

MICHIGAN TRADESMAN

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Thirty-Third Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 6, 1915

Number 1672

A Friend or Two

There's all of pleasure and all of peace—
With a friend or two,
And all our troubles will find release
With a friend or two,
There's a friendly trust in the clasping hand
On native soil or in alien land;
The world is made—can't you understand,
Of a friend or two.

A little laughter, perhaps some tears,
With a friend or two,
The days, the weeks, the months, the years,
With a friend or two.
A vale to cross, a hill to climb,
A mock at age—a jeer at time,
The prose of life takes the lilt of rhyme
With a friend or two.

Let's fill the goblet and quaff the toast,
With a friend or two,
Proud is the man who can honestly boast
Of a friend or two.
The blithest tread is a friendly pace—
And heaven—'twill be a better place—
With a friend or two.



Eat Plenty of
Bread

It's Good
for You

The Best Bread is
made with

Fleischmann's Yeast

Pere Marquette Railroad Co.

DUDLEY E. WATERS, PAUL H. KING, Receivers

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The Pure Foods House

Wholesale Distributors

GRAND RAPIDS, MICHIGAN

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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

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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.

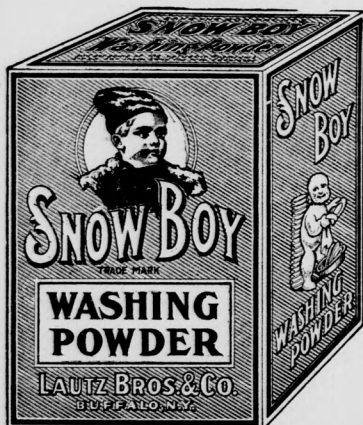
OUR IMPORTED LINES are, with a few exceptions, all in
stock now.

Last Fall we were one of the few importers who **DE-
LIVERED 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



SNOW BOY FREE!

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

SNOW BOY WASHING POWDER 24s FAMILY SIZE

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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

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VISION OF VICTORY FADING.

More than a year ago, when the stupendous onrush of the German armies towards Paris held the world's attention, the dominant thought in the general mind was that of the great tradition of German invincibility. Would 1914 be the repetition, on a grander and more awful scale, of 1866 and 1870? That question was decisively answered at the Marne, in the early days of September. What Prussia had done to Austria at Sadowa, what Germany had done to France at Sedan, was not to be done to the Allies in this culminating test of Germanic prowess. The war was to be a trial of strength not between men and supermen, but between nations worthy of one another's steel. Mighty as the military power of Germany continued to show itself, both on the Eastern and on the Western front, impressive as she was at once in resources, in valor, and in mastery of the art of war, the feeling of the world for many months was that the fundamental factors in the case were against her and were bound in the end to determine the result.

Broadly speaking, this continued to be the prevailing feeling outside of Germany, until the inception of the German campaign against Russia in the late spring. From the beginning of the Galician drive to the fall of Warsaw, and beyond that, the attention of the world was chiefly centered on an exhibition of German power calculated to revive those ideas of its uniqueness and almost omnipotence which the decisive defeat administered to it at the Marne had dispelled. The utter disappointment of the early hopes of the Allies at the Dardanelles served by contrast strongly to emphasize this impression. Finally, there came, in the one department in which Germany had theretofore seemed an utter failure, developments which appeared to betoken an unexpected success of incalculable value to the German cause. Bulgaria's mobilization was looked upon as a

threefold assurance of further signal advance for the Teutonic Powers; it was a victory for German diplomacy, it was a sign that a Balkan Power peculiarly keen in the weighing of chances had come to the conclusion that the Teutonic allies would win, and it was in itself—if it meant what it seemed to mean—a reinforcement of the most signal kind in that quarter of the field in which impending events were of most crucial character. It is safe to say that at no time since the turning back of the first tide of German invasion in France has there been, in this country at least, so near an approach to the acceptance of the idea of German invincibility as there was two weeks ago.

The beginnings of a reaction had, however, been furnished before that time. For some weeks it had been plain that Russia's resistance had not collapsed, that Germany would not be free to release an indefinite number of troops from the fighting there and use them against Serbia or France as best suited her calculations. And it was on top of this that the news of the great Allied offensive on the Western front came as a reminder of realities which had been lost sight of, but which had all along been in the background. What will be the net outcome of this offensive, whether it will fundamentally alter the position of the German invaders, is a question upon which it would be idle to make predictions. But it is not too much to say that the manifestation of Allied strength on the Western line means an alteration of profound importance in the character of the situation.

In saying this, we have in mind a factor that is too often overlooked in speculations concerning the probable or possible duration of the war. If the war could not be brought to an end satisfactory to the Allies except by the exhaustion of German's powers of resistance, the prospect would be appalling indeed; and yet, when anybody suggests a termination short of this, he is almost sure to be told that the Germans are unanimously in favor of fighting to the bitter end, that they will sacrifice the last man and endure the utmost hardship before they will yield. There is no doubt of their patriotism or their devotion. But in this, as in military prowess, they are simply men, not supermen. What they feel, and sincerely feel, to-day furnishes no evidence whatever as to how they will feel if their almost complete confidence in ultimate victory shall have been turned into an almost complete certainty that ultimate victory is impossible. The success of the recent

loan was hailed with paeans of joy by the Kaiser and the leading German newspapers not only because it was a proof of patriotism, but quite as much because it was a proof of the people's sure expectation of the triumph of the German arms. Their cheerfulness in subscribing to the loan, their readiness to have the nation incur the debt, was referred not only to loyalty, but perhaps even more emphatically to the certainty that not Germany, but the "guilty nations" would have to bear the burden. When this vision of sure victory fades, when the prospect of staggering indemnities to be paid by England and France is abandoned, when all that can be looked for is at best a continuance of fearful sacrifice of life and treasure, with no compensation in sight, is it not absurd to suppose that the German people will continue to stand "unanimously" for infinite slaughter and suffering? They are, as is evident, by no means unanimous now; but the dissenting voices are naturally hardly heard so long as the ear of the nation is attuned to the sound of victory, past and future. What gives to every serious setback to the German arms a significance truly momentous is not simply its military consequence, but the possibility it holds out of hastening the beginning of that change in German feeling about the war upon which, more than upon anything else, the hope of its termination in a reasonably near future must rest.

RENDERED RECKLESS BY RUM

E. Alexander Powell, war correspondent of the London Daily Mail, in the current issue of Scribner's Magazine writes: "Rendered reckless by the rum and ether, which is served out to German soldiers about to make an attack, they dash forward, hoarsely cheering." From Russia comes further confirmation of this in the story of the fighting which resulted in the capture of Novogeorgievsk. This appeared in the Russkoye Slovo of September 23. It is charged in this story that the Germans killed the Russian wounded and that they were ordered not to leave behind them a single living Russian. The story continues: "Even the iron discipline of the Germans shrank from the ordeal of attacking in such a hurricane of fire, and at Novogeorgievsk advancing troops were made drunk before being ordered to go forward."

Mistress in her own house, Canada is giving a lesson in housekeeping to her mother. Since the beginning of the war, according to announcement made by the Labor Department, there has been a complete cessation

of strikes in the Dominion. The prolonged strike of the Vancouver coal miners was formally called off ten days after hostilities began, and even chronic centers of discontent have been calm. In large measure this has been due to the appeal of the Government to employers and workers to make extraordinary efforts to adjust peaceably any difficulties. In part, it is to be ascribed to the prosperity the country has found in war-orders and in the relief recruiting brought to an overcrowded labor market. With steady and profitable production in many lines following a long period of depression, the country has been in no mood to sacrifice its gains wantonly. But it is a significant part of the manifestation of a new spirit in Canada, roused by the war to a long-needed stock-taking and heart-searching in both economic and political matters. The quarrels of party have been hushed in their incipency; the early scandals in the production of munitions caused an extraordinary outburst of indignation; such grafting as that which led last week to the indictment of the late Roblin Ministry in Manitoba faces a sterner public opinion; and it is natural that sentiment should be hostile to those responsible for labor troubles.

The decision of the United States District Court at Philadelphia against the so-called Moving Picture Trust reaffirms the principle laid down in previous cases, that the right of a patentee cannot override the barrier against illegal restraint of trade. Monopoly in a sense and to a certain degree is conferred by the granting of a patent, but not monopoly in every sense and to any degree. The other argument put forward by the defendants may strike laymen as a bit odd for serious presentation in a court. The judges found it possible, however, to treat it seriously while denying its validity. "Very laudable" it terms the motives advanced, although these were admittedly mixed, being compounded of a "desire to allay bickering and recriminations" among the defendants, "to advance and improve the art, to protect the morals of the public," and, incidentally, "to make money." The court sees these motives but it sees also the illegal restraint of trade that their carrying out in the way attempted by the Trust would involve, and so finds its course clear. To the ingenuity of the defendants it leaves the devising of a method for dissolving the combination with a minimum loss of its ethical and pecuniary advantages.

It is easier to apologize to a big man than to a little one.

WILLIAM WIDDICOMB.

Traits and Talents of a Remarkable Personality.

The retirement of William Widdicomb from the Presidency of the Widdicomb Furniture Company, closing an active business career as manufacturer, banker and wholesale grocer of more than fifty years in this community, affords an opportunity to give expression to some sidelights on Mr. Widdicomb's career which are not embodied in the biographical review published in the Michigan Tradesman some years ago.

Although a fuller portrait of him would be of unquestioned interest at this time to those who never knew him at all, it would be difficult to make it effective because of the delicacy and the simplicity of his traits. It would call for a hand like his own, so capable of firm and straightforward, yet reserved and decorous, delineation. One may, however, be pardoned for yielding to the impulse to set down, more or less at haphazard, a few of those impressions of his life and character which his recent retirement brings into greater definition, even though it can hardly have deepened them.

The first of these is, perhaps, that of his loyalty in the friendships he has formed. So aristocratic a spirit would naturally not form such relationships loosely, but he is exclusive mainly in the presence of the commonplace, and some kind of distinction in mind or nature or breeding is a prerequisite to the awakening of an interest which, nevertheless, within the suggested limitation, is conspicuously tolerant, and his friends are of as many kinds as the marked individualities they are apt to possess naturally imply. Yet it is always you and not your capacities or acquisitions or achievements that interests him. An intimacy, once formed, he always treats as a positive source of enjoyment, and he cultivates it in this sense. It is quite impossible to associate the idea of sentimentality with him. Effusion is a stranger to his native reserve, and his expressions of all kinds are eminently self-contained. But his friends have come to know that in trouble of any sort—from ordinary difficulties, from the depreciation of others, for example, to such sorrows as those of bitter bereavement—his effort to render help is instinctive, sustained and successful. He is himself a veteran in such experiences with which the warfare of human life is so thickly strewn, and mere contact with his fortitude is, automatically, consolation.

All of which implies that his social side is uppermost. No one is ever more companionable, because precisely of this fundamental friendly quality so thoroughly felt as to be independent of specific expression, and constituting thus the ideal basis for the interchange of real views, sentiments and ideas on all sorts of subjects, without danger of misconception. Conversation on these terms he especially delights in, probably stimulated by the consciousness that he gives at least as much as he gets

out of it. It needs no excuse of occasion, no buttress of incident or other topic; only, the moment it ceases to be sincere and serious, in an intellectual sense, he loses interest in it and his contribution promptly ceases. Naturally, thus, he is not one who "shines" in those excesses of what is called general conversation which really resolve a company into an orator and auditors. His antipathy to the commonplace makes him a little restless perhaps, with all varieties of bores. And in this category, also, the facetious man—a type that has become extremely prevalent with us of late years, doubtless through a distorted view of what constitutes humor—eminently belongs. Facetiousness has to have an edge on it, a joke has to be a good joke, a

and proclivities are apparent in his handling of whatever subject he treats. He is a great reader and his talks about letters are personal and penetrating. The classics of his own tongue are familiar friends to him, and what he reads of the current product is its substantial part. His taste is sure and based on the standards, but it is catholic and uninterested in heated and superfine discriminations. His own style—and it is very much his own—is the exact envelope of his way of thinking. It seeks no external graces and eschews the figures of speech, although it has great personal savor and a truly idiosyncratic energy, combined with economy. It is the acme of well-bred simplicity, argumentative cogency and as clear as a bell, because he simply

those who do not, and a convinced devotee of simplification in both thought and life. If a thing can not be simplified, he becomes incurious about it and distrustful of the quality of its attractions *for others. Withal a great admirer of law and order and sufficiently schooled in philosophy, as well as in all fields of general culture, but temperamentally an Aristotelian and morally a stoic, the inner spirit that fuses these traits and talents into a particularly idiosyncratic individuality, it is impossible to characterize.

Germany and the Armenian Massacre.

Detroit, October 5.—The Armenian race is to-day passing through the darkest hours of its national existence. Under the most flimsy pretext of military necessity, the Turkish government, acting under positive orders from the German Kaiser, has decreed the annihilation of the entire Armenian population of Asia Minor Turkey. According to the latest reliable reports, half a million of defenceless Armenians have already been massacred and, no doubt, if immediate steps are not taken to stop these butcheries soon, the Armenian race will be wiped out, by massacres, deportations, starvation and sickness. The prevailing opinion about these atrocities is that they are sanctioned and connived at by the Germans who are at present the real rulers of Turkey. After the invasion of Belgium many American and foreign papers, justly referred to the Germans as "Huns," the "barbarians," "child murderers," etc. The Germans and their friends bitterly resented these as pure calumnies and misrepresentations heaped upon them by their enemies, and asked the world to suspend judgment until the Germans had an opportunity to tell the world their side.

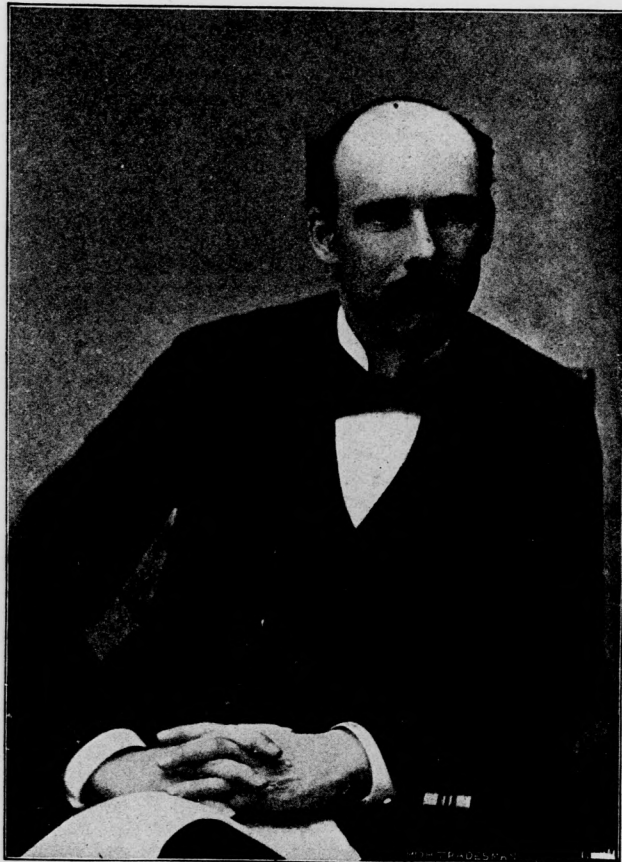
Here is a most suitable opportunity for the Germans to prove to the world the truthfulness of their statements and the sincerity of their repentment. A single word from the Kaiser would stop immediately these crimes now going on relentlessly all over Turkey by his direct and imperative orders. By doing this the Kaiser will not deprive his Turkish ally of any military advantage, as massacring innocent Armenian women and children cannot serve any military purpose any more than did the wanton drowning of American women and children on the Lusitania.

Can the German government desire a better opportunity to convince the world that the German of to-day is not, as pictured, a soulless, selfish machine, but a true human being with a heart that can respond to the dying cries of innocent Armenian mothers and children? If, however, they fail in their duty and turn deaf ears to the heartrending appeals of those thousands of perishing Armenians, their innocent blood will be on the head of the entire German race and their children.

May the Lord touch the hearts of the great German people and their blood thirsty Kaiser that they shall feel the solemnity of the hour and the gravity of their responsibility.

As a minister of Christ, in the name of humanity, justice and Christianity, I appeal to the Germans of America to use their influence on the infamous Kaiser and his government to save my downtrodden race from the clutches of the barbarous Kurds and Turks. Can there be a nobler way for the Germans to win the respect of the entire world and the undying gratitude of every Armenian?

Rev. H. Jenishian.



William Widdicomb.

story has to have a real point, to pass muster with him. The flat is in his eyes not so much an aggravation of the low as a variety of it. His own wit is conspicuous—and it is conspicuously wit—rather than humor. Partly this is because of a constitutional indisposition to effusion, to expansiveness, and partly because, as a corollary of this, he is impatient of surplusage.

For artistic expression of all kinds he cares less than for the truth of statements and their value, although he has cultivated man's appreciation of the imaginative field, and his acute sense and judicial soundness are reliable guides here, as elsewhere, and promptly detect the meretricious on the one hand and appreciate the excellent on the other. He is essentially a business man, and where it is applicable he invariably takes the business point of view. His training

never experienced mental confusion. If he reaches that point, he stops thinking and resorts to more knowledge.

Public questions of a fundamental and civic character, notably those relating to government, interest Mr. Widdicomb greatly, but less in a speculative than in an analytic way. Good government for him is what secures justice through order. Beyond that he is too much of a skeptic to be a partisan. Good citizenship is, however, as definite an ideal with him and as rigorously and self-sacrificingly followed as his social ideals which are eminently those of the "gentleman," accented now and then with a slight edge of punctilio. Altogether, one always notes a mind and nature impatient of the superficial and the crude, distrustful of ill-regulated enthusiasms, living habitually on a high plane, rather pointedly neglectful of

DETROIT DETONATIONS.

Cogent Criticisms From Michigan's Metropolis.

Detroit, Oct. 4.—Learn one thing each week about Detroit; Mailing machines made in Detroit will seal, stamp and count letters at the rate of 250 a minute, an absolute check on the postage account. The machine is a Detroit invention.

It is with pleasure we welcome "Spurgeon," the Jackson scribe, back to our rhetorical midst.

John Diedrich, G. J. Johnson Cigar Co., Grand Rapids, was in Detroit for a short time Saturday. He was en route to Indianapolis where "Dutch Masters," as in other cities, have taken a decided hold on the male population.

Joe Halleman, formerly manager of the Pontiac branch of the J. L. Marcero Co., has again assumed the management after having spent a year in the successful quest of health. If our memory serves us right, England is not the first country to condemn American beef. Back in 1898 we heard a much more strenuous condemnation.

F. A. Wickens, general merchant of Clyde, was a business visitor in Detroit last week.

Now is the time to swat the fly. They are too weak to fight back.

