As the hands of the clock in the lobby of the Bancroft House pointed to 2 o'clock last Saturday afternoon the open register on the desk was removed and "finis" was written for the famous old hostelry which is to give way to a modern new hotel. For fifty-six years the Bancroft House has entertained thousands who have visited Saginaw, the noted and the unknown from presidents down, and its history during that time has been closely allied with the march of events in this city—from the early rough lumbering days to the present. There were a few guests in the House and the last meal was served at noon. The final name on the register was that of W. S. Linton, President of the Saginaw Board of Trade, who had a prominent part in the plans for the new hostelry. While the hotel is closed and the auction sale of its furnishings is being conducted, the stores in the building will remain open for a short time. The Bancroft House has 136 rooms and employed seventy-two persons. Clerks Frank Wransky and Herman Davidson were in charge when the doors closed. C. W. Crawford was the other clerk. Mr. Wransky, who has been with the hotel for seven years, will leave for Traverse City for a vacation. Mr. Davidson started in the hotel as a boy and has been employed there for about twenty-two years. The last register will be kept and placed in the corner stone of the new building. The work of demolition will be started as soon as possible and it is expected the new hostelry will be completed and ready for opening by next August. The Bancroft House was built in 1858 and was opened in August, 1859, and the first landlord was Henry Hobbs, who came to Saginaw from Elmira, N. Y. Probably its best known landlord was the late Major Farnham Lyon.

To err is human; to sidestep is divine.

UNIQUE WINDOW DRESSING.

One may present goods of unquestionable value, yet if there is not something unusual in the manner of their display only those who loiter by the way will ever see them. There may not necessarily be novelty in the things themselves, but there must be the unusual in presentation. For instance, a butcher determined that he would have a show window. His goods seemingly offered the poorest possible outlook. No one admires chunks of meat, unless it be another butcher. We all turn our faces instinctively against the sight of the carcass unless forced to examine through the inner cravings.

How did he manage? First, he had a neat ice box made and filled it full of the sparkling crystals which preserve. Then he placed in an artistic group some of his choicest cuts upon the ice. Fish, lobsters and allied groups were added as the season advanced. The result was that people went out of their way to see the window, and eventually they bought. Everything looked so neat and clean—so artistic—that they actually wanted to buy there.

If the butch can thus draw custom through the unusual in a display of his goods, who cannot hope to do as well? The shoeman, plumber, hardware dealer—the merchant with the most prosaic merchandise—should not hesitate to make the attempt. Very dainty effects have been secured through the most commonplace material. The more artistically the commonplace can be combined, the more will it attract. Remember, no statuary attracted more favorable comment at our first Worlds Fair than the "butter woman." Staff has served well in place of marble at all our great expositions. While it is uninteresting in masses, when moulded into artistic forms, it never fails to excite admiration.

There will be no Smyrna figs for the holiday trade for American importers will not be able to secure them. Great Britain will not permit shipments through Greece and unless the Allies capture the port of Smyrna there is no chance of the figs reaching America. Ordinarily about 20,000,000 pounds of figs are imported. There are other figs, but those from Smyrna are the best.

The Hotel Barry

Hastings, Michigan

Re-opened for Good

Parlor Sample Rooms

Free Auto to and from all Trains

I will please you if given an opportunity
Ask the Boys

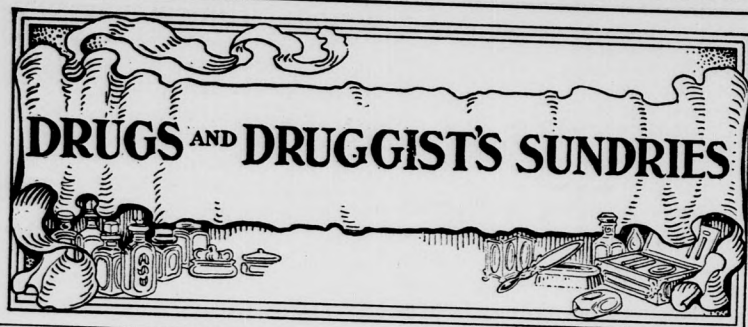
GEO. E. AMES, Prop.

HOTEL CODY

EUROPEAN

GRAND RAPIDS, MICH.

Rates \$1 and up. \$1.50 and up bath.



Michigan Board of Pharmacy.
 President—E. E. Faulkner, Delton.
 Secretary—Charles S. Koon, Muskegon.
 Treasurer—George F. Snyder, Grand Rapids.
 Other Members—Leonard A. Seltzer, Detroit; Edwin T. Boden, Bay City.
 Next Meeting—Houghton, August 24, 25 and 26.

Michigan State Pharmaceutical Association.
 President—C. H. Jongejan, Grand Rapids.
 Secretary—D. D. Alton, Fremont.
 Treasurer—John G. Stetekee, Grand Rapids.
 Next Annual Meeting—Detroit, June 20, 21 and 22, 1916.

Michigan Pharmaceutical Travelers' Association.
 President—W. H. Martin, Orion.
 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.

Credit of the Retail Druggist With His Bank.

Every business man, no matter how small, should maintain a bank account. No doubt the great majority of druggists do, but there are some who still adhere to the old method of paying their bills in cash to the salesmen of the houses that they regularly do business with, and depending on the post office in remitting for their miscellaneous accounts.

There are also men having bank accounts who simply use the bank as a convenience for paying bills, allowing money to accumulate in their personal possession until such time as they wish to remit for their obligations, then depositing and immediately checking out all, or nearly all, of the amount.

Many business men who have established a fairly good credit with commercial houses never think of building up a credit with their bank.

We all know that banks exist by loaning money, and that while they welcome a large depositor who never has occasion to borrow, they welcome him because they expect to loan a certain amount of his balance to others of smaller capital.

We also know that the man who has negotiable paper, such as stocks or bonds, or who has well-to-do acquaintances who will indorse his notes, has no difficulty in borrowing on another's credit.

The proper thing is, however, for each individual to build up his own credit with the bank in such a way that the bank is not particular who the maker or endorser of the note may be, but that the man himself who is asking for discount is entirely responsible, and that the bank will not have to look beyond him for a satisfaction of the paper when it falls due.

The late J. P. Morgan said: "Character is fundamental in all business transactions, or should be." A man's sobriety, honesty, industry, forethought, carefulness, and particularly promptness in meeting his obligations, go towards establishing his credit, as well as his financial resources.

The man who is habitually careless with his bank account, frequently overdrawing, or careless in meeting his obligations to commercial houses, waiting for them to draw on him for possibly long-overdue accounts, is not building up a good rating for himself with his bank.

Many men otherwise careful and exacting in their stores are extremely careless in financial matters, forgetting when a bill is due, or when a note is payable that they have, possibly, given their jobber, and allowing it to go to protest. Not keeping careful account of their bank balance, and unwittingly writing a larger check than they have money with which to meet it.

Banks take note of all these careless happenings, as the careless man will surely find out if he tries to borrow.

President Wilson, in commenting on the new Federal Bank system, said that credit is the very life of trade, the very air men must breathe if they would meet their opportunities. This applies to even we small business men proportionally as to the largest financial transactor; but credit can never be established by the man who is careless of his obligations, or is lacking in character, or who is living in a manner more expensive than his business will justify.

Opportunities come to all men of large or small financial worth, but if he had the necessary capital or was in a position to go to the bank and borrow, he could make several times the amount of interest charged. The opportunity that every druggist has is the one of discounting his bills.

It is an obvious fact that the man who invariably takes sixty or ninety days, or more, to pay his bills is paying a higher price for his merchandise than the man who discounts his bills.

Even the little discount of 1 per cent. ten days means 3 per cent. a month, or 36 per cent. a year on money that, once his credit is established, he can borrow at 6 per cent. a year, and on many items the discount is 2 to 5 per cent.

Do you know of any easier way of making money than to borrow at 6 per cent. and get a return of 36 to 100 per cent. on the investment?

No chain store corporation would think of paying manufacturers or jobbers such rates of interest as the average druggist does. It is cash buying that enables them to sell cheap, and it must be by cash buying that we will be enabled to meet their competition.

There are also opportunities in buying stock when the market is low or when the indications are for a rise in value—for instance, the present flurry of citric acid. For a month or more it was in the air that citric acid was due for a big advance. Every druggist either heard of it or read of it, but how many were able to take advantage of the opportunity to buy sufficient stock to cover them for several months?

Wouldn't it have been an excellent investment to have borrowed from the bank sufficient to have bought a few hundred pounds during the month of April or early May, and thus have been protected?

The difference in price then and now would have paid the interest on the loan many times.

Cultivate your bank. Get to know at least some of the officers personally; live your life in a way to inspire them with confidence.

Show determination of character,

determination to do an honest and upright business, determination to live frugally, well within your income and to pay all just debts promptly and cheerfully.

One of the best indications of a man's character and worthiness is the fact as to whether or not he carries life insurance. The man who is insured for the benefit of his estate, for as much as he can reasonably pay the premium, is showing good evidence of forethought, reliability and prudence.

He has put himself in a position that will guarantee the payment of his bank loans in the event of sudden calamity.

Life insurance speaks in the highest for a man's character, and no doubt is given careful consideration by the bank in the establishment of credit.

There is nothing that makes so much for contentment of mind, and contentment of mind ensures being able to put forth more and better effort in the conducting of business.

Begin your bank loans in a small way. There are few who have not some customers who owe bills of \$25 or more, who, although possibly unable to pay cash, would be willing to give a note for the amount, which you can take to your bank for discount.

Borrow when you don't need money. Borrow to maintain a bank balance, which will enable you to borrow when you are in need. By taking care of these notes promptly when due you will be enabled to gradually increase your line of credit with your bank, which in turn will give you opportunities to make more money in business which will entitle you to still larger credit with your bank.

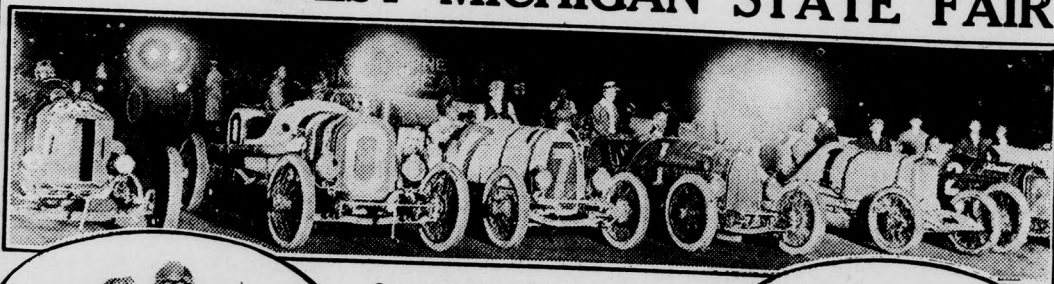
Thus from a small beginning with credit helping your business, and your increasing business helping your credit, you will be on the high road to prosperity. C. J. McCloskey.

UNIVERSAL CLEANER

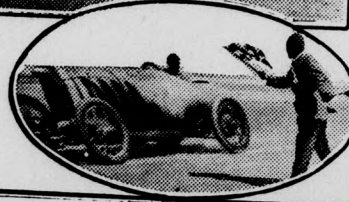
Great for the pots—great for the pans
 Great for the woodwork—great for the hands.

ORDER FROM YOUR JOBBER

DAY AND NIGHT AUTO RACES AT WEST MICHIGAN STATE FAIR



Scene showing \$100,000.00 Electrical Night Races the most sensational motor event of the year, Friday and Saturday, September 24-25. On left—Arthur Klein, champion dirt track dare-devil. On right—90 mile an hour racer in action.



What Some Michigan Cities Are Doing.

Written for the Tradesman.
 South Lyon defeated the plan to bond for \$16,000 for waterworks.
 Battle Creek has been advanced to third class in fire insurance rating and it is estimated there will be a saving on policies for the year of about 25 per cent.

The Lansing Chamber of Commerce will look into the fire insurance rates there and see if a shade lower than third-class may not be granted in ratings. Discrimination is charged in favor of Jackson and Kalamazoo.

The Ottawa-Eagle Leather Co.'s plant at Whitehall is being enlarged, the improvement costing over \$25,000.

The new factory of the Albion Glove & Manufacturing Co., at Albion, has started operations, employing thirty-five girls.

Ionia's free fair was a complete success and the merchants are in favor of making it an annual event.

The Benton Harbor Development Co. has landed a new industry, the Benton Brass & Iron Co. This concern will turn out iron and brass casting and will employ thirty men at the start.

Lansing's garbage is now being taken care of by a reduction company, with a plant in Lansing township, just outside the city. People living near the plant complain of bad smells and threaten to go to the courts for relief.

Toothpicks will soon be a new

product turned out at Escanaba by the Escanaba Manufacturing Co.

Trolley cars at Marquette have been changed from "pay as you enter" to "pay at you leave" type, with much greater efficiency in handling the traffic.

This is a banner year for Grayling, the new construction including a \$60,000 school building, the \$150,000 factory of the Dupont Powder Co., a modern hotel, dozens of new residences, miles of stone highways and many improvements at Portage Lake resort and at the military reservation.

Belding has awarded the contract to A. H. Prange, of Grand Rapids, for paving its business streets with brick at a cost of \$39,195.59.

Eaton Rapids has awarded the contract to the Globe Construction Co., of Kalamazoo, for paving Main street was asphaltic concrete and Hall street to the Michigan Central depot with brick, the total cost being \$26,157.92.

Three Rivers has twenty-six bridges within the city limits and leads the world in this respect for cities of its size. All but five of the bridges are of steel and concrete.

A course in the printing trade will be added this year in the Kalamazoo public schools.

Hart will install boulevard lights on Washington street from State street to the railroad station.

The Ludington Board of Trade has voted to close its offices and in the future will not maintain an office or a paid secretary. Chairmen of the various committees will look after the secretary's work. Almond Griffen.

WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue.