Oscar R. Taylor, formerly of Port Huron and at one time with the General Motors Co. has been elected Secretary of the Puritan Machine Co. of this city.

What promises to be the greatest industrial fair ever given in the State will be held in Detroit some time between Christmas and New Years, the tentative date as yet, not having been set. The fair will be held under the auspices of the Traveling Men's Fair Association, formed last week and composed of members of Cadillac Council. Assurance that the exposition will prove highly successful will be found in the announcement that C. C. Starkweather, Grand Sentinel of the U. C. T. and Manager of the local branch of the Buick Motor Co., has been appointed General Manager. His success as President of the D. A. D. A. and the successful culmination of the automobile show under his direct supervision, are still fresh in the minds of many Detroiters. That the affair will receive sufficient publicity is also a foregone conclusion with A. G. MacEachron, member of the Grand Executive Committee and an old newspaper man, in charge. The Tradesman columns, as in the past, are at the disposal of the traveling men—a fact that the traveling men should appreciate.

F. S. Keillor, formerly in the drug business at Clifford, having disposed of his store in that village, has removed to Detroit and has opened an up-to-date drug store at 1438 Harper avenue.

Many a county that has voted for local option has not gone dry.

A thief broke into the jewelry store of Nat Jacobs, 94 Woodward avenue, early Tuesday morning, September 28 and abstracted a tray of watches and rings.

"Eighty-two railroads in this country are now being run by receivers." is one of the news items of the week, showing conclusively that in order to successfully operate on water the speculators will have to stick to boats.

The Detroit Board of Commerce will entertain thirty members of the Belding Board of Commerce on Tuesday and Wednesday of this week.

The Eastland investigation also appears to have tipped over.

Anthony F. Barlage, wholesale meat dealer in Detroit for thirty-five years, died at his home last Thursday. Mr. Barlage had been in poor health for some time, but grief over the death of his wife a few weeks

ago hastened his end. Four sons, two daughters and a sister survive.

B. H. Bender, representative for Rice & Friedman, manufacturer of men's furnishing goods, was in Detroit on a business trip a few days ago. Mr. Bender is also a member of the Bender-Zimmer Co., manufacturer of knit goods, Milwaukee, a young but growing concern. He is well known throughout the State, where he has traveled for the past thirteen years. The technical knowledge of Ralph Zimmer, who has had years of experience in the manufacturing business and the wide acquaintance and many friends of Mr. Bender, should prove a big factor in the future development of the young organization.

One advantage Stefansson has enjoyed in the frozen North, is he did not have any war news to read.

A smooth swindler worked a game on Jacob Weller, jeweler at 871 Hastings street, which netted him two diamonds valued at \$357 last week.

H. Nedermeyer, general merchant of Newport, was in Detroit last week on a business trip.

Cadillac Council holds its regular monthly meeting next Saturday October 9 at its hall in Elks' Temple.

Burglars, presumably drug users, broke into the drug supply house of J. F. Hartz & Co., by entering a third story window and stole a quantity of morphine and cocaine. The thief climbed a telephone pole to get to the window.

As a diplomat, Henry Ford has proved a very successful automobile manufacturer.

A movement which promises to spread to U. C. T. councils in every part of the Union is the inauguration of a U. C. T. uniformed rank. Already drills have been organized as follows: Erie, Pa., No. 1; Rochester, N. Y., No. 2; Buffalo, N. Y., No. 3, and last week we were informed that Cadillac Council of this city had been officially designated Uniformed Rank No. 4. The style of uniforms to be used by the local rank have not as yet been decided on. Following is a list of the officers: Lou J. Burch, President; Howard Jickling, Vice-President; A. W. Woods, Secretary; A. G. MacEachron, Captain General; C. C. Starkweather, Adjutant; J. E. Hardy, First Lieutenant; Frank Ferris, Second Lieutenant; Fred Richmond, Third Lieutenant; John Solomon, Fourth Lieutenant and W. W. Hives, Elmer S. Cheney and Tom Burton, color bearers.

One of the discoveries made anent the municipal ownership campaign in this city is that the papers for and against it are agin the people and working for the interest of that dreadful, heartless corporation known as the D. U. R.

William McPherson, of Howell, was in the city last week in the interest of his dry goods store.

Nicholas Van Den Beldt, who has been engaged in the drug business in Detroit since 1882, died at his home September 26. Mr. VanDen Beldt was a graduate of the U. of M. and came to Detroit from Kalantazoo, the home of his birth. For the last fourteen years he had been connected with Parke, Davis & Co. Surviving are his widow, his mother, six sisters and four brothers.

Charles F. Lott, for fifteen years private Secretary to Hugh Chalmers, has been appointed Secretary of the Chalmers Motor Co. by the directors. He has already entered upon his new duties.

The Fisher Body Co. has purchased the factory plant formerly occupied by the Detroit Body Co., at the corner of Clay and St. Aubin avenues.

Marshall MacDonald, for over seventeen years with A. Krolik & Co. in the capacity of notion buyer, has resigned to accept a position as manager of the notion department for Burnham, Stoepef & Co. Mr. Mac-

Donald has built a most enviable reputation as an expert in the vocation he has followed and is considered by many as one of the best posted notion buyers in the country. He has hosts of friends who wish him success in his new position.

Sam Fleisher, general merchant of Auburn, was in Detroit last week on a combined business and pleasure trip.

If the Detroit councils are any criterion to go by, Traverse City will witness one of the largest gatherings of Michigan travelers in the history of U. C. T. conventions in the State. Great interest is manifested here and veiled threats pertaining to certain prizes that are offered annually are heard now and then. The writer is sure that those who make the trip to attend the annual convention in Traverse City next June will never regret it.

According to the Tradesman, the action of the G. R. & I. was not unlike a great deal of the fruit this season—rotten.

The East Side Creamery Co. has approved contracts for the erection of a two-story brick creamery at Forest and Elmwood avenues.

The Johnson-Larsen Co., 12 Griswold street, plumbers, will build a two story brick factory on Monroe avenue, near Hastings street.

The Tigers did not win a pennant this year, but after careful study and research we have discovered that 1916 follows immediately after 1915.

Unless notified by members, the U. C. T. committee on hotels and transportation have no way of finding out what hotels are negligent in their treatment of their patrons and in living up to the letter of the law. Occasionally one hears a traveling man condemn a hotel, but the thought never seems to occur to him that if there is justice in his complaint that by placing the matter before the proper U. C. T. officials, a way would be found to bring the erring hostelry to time. If you do not know who comprise the State committee, place your complaint before the secretary of your council and he will see that it reaches its proper destination.

G. W. Kirkland will open an up-to-date shoe store at 900 Kercheval avenue October 9.

J. H. Webster, druggist 933 Lafayette avenue, East, will open another store in the new Garden Court apartment building.

The clothing workers in Chicago went on strike. The wages didn't suit.

J. C. Meisel, pioneer business man of Port Huron, was a Detroit business visitor last week.

Charles E. Meyers, well-known business man and President of the Meyers-Hoffman Tire Co., 1120 Jefferson avenue, died in St. Mary's hospital last week as the result of injuries received when he was struck by a motor truck while talking to a friend who was in an automobile and who was about to drive away when the accident occurred.

Albert P. Stahl will occupy the new building being erected at 1572 Gratiot avenue with a full line of general hardware, as soon as completed. Mr. Stahl has been associated with his father, F. J. Stahl, grocer at 1574-6 Gratiot avenue.

The baseball race is about over, but the human race continue to fight.

Wright & Parker, owners of a chain of grocery stores in all parts of the city, will open another store at the corner of Trumbull avenue and Bagg street the latter part of the month.

Things that never happen: A sleeping car full of passengers and nobody snoring.

The Jones-Regan Pie Co., recently organized in Detroit, has purchased a site at Russell street and Medbury avenue and has approved contracts

for the construction of a two-story brick and concrete building to be used for the manufacture of pies.

A petition was circulated on the sleeping car attached to M. C. train No. 101, running between Detroit and Grand Rapids, calling attention of the officials to the miserable service given on this run. The constant switching and banging are such that none but a wooden Indian could get any rest. Surely no human being could do so.

A. Herstker will open a bakery at 1616 Mack avenue October 15.

The war declared by Bulgaria apparently is as popular with the natives as a severe case of the Cuban itch.

H. H. Elbinger, 2580 Jefferson avenue, East, will open a branch shoe store at 3252 Jefferson avenue, East.

It isn't absolutely necessary that one be unhappy—

They could move to Detroit.

James M. Goldstein.

Will Maintain Two Separate Organizations.

The Miller Michigan Potato Co. has been organized by the stockholders of the H. E. Moseley Co., with an authorized capital stock of \$50,000, of which \$25,000 is subscribed and paid in. The officers of the corporation are as follows:

President—E. P. Miller.

Vice-President—F. H. Hallock.

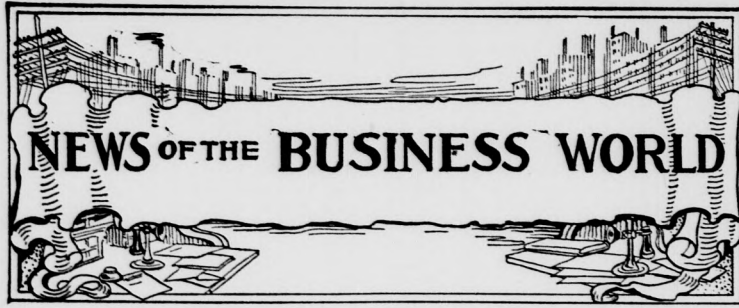
Secretary and Treasurer—Frank T. Miller.

The officers are the same as in the Moseley Co., but arranged differently. The Moseley Co. will not be merged into the new corporation, but maintained as a separate organization and housed in the same offices in the William Alden Smith building. Frank T. Miller will manage the business of both corporations.

Wm. J. Breen and William E. Elliott have disposed of their stock holdings in the Michigan Exchange Private Bank—the former held \$3,000 stock and the latter \$2,000—which, automatically, causes Mr. Breen's retirement from the Presidency of the Bank. At a meeting of the directors of the Bank, held last Saturday, George A. Rumsey, was elected President. Mr. Rumsey has been Vice-President of the Bank since it was established, nearly six years ago, and has given the institution close personal attention as chairman of the Finance Committee since the death of President Halladay. The Rumsey name has been good on Grandville avenue for two generations and it goes without saying that the remarkable growth and prosperity of the institution will suffer no diminution under the joint management of President Rumsey and Cashier Daane. The Bank's total resources, including capital stock, surplus and deposits, are now \$569,000, which is a sure indication of the confidence and esteem in which the Bank is held by the people in the Grandville avenue district.

For the benefit of those interested we wish to announce that George McConnell did not go to church Sunday, but went out riding in his \$7,000 ford.

S. W. Perkins, of Howard City, has resumed the manufacture of mince meat at 308 Bridge street.



Movements of Merchants.

Flint—Economy Shoe Co. has changed its principal office to Pontiac.

Lansing—Charles Eiferle, of Bath, succeeds Edward H. Green in the fish business.

Brutus—J. S. Dennis, produce dealer, lost his warehouse by fire September 29.

Howard City—Antonio Oliverno succeeds Mike Spano in the confectionery and fruit business.

Detroit—Seth Strelinger has opened a motor car accessory store at 2290 Woodward avenue.

Cheboygan—Robert Voison succeeds Philip Fineberg in the hide and fur business.

Chesaning—Mrs. William Riehl has sold her bakery to Theodore Bell who has taken possession.

Hastings—John C. Quaife has sold his grocery stock to J. W. Freeman, who has taken possession.

Cadillac—Miss F. M. Knapp has opened a women's furnishing goods store in the Masonic building.

Allegan—Frank Nave, recently of Plainwell, has opened a new and second-hand furniture store here.

Corunna—James Meade will open a meat market in connection with his grocery store about Oct. 15.

Detroit—The Standard Film and Supply, Inc., has changed its name to Associated Film and Supply, Inc.

Vicksburg—C. Z. Robinson & Co. are closing out their stock of dry goods and notions and will retire from business.

Oakfield Center—N. O. Hodge has sold his stock of general merchandise to L. R. Longworth, who has taken possession.

Custer—George Slater, who recently sold his stock of general merchandise at Chippewa Station, has opened a bazaar store here.

Chippewa Station—Herman Brooker has purchased the George Slater stock of general merchandise and will continue the business.

Charlotte—Thieves entered E. Denmie's meat market Oct. 4 and carried away the contents of the cash register and some stock.

Big Rapids—Otto Nehmer has purchased the stock of the McDuffie Grocery Co. and will continue the business at the same location.

Monroe—C. B. Stoddard, who has conducted a drug store here for more than forty years, died at his home Sept. 28, following a short illness.

Lexington—Ed. Lindke, of Cash, is erecting a 30 x 80 two-story building at Watertown which he will occupy with a stock of general merchandise.

Manistee—Anton Schleif, meat dealer

at 76 Division street, has sold his stock to C. R. Badman, recently of Dayton, Ohio, who has taken possession.

Ludington—The Woolworth Co. has purchased the Chicago 5, 10 and 25 cent stock of A. C. Richardson and will open it for business Oct. 15.

Hastings—Fire destroyed the Irving roller mills October 1. The loss is estimated at about \$12,000. Dr. D. I. Butler, of Detroit, was the owner.

Bay City—Fire damaged the George Gougeon store building and stock of general merchandise to the extent of about \$10,000. The loss is covered by insurance.

Detroit—The American Screw Products Co. has been incorporated with an authorized capitalization of \$15,000, all of which has been subscribed and paid in in cash.

Battle Creek—The Howell Electric Co. has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Chesaning—The Chesaning Farmers' Elevator Co. has engaged in business with an authorized capital stock of \$40,000, of which amount \$700 has been subscribed.

Flint—Frank S. Baker has purchased a half interest in the grocery store at 1502 South Saginaw street, where the business will be conducted under the style of Baker & Bannister.

Plainwell—George F. Shepley, dealer in tobacco, cigars and confectionery, has admitted to partnership Robert Dorsh. The business will be continued under the style of Dorsh & Shepley.

Climax—The Helmar-Goodale Drug Co. has been organized with an authorized capital stock of \$2,000 of which amount \$1,810 has been subscribed and paid in in cash.

Scottville—William Henke and George L. Colyer have formed a copartnership and purchased the S. N. Fitting meat market and will continue the business under the style of Henke & Colyer.

Harbor Springs—The Harbor Springs Cash Shoe Store has engaged in business with an authorized capital stock of \$2,000, of which amount \$1,100 has been subscribed and \$700 paid in in cash.

Hamtramck—The Detroit Overall Laundry Co. has engaged in business with an authorized capital stock of \$1,500, all of which has been subscribed, \$250 paid in in cash and \$750 in property.

Constantine—J. H. Slaters has built and opened a cold storage plant with a capacity of six car loads of produce daily and a poultry plant with a capacity of 4,000 to 5,000 pounds of dressed poultry daily.

Petoskey—C. E. Sullivan, grocer and meat dealer on Liberty street, has sold his store building and stock to George and Corbett W. Doherty, who will continue the business under the style of Doherty Bros.

South Range—Matt Kivela has sold his interest in the Bartanen & Kivela clothing and men's furnishing goods stock to Carlos Jolly and the business will be continued under the style of Bartanen & Jolly.

Detroit—The Soffin Plumbing & Heating Co. has been incorporated with an authorized capital stock of \$4,000, of which amount \$2,000 has been subscribed and \$300 paid in in cash and \$1,700 in property.

Detroit—The Winkworth Fuel & Supply Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$20,000 has been subscribed, \$1,000 paid in in cash and \$9,000 in property.

Lakeview—Meach & White, Inc., has been organized to engage in the general mercantile business, with an authorized capital stock of \$20,000, of which amount \$17,700 has been subscribed and \$4,700 paid in in cash and \$13,000 in property.

Edmore—Jacob S. Snyder, aged 54 years, who had been engaged in business here for thirty-one years, died of paralysis Sept. 28. He was for many years connected with the Edmore Mercantile Co. He left a widow, son and daughter.

Coopersville—B. O. Goodrich, who has conducted a lumber business here for the past twenty-nine years, has admitted to partnership his son, L. A. Goodrich and the business will be continued under the style of B. O. Goodrich & Son.

Rumely—Howard M. Crawford, of Dearborn, has purchased the interest of S. McFarlane in the McFarlane & Crawford stock of general merchandise and the business will be continued at the same location under the style of Crawford Bros.

Vanderbilt—Philip and George Kahn, of Detroit, have leased the A. G. Glazier store building and will occupy it with a stock of dry goods, clothing, shoes, men's furnishing goods and women's ready-to-wear clothing, under the style of Kahn Bros.

Detroit—Edward H. Silliman, dealer in lumber, has merged the business into a stock company under the style of Silliman Lumber Co., with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Flint—More than 100 Flint merchants are co-operating in plans for a "dollar day" in Flint Thursday, when it is proposed to have an aeroplane exhibition with flights over the city and a program of fireworks in the evening. The fireworks will be set off from the tops of the Saginaw street lighting arches.

Beadle—While Charles E. Kistler, proprietor of a general store, was delivering a pint of lubricating oil to an elderly motorist, Saturday, a young companion of the motorist, about 35 years old, robbed Kistler's strong box of \$225. The two men then escaped in their high powered auto, before Kistler realized he had been robbed.

Pontiac—Expiration of the limited copartnership formed in 1905 by

Kessell, Dickinson & Dickinson, clothing dealers, has occasioned a re-organization. George W. Dickinson has retired and the business will be continued by S. A. Kessell and Andrew J. Dickinson under the style of Kessell & Dickinson.

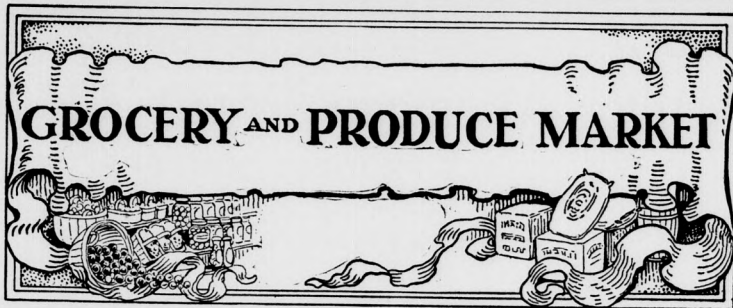
Saginaw—An interesting window display at the Union Drug Co. store attracts considerable attention. The display shows how coal tar is secured from a modern gas plant, and then the evolution of the chemical salol from the tar. There are something like 27,000 different chemical products evolved from coal tar and his enormous number is constantly being added to.

Ovid—James D. Locke, general dealer, has started suit in the Circuit Court against G. Henry Hebler, of Antrim township, alleging fraud. Locke traded the old James Jarrad farm in Antrim township to Mr. Hebler for a merchandise stock at this place. He alleges that a statement was signed that there was not more than \$2,000 outstanding in debts. Now he says that he finds the debts amount to \$4,000 and under the law he finds he is liable.