Acetic 6 @ 8	Mustard, true . . . 9 00@9 50	Ipecac @ 75
Boric 10 @ 15	Mustard, artifl 5 00@5 25	Iron, clo. @ 60
Carbolic 1 73@1 75	Neatsfoot 70@ 80	Kino @ 1 05
Citric 68@ 75	Olive, pure 2 50@3 50	Myrrh @ 1 05
Muriatic 1 34@ 75	Olive, Malaga, yellow 1 55@1 65	Nux Vomica @ 70
Nitric 7 1/2 @ 12	Olive, Malaga, green 1 50@1 60	Opium @ 2 75
Gyalic 52@ 55	Orange Sweet . . . 3 00@3 25	Opium, Capmh. . . @ 90
Sulphuric 2 @ 55	Organum, pure . . . @ 2 50	Opium, Deodorz'd @ 2 75
Tartaric 56@ 60	Organum, com'l . . . @ 75	Rhubarb @ 70
Ammonia		
Water, 26 deg. . . 6 3/4 @ 10	Pennyroyal 2 25@2 50	Paints
Water, 18 deg. . . 4 1/2 @ 8	Peppermint . . . 2 50@2 75	Lead, red dry . . . 7 @ 7 1/2
Water, 14 deg. . . 3 1/4 @ 6	Rose, pure . . . 14 50@16 00	Lead, white oil . . 7 @ 7 1/2
Carbonate 13 @ 16	Rosemary Flows 1 50@1 75	Ochre, yellow bbl. 1 @ 1 1/2
Chloride 10 @ 25	Sandalwood, E. I. . . 7 25@7 50	Ochre, yellow less 2 @ 1 1/4
Balsams		
Copaiba 75@1 00	Sassafras, true . . . @ 1 10	Putty 2 1/2 @ 5
Fir (Canada) . . . 1 25@1 50	Sassafras, artifl . . @ 60	Red Venet'n bbl. 1 @ 1 1/2
Fir (Oregon) . . . 40@ 50	Spearmint . . . 3 25@3 50	Red Venet'n less 2 @ 5
Peru 4 75@5 00	Sperm 90@1 00	Vermillion, Eng. 1 25@1 50
Tolu 75@1 00	Tansy 4 00@4 25	Vermillion, Amer. 15@ 20
Berries		
Cubeb 85 @ 90	Tar, USP 30@ 40	Whiting, bbl. . . . 11-10@1 1/2
Fish 15 @ 20	Turpentine, bbls. . . 55@ 60	Whiting @ 2 15
Juniper 10 @ 15	Wintergreen, true @ 50 00	L. H. P. Prepd. 1 35@1 45
Prickly Ash . . . @ 50	Wintergreen, sweet birch . . . 3 00@3 25	Insecticides
Barks		
Cassia (ordinary) 25@ 30	Wintergreen, art 2 00@2 25	Arsenic 6@ 10
Cassia, (Saigon) 65@ 75	Wormseed 3 50@4 00	Blue Vitrol, bbl. . . @ 8 1/4
Elm (powd., 30c) 28@ 30	Wormwood . . . 4 00@4 25	Blue Vitrol, less 9@ 15
Sassafras (pow. 30c) @ 25	Potassium	
Soap Cut (powd., 35c) 23@ 25	Bicarbonate 40@ 45	Bordeaux Mix Pst 8@ 10
Extracts		
Licorice 30@ 35	Bichromate . . . 27@ 30	Hellebore, White powdered . . . 17@ 25
Licorice powdered 35@ 40	Bromide 1 90@2 10	Insect Powder . . . 30@ 50
Flowers		
Arnica 30@ 40	Carbonate 43@ 50	Lead Arsenate . . . 8 1/2 @ 16
Chamomile (Ger.) 90@1 00	Chlorate, xtal and powdered . . . 42@ 45	Lime and Sulphur Solution, gal. . . 15@ 25
Chamomile (Rom) 55@ 60	Chlorate, granular 47@ 50	Paris Green 20@25
Gums		
Acacia, 1st 50@ 60	Cyanide 30@ 45	Miscellaneous . .
Acacia, 2nd 45@ 50	Iodine 4 32@4 40	Acetanald @ 1 50
Acacia, 3rd 40@ 45	Permanganate 1 45@1 50	Alum 8@ 11
Acacia, Sorts . . . 20@ 25	Prussiate, yellow @ 1 25	Alum, powdered and ground . . . 9@ 12
Acacia, powdered 30@ 40	Prussiate, red . . . @ 2 75	Bismuth, Subnitrate . . . 2 97@3 10
Acacia (Barb. Pow) 22@ 25	Sulphate 20@ 25	Borax xtal or powdered . . . 6@ 12
Aloes (Cape Pow) 20@ 25	Roots	
Aloes (Soc. Pow.) 40@ 50	Alkanet 35@ 40	Cantharones po 2 00@2 75
Asafoetida 60@ 75	Blau, powdered . . . 20@ 25	Canomei . . . 1 78@1 82
Asafoetida, Powd. Pure @ 1 00	Calamus 50@ 75	Capiscum 30@ 35
U. S. P. Powd. @ 1 25	Elecampane powd. 15@ 20	Carminc 4 25@4 50
Camphor 58@ 62	Gentian, powd. . . 15@ 25	Cassia Buds @ 40
Galuaic 40@ 45	Ginger, African, powdered . . . 15@ 20	Cloves 30@ 35
Galuaic, powdered 50@ 55	Ginger, Jamaica 25@ 30	Chalk Precipitated 6@ 8 1/2
Kino 70@ 75	Ginger, Jamaica, powdered . . . 26@ 30	Chloroform . . . 42@ 48
Kino, powdered . . 75@ 80	Goldenseal pow. 6 50@7 00	Chloral Hydrate 1 25@1 45
Myrrh @ 40	Ipecac, powd. . . 4 25@4 50	Cocaine 4 60@4 90
Myrrh, powdered @ 50	Licorice 13@ 20	Cocoa Butter . . . 55@ 65
Opium 3 30@ 8 50	Licorice, powd. . . 12@ 15	Corks, list, less 70%
Opium, powd. 9 80@10 00	Orris, powdered . . 30@ 35	Copperas, bbls. . . @ 01
Opium, gran. 10 00@10 25	Rosin, powdered . . 20@ 25	Copperas, less . . . 2@ 5
Shellac 23@ 35	Rhubarb, powd. . . 75@1 00	Copperas, powd. . . 4@ 6
Shellac, Bleached 30@ 35	Rhubarb, true . . . 75@1 25	Corrosive Sublim 1 73@1 80
Leaves		
Sage, powdered . . 55@ 60	Rosinweed, powd. 25@ 30	Cream Tartar . . . 41@ 45
Buchu 1 65@1 75	Sarsaparilla, Hond. ground . . . @ 65	Cuttlebone 45@ 50
Buchu, powd. . . 1 75@2 00	Sarsaparilla Mexican, ground . . . 20@ 35	Dextrine 7@ 10
Sage, bulk 40@ 45	Squills 20@ 35	Dover's Powder . . @ 2 50
Sage, 1/2 loose . . 45@ 50	Squills, powdered 40@ 60	Emery, all Nos. . . 6@ 10
Senna, Alex 30@ 35	Tumeric, powd. . . 12@ 15	Emery, powdered 5@ 8
Senna, Tinn. . . . 30@ 35	Valerian, powd. . . 25@ 30	Epsom Salts, bbls. @ 4 1/2
Senna, Tinn powd 35@ 40	Seeds	
Uva Ursi 18@ 20	Anise 20@ 25	Epsom Salts, less 5@ 8
Oils		
Almonds, Bitter, true . . . 8 50@8 75	Anise, powdered @ 25	Ergot, powdered 2 00@2 25
Almonds, Bitter, artificial . . 5 75@6 00	Bird, ls @ 12	Ergot, powdered 2 75@3 00
Almonds, Sweet, true . . . 1 25@1 50	Canary 8@ 12	Flake White 15@ 20
Almonds, Sweet, imitation . . 65@ 75	Caraway 18@ 20	Formaldehyde lb. 10@ 15
Amber, crude . . . 25@ 30	Cardamon . . . 2 00@2 25	Gambier 15@ 20
Amber, rectified 40@ 50	Celery (powd. 55) 10@ 18	Gelatine 65@ 75
Anise 2 00@2 25	Coriander . . . 10@ 18	Glassware, full cases 80%
Bergamont . . . 4 50@4 75	Dill 20@ 25	Glassware, less 70 & 10%
Cajeput 1 35@1 60	Fennel 45@ 50	Glauber Salts bbl. @ 1 1/4
Cassia 1 75@2 00	Flax 5@ 10	Glauber Salts less 2 @ 5
Castor, bbls. and cans . . . 15@17 1/2	Flax, ground . . . 5@ 10	Glue, brown . . . 11@ 15
Cedar Leaf . . . 90@1 00	Foenugreek, pow. 8@ 10	Glue, white grd. 10@ 15
Citronella . . . 75@1 00	Hemp 6@ 10	Glue, white . . . 15@ 25
Cloves 1 75@2 00	Lobelia @ 50	Glue, white grd. 15@ 20
Cocoonut . . . 20@ 25	Mustard, yellow 16@ 20	Glycerine . . . 29@ 40
Cod Liver . . . 2 75@3 00	Mustard, black 16@ 20	Hops 45@ 60
Cotton Seed . . . 2 75@3 00	Mustard, powd. . 22@ 30	Indigo 1 25@1 50
Croton 2 00@2 25	Poppy 15@ 20	Iodine 5 18@5 41
Cupbebs 3 75@4 00	Quince 1 00@1 25	Iodoform . . . 6 08@6 20
Eigeron 1 75@2 00	Rape @ 15	Lead Acetate . . . 15@ 20
Eucalyptus . . . 1 00@1 20	Sabadilla @ 35	Lycopodium . . . 1 35@1 50
Hemlock, pure . . @ 1 00	Sabadilla, powd. @ 40	Mace, powdered . . 85@ 90
Juniper Berries 2 50@2 75	Sunflower 12@ 15	Menthol 3 50@3 75
Juniper Wood . . 70@ 90	Worm American 20@ 25	Menthol 3 50@3 75
Lard, extra . . . 80@ 90	Worm Levant . . 1 00@1 10	Morphine 5 65@5 90
Lard, No. 1 . . . 65@ 75	Tinctures	
Laven'r Flowers. @ 6 00	Aconite @ 75	Nux Vomica @ 15
Lavender, Gar'n 1 25@1 40	Aloes @ 65	Nux Vomica pow. @ 20
Linseed, boiled, bbl. @ 2 25	Arnica @ 75	Pepper, black pow. @ 30
Linseed, bld. less 62@ 68	Asafoetida . . . @ 1 35	Pepper, white . . . @ 35
Linseed, raw, bbl. @ 58	Belladonna . . . @ 1 65	Pitch, Burgundy . . @ 15
Linseed, raw, less 61@ 67	Benzoic @ 1 00	Quassia 10@ 15

Our Holiday Sundry Line is Now in Grand Rapids

To our Customers and Friends:

You are all aware that we open our sale of Holiday Goods at Sault Ste. Marie in the month of July each year and thereby take care of our customers in the Upper Peninsula. This line embraces a carload of goods and we ship them for exhibition during August to Saginaw, and return them to Grand Rapids September 1st. They will be on exhibition and ready for visiting buyers in our large and beautiful sundry room on the morning of September 7th with our Mr. Dudley in charge. We extend to all our customers and friends an earnest invitation to see this line as early as possible so we may have the advantage of a little time to give your orders careful attention and fill them to the best possible advantage.