Kalamazoo—A final meeting of creditors for the purpose of closing the matters of the Tiffany Decorating Co., a bankrupt corporation of this city, will be held Oct. 18. The final report and account of trustee, which will be considered at the meeting, will show a balance of \$744.88 on hand after the payment of \$143.43 administration expenses. The accounts receivable have a face value of \$556.01. Bills of the attorney and the trustees must be approved at the final meeting.

Houghton—The Roach & Seeber Co. has broken ground for a big addition to its branch wholesale grocery and produce house at Ironwood. The addition will be 100 by 40 feet in ground dimensions, concrete construction, two stories and a basement. It will be equipped with the sprinkler fire protection system and all other modern improvements. The Roach & Seeber Co. maintains, besides its Houghton establishment, branches at Marquette and Ironwood and the original house at Waterloo, Wis., the headquarters of the produce end of the business. The Ironwood house threatens to be the biggest one in the chain if the conditions now obtaining there prove to be permanent.

Bay City—The \$25,000 damage suit for malicious prosecution of John Rabor, a former saloonkeeper, against Charles A. Kelly, a local grocer, came to an abrupt end October 5 when Circuit Judge Collins directed a verdict for the defendant. Rabor was arrested on a charge of arson, the complaint being signed by Kelly, and later was discharged. Collins held the undisputed testimony in the case was that the investigation of the fire Rabor was accused of starting was made by Sheriff Fitzgerald and State Fire Marshal Robinson, and that they practically ignored Kelly and his statements, and that if Kelly had not signed the complaint it would have been signed by the State Fire Marshal.



The Grocery Market.

Sugar—The market on both raw and refined is unchanged from a week ago—4.90c for New York granulated and 4.70c for beet granulated for shipment on or after Oct. 25. Sentiment in the trade is none too cheerful, owing to the fact that the supplies of raws in Cuba are 171,000 tons larger than last year and the beet refined crop unusually big. It is argued that with the Cuban crop likely to be the largest on record holders will continue anxious to dispose of present supplies at concessions and that consequently refiners should be able to command their own terms. Of course, if a good demand for granulated from the other side would spring up the situation would take a different appearance, but from all accounts the United Kingdom and France are quite well supplied for needs the next few months, 100,000 tons going from New York this month on contracts recently made. More over, the consumption in England will probably be curtailed by the heavy increase in the duty. Beets will have the market to a large extent until after the turn of the year and are offered at 20 points below the 4.90c price quoted by refiners in the East. There would be little gained in cutting the latter figure, but if raws recede so as to make the margin too large further readjustment may be witnessed. The belief that the duty on sugar will not be removed next May is not universally held, despite the fact that the falling off in revenue leads weight to that suggestion. Thus the Czarnikow-Rionda Co. comment: "Owing to the enormously reduced imports in the United States since the outbreak of the European war, and the consequent heavy falling off in customs revenues here, reports are now current from Washington that the duty on sugar will not be removed on May 1, 1916, as provided in the existing tariff law. However, as Congress does not ordinarily meet until Monday, December 6, and some time must thereafter elapse before definite action can be taken on this important matter, there are as yet no signs of relaxing efforts among the United States beet producers to expeditiously market their current crop. While the revenue from sugar is certainly needed by the Government under existing abnormal conditions of trade, still it is the opinion of some officials that rather than create the impression of an economic error in the construction of tariff measure other means of taxation to supply this deficiency may be devised by the political party in control."

Tea—The only change which has occurred in tea during the week is an advance of about 1c per pound in low-grade Ceylons. This advance has taken place in England and has

not yet strongly affected our markets. The cause appears to be that the recent decline, amounting to about 3c per pound, was too great under the conditions.

Coffee—The demand for Rio and Santos grades is fair under the circumstances, but the undertone is by no means strong. The situation will probably remain stagnant unless some important thing happens in the way of crop reduction or valorization or removal of the embargo in Europe. Mild coffees are unchanged and quiet on a low basis. Java and Mocha are unchanged and firm.

Canned Fruits—Apples are quiet at ruling quotations. California canned goods show no change and practically no business from first hands, as futures are now coming in. The consumptive demand is dull.

Canned Vegetables—Operators report a slightly better tone to the market on tomatoes, with the majority of packers showing an inclination to advance their prices on all lines. Buying by the trade, however, which showed signs of becoming more active towards the middle of last week slowed up at the close and most brokers reported that only small quantities were being purchased. It was believed in some quarters that jobbers had obtained sufficient quantities to satisfy their immediate requirements and had decided to hold off and await developments in the market. The pack will probably be not over 8,000,000 cases, and there is reason to believe there was at least 2,000,000 carry-over. This would make a total supply of 10,000,000 which is just about the consumption. It would make a firm but not a famine situation. Maine reports said that the total corn pack this year would probably amount to about 75 or 80 per cent. of the pack which was obtained last year. This estimate was slightly higher than the previous figures made, which placed the 1915 pack from 65 to 70 per cent. of the 1914 output. Packers continued to refuse to name quotations, and the tone of the market remained exceedingly strong. Peas are steady.

Canned Fish—Salmon shows no particular change, except pink, which have been cut by practically all sellers. The opening price in a large way was 75c a dozen, but it was later cut by various packers to 65c. Old salmon shows no particular change. One very prominent sardine packer has withdrawn his stocks from the market on key oils. The storms which destroyed the fishermen's weirs two weeks ago is said to have

retarded this season's pack, and, according to Eastport advices, the fishermen will make no effort to repair the damage done to their weirs owing to the lateness of the season.

Dried Fruits—The Northwestern prune crop is not turning out as well as it was thought it would, and, as a consequence, estimates are being reduced. Well posted prune men now place the crop figure at 20,000,000 to 22,000,000 pounds, whereas a month ago they looked forward to a crop of about 25,000,000 pounds dried. The reason for the crop coming down lighter is not yet clearly understood, but the unusual weather conditions are held responsible. Spot prunes exhibit a quiet feeling, with buyers purchasing only in sufficient quantities to satisfy their immediate demands. Stocks of 1915 pack California prunes in transit from the Coast at the present time, are being offered to buyers by operators in twenty-five pound boxes. There is a fair jobbing demand in evidence for old crop raisins. Apricots show a somewhat stronger tendency, although buying is not being done to any extent, according to advices. Quotations remain without any quotable change. Owing to the requisition by the Greek government of many of the transatlantic steamers, shipments of 1915 crop Amalia currants will be retarded from now on, according to well informed importers, who state that it is almost impossible to obtain any fast steamers for freight carrying purposes. The stocks which will be sent from this time on will be transported in the slower cargo boats, and supplies will take a much longer time in transit in consequence. The steamer Frixos left Greece just before the requisition order was put into effect by the government. The boat, according to advices just received, was recalled, and is now believed to be loading with further stocks. It is now expected that the Frixos will reach New York about the last week of the present month. Stocks of old crop Smyrna figs are almost exhausted in the New York market and from present indications it will be impossible to receive any supplies of 1915 crop figs from Turkey.

Rice—The tone is good, for the receipts from the South have found ready absorption, and spot supplies are moderate. It is figured that the storm in the South has further retarded the operation of the mills, even if much damage to the river crop has not taken place, definite news being delayed. The distributors have been purchasing Honduras and show interest in Blue Rose, the movement of which is beginning to be active. Foreign exports are fairly liberal.

Cheese—The market is firm and unchanged, with a normal consumptive demand. Stocks are about as usual for the season and the average quality is very fancy.

Provisions—Prices are steady at an advance of $\frac{1}{4}$ c on all cuts. Both pure and compound lard also show an advance of $\frac{1}{2}$ c and are firm, with a good consumptive demand. Dried

beef, barreled pork and canned meats are steady and in fair demand.

Salt Fish—Norway mackerel are scarce and very firm, although the market is no higher for the week. It seems to be more difficult to buy at old prices, however. Nothing has transpired in the market for new fall-caught Norways. The opening prices which, as reported, were extremely high, are being maintained and it looks as if very little Norway mackerel would come to this country this season. Irish mackerel are not figuring; neither are hake and haddock, on account of the cooler weather, have come into some demand at unchanged prices.

Some Eastern press reports seem hardly to do justice to Mr. Bryan's consummate plan for real military preparedness, broached at a tent meeting in Chicago the other day. Twelve military roads across the country for mobilization? What Mr. Bryan really advocated was a network of macadam highways twelve miles apart, covering the country from North to South and from East to West. The demands of our militarists, he says, call for an expenditure of five billion dollars. For four billions we could build these roads, and when the hour of National danger struck, in no time at all "we could work our combined telephones and have 1,000,000 farmers in their automobiles at a dozen points of mobilization." Rome, he might have pointed out, was as far from having such a system of highways as she was from having telephones and automobiles; yet see what prestige the Roman roads have always enjoyed in the history of military affairs. The highways—especially if built after the excellent Shackelford plan for a National highway pork-barrel—would represent not a cent of money wasted, and along their geometrical pattern the crops of the Nation could be moved with speed and precision. Some of the advocates of preparedness have advanced schemes that are sufficiently fantastic, but they will have to yield the palm to their Nebraskan opponent. The only difference is that he spoke from a Chautauqua platform, and he has always been noted as an entertainer.

P. V. Benedict, druggist at 935 Division avenue, has sold his stock to F. C. Inglesh who will continue the business under the style of the People's Drug Store.

Charles D. Slusser has purchased the F. Hubbard & Co. grocery stock, at 418 Grandville avenue, and will continue the business.

H. D. Hull succeeds Albert M. Kent in the grocery business at the corner of East Leonard and College avenue.

Greep & Timmer have engaged in the meat business at the corner of Crosby street and Alpine avenue.

Some men are not content with being treated well; they want to be treated often.

STOCKS, BONDS, GRAIN AND PROVISIONS

Features of the Stock and Grain Market.

Chicago, Oct. 5.—Wheat: Foreign advices continue strong. Export sales both from America and Canada are undoubtedly on a large scale which is evidenced by the fact that the daily statement of clearances has shown well over a million bushels and very frequently close to 2,000,000 for some time past. There is a marked falling off in receipts everywhere, which is probably due to the holding policy of the farmer, who wants more money for his wheat. There is a splendid demand for the good quality stuff, but very little contract grade is to be had. The feature to the market early was the buying by houses with Eastern connections which was said to be for successful Wall street traders. There was about the same class of buying that was in evidence yesterday, mainly for exporters. We look for a big broad trading market with prices working to a much higher basis. Stock traders have made so much money that the cheapness of wheat under war conditions is appealing to their fancy, and we believe a great bull market is near at hand. There is now a big short interest in the May option and for that reason we suggest purchases of that delivery.

Corn: Heavy frosts were reported in Iowa, scattered elsewhere. Considerable damage will undoubtedly result therefrom, although the export had little influence as a market factor. Early sales were but fractionally higher. The strength in wheat, however, soon caused apprehension among shorts, and there was a buying movement from this source which resulted in an advance of 1½¢ from the low point, the market closing 5/8 to 1/2 higher than last night. The feature was the absence of outside buying orders, so necessary to sustain advance. Prices are on debatable ground, but the intrinsic value of the cereal alone, should, we believe militate against much further decline.

Oats: This market is neglected at the present time, due to the fact that a distinct stimulus is lacking. It is generally conceded that the crop is large, but receipts would indicate that the farmer places some value on his grain, he is not able to dispose of what he has raised at a price that will yield him a reasonable profit, and consequently is holding back, and an advancing market may result in this cereal.

New York, Oct. 5.—The rise showed signs of having culminated for the time being. Heavy realizing was encountered throughout the session. A fair degree of resistance to declining tendencies was offered on the downturn, but signs were not lacking of an overbought condition in certain directions.

Stop orders are reported as being frequent and therefore, a further lowering of values will probably result in drastic declines, unless long lines are reduced around prevailing levels.

It is knowledge of these facts that prompted us to advise a conservative course lately. This is not to say that prices have seen their high levels, as later on the rise will doubtless

be resumed, but it is said that the condition at present is rather unhealthy and should be rectified before further extensive engagements on the long side be contemplated, especially in the industrial department.

Thomson & McKinnon.

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

Buffalo, Oct. 6.—Creamery butter, fresh, 23@28½¢; dairy, 21@25¢; poor to common, all kinds, 18@21¢.

Cheese—Selling well, new fancy, 15¢; new choice, 14@14½; held fancy, 15½@16¢.

Eggs—Choice fresh candled, 30¢; fancy, 32@33¢; at mark, 27@30¢.

Poultry (live)—Chicks, per lb, 15@18¢; cox, 11¢; fowls, 13@17¢; ducks, 13@15¢.

Beans—Medium, \$3.50@3.60; pea, \$3.30@3.35; Red Kidney, \$3.50; White Kidney, \$3.75@4; Marrow, \$3.75@4.

Potatoes—New, 60@65¢ per bu.

Rea & Witzig.

He Couldn't Tell.

"Hello, Bill. I hear you're just out of the hospital after undergoing an operation. Was it a serious one?"

"I don't know yet. The surgeon hasn't presented his bill."

Thomson & McKinnon

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E. P. MILLER, President F. H. HALLOCK, Vice Pres. FRANK T. MILLER, Sec & Treas

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WHOLESALE PRODUCE SHIPPERS

Potatoes, Apples, Onions

Correspondence solicited

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The H. E. Moseley Co. is associated with us in this business

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PAVE THE WAY

Citizens Telephone Company

A Recommendation For Investors in Stocks

The Consumers Power Company (Michigan) controls water power and steam generating and electric properties supplying electricity for light and power to a number of prosperous and important communities in the Southern Peninsula of Michigan. Each year since its organization the Consumers Power Company has been able to increase substantially its earning capacity, both gross and net. For the twelve months ending July 31, 1915, this Company had gross earnings of \$3,602,490, an increase of 8.43%, with a net gain of 17.80%, and an increase of 36.38% in surplus over the preceding twelve months, after all charges had been paid. The duplication value of the property of the Consumers Power Company is materially in excess of all of its outstanding bonds and preferred stock. The Preferred Stock at its present price of 94 and dividend is, we believe, one of the most attractive investment stocks in the market.

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NEW YORK

CHICAGO

CHICAGO

The Importance of the "Dress Up" Movement.

Has it occurred to you that there is a connection between clothes and psychology? Do you realize that the clothes you wear have to do with the thoughts you think?

Stop and reflect seriously upon the subject for a few moments and you will see that there is not only a close relation between clothes and psychology, but that the relation is a vital one. What is the mental effect when you are all dressed up, when you are attired in rich underwear and hosiery, an attractive shirt, immaculate linen, a handsome cravat, a smart suit, boots, headgear and gloves in keeping with the rest, and your outfit made complete by a stylish topcoat?

The mental effect is to make you feel like a winner, to make you stand erect and walk with a firm tread and to make you hold up your head and look everyone squarely in the eye.

Fine clothes create a mental atmosphere within you that puts courage in your heart and a smile in your voice. They produce a mental celerity and fertility that opens wide the think tank. They produce a mental buoyancy that gives you the self-assurance which gets your ideas across.

In short, fine clothes not only make you feel like a winner, but, in strict conformity to recognized scientific psychological laws, they produce within you a mental state that makes you a winner.

We have always known that "fine feathers make fine birds," and for some time we have had a suspicion that fine clothes have something to do with making fine people, but that such is the fact is now clearly established, and modern psychology has shown us why this is so.

Therefore if you would be highly successful in whatever you attempt to do, then attire yourself in fine apparel. Elegant clothes are the mental stimulus and accelerator which will enable the artist to paint his most beautiful picture, the musician to compose his greatest classic or the writer to produce his greatest masterpiece.

Elegant clothes are the mental exuberator which enables the salesman to dominate and land the difficult customer and the captain of industry

to masterfully organize and direct his business.

Top-notch performance in any capacity whatsoever, no matter whether it be directing an army, sculpturing a piece of marble, captaining an industry or playing a game of golf, requires mental acuteness. You must be in just the right frame of mind in order to touch the highwater mark of your capacity. Your latent powers must be tapped and brought into play. Your mind must be so quickened that it is transported above and beyond any pettiness of your everyday self. Fine clothes are the thing that will accomplish this mental transformation. Their mental effect is almost magical.

There is something so subtle and powerful about this dressing-up process that its effect operates even with dumb animals. Those who are familiar with horses will recall having seen animals that in ordinary harness are wholly without style show, when dressed up in a handsome new set of harness, all the style and action of a high school horse.

There is no doubt about it, fine attire puts to do or die quality into even dumb animals, and with human beings it causes a mental awakening that makes them an irresistible force.

The old adage, "Clothes don't make the man," will have to be revised, because modern psychology has taught us how and why clothes do make the man.

Therefore the slogan, "Dress Up, Boys," which in the interest of the men's apparel trade has been so auspiciously launched, can be made to have a large significance and a far-reaching influence.

There are indications that this slogan will be made the basis of an extensive advertising campaign by both the manufacturers and the retailers of the trade, in an effort to increase the use of men's apparel by inducing them to dress more and better. An effort along this line is in keeping with the most advanced business ethics, in that it seeks to create new business rather than to seize the business of a competitor.

More and more the advertising effort of truly progressive and "up-to-modern-standard business men" is toward the creating of new business.

The paint manufacturer teaches the public the advantages of painting buildings often; the kodak manufacturer seeks to instil into the minds of everybody the pleasure and satisfaction of taking pictures; the automobile manufacturer endeavors to make everyone who can, and even many who cannot, afford a car so keenly appreciative of the delights and benefits of automobiling that they cannot resist the temptation to buy a car, and so on through a long list of industries the idea is not to grab a competitor's trade, but to greatly increase the use of the product and thus make more business for all.

So it is a happy thought that would impel the men's apparel trade to go and do likewise. Why shouldn't the men's apparel industry, like so many other industries, enlist that great power, "advertising," in an effort to greatly increase the use of their product? Why shouldn't the use of men's apparel be multiplied by teaching all men everywhere to dress more and better? It can and should be done, and so great a power is advertising that if manufacturers and retailers throughout the country will make "Dress Up, Boys," the slogan of an advertising campaign, a great increase in the volume of the men's apparel business is sure to result, even though the only reasons given men why they should dress up are:

First. To be in keeping with the era of prosperity which is undoubtedly dawning.

Second. To fill in the gaps in their wardrobes which must have resulted during the period of financial stringency through which we have passed.

Third. To make them look prosperous, and thus beget an air of confidence all around, for the man who looks prosperous is bound to feel as prosperous as he looks.

While these are all good reasons, and will, if used in an advertising campaign throughout the country, produce a lot of new business, yet neither of these reasons is the vital one. To cash in to the fullest in an advertising campaign by getting people to think and do as you wish, the reason given people why they should think and do as you desire must be vital to their self-interests.