It would be advisable to write us or telephone us, giving the dates when it will be possible for you to visit Grand Rapids. We will make as usual a liberal allowance upon the expense of the trip and again ask for an early acceptance of this invitation.

Yours respectfully,

Hazeltine & Perkins Drug Co.

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

Washboards

DECLINED

Galvanized Pails Galvanized Tubs Evaporated Apricots Some Flour

Index to Markets By Columns

Table with columns for market categories (A-M) and prices. Includes sections for Ammonia, Axle Grease, Baked Beans, Bath Brick, Bluing, Brooms, Butter Color, Canned Goods, Carbon Oils, Catsup, Cheese, Chewing Gum, Chicory, Chocolate, Clothes Lines, Cocoa, Coconut, Coffee, Confections, Cracked Wheat, Crackers, Cream Tartar, Dried Fruits, Evaporated Milk, 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, Soda, Spices, Starch, Syrups, Table Sauces, Tea, Tobacco, Twine, Vinegar, Wicking, Woodenware, Wrapping Paper, Yeast Cake.

CHEWING GUM

Table listing chewing gum products and prices: Adams Black Jack, Adams Sappota, Beeman's Pepsin, Beechnut, Chiclets, Colgan Violet Chips, Dentyne, Doublemint, Flag Spruce, Juley Fruit, Red Robin, Sterling Gum, Sterling 7-Point, Spearmint, Wrigleys, Spearmint, 5 box jars, Trunk Spruce, Yucatan, Zeno.

McLaughlin's XXXX

Table listing McLaughlin's XXXX products and prices: package coffee, Extracts, Holland, Felix, Hummel's foil, Hummel's tin, Confectionery, Stick Candy, Horehound, Standard, Twist, Jumbo, Big Stick, Boston Sugar Stick, Mixed Candy.

Peanuts

Table listing peanut products and prices: Fancy H P Suns, Raw, Roasted, H. P. Jumbo, Raw, Roasted, Crackers, National Biscuit Company Brands, In-er-Seal Trade Mark Package Goods, Baronet Biscuit, Flake Wafers, Cameo Biscuit, Cheese Sandwich, Chocolate Wafers, Fig Newton, Five O'Clock Tea Bct, Ginger Snaps NBC, Graham Crackers, Lemon Snaps, M. M. Dainties, Oysterettes, Pretzels, Royal Toast, Social Tea Biscuit, Saltine Biscuit, Saratoga Flakes, Soda Crackers, N.B.C. 100, Soda Crackers Prem, Uneda Biscuit, Uneda Ginger Wafer, Vanilla Wafers, Water Thin Biscuit, Zu Zu Ginger Snaps, Zwieback.

CHOCOLATE

Table listing chocolate products and prices: Walter Baker & Co., German's Sweet, Premium, Caracas, Walter M. Lowney Co., Premium, Premium, CLOTHES LINE, No. 40 Twisted Cotton, No. 50 Twisted Cotton, No. 60 Twisted Cotton, No. 80 Twisted Cotton, No. 60 Braided Cotton, No. 80 Braided Cotton, No. 50 Sash Cord, No. 60 Sash Cord, No. 60 Jute, No. 72 Jute, No. 60 Sisal, Galvanized Wire, No. 20, each 100ft. long, No. 19, each 100ft. long, No. 20, each 100ft. long, No. 19, each 100ft. long.

COCOA

Table listing cocoa products and prices: Baker's, Cleveland, Colonial, Colonial, Epps, Hershey's, Hershey's, Huyler, Lowney, Lowney, Lowney, Van Houten, Van Houten, Van Houten, Van Houten, Wan-Eta, Webb, Wilber, Wilber, COCOANUT, Dunham's, Baker's, Amazon Caramels, Champion, Choc. Chips, Climax, Eclipse, Assorted, Ideal Chocolates, Klondike Chocolates, Nabobs, Nibble Sticks, Nut Wafers, Ocoo Choc. Caramels, Peanut Clusters, Quintette, Regina, Star Chocolates, Superior Choc. (light), Pop Corn Goods, Cracker Jack, Pop Corn Goods with Prizes, Oh My 100s, Cracker Jack, with Prize, Hurrah, 100s, Hurrah, 50s, Hurrah, 24s, Cough Drops, Putnam Menthol, Smith Bros., NUTS-Whole, Almonds, Tarragona, Almonds, California, Brazils, Filberts, Cal. No. 1 S. S., Walnuts, Naples, Walnuts, Grenoble, Table nuts, fancy, Pecans, Large, Pecans, Ex. Large, Shelled, No. 1 Spanish Shelled, No. 2 Spanish Shelled, No. 3 Spanish Shelled, No. 4 Spanish Shelled, No. 5 Spanish Shelled, No. 6 Spanish Shelled, No. 7 Spanish Shelled, No. 8 Spanish Shelled, No. 9 Spanish Shelled, No. 10 Spanish Shelled, No. 11 Spanish Shelled, No. 12 Spanish Shelled, No. 13 Spanish Shelled, No. 14 Spanish Shelled, No. 15 Spanish Shelled, No. 16 Spanish Shelled, No. 17 Spanish Shelled, No. 18 Spanish Shelled, No. 19 Spanish Shelled, No. 20 Spanish Shelled, Bogota, Fair, Fancy, Exchange Market, Steady, Spot Market, Strong, Package, New York Basis, Arbuckle.

Other Package Goods

Table listing other package goods and prices: Barnum's Animals, Soda Crackers NBC, Fruit Cake, Bulk Goods, Cans and boxes, Animals, Atlantic, Ass'd, Avena Fruit Cakes, Bonnie Loon Cookies, Bonnie Lassies, banquet Wafers, Cameo Biscuit, Ceeha Biscuit, Cheese Tid Bits, Chocolate Bar (cans), Chocolate Drop Center, Chocolate Puff Cake, Choc. Honey Fingers, Circle Cookies, Cracknels, Cream Fingers, Coconut Tuffy Bar, Coconut Drops, Coconut Macarons, Coconut Molas, Bar, Coconut Honey Fingers, Coconut Honey Jumbles, Coffee Cakes Iced, Crumpets, Dinner Pail Mixed, Extra Wine Biscuit, Family Cookies, Fig Cakes Ass'd, Fireside Peanut Jumb, Iced Coconut Bar, Iced Creams, Iced Frosted Creams, Iced Frosted Ginger Cook, Iced Frosted Raisin Sq., Full Moon, Ginger Drops, Ginger Gems Plain, Ginger Gems, Iced, Gramam Crackers, Ginger Snaps Family, Ginger Snaps Round, Hippodrome Bar, Honey Fingers Ass't, Honey Jumbles, Household Cookies, Household Cooks, Iced, Imperials, Jubilee Mixed, Kaiser Jumbles, Lady Fingers Sponge, Leap Year Jumbles, Lemon Biscuit Square, Lemon Cakes, Lemon Wafers, Lorna, Lorna Doon, Mace Cakes, Mary Ann, Manalaya, Marshmallow Pecans, Mol. Frt. Cookie, Iced, NBC Honey Cakes, Oatmeal Crackers, Orange Gems, Oreo Biscuit, Othello, Penny Assorted, Picnic Mixed, Raisin Cookies, Raisin Gems, Reverses Ass'd, Rittenhouse Biscuit, Snaparoons, Spiced Cookie, Spiced Jumbles, Iced, Sugar Fingers, Sugar Crimp, Sultana Fruit Biscuit, Sweethearts, Vanilla Wafers.

Table 6: Butter, Soda, Oyster, Sugar Wafer Specialties, CREAM TARTAR, DRIED FRUITS, Apples, Apricots, Citron, Currants, Peaches, Lemon, Orange, Raisins, California Prunes, EVAPORATED MILK, FARINACEOUS GOODS, Beans, Farina, Pearl Barley, Peas, Green, Split, Sago, Tapioca, FISHING TACKLE, Cotton Lines, Linen Lines.

Table 7: Poles, FLAVORING EXTRACTS, FLOUR AND FEED, Winter Wheat, Flour, Mince Meat, Molasses, Mustard, Olives, Peanut Butter, Petroleum Products, Picnics, Beans, Corn, Hay, Feed, Fruit Jars, Gelatine, Grain Bags, Herbs, Hides and Pelts, Lard, Smoked Meats.

Table 8: Tallow, Wool, HORSE RADISH, Jelly, JELLY GLASSES, MAPLEINE, MINCE MEAT, MOLASSES, Mustard, Olives, Peanut Butter, Petroleum Products, Picnics, Beans, Corn, Hay, Feed, Fruit Jars, Gelatine, Grain Bags, Herbs, Hides and Pelts, Lard, Smoked Meats.

Table 9: Picnic Boiled, Sausages, Beef, Pig's Feet, Tripe, Casings, Canned Meats, Deviled Meat, Ham, Potted Tongue, RICE, ROLLED OATS, SALAD DRESSING, SALERATUS, SAL SODA, SALT, Warsaw, Solar Rock, Common, Granulated, Fine, Medium, SALT FISH, Smoked Salmon, Halibut, Holland Herring, Trout, Mackerel, Lake Herring.

Table 10: SEEDS, SHOE BLACKING, SNUFF, SOUP, SPICES, Whole Spices, Nutmegs, Pepper, Cayenne, Paprika, STARCH, SYRUPS, Pure Cane, FOLGER'S GRAPE PUNCH, TABLE SAUCES, TEA, Oolong, English Breakfast, Ceylon.

Table 11: TOBACCO, Fine Cut, Blot, Bugle, Dan Patch, Fast Mail, Hiawatha, May Flower, No Limit, Ojibwa, Petoskey Chief, Red Bell, Sterling, Sweet Cuba, Sweet Cuba, Sweet Cuba, Sweet Burley, Sweet Mist, Tiger, Uncle Daniel, Am. Navy, Apple, Drummond Nat. Leaf, Battle, Bracer, Big Four, Boot Jack, Boot Jack, Bullion, Climax Golden Twins, Climax, Climax, Day's Work, Creme de Menthe, Derby, 5 Bros., Four Roses, Gilt Edges, Gold Rope, G. O. P., Granger Twist, G. T. W., Horse Shoe, Honey Dip, Jolly Tar, J. T., Kentucky Navy, Keystone Twist, Kismet, Maple Dip, Merry Widow, Nobby Spun Roll, Parrot, Patterson's Nat. Leaf, Peachey, Picnic Twist, Piper Heldsteck, Piper Heldsteck, Polo, Redicut, Scapple, Sherry Cobbler, Spear Head, Spear Head, Star, Standard Navy, Ten Penny, Town Talk, Yankee Girl, All Red, Am. Union Scrap, Bag Pipe, Cutlas, Globe Scrap, Happy Thought, Honey Comb Scrap, Honest Scrap, Mail Pouch, Old Songs, Old Songs, Polar Bear, Red Band, Red Man Scrap, Scapple, Sure Shot, Yankee Girl Scrap, Pan Handle Scrap, Peachey Scrap, Union Workman, All Leaf, BB, BB, BB, Bagdad, Badger, Badger, Banner, Banner, Belwood, Big Chief.

SPECIAL PRICE CURRENT

12

13

14

15

16

17

Table of prices for various goods including Smoking (Chief, Bull Durham, etc.), Pilot, Soldier Boy, etc., Twine, Vinegar, Wicking, Woodenware, Axle Grease, Mica Grease, Telfer's Coffee, Charcoal, and Soap Chips.

Table of prices for various goods including Palls, Toothpicks, Traps, Tubs, Washboards, Window Cleaners, Wood Bowls, Wrapping Paper, Yeast Cake, Baskets, Wire End, Churns, Clothes Pins, Round Head, Egg Crates and Fillers, Faucets, Mop Sticks, and various other household items.

BAKING POWDER K. C.

Table of prices for Baking Powder in various quantities and brands like White House and Excelsior.

Royal CIGARS advertisement featuring an image of a Royal Cigar pack and listing prices for various brands like Johnson Cigar Co.'s Brand and Dutch Masters.

WORDEN GROCER CO. BRANDS advertisement listing prices for various products like Londres, 25s wood, and various teas.

COFFEE OLD MASTER COFFEE advertisement featuring an image of a coffee tin and listing prices for various coffee products.

FITZPATRICK BROTHERS' SOAP CHIPS advertisement listing prices for various soap products like White City and Tip Top.

Roasted Dwinell-Wright Brands

WHITE HOUSE COFFEE advertisement featuring a large image of a White House Coffee tin and listing prices for various coffee products.

ROYAL GARDEN TEA advertisement featuring an image of a Royal Garden Tea tin and listing prices for various tea products.

THE BOUR CO. TOLEDO, OHIO advertisement listing prices for various soap products like Acme and Acorn.

MITCHEN LENZEL'S advertisement listing prices for various cleaning products like Babbitt's and Gold Dust.

Proctor & Gamble Co.

Table of prices for Proctor & Gamble products including Lenox, Ivory, Star, and Swift & Company products.

Table of prices for Soap Compounds including Johnson's Fine, Rub-No-More, and Nine O'Clock.

Table of prices for Washing Powders including Armour's, Babbitt's, and Gold Dust.

THE ONLY 5c CLEANSER advertisement featuring an image of a cleanser tin and listing prices for various cleanser products.

FOOTE & JENKS' Killarney (BRAND) Ginger Ale advertisement listing prices for various ginger ale products.

FOOTE & JENKS' Killarney (BRAND) Ginger Ale advertisement with a list of authorized bottlers.

SOMETHING MORE advertisement for Tradesman Company, Grand Rapids, featuring a large headline and text about printing services.

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.

Okmulgee, Ok., property for sale, one of the best rooming houses in a live oil and gas town of 8,000; house is a 2-story brick, 27 x 68 feet, with 16-inch walls, built to carry two more stories; lot is 35 x 123 feet; some shade, 4-room cottage in rear that rents for \$25 per month; house has 19 rooms, including bathrooms; strictly modern and has both gas and electricity; furnished throughout; a bargain; investigate. Mrs. G. W. Weekley, 807 S. Grand, Okmulgee, Ok. 398

Wanted to hear from owner of general merchandise store for sale. State cash price, description. D. F. Bush, Minneapolis, Minn. 399

For Sale or might exchange for mercantile business in Northern States, clean general stock doing \$2,200 cash monthly; located in fruit-belt of Texas. Splendid opportunity for merchant wanting to move South. Box 306, Lindale, Texas. 400

For Sale—General stock of dry goods, notions, men's furnishings and ladies' ready-to-wear. Invoice \$12,000. Can reduce to suit purchaser. Other business interests forces me to sell at once. This is a snap for a good live merchant. Cash trade. Geo. H. Little, Wyandotte, Mich. 401

For Sale—Tin shop and sheet iron works 20 x 40 feet, fully equipped. Population 20,000. Only shop. I have other business. Write Barnesboro Tin and Sheet Iron Works, Barnesboro, Penn. 402

To Exchange—Real estate worth \$6,000. Fine location in city of 4,000, steady tenants, to exchange for like value in grocery and bakery or hardware stock. Must be good going stock. C. F. Suhr, South Haven, Michigan. 403

For Sale—Retail lumber yard and mill at Bay City, Michigan. Chance for good buy, in heart of city. Annual sales \$75,000. Terms can be arranged. Address Wenonah Lbr. & Planing Mill Co., Bay City, Michigan. 404