The fruit syndicate that sought to increase the use of apples by induc-

ing every person to eat at least one apple a day gave as their reason that "an apple a day keeps the doctor away," and then proceeded to show why. This syndicate was able to influence people because the reason given was a vital one, a reason that linked the people's self-interest with the desire of the syndicate.

The paramount desire in the minds of the people is to be comfortable and happy, and the popular conception of success is that which procures for you comfort and happiness. Therefore if you would give men a vital reason for dressing up, a reason that is inseparably linked to their highest self-interest, teach them the newly discovered but unimpeachable truth that fine clothes creates within the wearer a mental state conducive to success. Teach them that if they would be successful in their line, whatever that line may be, they must heed the "Dress Up, Boys," slogan.

Success is a shy, elusive creature, but it comes to the magnetic, forceful man who believes in himself. Fine clothes create within the wearer a feeling of exuberance which puts him on good terms with himself and the world. This attitude begets magnetism, forcefulness and self-assurance. Hence the successful man. In the light of psychology there is nothing mysterious or incredible about it. It is simply in accordance with the inevitable operations of the laws of the mind that fine clothes have a direct and important bearing on a man's success. Therefore teach the men that an important way of achieving success, and thereby realizing their heart's chief desire, is to dress well. Launch the advertising campaign throughout the country for the increased use of men's apparel. Adopt as the battle cry the splendid slogan, "Dress Up, Boys," and give as the reason the vital one, namely, that fine clothes will speed you to success, the goal of your highest ambitions.—Geo. D. Briggs in Apparel Gazette.

Losing His Ground.

"The Rev. Mr. Knight worked hard to convert the members of his flock."

"Yes, and then he went on a three months' vacation, and now he's got his work to do all over again."

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E. A. STOWE, Editor.

October 6, 1915.

THE EUROPEAN LOAN.

For the \$500,000,000 loan to the French and English governments—running five years, bearing 5 per cent. interest, sold to the underwriters at 96 and to the investing public at 98, payable in American gold values, and offered in denominations as low as \$100—the American bankers last week closed an underwriting contract. The loan now faces the secondary stage of distribution to American investors. From every point of view, it is a remarkable undertaking. Until this year, no loan of any European government was ever offered for popular subscription in this country. Our banks bought \$208,000,000 of the British government's 2½ per cent. Boer War loans of 1900 and 1901, but sold them back later, without offering them to the American public. In 1904 and 1905, \$130,000,000 Japanese war loans were taken by our investing public, and many of them are still owned here. That was not a European loan; not until this present year were even short-term bonds of such states as France and Switzerland bought by our investors.

This is not the only unusual fact about the pending loan. Its total amount is larger than any loan ever offered by the United States Government, since the Civil War; and even with the \$515,000,000 6 per cents. which our Government authorized in 1862, the sale was spread out over a long series of months. Our Spanish War loan of 1898 was only for \$200,000,000, although it elicited offers to subscribe which aggregated \$1,500,000,000. No railway or corporation loan for more than \$100,000,000 has ever been placed by public subscription in this country.

The circumstances under which the pending European loan was offered make it still more unusual. No two European governments have ever before combined in a joint loan. No government of the highest class has ever before placed a loan in a foreign country, making it payable interest and principal in the money of that country, and engaging that all the proceeds shall be spent in that country's commercial markets. The reasons for this stipulation are of a quite exceptional character; they do not indicate, as has usually been the

case with Chinese, Argentine, and Turkish loans floated in Europe that the lending bankers made such an arrangement their ultimatum.

The well-recognized problem of the Anglo-French loan negotiations was to establish a credit fund in America, on which those governments might draw to pay for American purchases, instead of drawing exchange on London against all of them. No way of checking the consequent demoralizing fall in sterling exchange seemed to exist except the establishment of this American credit. It was to the interest of London and Paris that expenditure of the proceeds in America should be stipulated. The fixing of "dollar values" for the bonds was equally natural, under such circumstances.

What will be the investing public's reception of the loan? Ten days ago, this question was answered generally with much reserve. One familiar objection, even on Wall street, was that the belligerent states would be actually bankrupted by their unheard of war expenditures and would not be able to repay the American loan at maturity. This idea was mixed up, in the minds of hundreds of people, with the notion that the recent fall of sterling exchange to 4.50, a 7½ per cent. depreciation, meant that England was already finding itself unable to pay its American bills.

Clearer presentation of the case showed the absurdity of the supposition that a government which had just provided \$3,000,000,000 at home on a single loan could not pay its foreign debts. A series of further objections followed. The loan was "unneutral," for one thing. Germany removed this objection by publicly offering her own war bonds in New York. It would encourage the wrongful sale of war munitions by our manufacturers to Europe. But our own State Department, in a sharp reply to the Austrian foreign office, has declared that such sales are not wrongful.

In short, one after another of these strange objections have been pretty much dislodged from the public mind, and have been replaced by recognition of what it means that the two richest nations of Europe—one of which was borrowing last year at 3 per cent. and the other at 3½ per cent.—should be bidding nearly 5½ per cent. net to American investors. The first response of large investors to the loan has been unquestionably enthusiastic, and the markets will hear more of the character of subscription orders in the next few weeks. For the selling to the public will continue, even when the syndicate is formally closed, after sixty days. Banks and bond houses will probably be engaged for months in the process of public marketing.

There will remain the not uninteresting ulterior questions as to how the placing of the loan will affect the sterling market, the money market, and the stock market. It will probably merely hold the exchange market steady around an arbitrary level, perhaps where it ranged last

week. It will certainly increase bank loans largely; but the existing surplus reserve is abnormally great, and a rising money market scarcely probable. If the diversion of capital into this investment were to stop the excesses of the wild speculation on credit in the stock exchanges, it would have performed a public service.

What happened to Napoleon in 1812 will probably not happen to Von Hindenburg, and his colleagues in 1915, but to assert, as people do, that railways and motor traction have made any comparison between 1812 and 1915 utterly valueless, is absurd. One factor has not changed very much in the course of a century, and that is the psychology of the Russian people. One factor has not changed at all, and that is the topography of Russia. Both factors are very plainly a part of the situation to-day. On their Southern wing the Austro-Germans are doing badly. This is confirmed by Berlin's reports of "no change" on that front, and by positive statements from Petrograd. For the moment, the Austrians seem to have braced along the Styr River, but the news from Petrograd, although unofficial, which speaks of the reoccupation of Kovel, the important railway junction taken months ago by the Teuton forces, shows how high hopes are running in the Russian capital. Along the Teuton right and center the advance has very much slackened. In places it has stopped, even where the redoubtable Von Hindenburg's armies are fighting for the possession of Dvinsk and Riga.

Shortening the hours during which Glasgow public houses are permitted to sell liquor has resulted in decreasing the number of male drunkards, but has not affected the women. The public houses are now permitted to sell liquor only five and one-half hours a day. Treating and the credit system are done away with and no one is allowed to carry liquor in bottles from the drinking places. In the week preceding the enforcement of the new rule 325 men and eighty-eight women were arrested for drunkenness and in the week following the order 210 men and eighty-four women were arrested. The Scotch women may be drinking to drown the sorrows caused by the war.

A few hosiery mills have practically stopped producing so far as their ability to make blacks is concerned. These mills, it is understood, have contracts for the domestic made dyes such as direct blacks and aniline oil and expect to get deliveries after the middle of the month. But just at present they are not able to produce further goods except a few of the colors like tans and whites. The complaints about the attempts at securing blacks from logwood dye are said to be becoming frequent from buyers and some samples in agents' hands of these goods are clearly unsatisfactory.

Domestic discord is the apple. The man in the case gets the core.

FURTHER TARIFF REVISION.

When he went into office, President Wilson was absolutely sure that what this country needed more than anything else was tariff revision downward, and accordingly he and his party went at it with hammer and tongs. They revised the tariff with a vengeance and put the schedules down to a point where foreign goods were beginning to come in by the wholesale and American factories were running on short time and some of them shutting down altogether. A notable instance of the latter is the Globe Woolen Mills in Utica. Naturally enough a great deal of criticism went up, earnestly and from all sides, and Democrats as well as Republicans were out of jobs or on short rations. Then came the war which prevented European countries from exporting as much as before and the United States suffered not only because of the lower tariff duty imposed, but as well because the amount of goods received was materially reduced. That created an awkward condition which was felt all over the country, and hard times resulted from which pretty much everybody suffered more or less. In answer the Democratic leaders said that it would be all right pretty soon and still insisted that they and their doctrines were right.

It is represented now in news dispatches sent out from Washington that the President and other Democratic leaders are beginning to think somewhat differently and are coming to believe that perhaps the tariff better be revised again, and this time upward. The Executive asked the Department of Commerce and the Federal Trade Commission to investigate the situation and recommend any changes in the tariff which they may think desirable. Conditions are very considerably affected by the war, and there is uncertainty as to what will be its effect upon trade in this country. Accordingly the instructions to the investigators include not only that they shall look into the tariff matter, but as well what effect the continuance or conclusion of the European war would have upon business here, and on both subjects together make an exhaustive report which shall serve as a guide to the Democratic majority in the House of Representatives in the legislative proceedings. It is claimed on authority that the President has an open mind on the whole subject and that he is entirely willing to be shown. This is a different attitude from that maintained by him and his advisers earlier in his term. Then he was absolutely sure that his recommendations were right, and now he is willing to amend the statutes where needed. It is a wise man and a courageous one who having made a mistake and finding it out, is willing to admit it and change his attitude. The likelihood is, then, that further tariff revision is liable to be forthcoming before long.

Of course a married man can live on less than a bachelor—if his wife takes in washing.



American Banking Possibilities Through Constructive Service.*

It is a tendency of Americans to minimize the past. Impatience with the lessons drawn by mankind out of the deep experiences of varied human activities characterizes the most numerous portion of our people. It is not unnatural, nor inexplicable, why this should thus be. To live in America is alone sufficient answer. A territory vast in America is alone sufficient answer. A territory vast in extent, almost unlimited in resources, with a people highly inventive has caused one development marvel to follow another in such rapid succession, that it almost seems that here there is no past, but that a unique order has been developing incapable of benefiting from the successes and failures of other peoples in other lands.

To the most casual observer, however, there must have come in the past year a realization that isolation and complete self-sufficiency can no longer be considered a part of American existence. The old order changes, and we stand in the maelstrom of world activity and politics, compelled, whether we will or no, to become participants in a world order in which we, by our very power and greatness, must exercise a compelling influence.

The field of activity we are about to enter is not new nor unknown to men. Every part of it has been chartered, each highway along which progress moves has been clearly marked, for those who would see, by the success and failure of other men and other nations. It is a highway which has many deviations, alluring sometimes, and oftentimes blinding, but which brings the traveler in safety to his destination only as he follows the path main-traveled and clearly marked by sound wisdom.

America has at last become, in fact, a world power. The policies of past generations, the successes and failures of past administrations of government, have in this awful period of world disorder and conflict, reached their climax, and, aided by science and invention, with the world drawn in closer proximity than ever before by the steamship, the telephone and the telegraph, are compelling us, if we would vitalize all that has gone before in our National life, to think in new terms, to plan in new ways, and to fully realize, in soberness and calm thinking, all that

*Address by H. J. Dreher, Assistant Cashier of the Marshall & Isley Bank of Milwaukee, before Washington Bankers Association Convention at Seattle.

the future is to bring to use for serious and intelligent solution.

In the world of American finance the period into which we are now entering will be designated the period of international development as our past has similarly been designated the period of internal development.

When the internal resources of our country were being reduced to terms of wealth and economic power, when railroads and telephone and telegraph were forcing our people into a realizing conception of nationality, when all latent National resources were being exploited in order that prosperity might reign in super-abundance, it was to be expected that precedent would play but little part in this activity, nor could experience exert its salutary influence, for a virgin land was being developed under a form of government which itself was on trial.

But in the period into which we are now entering, we have all the wisdom of generations as our guide, all the accumulated experiences of empires which have extended their influence, increased their prosperity and advanced their peculiar type of civilization, to aid us. Finance, particularly, contains within its field of activity very little that is original and new. Its greatest sources of strength lies in an intelligent application of the lessons of the past; of the time proven precepts of economic activity.

It so happens that at this period of our development, fraught with so much that is of import to our future as a people, we have, for the first time in our financial history, a currency and banking law based upon principles of finance which have been tested by older nations engaged in international trade and found capable, in large measure, although through different adaptation, of adequately performing the functions demanded in successful policies of international finance.

There is a tendency, however, which has been given varied and wide publicity, to emphasize as one of the cardinal principles of our financial system the fact that cheap money is the philosophy which underlies and forms the very keystone of this system, builded as it has been for the acceleration and safeguarding of American development and prosperity.

Now cheap money is not an unalloyed blessing and it is worth while to consider some phases of this principle and its application to American conditions. Happily we have the experience of the greatest commercial

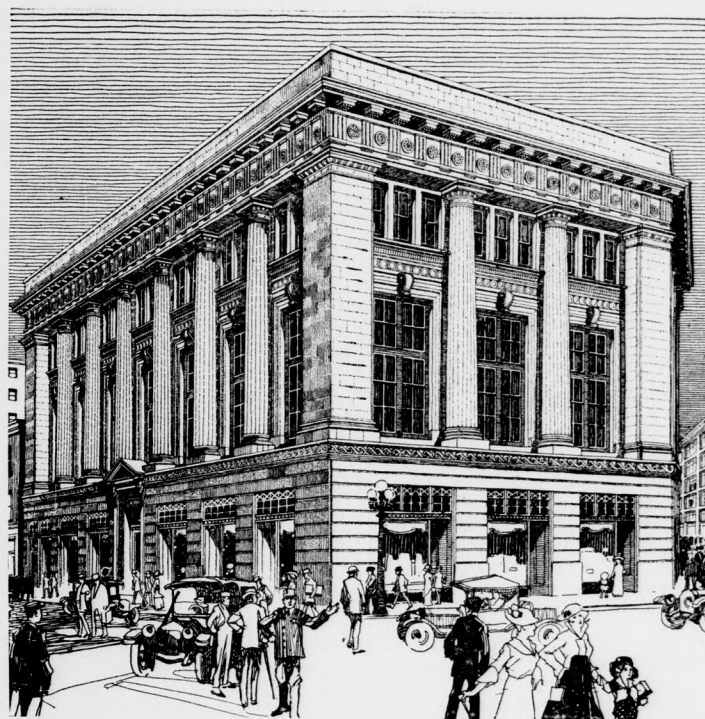
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nation in the world to guide us, and our deductions are based on facts of actual occurrence and not on hypothetical conditions.

A nation that would prosper in international trade must first become a world banker. The supplying of the products of soil and factory to the old established nations of Europe is a simple matter of trade and also of finance. But such commercial intercourse does not constitute such international trade as would be of largest benefit to America or is it, as generally understood, the kind of activity most consistent with American aims and governmental policies.

For ninety-two years this Nation has firmly adhered to a doctrine which has become one of the determining political tenets of the world. Its interpretation has varied from time to time with altering conditions, but its great meaning has never been obscured. To-day it stands for more than ever before and it has been invested with a new and most pregnant meaning. It has come to be a doctrine of commercial expansion as well as of political determination. It has received a new interpretation on the part of those whom it most vitally affects and our neighbors of Central and South America have given a practical expression to that which it affirms by the inspiring Pan-American financial conference but recently closed in the city of Washington.

The trade that is most profitable to a nation in international intercourse is that with new and developing countries. Trade is reciprocal. The currency of trade is gold. Credit is the life blood of development. Without it, developing nation can give no profitable return on undeveloped natural resources. Expansion and internal development must first be a reality before nations reap the full benefit of international trade.

If we would profit by the Monroe doctrine, if we would make cordial relations with the Central and South American republics a reality, we must do it now, and we can only do it by pouring into those countries vast sums for development purposes, being content for some period of time with small returns and limited benefits.

No nation is more capable of financing foreign trade than America. This idea is to be more universally accepted by our people as time goes by. Our unusual development of corporate activity has brought to countless numbers a realization that all citizens may participate, although some in but small degree, in the benefits accruing from trade. It is unquestionably true that the investment of savings in corporate enterprises, as represented by the share of stock and the bond, is to many times multiply in amount in the very near future.

If this nation were at the point in its development where funds were not needed in vast amounts for further internal development, then the financing of a foreign trade policy

would be comparatively easy and fraught with little danger. But it is almost incalculable to estimate the sums which will still be needed for internal development.

Such being true, a thorough and sound understanding must be held by the bankers of this country of the true relationship existing between gold, notes and interest rates. In every country engaged in foreign trade two forms of currency are essential, that for internal circulation and that for external use. Any attempt to separate the two would be at the expenses of foreign commerce and an inference with that free import and export of capital upon which commercial prosperity depends.

A belief is very prevalent, and even held by bankers, that the amount of notes in circulation determines the degree of prosperity enjoyed by a nation. It has been said, time and time again, that faulty currency legislation alone makes interest rates high. Let it ever be remembered that notes become scarce when gold is being exported, and that a scarcity of notes, ipso facto, prevents gold exportation. Notes in this country are convertible into gold, and when you make notes plentiful you remove the impediment to the exportation of gold. So long as we have a convertible currency the facilities to trade in no way depend upon the issuing of notes.

The people most insistent for an extensive issue of notes are usually those whose credit is such that they cannot procure by ordinary methods, the funds needed for development purposes. Their doctrine, incessantly and loudly expounded, is that if more notes are issued, they will receive their share of them, which prima facie, would be of great benefit. Assuming they are relieved in degree by this process of note issue widely extended, what is the effect on the general community? It is obvious that by an excessive issue of notes the aggregate currency of the country would be depreciated and a large part of the community defrauded, or else a corresponding amount of gold would be expelled, the result of which could only be to injure a part of the people in the same ratio that the other part had been benefitted. True it is, that by this process an amount of gold would be released by notes. Assuming that convertibility would not be endangered, it may be argued that this would be an advantage. Could this advantage consist in anything more than an increase in the world's supply of gold in trade, and the return in interest to be had hereon?