For Sale—The cleanest, most staple stock of dry goods, furnishing goods and shoes in Michigan. Good farming and fruit section. Established 1885, doing good business. No trade considered. Good reason for selling. Stock will invoice between \$5,000 and \$6,000; can reduce. H. Alpern, Elk Rapids, Michigan. 405

For Sale—In Northern Michigan county seat town of 900, \$8,000 stock of dry goods, millinery, shoes and groceries. Brick store building also for sale. Fine opportunity, good business. No. 406, care Tradesman. 406

To Lease—A three-story brick building with elevator, in center of business section Bridgeport, Conn. Suitable for furniture business. It is conservatively estimated that Bridgeport population will increase 80,000 by Jan. 1, 1917. More furniture sold last three months than in one year. Sure business for an honest furniture company. Percy P. Anderson, 306 Fairfield avenue, Bridgeport, Conn. 407

Wanted—Clean stock of merchandise, live stock or best offers for good Tennessee farm, Indiana business property, Indiana residence, and other properties. Jas. P. Phillips, Manchester, Tenn. 408

For Lease—Ladies' ready-to-wear department on a percentage basis, annual sales average, \$100,000. Store centrally located. Good opportunity for anyone having sufficient capital and thorough knowledge of this line of business. Will dispose of stock on hand if desired. For further information address George J. Marott, Indianapolis, Indiana. 409

Department store moving into new building will dispose of shoe stock about \$1,800. Have store to rent in same new building to right person who can conduct an up-to-date shoe store. Location in best manufacturing part of city. Good reason for doing away with shoe department. Enquire at once, 2086-88 West Jefferson avenue, Detroit, Mich. 410

Splendid productive farm, 240 acres; fine buildings; 100 acres alfalfa; exchange for hardware or general merchandise; dairy stock, horses and tools can go with farm. Box 72, Route 3, Munnsville, N. Y. 411

Wanted—Stock general merchandise, clothing or shoes. State size of stock. Correspondence confidential. W. A. Bash, Macomb, Illinois. 412

For Sale—\$225 horse, \$165 wagon, \$20 sleigh, \$22 harness. Total \$432. Whole outfit for \$250; horse alone \$175. Apply to Globe Department Store, Traverse City, Michigan. 414

For Rent—Modern store in thriving manufacturing town, surrounded by prosperous farming country. Choice location for clothing or general stock. Chas. Clement, Colon, St. Joseph county, Mich. 415

FACTORIES WANTED—Carson City, Michigan, wants factories; large or small. Located on the G. T. Railway system, in the center of the best agricultural district in the State. Offers additional capital for stock in established enterprises that can stand investigation, also free factory sites. Plenty of labor, also undeveloped water power. Come and investigate. Address Chester R. Culver, Secretary Town and Country Improvement Association. 391

For Sale—Photograph studio. Holiday business will pay for place. Address L. C. Robinson, 115 Monroe avenue, Grand Rapids, Michigan. 392

The new way to sell your business or farm no matter where located. Clooney & Company, 29 South LaSalle street, Chicago, Illinois. 393

For Sale—We have for sale at Coopersville, Michigan, a two-story, brick veneered, gravel roof store building, 30 feet frontage on Main street. The building has a depth of about 80 feet and the lot has a depth of about 200 feet. The building is two stories and basement. It has a modern plate glass front and barn in the rear of the store. The building is lighted by electricity. The property is well located and in good condition and has been estimated to be worth from \$6,000 to \$8,000. We are authorized to sell it now for \$4,500, which we believe is a bargain at that price. M. T. Vandenberg & Company, Grand Rapids National City Bank Building, Grand Rapids, Michigan. 397

For Sale—In the best farming district in Central Michigan, clean stock of general merchandise, fence posts, hard and soft coal. Established fourteen years. Poor health as reason. Address No. 390, care Michigan Tradesman. 390

Hotel DeHaas, recently thoroughly remodeled, 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 \$17,000; easy terms; will not rent, reason, age. No license and four sub-rentals. Address Dr. N. DeHaas, Fremont, Michigan. 381

A fine grocery business for sale in the best town in the Oklahoma oil country. Best location in town. Rent reasonable. Cash only. No trades. Can reduce to \$2,000. Stock and fixtures. Address Box 346, Bartlesville, Oklahoma. 386

For Sale—Grocery, up-to-date stock, fine location, old established business; town about 1,200. Good summer business. Will invoice about \$2,500. Address 376, care Michigan Tradesman. 376

For Sale—New, latest model Oliver typewriter very cheap; also desk and blank bond letterheads and envelopes. V. D. Augsburg, Kenton, Ohio. 377

Will exchange fine farm, well located, good improvements, for stock merchandise. 608 Calhoun St., Fort Wayne, Indiana. 378

For Sale—Stock of general merchandise consisting of dry goods, shoes and groceries. Will invoice about \$6,000. Situated in town of 1,500, having woolen mill employing 100 hands, flax mill and canning factory. Will sell cheap for cash if taken at once. A golden opportunity for the right man. Address Lock Box No. 155, Yale, Michigan. 387

Lace cabinet, new invention. Will sell State rights. Every merchant will buy this. Splendid opportunity. Don't wait. Write for information if you want to make money. J. E. Nace, Hanover, Pa. 360

One of the best opportunities in Michigan. Located here 6 years. Ill health forces me to sell the Springport bakery and confectionery. M. L. Hunt, Springport, Michigan. 361

For Sale—Stock of crockery, wall paper, mouldings, sewing machines, carpets, rugs, curtains, etc., located in city of 4,000 population; junction G. T. & M. C. R. R.; surrounded by beautiful farming country. Business established thirty years. Have reduced stock to about \$4,500, including fixtures. Wish to retire from trade. C. L. Yorker, Lapeer, Michigan. 356

Men's neckwear for special sales—One thousand dozen fine silk open-end ties, 50 and 75 cent sellers, \$1.75 per dozen net. Write for sample dozen. American Neckwear Exchange, 621 Broadway, New York. 364

Turn Old Merchandise Into Cash—Send me all your unsalable merchandise, out of style, dry goods, shoes, clothing, job lots, countermands, etc. Sales every day. Cash returned within 10 days. Highest banking and mercantile references. Joseph Landau, 2002 Beaver avenue N. S., Pittsburg, Pa. Merchandise Broker and Cash Store Buyer. 358

For Sale or Trade—Meat market. Old stand. Good location. Complete outfit. Four good country meat routes established. Auto, fitted with refrigerator ice box for meat. Price right. Address Box 302, Red Key, Indiana. 347

For Sale—199 acres stock and grain farm, good buildings, on main traveled road, four miles northeast of Dowagiac. Easy terms. Will take some property in part payment. Wallace, 1419 Forbes avenue, St. Joseph, Michigan. 346

Candy and confectionery store, new, fine outfit, fountain, show-cases, chairs, tables, glassware, charging outfit, electric mixer, everything. Will sell all or part, cheap. Write Al H. Weber, Cheboygan, Michigan. 348

For Sale—First-class bakery doing fine business in one of most prosperous towns in Central Michigan. Will inventory. Other business interest demanding my time. Address No. 352, care Tradesman. 352

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

Here is a chance to buy a thriving fuel and feed store in Grand Rapids, in fine location. Owner must sell for a very good reason. Address Fuel and Feed, care Tradesman. 202

Wanted—I want to buy a shoe stock for spot cash. Price must be low. Address "Hartzell," care Tradesman. 907

Merchandise Sales Conductor. For closing out entirely or reducing stocks, get Flood, Dexter, Michigan. 18

Safes Opened—W. L. Slocum, safe expert and locksmith, 97 Monroe Ave., Grand Rapids, Michigan. 104

I pay cash for stocks or part stocks of merchandise. Must be cheap. H. Kauffer, Milwaukee, Wis. 925

Move your dead stock. For closing out or reducing stocks, get in touch with us. Merchant's Auction Co., Reedsburg, Wisconsin. 963

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. Krulsenga, 44-54 Ellsworth Ave., Grand Rapids, Michigan. 870

HELP WANTED.

Wanted — Experienced salesman for clothing, dry goods, shoes and carpets. Must come well recommended. Address No. 388, care Tradesman. 388

Mr. Drug Clerk—\$2,500 cash and \$500 security will set you up in business in good location in best city of 50,000 in the State. Good fixtures, complete stock, good fountain, and \$20 daily sales to start with that can be doubled. Address No. 227, Michigan Tradesman. 227

POSITION WANTED.

Wanted Position—Road or inside, 24 years' experience in shoes and general store work. At present time manager. Best of reference. Address 413, Tradesman. 413

Wanted—Position as manager of general store; eighteen years' experience in general store work; five years as manager. Best of references. Address No. 379, care Tradesman. 379

Position Wanted—Middle aged man with many years of mercantile experience desires a position as manager of general store. Capable of handling every detail of business. Address No. 373, care Michigan Tradesman. 373

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FOR FORMER PRESIDENTS.

The other day the suggestion was made by ex-Governor Herrick, of Ohio, that President Wilson call ex-Presidents Roosevelt and Taft to some of his cabinet meetings for the purpose of discussing the big problems in foreign relations and diplomatic negotiations now before this Government. That the ex-Presidents could contribute entertaining and perhaps useful suggestions is undoubtedly true, but there is no precedent for calling them in council. Both of them through published interviews have given their opinions and there is ample evidence that President Wilson reads the newspapers. Mr. Taft in particular has given emphatic praise and approval to the administration and urged that it be generally and loyally supported. If either Roosevelt or Taft have any ideas or suggestions they wish to communicate, they can do so in writing and send them to the White House, where along with the rest of the mail they will have consideration.

What to do with ex-Presidents is a question which has been frequently touched upon and discussed and it is quite possible that better use could be made of them than at present. As a rule there are only two or three at best, and they are private citizens with full freedom of speech. It is indisputably true that four or eight years in the White House gives any man an insight into public affairs and questions, both domestic and foreign, which can not be obtained in any other way. If that knowledge can be successfully utilized for the advancement of the general welfare, it ought to be done. Making ex-Presidents members ex-officio of cabinets during the remainder of their days would rot, perhaps, be the best solution, nor as good as that of making them United States Senators at large. In the latter capacity they would have the opportunity to use for the public benefit all the knowledge and experience gained under exceptionally favorable facilities. There is a good deal of force in that suggestion and a good many arguments which can be advanced in its behalf. It has been talked about a great deal and perhaps some day something definite will be done about it.

Despite the hopeful report of the Bureau of Foreign and Domestic Commerce on the dyestuffs situation some months ago, the shortage in certain directions has become increasingly acute; and the Government does well to order another investigation. It has been freely alleged that speculators have cornered most of the available supply of imported dyes. If this is true, the Government should be able to intervene to some effect. But this supply must be comparatively small, and the larger problems are in assisting home production and in facilitating German exports. As to the first, one great difficulty lies in the fact that the available benzol and other raw materials are being appropriated by the ammunition-makers, or raised to prices that constitute a serious handicap. When the Master Dyers' Association of Philadelphia states that one

typical staple black which formerly sold at 23 cents per pound is now scarce at \$7.80 per pound, it is evident that the shortage will have a perceptible effect on the price of textiles. There should be an increased incentive for the establishment of dye plants using intermediates produced by others, however, in the very fact that after the war huge quantities of chemicals now used for ammunition may be easily diverted to them. No matter how soon we secure modifications of the German embargo, there will be a large place for the development of native dye manufactures.

The stockholders of the Lipton, Limited, think that the head of the corporation, Sir Thomas Lipton, ought to come home and attend to the business in which their money is invested instead of going to Serbia and all over the world on Red Cross work. At the annual meeting a decrease of \$740,000 was shown for the year ending March 13 last. Sir Thomas was not present but sent a letter saying he was absent by doctor's orders. The shareholders say that they pay Sir Thomas for attending to the business and that the deficiencies are caused through his gross neglect. If he had been present at the annual meeting Sir Thomas would not have had many compliments paid to him.

Too much looking upon the wine when it is red has been known to injure a singer's voice, but one vocalist is suing a drug company for \$2,000 damages because his voice, a high soprano, was ruined by a drink of soda water. He claims that he asked the clerk to infuse capsicum slightly, but that a very strong extract was used as a joke. Young men who are "keeping company" with girls who sing will take pleasure in telling about the vocalist whose voice was ruined by a glass of soda, although most of the girls will be brave enough to run risk.

Bribery and corruption on the part of officials are not confined to the United States. Winnipeg, Manitoba, is agitated over a graft expose in the erection of the new parliament buildings of the province. It is claimed that part of the money for the work went into a campaign fund, and that fraudulent overpayments were made to contractors. The Winnipeg newspapers have been commenting on the graft rumors for some time, but the report of the royal commission appointed to enquire into the matter sustains the charges.

Several newspapers have commented on the fact that foreign born depositors hold more than 85 per cent. of the money in the postal savings banks and hint that Americans are not thrifty. The truth about the matter is that Americans are wiser and know that there are many solid savings banks and loan associations where they can put their money and get better interest. They practice safety first by doing that rather than investing their money in wildcat schemes which promise big returns but are not sound.

SENSIBLE SUGGESTION.

There is probably no other desire or ambition more firmly implanted in a human breast than to have a long life. There are certain rules and regulations, sanitary and hygienic, which observed, contribute to that end. When people violate the laws of health they have to pay the penalty, and although the physicians may patch up the situation somewhat they can not always remedy it. That a great deal of sickness frequently followed by fatal results is due to ignorance is doubtless true. In recent years great impetus has been given to efforts to teach parents how to take care of their children and thereby the infant mortality has been materially decreased. Baby welfare work and similar undertakings under different names have accomplished a great deal and it is all most commendable, worthy of encouragement and support.

The idea recently gained a foothold in the minds of a group of New York physicians that while a great deal was being done for the infants and the little children that perhaps the middle-aged were being neglected. When people reach the age of two or three score years, or even those who are younger, they encounter ills and ailments and maladies which perhaps a more thorough knowledge would enable them to avoid or avert, and perhaps ignorance plays something of a part there and offers a field for work. Accordingly they have instituted the Geriatric Society. That is a big word and will have to be explained. It means the scientific study of decadence. The results and conditions which naturally attend old age may be brought on prematurely. They say a man is as old as his arteries, and it follows, then, that if he keeps his arteries young at 60 he is that old only by the almanac and the family Bible, but has many years of usefulness ahead of him. The purpose of this new society is to spread information which men and women of middle age can profit by, improving their health, making them more useful and prolonging their lives. There is a good deal of sense in the suggestion and there are many people old enough to know better who do not know what to do or not to do in the matter of preserving their health.

Some years ago the statement was made, on what authority is not recalled, that 40 per cent. of the American people were addicted to the drug habit in some way or other. This certainly looks as if it were out of all proportion to the possible fact. Be that as it may, the estimate given by a technical expert in the Federal hygiene laboratory now is that there are not to exceed 200,000 fiends in the United States. Compared with the whole population, this is certainly a very small number. The reason assigned for the gratifying decrease is that drastic laws have been passed governing, restricting and restraining the sale of opium, cocaine, etc. The laws can not be too dras-

tic or too rigidly enforced, for drug fiends are among the most unfortunate of mankind.

A new cure for insomnia has been discovered by a Chicagoan. The discovery was accidental. The Chicagoan had suffered so much from insomnia that he decided to kill himself. Standing in front of a mirror, he put three bullets into his head, then sat down and waited for death. After a while he arose and wound his fourteen clocks and went to bed, sleeping soundly for the first time in many days. He awakened and was hungry. After eating a light meal he slept again. As he did not appear at his office his stenographer went to his home and found her employer smoking a pipe and reading. He said he felt like a new man. The "cure" seems to be complete, but it might not work so well on others.

Rheumatism sufferers should put themselves in the path of a bolt of lightning, and if they do not get killed they may be cured. A Connecticut woman who was putting wood in the kitchen stove was knocked down by a bolt of lightning which burned one foot severely. The electric bolt did damage exceeding \$1,000, but since it performed the lady has been entirely free from the rheumatic pains. The price of the cure is a little high, but she says it is worth it.

People with glass eyes ought to be more careful. A man who went to a Turkish bath took out his glass eye and when his bath was over the eye was missing. It was a bit embarrassing, for the bather was to be married the next morning and had not confessed to the young lady that he wore a glass eye. It is not a trifling matter to buy a glass eye that is a perfect match with the eye furnished by nature.