But, it is advanced in answer, contemplate the harm which ensues by reason of panics caused by a limited supply of notes. You may legislate as you will, but you cannot legislate for panics. They occur under a rigid system of currency, they will also occur under an elastic system. And they may be more destructive under the latter, for under a rigid system of currency definite

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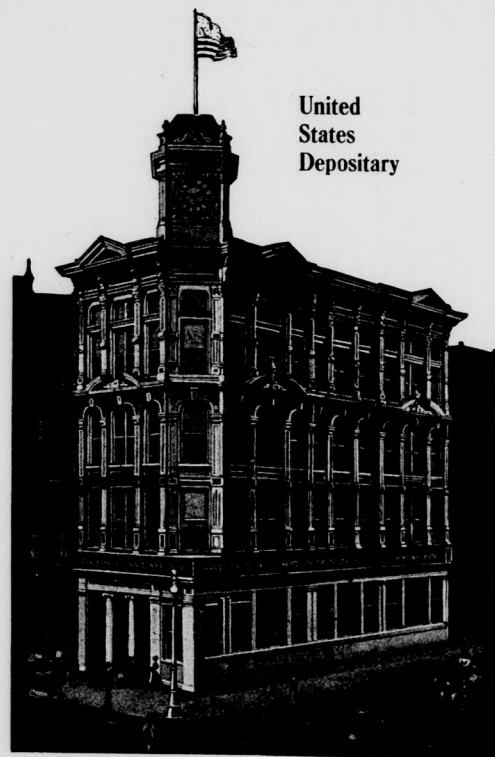
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Interest Paid
on
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limits are set beyond which the world of trade cannot go. When this fact is forgotten, which is usually at the end, catastrophe results. Under the elastic system, wherein a practically unlimited multiplication of notes is possible, unlimited engagements are undertaken because of a belief in unlimited resources, and the end demonstrates a very definite computation of limited resources. One fact, and one only, is true under an elastic system, and American experience conclusively demonstrates its truth, and that is that panics are allayed by law only when men are relieved of the belief that they cannot have notes when they want them. Under the elastic system, be it ever remembered, that a panic would not arise until the last note had been issued which could safely be issued, and such panic would of course, inevitably end in actual and widespread disaster.

If notes cannot be procured gold can be. If gold cannot be procured a country is on dangerous ground. If commerce must stop if note issuing ceases, then gold cannot be procured, which is the strongest of reasons for not issuing notes convertible into gold. Only when notes are issued in limited amounts to supply a decrease in circulation caused by a breakdown of credit, and then only for internal purposes, is the element of danger at all minimized.

If cheap money were alone the great accelerator of prosperity and sound conditions of business, why are we now talking of returning prosperity and bemoaning the stealth with which it seems to move upon us?

In the year 1913 choice 60 to 90 day, two name commercial paper, was quoted in New York at from 5 to 6 per cent, until about the middle of July, from 6 to 6½ per cent. during the last of July to the middle of August, and from 5½ to 6 per cent. during the balance of the year. During the same year call money ran from 2 per cent. to 5¼ per cent. It will be remembered that 1913 was toward its close a year of uncertainty and large railroad and industrial receiverships.

During the first six months of 1914 and a discussion of the latter period of the year would be unprofitable by reason of the abnormal conditions existing by reason of the European war, choice sixty to ninety day, two name commercial paper, ran from 5¼ per cent. to 5¾ per cent. during the early part of January, from 4 per cent. to 4½ per cent. during the latter part of January and from 3½ per cent. to 4 per cent. during the larger part of April, May, June and July. Call money during the larger part of the first six months of 1914 stood at about 1¾ per cent. Money was cheaper during 1914 and yet business was gradually diminishing in volume and complaints of poor conditions incessantly increasing.

And now during 1915 rates prevail at from 3½ per cent. to 3¾ per cent. for choice sixty day, two name commercial paper, with call money at

1½ per cent. to 2 per cent., and we are still talking of returning prosperity and improving conditions. When we speak of returning prosperity we, per se, take cognizance of its previous departure. We have greatly benefitted, materially, by the European war. We have in a year's time overcome a serious financial disturbance, have liquidated a vast amount of American securities held abroad, which has added capital to our store of credit in the shape of interest payments no longer necessary to be sent abroad, and have become a creditor nation in current trade.

And yet with this great abundance of credit, with advantages in trade, and new fields for its development, that we have never before possessed, and above all, with cheap money begging for use, we behold a period of industrial inertia and business depression. Why is everyone not rushing to secure cheap money which bankers everywhere are seeking to loan? Why are receiverships still occurring, why are prices of highest grade stocks and bonds still so low? Why are railroad systems finding it difficult to procure money to place their credit on a permanent and sound basis, why is railroad development, indubitably needed, still being delayed? Why is it the buying of great merchandising establishments so limited in amount? And concurrently, our store of gold reserve notes to husband gold resources has been utilized. What a paradox.

There is but one answer. Capital is on strike. We are in a period when capital refuses to be employed. Large sums of capital are securely resting at 3 per cent. or less in the deposit accounts of strong banks. The dishonesty of promoters, and some financiers, is not forgotten. The exploitation of dreamers who would create wealth out of desert lands at 6 per cent. is still fresh in mind. The decrees which have prevented the payment of interest on foreign securities of nations in the turbulence of revolution have not accelerated further investment. Governmental attack on its own creatures has rendered the employment of capital dangerous. In a word, we have cheap money, because the confidence of the public has been shattered. Never more true than now that in straightness rather than astuteness credit finds the source of influences which make it grow and flourish.

And now we are about to enter into the greater field of foreign trade. We are to take, at a time when the capital of Europe is being utilized for destruction and will of necessity for years to come, be utilized for home restoration, our accumulated wealth and loan it for development of other countries. Development loans by reason of the hazard involved, command higher rates of interest than ordinarily prevail at home. A tendency will develop on the part of promoters of new enterprises, and speculators, to press insistently at home for cheap money in order that at-

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TRADESMAN BUILDING

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tractive rates and large profits may be obtained by loaning the money abroad.

Against this tendency, the bankers of America must be as adamant. In the last analysis our experiment in foreign trade and its effect upon the future of our country, will rest on the wisdom and conservatism of our bankers.

Foreign trade demands science and statesmanship. Cheap money, procured by a maximum issue of our country, will rest on the wisdom and conservatism of our bankers.

Foreign trade demands science and statesmanship. Cheap money, procured by a maximum issue of notes, will under our currency system, result in inevitable disaster. Gold, it cannot be too often repeated, is the currency of international trade. To develop our trade as we would, we must have sufficient gold. Likewise to protect our home industries, our stability and solvency as a nation, we must have gold. We cannot command gold, because we have not as yet the bills of trade in sufficient quantity to do so. We can only attract it. Gold is attracted by interest rates. Let it ever be remembered, as a maxim of our foreign financial policy, that the rate of interest in a country cannot possibly fall below a point at which companies trading with foreign countries are willing to take it.

An opportunity is being given to the bankers of America, which has never before been given to a similar class of men anywhere. With mobilized credit greater in volume than has ever before been known, with the nation keenly and intelligently sentient to the wonderful possibilities unfolding by reason of the conditions now existing in world affairs, and with the experience of older nations long engaged in foreign trade to guide us, there can here be developed a system of finance so perfect that it shall withstand all shocks which may come to it, and which shall be so directed that the loss and harm occasioned by speculative ventures at home, and by an insatiable greed for high profits, with attendant large risks abroad, such as inevitably follow upon a development of the latent resources of new lands, shall be unknown.

It is truly inspiring to contemplate what service bankers may render to this country. By insistently maintaining, at all times, against popular clamor, a rate of interest which shall be adequate to discourage home speculation, to ensure adequate reserves, to protect home industry and to regulate in proper degree the investment of capital in foreign lands, they shall perform an act worthy of the best traditions of world finance and American ideals. The test is to be truly titanic, and being such, it will take men of titanic strength to properly carry its burden. Will the bankers of America, in years to come when history has been made and is being written, be designated titans of finance, or weaklings, who having a great op-

portunity placed before them, failed to grasp its full significance?

Supplementary to a policy of foreign trade, a brief discussion of certain features of American internal development are germane. Finance is an empire which has no boundaries and no limits. Its field is the world, its activities are everywhere. It is truly an empire exercising dominion over all the lands of the earth. Such being so, it seems almost a paradox that by reason of our peculiar form of government, which recognizes the sovereignty of two distinct entities, the Nation and the state, that we should permit a state of affairs to continue in this land which restricts the free utilization of the economic power of capital.

Our domestic commerce, as also our foreign trade, are carried on by corporations which are creatures of our states. One of the most prolific sources of evil in this land in the years which have passed since the wonderful development of corporate activity, has been the clash between Federal and state control. The accumulated funds of the Nation are placed in corporate enterprises irrespective of the state in which such enterprises originate, and yet decrees of the commissions of the Federal Government, promulgated in accordance with the authority granted by the constitution of the United States in the regulation of interstate commerce, are practically set at naught by the enactments of similarly constituted commissions exercising constitutional powers of state sovereignty, and losses occur, development is retarded, and capital is prevented from being fully utilized by reason of this anomalous condition which is permitted to exist by our people.

Has not, then, the time arrived when the bankers of America, the men most interested in properly and fully utilizing accumulated wealth, shall insist that the antagonism between Federal Government and the state, so far at least as commerce is concerned, shall cease, and that the business policy demonstrated by foreign nations to be peculiarly adapted to commercial development, and which our people are desirous of seeing made effective in operation in this land, shall be given full sway. Is it not time that the Federal Government, the great arm of all the people extending over all the land, shall alone regulate affairs of interstate commerce, and make commerce, as well as finance, an empire without unnatural barriers. I would not abrogate the right of states in the exercise of powers over the people of their locality which peculiarly relate to their political welfare, but in matters affecting the commercial prosperity of our people, and which are of equal interest to every citizen, irrespective of the state in which his citizenship may vest, the Federal Government should be invested with sole authority of regulation and supervision. This is an essential preliminary to the development we seek in foreign trade.

Americanism is a definite reality,

more so to-day than ever before. Against the time, if it shall ever come, when the old empires of Europe unite to crush the spirit of Americanism and all that it shall signify as the years pass by, we must build not only a nation, vigorous and strong adhering to the highest ideals of human liberty and justice, but we must also build in this land a financial system so delicately adjusted that it shall save our people from internal panic and loss and furnish an adequate agency for extending to every part of the world, American inventive genius, American efficiency and American resourcefulness. The economic development of the state is to be highly intense. Not in political action, but in thoroughness and efficiency is America to become great.

The day of the banker for constructive service on large scale has arrived. The responsibilities placed upon him are almost overwhelming but if he grasps the problems and solves them aright, he shall become one of the pioneers of new development, one of the great leaders of civilization.

Because of continued poor health, F. M. Stewart has resigned as President and director of the First National Bank of Hillsdale. E. A. Dibble has been elected by the directors to fill both vacancies. Mr. Stewart entered the Bank in 1868 as an errand boy. He was 15 years old. He has just completed more than forty-seven years of continuous service. He was elected Cashier when 21 years old, and President before he was 29 years old. He has served the city as Mayor, Treasurer, alderman and President of the Board of Public Works. He served for eighteen years on the Board of Control of the State Public School at Coldwater, being President of the Board fifteen years. For thirty-two years he has been a trustee of Hillsdale College.

Mr. Dibble, the new President, has resigned as Secretary-Treasurer and director of the Alamo Manufacturing Co. He still retains the management of the Hillsdale Grocery Co., a wholesale establishment which he established several years ago and which has been very successful. Mr. Dibble was born in Wheatland township, Hillsdale county, about fifty-five years ago, and has always resided in his native county, having been an honored resident of the county seat for more than thirty-five years. He has a wide acquaintance among the farmers and business men of Hillsdale and adjacent counties and will bring to the Bank a degree of energy and progressiveness which augur well for its future growth and expansion. Mr. Dibble is a conservative and successful business man who is well liked by all who know him and universally respected for his many admirable qualities of head and heart. The directors of the Bank are to be congratulated on securing a gentleman of such high character and such unusual business acumen as their executive officer.

Artus W. Sherwood has been elected Cashier of the First National Bank of Allegan to succeed Frank Andrews who resigned the position after several years' incumbency. Mr. Sherwood has for several years been Assistant Cashier of the Bank, and was previously engaged in several responsible positions in connection with the business of the city—first as agent of the American Express Co., then as manager of the Allegan Paper Co., and next as Assistant Cashier of the First State Bank.

The Fruit Growers State Bank of Saugatuck has received word that the Reserve Bank Board has passed the application of the Saugatuck Bank for thirty-six shares in the Federal Reserve Bank in Chicago. The Saugatuck Bank is the first Michigan State bank to make application for stock.

Prizes For Pineapple Day.

The Hawaiian Pineapple Packers' Association has set aside \$15,000 to be distributed as prizes for the best display of Hawaiian pineapples in the windows of retail grocers throughout the United States on National pineapple day, November 10. A committee of judges will be appointed and the prizes awarded according to photographic evidences; \$500 and many smaller amounts will be distributed to the retail grocers in this way to encourage attractive pineapple displays.

Kent State Bank

Main Office Fountain St.
Facing Monroe

Grand Rapids, Mich.

Capital - - - - \$500,000

Surplus and Profits - \$500,000

Resources Over
8 Million Dollars

3½ Per Cent.

Paid on Certificates

Largest State and Savings Bank
in Western Michigan

Ask us about opening
City Account

GRAND RAPIDS SAVINGS BANK

Coupon Certificates of Deposit
pay 3½% interest

Coupons cashed each 6 months

AUTOMOBILES AND ACCESSORIES

Results Obtained From Convict Road Work.

Does convict road work pay? The question is most important as the continuance of the work in most of the states will depend on its economic value. The National committee on prisons and prison labor has been investigating this side of the convict road question and has received a most encouraging report from A. D. Williams, chief road engineer of the State of West Virginia.

The report covers the work at Dana, Kanawha county and has been conducted under the supervision of M. P. Walsh for a period of ten months, half of which was through the winter. From November, 1914, to June, 1915, the measured quantities on the Malden road, constructed by the convicts from the Dana camp were:

Two hundred and seven cubic yards rubble masonry in cement.

One hundred and fifteen cubic yards rubble masonry in dry.

Two hundred and forty-five cubic yards reinforced concrete.

Two hundred and twenty-two lineal feet 24-inch vitrified pipe.

Two hundred and twenty-two lineal feet, 18-inch vitrified pipe.

Four hundred and eight lineal feet, 12-inch vitrified pipe.

Eight hundred and ninety-five cubic yards foundation excavation.

Twenty-two thousand three hundred and eighty-six cubic yards unclassified excavation.

The total cost of this work amounted to \$11,589.92, while the lowest of four bids received from private contractors for the same work amounted to \$15,413.05, or \$3,819.13 more than the work actually cost when constructed by the prisoners. Twenty-five per cent. of the total cost of the work was therefore saved by the use of the prisoners.

The success in this work is pointed out by the National committee on prisons and prison labor to be due to the fact that men in charge were efficient and desirous of success, and also had the welfare of the prisoners at heart so that they secured interest and good will in the work.

While the automobile trade has been steadily progressing in the direction of cutting down the cost of cars and their maintenance, the thoughts of the lawmakers on motor cars have not been so happily directed. The touring bureau of the American Automobile Association has just completed a codification of the automobile laws as they are at the pres-

ent writing. This codification will soon be ready for distribution and a copy may be had by sending to the National headquarters of the Association either at Washington or New York.

A casual study will demonstrate that automobiles are essentially subjects for class legislation in most of the states. Not only are they taxed as users of the highways, but with some exceptions, they are also taxed as personal property. There are also states which have a third means of making the motor car owner pay. In these the owner is compelled to take out a permit to use his own property for personal pleasure.

The notable exceptions wherein the paying of one tax definitely bars all other forms are in the states of New York, Idaho, Iowa and Oklahoma. These commonwealths specifically provide that registration is in lieu of all other taxes. To this list should be added Pennsylvania and Vermont, wherein there are no added taxes, although not so specifically provided for in the legislative acts.

Those states where the owner is required to pay a third tax are Connecticut, Delaware, Florida, Maine, Maryland, Massachusetts, New Jersey and the District of Columbia.

Uses Motor Truck on Long Express Route.

With better roads in this country the demand for motor trucks will be many times greater than the supply, declares R. E. Fulton, Vice-President of the International Motor Company. Motor truck lines are already competing with the railroads for short haul business and are reducing the delivery time four-fifths, he says:

In territories not at present accommodated by railroad transportation there are great possibilities for developing freight highway transportation routes. The Harford Transportation Co., of Baltimore, has entered this field and will operate a daily automobile express and freight line between Havre de Grace and Baltimore, picking up freight at local points along the route.

A five ton truck with low loading platform and large capacity body has been purchased for this service. The truck has an enclosed cab which will provide for the comfort of the driver in all kinds of weather, and is equipped with a large electric searchlight for operation at night.

About the time we imagine that our cup of happiness is going to run over it springs a leak.



See the new Cadillac Eight
It's the Peer of Them All

Western Michigan Cadillac Co., Ltd.
OSCAR ECKBERG, Mgr.
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You get
**SECURITY
LONG SERVICE
FAIR-LISTED
PRICES**

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DIAMODNS

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SHERWOOD HALL CO., LTD.
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An association of automobile owners organized to save money on tires and accessories. Write us.

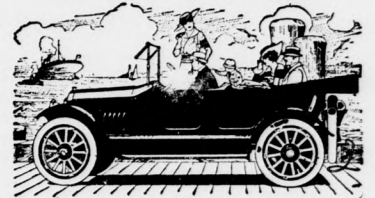
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King Eight Truths

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.

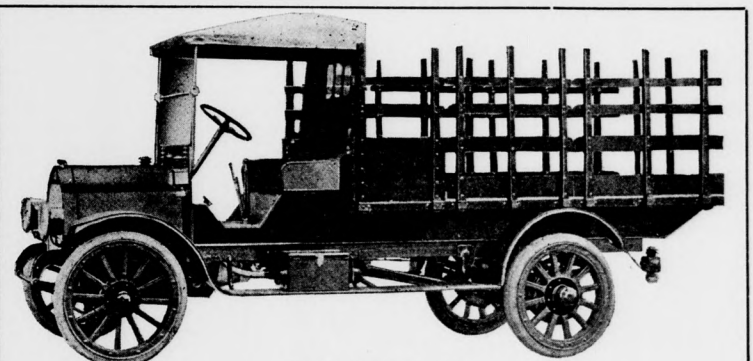
Economical on Oil, Tires and Repairs.

Make your Demonstration Appointment

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

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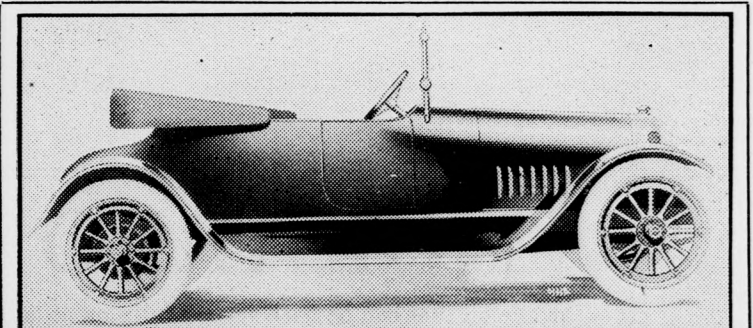


Chassis Prices
3/4 Ton \$1125
1 Ton 1400
1 1/2 Tons 1800
2 Tons 2240
(F. O. B. Menominee)

THE MEMONIEE

Built by D. F. POYER CO., Menominee, Mich.

BURTLESS MOTOR SALES CO.
Michigan Distributors, Lansing, Michigan
Good territory open to reliable dealers



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

Road to Toledo Important Link in Highway.

Detroit, Oct. 5.—Never has the goods roads movement been as active and had so many live supporters in this vicinity as it now has, and the fact that the sentiment is spreading like an epidemic to the westward, likewise to the north and south, assures highways in every direction from the metropolis.

In addition to the proposed extension of the wonderful system which has given Wayne county widespread fame, there are the wholesome projects of the lake shore road from here to Mackinac, also the cross-state road to Grand Haven, and the benefits which will accrue to Detroit from these are beyond actual figures.

The idea of a Lake Huron drive is purely a Detroit affair on the start, but it is expected to enlist co-operation all along the way. This will tap an immense area of resort country and afford a pleasant means of reaching these sections in the summer time, at the same time it will enable the farmers to do far more profitable hauling to the markets.

The desirability of Michigan in the open season long has been pointed out by existing transportation companies, and thousands have the habit, but the coming of the automobile has changed the order of this so that many more will come if they can make the trip in motor cars.

But, people living in Ohio and the South hardly will patronize the highway unless it begins at the Michigan State line. Some of the roads beyond Mt. Clemens are not good but none has a worse name than the short cut from Toledo to Detroit, and right there is where the first money and energy should be spent.

There should be a concrete pavement similar to the Wayne county roads running from the Michigan-Ohio line to the end of the existing road at the Wayne county limits. When this is built its benefits to all concerned will prove so great that the construction of the rest of the highway will come as a matter of course.

The Detroit-Toledo road needs money as the first thing, for it has been talked so long that new movements in this direction tend to get on one's nerves, for each has gone the way of the rest. However, the men behind the drive which shall reveal glimpses and stretches of Lakes Erie, St. Clair and Huron and the Detroit and St. Clair Rivers, are of the right sort, men who have done things and who aim to continue doing them, so that this greatly needed link of less than forty miles has a chance to become a fact this time.

Toledo has been doing a little on its end, not a great deal, but it has made a start and with the help of Detroit the road should be built in a year or so. If the money is in sight so that materials can be delivered on the site in the winter it can be built in a year.

Much Travel Is Certain.

Toledo people always have included Detroit in their itinerary when pleasure bent in the open. The boat lines have carried many and limited trolley cars generally have every seat occupied. Toledo is important in the

automobile world. It is the home of one of the greatest of factories and the percentage of its citizens who have their own cars is large.

With a concrete road all the way, so that every inch can be driven in comfort, the number of Ohio people who will come this way becomes of the proportion of an army. This will mean much to the merchants, hotel and restaurant men of this city, it will add materially to their territory.

At the same time it will increase land values along the way, putting a premium on farms, which are so desirable to citizens of places of the size of Detroit. The movement of Woodward and Jefferson avenues shows that, for land has gone up by leaps and bounds within a radius of twenty or more miles from the city hall. There has not been such activity between here and Toledo, although the land is good and will be very desirable when the roads are of the popular kind.

So if the Detroit-Toledo road is built as a starter those who are in charge of the highway along the shores will have done a good work and made a start on this end of a boulevard which in time will encircle the lower peninsula.

The proposed road which skirts the outer edge of the Thumb will tap a rich territory, the transportation facilities of which have not been such as to bring about an extensive development. Necessarily the road to Port Huron must receive first attention, then the highway is to wind along the lake, which will make it ideal for touring. Touching as it will many resorts it will have a tendency to improve all of these, make them attractive to people of this city and the states south of Michigan and take into the Thumb thousands of tourists.

At the same time there is another territory demanding attention, that is the shorter cut from here to Saginaw and Bay City, running through Flint. This, too, can be made a delightful drive, and it will serve as a splendid commercial enterprise by bringing markets closer to those who enforce full payment from the soil.

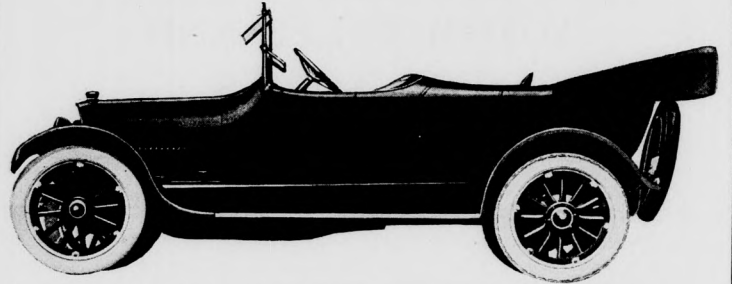
The commercial end is quite as important as the side of pleasure, and Detroit will be the gainer from this road, as the big city will not seem so far, and the residents of the smaller places will make more frequent trips this way, and paying their toll to the business enterprises here.

Toledo to Mackinac, via Detroit and Bay City, with two roads from this city to the one just inside of Saginaw Bay, that is the idea. It will add much to the Eastern half of Michigan, whether viewed from social or commercial standpoints.

Business is a battle. And the master of business is the man who thinks—plans—directs the fight with the cool and calculating eye of an experienced general. Scientific methods are demanded in every department of business. And all commercial organizations lead to definite and centralized effort.

Henry L. Doherty.

REO THE FIFTH



AND THE REO SIX

are two of the most standardized cars in the world. Reo consistency has set a new world's record

REO Six, seven passenger 45 horsepower

REO the Fifth, five passenger, 35 horsepower

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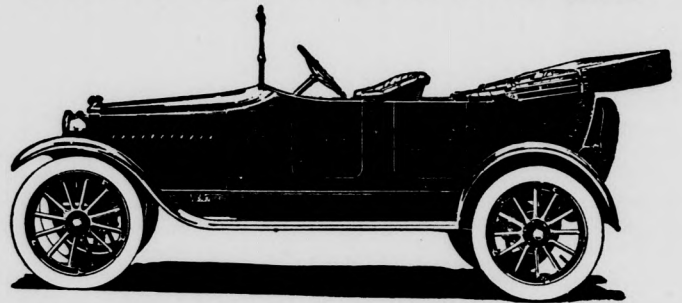
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SAXON SIX \$785



The Equal of Any \$1200 Car on the Market

Territory in Mecosta, Ionia, Ottawa, Allegan and Barry Counties open for live dealers. Do not delay if interested. See our exhibit Fair week. Write for terms.

GRAND RAPIDS SAXON COMPANY

572 Division Avenue, South

NOKARBO MOTOR OIL

It is the one oil that can be used successfully on all automobiles operated by gasoline or electricity. It will not char or carbonize.

It is the best oil for the high grade car, and the best oil for the cheapest car. Write for prices and particulars.

The Great Western Oil Co.

Grand Rapids, Michigan

Leisure Hour Jottings From Jackson.

Jackson, Oct. 5.—W. L. Bullen, the grocer and meat man of Parma, was in the city last Thursday. He reports that business is good.

Pete Snyder, grocer from Wayne, was seen driving his car with good looking company on the streets of Adrian during fair week. Mr. Snyder is one of those whose names belong in the column of successful merchants.

Frank Clark, grocer of Albion, has returned from an extended trip to the Coast. With Mrs. Clark, he visited the exposition and many other points of interest, both going and coming. Another one of those in the successful column.

O. D. Schneider was a clerk in Chelsea less than two years ago. Today he is a grocer and prosperous from every standpoint. Always faithful as a clerk, he is successful as a merchant.

Some of the brightest and best salesmen are found behind the counter as retail grocers. Take a man like A. R. Gfell, Ann Arbor, and it is no wonder that he should have all he could do. He is always on hand, greeting his customers, both in the store and over the phone in a way that inspires confidence and loyalty. Hard work and honest dealings have built for him a large and prosperous business.

Saginaw Council gave Grand Counselor Walter S. Lawton, of Grand Rapids, a reception which he can well feel proud over. This happened on September 18 and they initiated in his presence a class of twenty-six candidates. Mr. Lawton spoke to the Council in a stirring and enthusiastic way and No. 43 say they are going to duplicate this class or beat it in November. They have some live workers in Saginaw.

The editorial, "Ministers and Money" in last week's Tradesman, reflects much credit on the editor. He says "there is reason and there is right in all things," and this article fully demonstrates that he has a broad and comprehensive sense of both reason and right.

The item in our last week's issue that refers to Geo. S. Hana should read George S. Hawes.

Things are still coming good for Jackson. It is just becoming known to some of our citizens that the Argo Automobile Co. is one of the best financed concerns in the city and more will be known of this company later.

The Briscoe car also is in the limelight since last Thursday night. Then it was that the Chamber of Commerce gave a banquet at the Otsego Hotel. Announcement was here made by Mr. Briscoe of his plan to erect a new factory on Wildwood avenue, as they are already using all of the available factory room in Jackson and still need more. The Chamber of Commerce fully appreciate the growth of the Briscoe concern and are going to dispose of 200 building lots adjoining the new factory where homes will be built to house the employes. Sixty were sold in less than sixty minutes and they really talk like Jackson would have 75,000 population in about three years.

There is another car in Jackson that is bound to be known all over the country and that is the Hollier Eight. This car is built by the Lewis Spring and Axle Co., under the management of Fred Lewis. It is a Belgium model and every time you look at it, it looks better. Burt Crosier is at the head of the sales department.

Pierce & Cooper, as cash grocers, have made a success. The store is in charge of Mr. Cooper, who came here from Grass Lake a few years ago as a clerk. He improved his opportunity to observe and is now putting into practice business methods

which he figured out would win. He certainly has figured it right.
Spurgeon.

Popularity of Closed Cars.

Closed cars are growing in popularity all over the country, and with the extension of the good roads system on all sides the demand for these all season cars promises to be greater, for they will cease to be regarded strictly as town cars.

It is noticed that the new crop of closed cars is far ahead of anything shown in other years. In the first place there is a tendency to lower prices for these jobs, which heretofore have been in the nature of luxuries. Some of the permanent tops are so made that in the summer they do not enclose any more than the portable tops. Then there are special tops which can be fitted on to the touring cars, and one factory is making a hit with an arrangement of this sort which adds comparatively little to the first cost of the car.

Inside of the enclosed cars are many little things which add to the comfort of the passengers who can extract every bit of pleasure from their rides. In addition cold, dampness and dirt can be barred out of the closed car, and this feature is worth while when one is bent on sidestepping inconveniences.

EVEREADY FLASHLIGHTS



are quality goods made for service and guaranteed to give it by the largest manufacturers of flashlights in the world.

The dealer who sells EVEREADY'S is helping to build up confidence in his store through the satisfaction which these goods give.

We can make immediate deliveries of EVEREADY Flashlights, Batteries and Lamps; write us today for full information.

G. J. Litscher Electric Company

Wholesale Distributors

41-43 S. Market St. Grand Rapids, Michigan



New swatch samples now being mailed

Write for them

"Frog" Brand Raincoats and "Fish" Brand Slickers will make you money

Grand Rapids Shoe & Rubber Co.

Grand Rapids



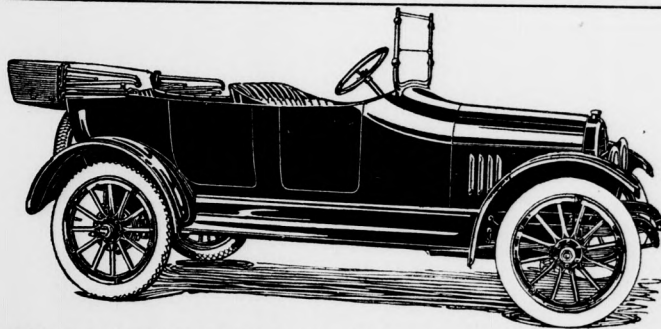
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GEO. S. THWING & CO.

Are now located in their new garage at

15-17 Graham St., S. W.

Two doors off Division Avenue, S., with the JEFFERY CAR, and have two expert workmen to take care of the repair business and will cater to all auto owners for the repair work and storage.



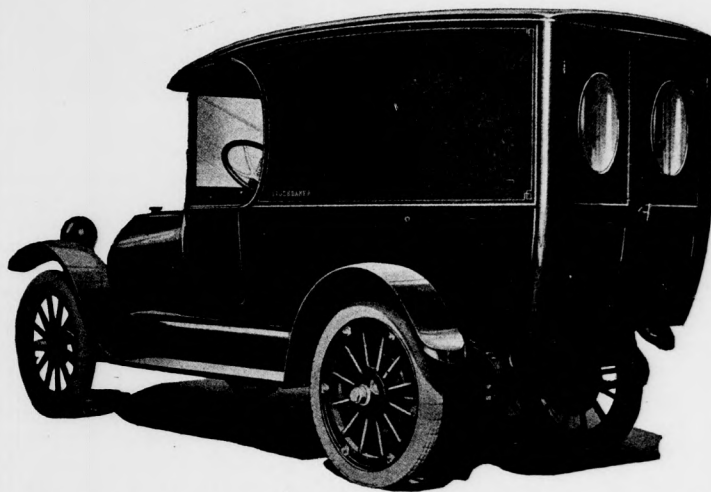
MODEL 5 DORT TOURING CAR, fully equipped with Electric Starting and Lighting and Demountable Runs, at the remarkable low price of \$650.00. See the DORT before you buy.

OSWALD MOTOR CAR CO.

66 SHELDON AVE., S. E.

GRAND RAPIDS, MICH.

Studebaker



The Panel Body Delivery Car. \$875 F. O. B. Detroit

Peck Auto Sales Co.,

DISTRIBUTORS

Ionia Ave. and Island St.

GRAND RAPIDS, MICH.

MEN OF MARK.

Thomas Bromley, Manager United Home Telephone Co.

This is pre-eminently an age of specialists and, as a rule, the men who are attaining the greatest heights in any line of endeavor are those who are concentrating their efforts, their time and their thought upon special lines or special things connected with some great industry. There are specialists in the financial world, specialists in the commercial world, specialists in the world of politics, specialists in manufacturing, in salesmanship, in all lines of trade, but this story will deal with the history of a man who is specializing in the development and expansion of telephone systems.

Thomas Bromley was born in Gaines, Genesee county, March 16, 1867. His father was a native of England. His mother was American born. When Thomas was 3 years old the family removed to St. Johns, where the father was local agent for the old D. & M. Railway for thirty-three consecutive years.

Thomas attended the public schools at St. Johns until 14 years of age, during which time he learned to be a telegraph operator and acquired a thorough knowledge of the details connected with the work of a local railway agent. For three or four years thereafter he served as relief agent and operator at various stations on the Grand Trunk system, including two years as assistant ticket agent in the Grand Rapids office of the Grand Trunk in the Morton House. In 1885 he entered the employ of the St. Johns Manufacturing Co., as book-keeper, where he remained five years. He then took charge of the Shaver estate at Ola, manufacturer of staves and heading and dealer in general merchandise. Two years later he returned to St. Johns to take the management of the St. Johns Mercantile Co., which then conducted both a wholesale and retail business. On the failure of R. M. Steel, the President and backbone of the corporation, he joined his former associates in forming copartnerships to continue the various branches of the business. The dry goods, shoe and grocery departments were taken over by Mr. Bromley, George A. Alderton and Ed. P. Waldon, who conducted the business under the style of the Alderton Mercantile Co. The furniture and clothing departments were conducted under the style of Steel, Bromley & Field.

In 1902 Mr. Bromley retired from the mercantile business to become Secretary of the Union Telephone Co. A month later he succeeded Clyde O Trask as Manager. In the fall of the same year he relinquished this position to remove to Muncie, Ind., and take the management of the Delaware & Madison Telephone Co. This industry was in its infancy when he assumed charge, but at the end of four years he had it developed to a point where he felt safe in relinquishing the management to other hands. In 1906 he

was invited to go to Hart and assume the management of the Lake Shore Telephone Co., which then had local exchanges at Hart, Pentwater, Shelby, Ludington, Scottville, Whitehall and Montague. The company was badly in debt. It had no credit and the gross income was only \$26,000 a year. Shrewd business men like Hon. James K. Flood, of Hart, advised him to pass it up in the belief that the corporation was hopelessly insolvent. Mr. Bromley's intimate knowledge of the telephone business enabled him to see possibilities of expansion and development in that field which the average observer did not discern and he started out to bring order out of chaos. He induced Senator Flood and H. S.

\$180,000 next year. Two years ago the company took over the Muskegon Telephone Co., which included the exchanges at Muskegon, Coopersville and Ravenna and the toll line to Grand Rapids, which is, of course, a good paying proposition. The company has built new exchanges at Ludington, Shelby, Hart, Whitehall, Muskegon, Coopersville and Ravenna and 75 per cent. of the wires in the Muskegon exchange are underground. The headquarters of the company were at Ludington until last month when they were removed to Muskegon where Mr. Bromley has resided for the last two years. The officers of the company are as follows:

President—James K. Flood, Hart.



Thomas Bromley.

Newton, of Hart, Chas. L. Churchill, the banker at Shelby, Gardner T. Sands, the banker at Pentwater, and one or two others to join him in contributing \$5,000 apiece and, with this fund as a working capital, he started in to rejuvenate the undertaking. He has worked very hard during the past ten years, but he has succeeded in building up a splendid property, which is a fitting monument to his energy, his shrewdness and his good management. One of the first things he did was to merge the old company into a new organization known as the United Home Telephone Co., which now has assets appraised at \$750,000, against which there is a bond issue of \$200,000 a preferred stock issue of \$300,000 and a common stock issue of \$116,000. The gross income of the company was \$120,000 last year and will in all probability reach

Vice President—Gardner T. Sands, Pentwater, and William Rath, Ludington.

Secretary—John H. Moore, Muskegon.

Treasurer and Manager—Thomas Bromley, Muskegon.

Mr. Bromley was married October 1, 1890, to Miss Ola Shaver, of St. Johns. They have two daughters—Hazel, who is teaching school in Shelby, and Katherine, who is a senior in the Muskegon high school. The family reside in their own home at 386 Jefferson street.

Mr. Bromley is a member of the Uniform Rank of the Knights of Pythias. He has no other fraternal connections. He is an enthusiastic automobilist and makes frequent trips through the territory covered by his telephone company. He has a wide acquaintance in every town from Grand Rapids to Ludington and

is everywhere regarded as a safe and conservative business man who has demonstrated his ability as an organizer and manager by rescuing the old Lake Shore Telephone Co. from disaster and putting it in a proud position where it is entirely out of debt and on a solid financial and dividend paying basis.

Probably the highest tribute that could be paid any man is the recent statement of James K. Flood—voluntarily made to the writer at Hart last week—to the effect that any investment which Mr. Bromley recommended he would gladly join on a 50-50 basis. Those who know Mr. Flood and are familiar with his native shrewdness and conservatism are in a position to appreciate the significance of this utterance.