BUSINESS CHANCES.

For Sale—Retail grocery, well established. Stock and fixtures the best in new building with barn and garage. Will sell for cash or improved real estate only. Rent reasonable. Short or long term lease. Address No. 417, care Michigan Tradesman. 417

SITUATIONS WANTED.

Wanted—Position as janitor or porter. Young married man. Can operate boiler or elevator. References. Address Janitor, 72 Summer avenue, Grand Rapids. 416

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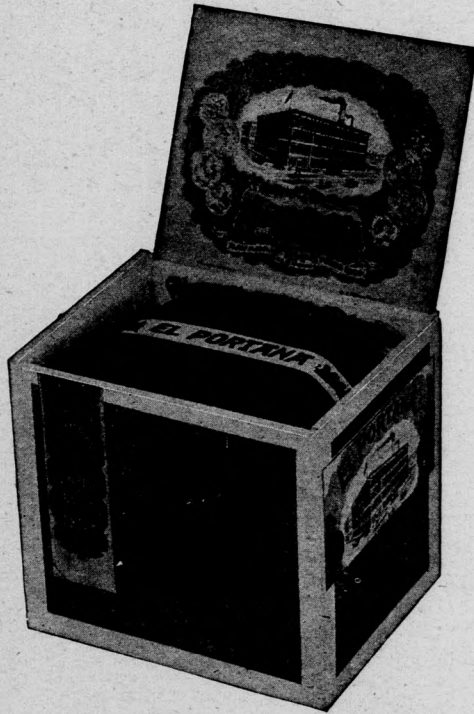
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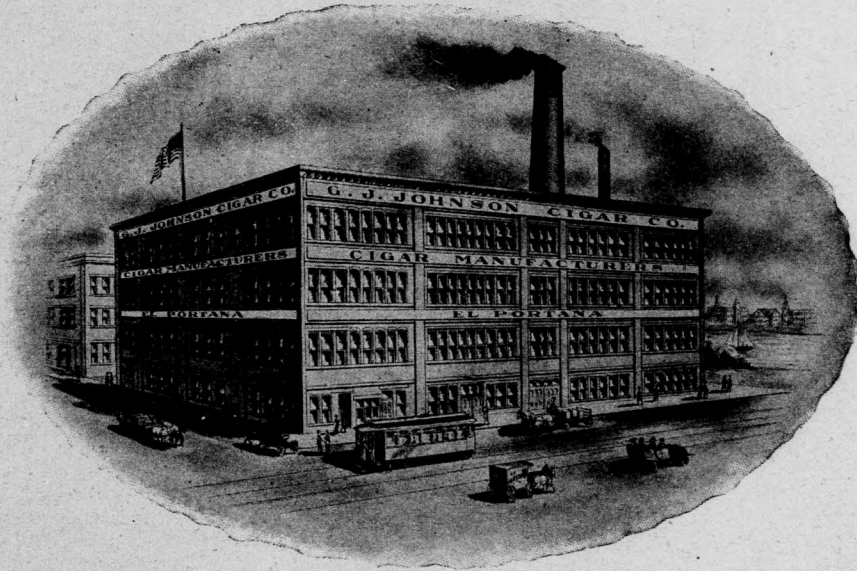
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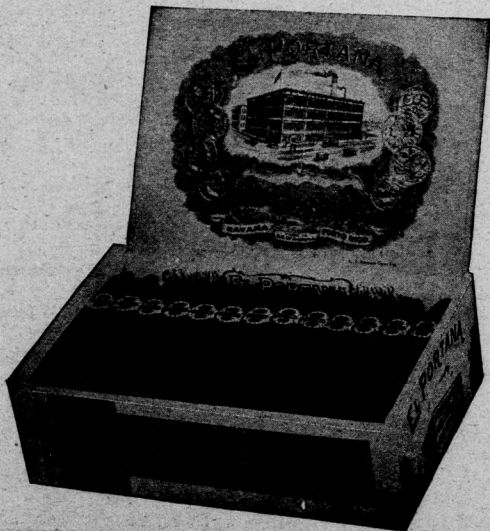
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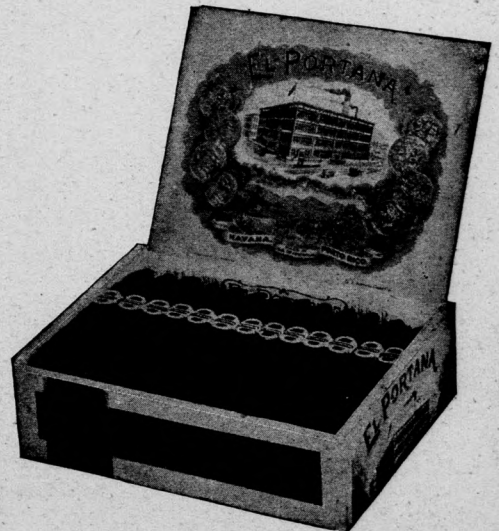


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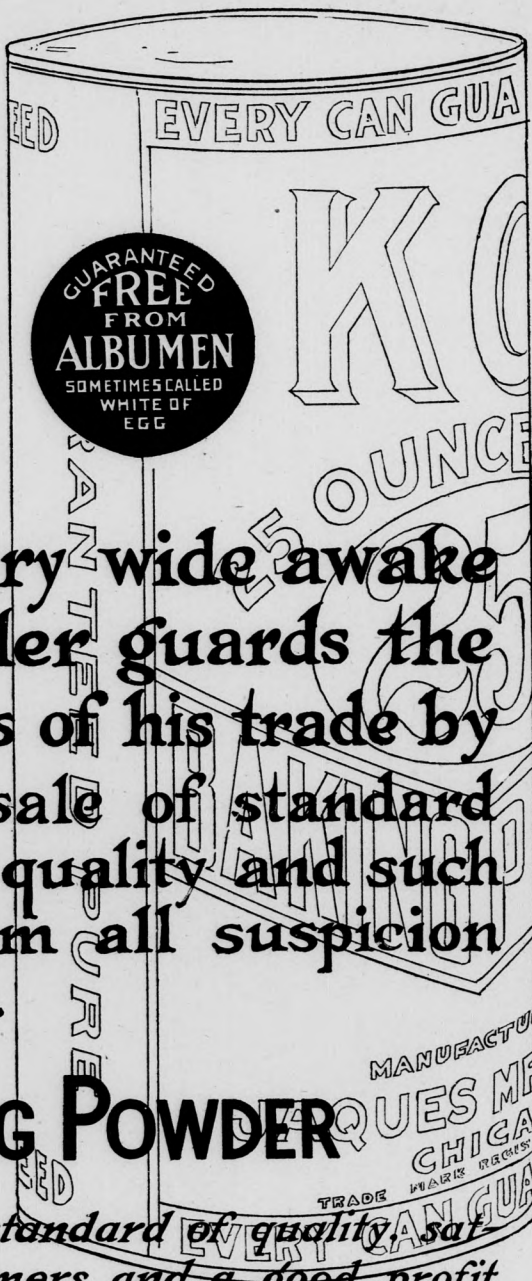
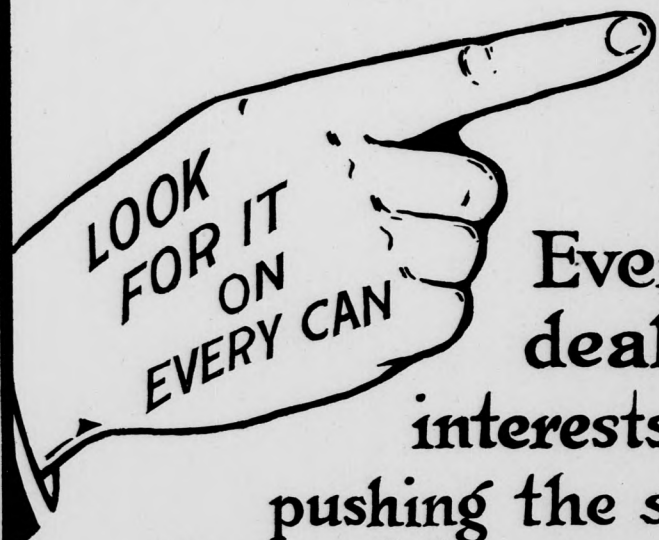
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