Mr. Bromley is a man of strong and virile character who loves justice and hates dishonesty and deceit; whose standard of business integrity is high and who lives up to his ideals of fair and honorable dealings. Among his fellows he is a generous and genial companion, full of unique and original characteristics, and he attracts a host of business friends in every department of his work, although there are not many to whom he reveals intimately the real depths of his character.

Mr. Bromley is a man of cheerful disposition and he diffuses good spirits among those with whom he comes in contact. He possesses a cordiality and grace of manner which puts the most diffident stranger at his ease, yet never condescends to patronize or to flatter.

Mr. Bromley is a man of keen perceptions and intelligence, an enthusiast in his chosen profession, a close student and accomplished in the attributes which make a man useful to others, although lacking in those that lead to self aggrandizement. Naturally modest and retiring in usual intercourse, he is yet stubborn and insistent for what he believes to be right, and his judgment of right is always founded upon sincere belief and an unbounded personal integrity.

Mr. Bromley is a power for good in the development of the telephone industry in this country; his remarkable knowledge of telephone lore is used with the dignity of a high purpose and there are many engaged in or connected with the industry who will acknowledge the benefits of his teaching and example.

Where They Agreed.

The elderly, benevolent-looking gentleman approached the man and his wife who were quarreling bitterly. "My dear friend," he said, "this won't do at all, you know."

"What have you got to do with it?" snarled the man.

"Nothing at all, except so far as I can help in settling this dispute." "There ain't no dispute," growled the belligerent.

"No dispute? But my dear friend—

"I tell you there ain't no dispute. She thinks she ain't going to get my week's wages, and I know she ain't. So where's any dispute?"

Your Customers Talk About You

And they talk about the goods you sell.

What they say about you, your goods and your service means more business and bigger profits, or it means something vastly different.

Consequently you want satisfied customers.

You want an ever increasing number of them.

You want them to talk the kind of talk that boosts you and your business.

The more they say the better you will like it when what they say helps you.

We are in the same boat and want the same sort of customers.

And we want a lot of them too.

To satisfy you we must satisfy your customers and make the transaction profitable for all concerned.

Consequently we have bent every energy toward giving you *better* flour for the *same* money.

LILY WHITE

"The Flour the Best Cooks Use"

is the result.

And *Lily White* flour is one of the most talked about brands on the market.

People not only talk about it; they use it and enthuse over it.

In fact, "once a Lily White customer always one," is a common expression among the trade.

Repeat orders are what you want; not promises, not trouble, nor disappointment.

Flour lying in the store means expense, not profit.

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

Everybody knows Lily White is good flour. Thousands of the best cooks will use no other.

We would like to have you tell your customers if they do not like Lily White Flour as well *or better* for both bread and pastry baking that any flour they ever used to bring it back and get their money.

You will be protected on this guarantee; we'll stand behind you every minute.

Let your next flour order be a *Lily White* order.

Valley City Milling Company
Grand Rapids, Michigan



Make a Point of Trying New Goods.

Written for the Tradesman.

Keeping thoroughly well posted on all his various lines is a task which the dry goods merchant must always be doing and never see completed, because of the changes in styles and materials that constantly are taking place. Perhaps no other dealer needs to be so incessantly learning as he.

The new lines of goods that have come into your store this fall—how much do you actually know about them, except as you are able to judge by their appearance and the reputation of the makers and the recommendation of reliable jobbers? All these are good so far as they go, and, in the main, dependable, but more definite and detailed knowledge is needed for best results.

Of the new fall goods, some have perhaps been selling for weeks, others just now are beginning to move or will move as the weather becomes cooler. As to strict novelties—that class of wares whose sale depends on the whim of fashion and passing fancy—it is perhaps unnecessary to put much brain work on their merit or lack of merit. They are not made for wear and service. Success in buying them consists more in hitting on what will take, and estimating how high a point the craze will reach and how long it will last, than in any getting down to intrinsic value. But with that large class of goods that may be called semi-staples—whose sale depends much on their good appearance but in which customers expect to find real merit and satisfactory wearing qualities—it is important to know just what you have. Goods of this class, of the kinds that prove desirable, have a much longer run than mere novelties. And when you get hold of a good thing, it is best to push it, filling up on it as the stock runs low, thus keeping it going as long as it sells well. How can you best find out which among the new things will prove winners, and which would better be closed out as soon as possible?

If yours is a small store with a stock to correspond, it is a good idea to have some member of your own family try out each new line, as far as this may be practicable. Children and young people will always be more than willing to cooperate in such a plan.

Suppose it is a line of boys' school suits that you just recently have put in. A few weeks' trial by your own growing son will show whether these can be recommended to stand

up to hard wear, and whether in all respects they are likely to prove satisfactory, so that you will want to continue them. One daughter may try a waist of one new fabric, another a skirt of another, while your wife takes a whole dress of still another.

An untried article may have some weak point that the most experienced buyer may not suspect—some undesirable quality that the manufacturers failed to guard against. Recently I had occasion to notice a line of women's twenty-five cent hosiery. Extra fine and handsome they were for the price, but on being laundered they shrank so badly that a number nine or a nine and half was hardly long enough in the foot for a little girl. Some makes of stockings loose shape entirely on being washed.

Knit underwear, particularly any line of union garments, needs to be tried out for proper cut even more than for right material. Small notions that retail at two or three or five cents—some are desirable and some are not. Take a little trouble to find out which are right and adapted to the requirements of your trade.

The trying out plan enables you to find out the merits and defects of new lines quicker and with greater exactness than ordinarily can be learned from the comments of customers. If any item is not what it was supposed to be when it was put in stock, the sooner its faults are known the better. Some other new article may possess special and peculiar points of excellence. It is equally important to be thoroughly posted in regard to these.

A large family, particularly if numbering several young people, may be able to do about all the testing of new lines needed for a small stock. With a large store and a small family, the plan would not work so well—that is, the family is not so adequate to the situation. But where the stock is large, there must of necessity be a corresponding number of helpers employed. And salesgirls usually buy the new things from choice. Their opinion regarding their purchases easily can be learned and will prove of value.

Every new line should be considered as on probation and any com-

We are manufacturers of TRIM MED 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.

For Crocheting

we offer all sizes in

Peri-Lusta
Coat's Mercerized
R. M. C.
P. F. C. Eagle
Columbia
Luxura Fibresilk, Etc.

Try our Notions and Fancy Goods
Department for items required by
Art Needle workers, 🧶 🧶 🧶 🧶

Grand Rapids Dry Goods Co.

20-22 Commerce Ave.

Exclusively Wholesale

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

ments of customers, whether for or against, should be carefully listened to and noted. It sometimes is wise to ask a loyal and fair-minded customer just what she thinks of some article which she has purchased and has had in use long enough to be able to judge its merits. Of course such enquiries should not be of too frequent occurrence, and should be made only of those who will give an unbiased opinion. There are many persons who, if asked how they like a thing, feel obliged to trump up some fault or other, even though the imperfection be purely imaginary. It is not well to call out such needless criticism.

With regard to every kind of goods it must be borne in mind that the higher-priced must stand the severer tests at the hands of customers. A flaw in the weave of the cambric of a 50 cent handkerchief will be likely to cause its return, when a like defect in a 10 cent one never would be heard from. This principle applies right through. The purchasers of expensive goods are apt to be exacting and critical. Customers who have to content themselves with lower-priced articles, while they do not want seconds foisted on to them as perfect goods, still are as a rule very reasonable in their requirements, and do not expect absolute faultlessness for the price they are able to pay.

The man who runs a small general merchandise store and attends to all the buying himself, really has about the hardest time of it in trying to know the goods he handles. While his stock is not large in any one line, he has so many lines and so many things to do, that it is very difficult for him to keep himself well informed. In a big store where there is thorough departmentization, while the stock may be very large, each buyer concentrates his energies on his particular line and so is able to gain minute knowledge of all the goods with which he has to do, even becoming familiar with the processes of manufacture. He also can make a most careful study of the requirements of his customers.

Such expert knowledge as this is not possible for the general dealer. The wife of the small shopkeeper, if she has some aptitude for business and is not too busily occupied with household cares, may render her husband valuable assistance by helping with the buying of the dry goods, even though she does not regularly work in the store. Of course she does not have the expert knowledge of the expert buyer who does nothing else, but her constant use of goods in her own household and her experience in clothing herself and her children, should make her a better practical judge as to the merits of what is offered and the kinds that will prove satisfactory with customers, than her husband, whose mind is engaged with so many other matters. In the trying out of new goods, the wife's assistance and good judgment should prove invaluable. To be a real aid in buying, she must

of course be able to subordinate her own individual preferences to the general taste of the customers. Fabrix.

What Some Michigan Cities Are Doing.

Written for the Tradesman.

The cities of Charlotte and Crystal Falls have added fire trucks to their equipment.

Michigan postmasters will meet in Battle Creek October 14 and 15, the date having been changed from October 13 and 14 so as not to conflict with the State convention of the Order of Eastern Star in that city.

E. A. Blakeslee is the President of the newly organized Chamber of Commerce at St. Joseph.

Battle Creek has sixteen miles of paved streets, of which thirteen miles are brick and the remainder asphalt-concrete. The first asphalt was laid last year. Street paving has cost the city in round numbers half a million dollars.

A new industry has been started at Manistique to utilize the fish offal that for years has been thrown away by the commercial fishermen of that port. The two valuable by-products are fertilizers and oil and a large tank is being built for rendering the oil. After the oil is extracted the offal is dried and shredded. The oil is used in paint, in veterinary work for keeping horses' hoofs in condition, and for other purposes, while the offal is rich in nitrogen and phosphates and is excellent as a soil renovator.

Kent City will hold a merchants and farmers' picnic October 6, all day and evening. A. H. Saur is general chairman of the event.

Conditions are improving industrially at Manistee. Following recent announcements that Buckley & Douglas would add a salt refinery and that the Goshen Shirt Co. would resume operations full force, it is stated that the Sands and the Buckley & Douglas lumber mills will start again, employing 350 hands.

Holland has secured two new factories within a week, the latest being the W. E. Dunee Manufacturing Co., of Chicago, makers of concrete mixers and an engine burning crude oil. This industry will locate in the Deerborn factory, which has been unoccupied for two years.

Over 9,000 children in Detroit are attending school only half a day because the city's growth is outrunning its school facilities. Taxes are also higher this year and it looks as though the taxpayers were not getting a square deal.

The Menominee Commercial Club has appealed to the Michigan Railway Commission for assistance in inducing the Northwestern road to build a new station in that city.

A harvest festival and corn contest will be held at St. Louis October 6. Almond Griffen.

MICHIGAN KNITTING CO.
 Manufacturer of
SWEATERS, SWEATER COATS
HOCKEY CAPS, GLOVES, MITTENS
AND KNIT GOODS SPECIALTIES
 LANSING, MICHIGAN

VELLASTIC
Ribbed Fleece-Lined Underwear

For Women and Misses, Men and Boys—In Separate and Union Garments

Vellastic is the one underwear without a substitute. It is one of the few underweares that figures as a staple. You can be proud to show **VELLASTIC**. You can recommend it because it is an excellent value—certain to wear well and satisfy.

PAUL STEKETEE & SONS
 Sole Distributors for Western Michigan Grand Rapids, Mich.



Quality Delivery Boxes
 Holding the Housewife's Trade

When she receives her groceries, her first impression of them is permanent. If you bring them to her in a clean, tidy condition, undamaged in delivery, this impression is sure to be a favorable one. Insure her satisfaction by delivering every order in our "Quality" Delivery Boxes.

JOHN A. GRIER & CO.
 1031-35 18th St. Detroit, Michigan

MACAULEY SAID

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

USE THE BELL

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

AT ONCE

Your personality is miles away.

Every Bell Telephone is a long distance station.



It pays to buy
Good Furniture

from a GOOD firm

Klingman's

The Largest Furniture Store in America
 Corner Ionia Ave. and Fountain St., Grand Rapids, Michigan

MICHIGAN CLOTHIERS.

Their Fifth Annual Convention at Muskegon.

A representative gathering of Michigan's foremost clothiers was in attendance at the Occidental Hotel when First Vice-President John Hutchins of Grand Rapids called the fifth annual convention of the Michigan Retail Clothiers' Association to order. On account of a recent death in his family, President Samuel Folz, of Kalamazoo, was unable to be present, and he expressed his deep regret and best wishes for a successful convention in a letter read to the members by Acting President Hutchins.

Following the reading and approval of the minutes of the previous convention, Secretary and Treasurer Abe Rosen of Muskegon, reported that the organization now numbered seventy-four members. At the close of his report the Secretary read a letter from Secretary Wry of the National Association of Retail Clothiers announcing the National convention in Chicago on September 21, 22 and 23 and inviting members of the Michigan organization to attend. As the State association was formed before the National and as no provision was made in the by-laws for delegates to the National convention, it was voted to amend these articles and provide that delegates be selected by the State executive committee.

Leo T. Marcoux, of Bay City, and Meyer S. May, of Grand Rapids, delegates to the meeting in 1914 that organized the National association, outlined to the members present the proceedings at this organization meeting.

The Fake Closing-Out Sale.

As customary at the clothier's convention in Michigan, no set programme was arranged for the business sessions, and the members discussed any question which might be brought before them. The first thing to be taken up was the subject of the fake closing-out sale.

Meyer S. May, of Grand Rapids, told the members of the excellent law regulating this practice in Germany. Over there a merchant who desires to advertise a closing-out sale must file a complete inventory of his stock with the proper authorities, and he is not allowed to "sweeten" or add to the stock after the start of the sale. It must be a legitimate close out. Mr. May stated he believed the clothiers of Michigan should make an effort to put a similar law on the statute books.

In citing the need of such a law he stated that a concern in Grand Rapids started a closing-out sale with a \$20,000 stock and sold \$300,000 worth of merchandise before they closed their doors.

The question was finally referred to the executive committee with instructions to consult with the Association attorney on the plan of drafting a bill similar to the German law on this subject.

Secretary M. H. Rosenthal, of the Ohio Retail Clothiers' Association, a former attorney of that State, who was an interested guest at the Mich-

igan convention, contended that in his estimation the law suggested by Mr. May would prove unconstitutional and he told of the difficulty his State organization had experienced in trying to stop itinerant vendors. When these agents take orders without delivering the suit or other merchandise at the time the sale is made no legal measures can be provided to stop them.

He said in his State they had found the ordinance providing for a bond deposited with county authorities one of the best weapons to use against the itinerant who brings a stock into a town and starts a "fly-by-night" fake sale.

Mr. Rosenthal related to the convention how former Secretary Herman Freedlander, of the Ohio Association had successfully fought the traveling \$10 suit agents in his county by sending out his own salesmen with suit samples and making a house-to-house canvass.

Cash vs. Credit.

"Can a merchant do business at a less cost if he operates on a strictly cash basis?" was the next question to come before the convention. In answering this, Henry Houseman, of Houseman & Jones Co., Grand Rapids, contended that a credit system builds up a larger volume of business than could be secured on a strictly cash basis. Through this larger volume the merchant is enabled to do business on a closer margin of profit and therefore, in his estimation, cash customers do not have to help pay the small percentage of loss on bad debts.

Howard Ford, of Ford & Simon, Bay City, said he believed he was doing 33½ per cent. more business with a credit system than he would be able to do on a strictly cash basis and claimed that people in buying on credit purchase more than they do when handing over the cold cash.

The consensus of opinion of the merchants present seemed to be that a carefully restricted credit basis, great care being taken in selecting the credit risks, was the best system for the retail clothier.

A plan for doing away with the credit balances which are sometimes carried month after month by certain customers was suggested by S. Rosen, of Rosen Brothers, Muskegon. He stated that he called on these debtors and secured their signatures to notes for the amounts of the delinquent balance.

"Is the evening or morning newspaper the best advertising medium for the clothier?" was the next question to come before the convention. Some members expressed the opinion that women read the morning papers more than they do the evening editions and for this reason they were a better medium for advertising boys' and children's wear. It was generally agreed that men read the evening papers more thoroughly than they do the morning.

Following the appointment of Howard Ford, of Bay City, Henry Houseman, of Grand Rapids and Leo Harrington, of Jackson, as the nominating committee the first session of the convention was adjourned.

On Tuesday evening the members of the Association were royally entertained by the clothiers of Muskegon at a vaudeville show and smoker in the parlors of the Occidental Hotel. Meyer S. May, of Grand Rapids, was chairman of the informal good-fellowship meeting and called on most of the members present for their best story. Howard Brink, of Grand Rapids, was awarded the medal for the best story.

The Trading Stamp Case.

The trading stamp question was brought up by Acting President Hutchins at the opening of the second day of the convention.

He told the members that the law against trading stamps was being assailed by the trading stamp companies and that a test case was now being fought out in the Michigan courts. The case will come up in September and will probably be carried up to the United States Supreme Court. One thousand dollars has already been raised by merchants to defray expenses in carrying their side of the case through the higher courts and Mr. Hutchins appealed to the clothiers to lend their moral and financial aid to the cause. At the close of his remarks the following resolution was adopted by the convention:

Resolved—That the Michigan Retail Clothiers' Association go on record as opposed to trading stamps and that our Executive Committee be empowered to contribute \$25 to the fund to help carry this legal fight to the Supreme Court.

The need of increased membership was dwelt upon by President Hutchins and he secured a promise from each member present that he would make every effort to bring one new member to the next convention. The speaker said a well-deserved tribute to Secretary and Treasurer Abe Rosen and stated that the success of the organization was due in a large measure to the latter's tireless efforts.

Endorse Stevens Bill.

The convention voted to go on record as endorsing the Stevens bill now before Congress.

The question of the 1916 convention city was next brought before the members and it was unanimously voted to meet in Detroit.

The unique and effective peddler ordinance which originated in the fertile brain of L. C. Jones, President of the Kansas Retail Clothiers' Association, and which provides that every house-to-house canvasser must submit to a rather expensive physical examination before being granted a license, was discussed by the convention and the Secretary stated that copies would be mailed to all members. The ordinance has been adopted in a number of communities in Kansas and Iowa and is said to have been the cause of a marked falling off in this form of competition.

The "No Sale" Policy.

A letter from Bird & St. Louis, clothiers of Pontiac, was read to the convention. This concern, which is conducting its business without clearance sales of any character, stated in this letter that they had sold more clothing this year under their "no

sale" plan than they did previously with semi-annual sales. In a discussion of the sales evil the opinion of the leading clothiers of Michigan was summed up in these words, "Buying less and buying often is the only solution of the sales problem."

Endorse "Dress-Up" Campaign.

The "Dress-Up" movement which is sweeping the clothing world was the next subject brought before the convention. It was voted to endorse the movement and to establish the first week in October as "Dress-Up" week throughout the State, provided this date does not conflict with any later plans for a National movement setting aside a certain week.

The P. M. Question.

"The P. M. system of getting rid of old merchandise is too liable to bribe the salesman into selling undesirable stock to the good customer," was the opinion voiced by one of the members when this question was brought before the meeting.

Others took the opposite viewpoint and explained how the P. M. could be used to advantage in a trading up policy by placing it on the highest priced new stock. One of Michigan's largest clothiers said that he gave a P. M. of 25 cents on all \$25 suits; 50 cents on \$27, \$30 and \$35 suits, and \$1 on all suits sold above \$35.

At the annual election of officers the following were selected to serve during the ensuing year:

President—John B. Hutchins, Grand Rapids.

First Vice-President—Bert Lampkin, Ionia.

Second Vice-President—George Strickland, Battle Creek.

Secretary and Treasurer—Abe Rosen, Muskegon.

The Executive Committee will consist of the officers and the following members: Meyer S. May, Grand Rapids; L. E. Oppenheim, Bay City; Henry Houseman, Grand Rapids; E. J. Hickey, Detroit; Howard Ford, Bay City; Max Heavenrich, Saginaw; Samuel Folz, Kalamazoo.

The following delegates were appointed to represent Michigan at the National Association of Retail Clothiers' Convention in Chicago: Henry Houseman, Grand Rapids; Abe Rosen, Muskegon; Samuel Folz, Kalamazoo.

The Two-Pants Suit Menace.

The plan of bringing out suits with two pairs of trousers was characterized as being one of the greatest menaces facing the clothing industry. In a spirited discussion following the election of officers the members voted to go on record as being emphatically opposed to the two-pants suit proposition and the delegates were instructed to bring this matter before the National convention.

It was claimed that the two pairs of trousers practically doubled the life of a suit and would therefore cut deeply into the total volume of business.

Is the Customer Always Right?

The last subject to be brought up before adjournment was the question of unreasonable returns of merchandise. The theory that "the customer is always right" was claimed by some



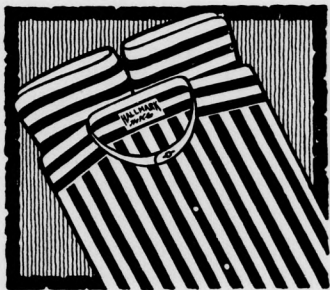
The
WINDSOR

Some 500 SLIDEWELL distributing depots throughout the United States are now filling orders from retailers for the new fall style WINDSOR. Like all

SLIDEWELL
HALL
COLLARS

WINDSOR is made with the patented Tie-protecting Shield and graduated Tie Space. Is nationally advertised in leading magazines, newspapers and farm journals. Better stock this style to-day. Display our attractive window cards and sell more collars.

Thousands of retailers are now taking advantage of the "dealer service" offered by distributors of



HALLMARK
HALL
SHIRTS

HALLMARK distributors are carrying an excellent selection of HALLMARK values and patterns—a constant stock from which you can secure fill-in orders at any and all times—values at the price your customers like to pay—

\$1.00, \$1.50 and up.

HALL, HARTWELL & CO., Makers
TROY, N. Y.

to be spoiling the consumer and increasing the number of unwarranted returns. One prominent clothier summed up the situation in this manner:

"If the customer is absolutely wrong in his demands, be man enough to tell him so. Make adjustments or give him new goods when his claim is fair, but don't spoil him by letting him take advantage of you. And if you should let him get away with an unreasonable demand, don't make the manufacturer stand the burden."

At a meeting of the Executive Committee following the adjournment of the convention Abe Rosen, of Muskegon was selected as the Michigan director on the executive board of the National Association.

The Banquet.

The last business session and the annual banquet were held at one of Michigan's most famous summer resorts, the Lake Harbor Hotel, located about seven miles from the city.

Alex Meyer, of Muskegon, one of the members of the local committee who worked early and late seeing that the visiting merchants were enjoying themselves, very ably filled the post of toastmaster. The speaker of the evening was T. F. Pevear, advertising manager of the Stein-Bloch Co., who delivered an excellent and practical address on "Advertising for the Retail Clothier."

Among others present who were called upon for short talks were Chas. E. Percy, director of the Promotion Department of the Josephs & Feiss Co., Cleveland, and E. M. Kahn of E. M. Kahn & Co., Dallas, Tex.

Among those Present.

Among the clothiers present at the convention were Leo T. Marcoux, Bay City; Meyer S. May, Grand Rapids; Howard R. Ford, Bay City; Edwin J. Miller, Bay City; H. L. Sloman, Coldwater; Alex. Meyer, Muskegon; E. J. Vanderwerp, Fremont; Henry Van Worken, Grand Haven; L. Grombacher, Grand Rapids; Gustave Stern, Allegan; Fred R. Wismer, Port Huron; C. F. Shidester, Hastings; E. N. Kleine, Negaunee; A. J. Boucher, Muskegon; Bert Lampkin, Ionia; M. H. Rosenthal, Mt. Vernon, Ohio; John B. Hutchins, Grand Rapids; Howard Brink, Grand Rapids; Henry L. Houseman, Grand Rapids; Leo Sandler, Grand Rapids, Abe Rosen, Muskegon, and George D. Strickland, Battle Creek.

Graphic Account of an Alleged Encounter.

Mears, Sept. 28.—Knowing you to be a friend of the whole traveling fraternity, I want to relate the true story of "How Herman Anderson lost his reputation." I don't know what rumor hath reported, but here is the true and exact report of what befell Herman. This I feel sure you can bank on, as it was given me by a man of truth and veracity, namely E. C. Welton, an eye witness. For years, on the Pentwater branch, among his customers, the said Herman has boasted of his prowess as a wrestler and a handy man with his dukes. This has been verified by his side partner, Mr. Welton, so often that it has caused much fear among a lot of us simple merchants. Many a time I, myself, have discounted a candy bill which I had intended to let run six months over due, and many an order did I send to the W.

C. Co. from this same deadly fear. But now even I will dare to beat Herman down 10 cents a pound on his price of gum drops. All things have passed since one short week ago on a beautiful bright morning. It was raining, but it sounds better that way. Herman Anderson and Ernie Welton stopped Ernie's auto in front of Runner & Spellman's store, Shelby. Herman started into the store, while Ernie stopped to see if the car needed any gasoline or electricity for the next run to Mears, so Ernie was a minute late in entering. As he reached the threshold he met Herman coming out, not in the quiet and gentlemanly way in which he had entered. Far, far from it. Herman and Leo Spellman were coming out like a merry-go-round in violent action, or a newly-fledged cyclone which had just struck its gait. They were in loving embrace and engaged in a friendly scuffle. For five minutes things moved faster than human eye could follow. Merchant, cabbage, onions, candy man, lemons and oranges made a scene that would make a pie eating contest look like a funeral. The fruit and vegetable display was more demoralized in a minute than the present peach market is at present, but we must pass to the next scene. Here lies the mighty Muskegon wrestler—the man who is so handy with his dukes—flat on his back on the sidewalk, with little Leo Spellman astride of him, with a handful of Herman's hair in his fist. Leo pulled Herman's head about a foot from the walk and suddenly let it drop, exclaiming, "Are you down?" Then Mr. Runner, who had been hopping around the outskirts, wringing his hands in glee, shouted, "Bump him again, Leo." Next it's Herman's voice, "I'm down." Another bump, another admission from Herman, and Runner kept on crying, "Bump him some more Leo, I can't hear him say he's down." Finally, as Leo's strength began to play out, he let Herman up and all hands began to gather up the scattered exhibit. Of course, as I before remarked, this was tipped off to me by Ernie in confidence. I, myself, have not dared to enter the village of Shelby since I told the story of "J. Boughner and the lost dog." But everyone knows Welton always tells the truth—when he can think of it—so I see no reason to dispute it. The reason I fail to give the name of the eye witness is, I promised E. Welton not to give his name in connection with this story. Herman says his excuse is, he stepped on an orange. I can't see that it is a good square excuse, considering the shape of the orange. Herman certainly lost his reputation as a wrestler, but his reputation as a good scout or of being good natured or truthful has not been impaired in the least. I knew Leo could go some, as I tried to chase him and Jim Goldstein off the stone road once, but really did not think he could go fast enough for Herman.

Since writing you last I have had the rheumatism, an ulcerated tooth, the Dutch measles and an operation. Chronic Kicker.

Scientific Management.

A properous looking drummer entered the office of a merchant to whom he had sold his new "Filing System" a short while before.

"Good morning, Mr. Hobbs," said he in his genial way. "And how is the 'Filing System' working?"

"Great!" said the merchant.

"Good!" said the agent, rubbing his hands. "And how is business?"

"Business?" echoed the merchant.

"Oh, we have stopped business to attend to the filing system."

Full-Profit Insurance

The goods it pays to handle are the goods which bring you your full anticipated profit—goods which need no marking down to clean them up. You never have to take a penny less than your full-profit on



Shirley President Suspenders
Guarantee on each pair

SHIRLEY President Suspenders

These goods *have* to sell out clean, at the full price, because they are returnable if unsalable by any retailer or jobber. They *do* sell out clean because seventeen years of high-power advertising have convinced over three million users that no other suspender gives so much ease, style and service for the money.

This year bigger, better advertising than ever is reminding those millions of customers that the word SHIRLEY identifies the original, tried and proven President Suspender, every pair tagged with the Shirley guarantee of satisfaction or money back. It is easier and more profitable than ever to handle the Shirley article—it is harder and costlier than ever to get rid of the imitations and substitutes which the consumer neither knows nor trusts.

You can insure yourself against mark-down clean-ups, you can make certain of full-profits and 100% sales, you can satisfy your trade and stop the leaks in your pocket if you follow the advice of our nation-wide advertising and

Remember SHIRLEY

President Suspender Co.

SHIRLEY, MASS.

New Price: \$4.00 per dozen.

THE MEAT MARKET

Talks by the Butcher Philosopher.

Go into any market in a small town and you will find that the butcher is handling fruits and vegetables, and is glad to have the opportunity of doing so, as there is often a larger profit in their sale than there is in the sale of meat.

The average large city butcher, however, looks at fruit and vegetables as beneath his dignity to sell, and rents out what is the best portion of his store to an Italian or a Greek, who is willing to work hard enough and use brains enough to sometimes make more money than the butcher himself.

The butcher, as a rule, cares very little for what he receives from this valuable privilege, as he realizes that the fruit and vegetable stand is a drawing card that brings trade to his market. Without this stand he feels that his store would look rather empty. What he fails to realize, however, are the possibilities which there are in fruits and vegetables and the large margin of profit which he can get from the sale of these commodities.

One butcher who has a market for which he pays \$150 per month rents out the fruit and vegetable privilege for \$25. This occupies the entire front of the market, one window and one side of the store, and also the cellar, which is included in that arrangement so that the surplus stock of the standholder can be carried. The front man may also have the privilege of the butcher's ice box as often as he wants it in order to chill those fruits which must be sold in that condition. He gets all this for \$25 a month.

When the butcher's attention was called to the fact that 50 per cent. of his store for which he paid \$150 a month was let out to a business of probably equal magnitude to his own, and making larger profits, for only \$25 per month, or one-sixth of his total rent, his answer was characteristic of the general opinion of city butchers toward the fruit and vegetable business.

"I wouldn't bother getting up so early," said he, "to drive to market in all kinds of weather. I don't understand fruit and vegetables well enough, and I don't like that kind of business, anyhow." And for ten minutes more he kept up in the same sort of a strain.

If he only realized the possibilities which lie in these commodities he would never sneer at the idea of handling them himself. Once he looked at this proposition seriously he would soon find out the true value of

such a department, increasing the store's attractiveness and the much larger margin of profit than he has been accustomed to.

I am not criticising the small store that has little or no room and pays rent in a proportionate measure, but I am speaking of a large number of the greater-sized markets which in many instances have as much as 50 per cent. of their floor space going to waste.

Take the city of New York for instance. At least 75 per cent. of the butchers whose markets have fruit and vegetable departments rent out valuable privilege to outsiders at what is practically a nominal rental for such a profitable enterprise.

In Jersey City I came across a butcher shop, however, that was operated on an entirely different basis. The proprietor drives to market about 4:30 a. m., buys his fruit and vegetables, loads up and is back in the market before 7 o'clock.

The market of this man is arranged with an open front, and the fruit and vegetables are nicely arranged in the center of the store, with a big fan above the display to keep away the flies during the summer months. Needless to say the store does a big business.

This man has been in his present location for about seven years and has accumulated nearly \$30,000. In speaking about his business to me he said:

"I have never had a week since I came here that hasn't shown a profit in the fruit and vegetable department. In fact, I have frequently made over \$100 clear in a single week.

"Nobody could rent that privilege from me. I take as much interest in that department as I do in the sale of meat which, of course, is the main part of my business, and it has its own cash register, so I know what I do every day. While I have always been a butcher, I like the fruit and vegetables business just as well, and the profits which it makes for me come in very handy, when meat has been so dear and when the profits and sales have fallen away."—Butchers' Advocate.

There is no royal road for a government more than for an individual or a corporation. What you want to do now is to cut down your expenses and live within your income. I would give all the legerdemain of finance and financiering, I would give the whole of it for the old, homely maxim, "Live within your income."

Samuel J. Tilden.

Make Out Your Bills THE EASIEST WAY

Save Time and Errors. Send for Samples and Circular—Free. Barlow Bros., Grand Rapids, Mich.

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.



IT'S POPULAR

Those who use

Mapleine

like it—it fills a want How is your stock?

Order from Louis Hilfer Co. 1503 State Bldg. Chicago, Ill. CRESCENT MFG. CO. Seattle, Wash.

The Reputation and Standing of

Walter Baker & Co.'s Cocoa and Chocolate Preparations

Have been built up by years of fair dealing, of honest manufacturing, an unwavering policy of maintaining the high quality of the goods and by extensive and persistent advertising.

This means for the grocer a steady and increasing demand from satisfied customers with no risks to himself on account of unsold or damaged goods; in the long run by far the most profitable trade.

The genuine Baker's Cocoa and Baker's Chocolate have this trade-mark on the package, and are made only by

WALTER BAKER & CO. Ltd. Established 1780 Dorchester, Mass.



Registered, U. S. Pat. Off.

A Safe Match Means a Safe Home



Every responsible grocer wants to sell his customers matches which are nothing short of the safest and best made. Thereby he safeguards the homes of his community.

Any grocer who is not handling "SAFE HOME" matches, should take steps to do so at once. Ask any wholesale grocery salesman about them or drop a line to the manufacturer, who will have his salesman call and explain their superiority.

Every "SAFE HOME" match is non-poisonous, strikes anywhere, is extra strong and sure, is chemically treated to prevent afterglow when blown out, and is inspected and labeled by The Underwriters' Laboratories, Incorporated.

Made Only by The Diamond Match Company

PEACOCK BRAND Breakfast Appetites

can be encouraged and well satisfied with a nice rasher of bacon and fresh eggs. Go to your grocer's and get some of the famous Peacock mild cured bacon and fry it, pouring off the grease as quickly as it forms. This makes it crisp. Peacock Hams and Bacon are cured by a special process—brine is not used—so they are not salty. They are especially prepared by Cudahy Brothers Co., Packers, Cudahy, Wis., for those who want the best.

Cudahy Brothers Co. Packers Cudahy, Wisconsin

RESCENT FLOUR

"Mother's Delight"
"Makes Bread White and Faces Bright"

VOIGT MILLING CO., GRAND RAPIDS, MICH.

Command your hand to guide the brush

Variation From the Conventional in Letter Forms.

Written for the Tradesman.

Great use is now being made in show card writing of what may be termed, for lack of a better name, freak lettering. For instance, to feature some word or expression, an alphabet will be selected, the letters of which, while quite uniform with one another, are odd or grotesque as compared with usual letter forms. Or individual letters in a word may be varied—an s or an o placed on a slant when its companions are vertical. A lower-case a may be made with a wide top and a narrow loop. Some letters may be given very unusual breadth while others are made abnormally slender. You will see a featured word done all in curved capitals—that is, with the bars and stems, instead of being straight and true, purposely made curved and irregular. Odd styles of script are employed more in card writing and sign painting than the standard kinds. The use of lower-case letters where the rules of English require capi-

rendered doubly noticeable by a bold and unusual color scheme.

The freak tendency never should be carried to the extent of rendering a letter or a word otherwise than unmistakable. Used with judgment and discretion, skill and facility in devising and adapting odd forms is a most desirable addition to the card writer's equipment, and will aid in solving successfully many knotty problems in featuring. In this as in other phases of card writing, it is well to remember that styles that are simple and easily and quickly executed, are apt to be fully as effective as elaborate and painstaking efforts.

Joining Two Pieces of Cardboard.

Sometimes it is necessary to enlarge on the dimensions of a mat board, which is thirty by forty inches. A strip ten or twelve feet long may be wanted, or a rectangle perhaps six by eight feet. It is perfectly practical to join two or more pieces together and make any size desired.

Having calculated how the mats will work up to best advantage, cut

In show card shops or wherever a large amount of cardboard joining is to be done, a glue made by mixing yellow dextrin with just enough water to form a thick paste generally is employed. It should be mixed a few hours before using. As the dextrin glue is much given to molding and souring, a little oil of cloves often is added to keep it. While I have not tried it, I believe that a little carbolic acid would answer as a preservative as well as oil of cloves.

The dextrin is no better than the liquid glue you buy in tubes or cans, but is far cheaper for large jobs, and serves the purpose equally well. It requires somewhat longer to set—in fact never should be hurried in this respect.

If the work of joining together is carefully done, the resulting piece will be practically as strong as if originally made all in one.

Forethought should be used and the layout planned before the parts are cut, arranging so that the lettering will conceal the seams as much as possible. Some mat boards show joining far more than others—it depends on the nature of the surface. With most, however, if the piecing has been neatly and skillfully done and the layout well planned, after the lettering is put on the joinings will scarcely be noticed by anyone not a professional card writer.

With a horizontal seam, it is best to arrange so that it does not pass right through a line of lettering, cutting each letter in the center. It is slow and rather difficult work to put on a whole line of matter right across a seam. Better arrange so that the joining comes directly below the line of words. Or, if there is a division in the meaning of the wording, then it may be a good idea to have the seam come on a blank space and indicate the division in meaning by ruling with the brush a dividing line which, while it will not conceal the whole length of the seam, will cover the central portion of it.

Neatness in Show Card Work.

When all is said and done, the perfectly neat, clean show card is most pleasing. Skill in lettering will not compensate for any smirching with color or layout material what should be clear space.

The secret of a good quick "clean up" of a card is not to have much on it that needs to be removed. By carefully reviewing the layout and making comparison with the copy, avoid all blunders in wording and in spelling. A card that has suffered a correction is never quite so tidy as one made right at first.

French charcoal for white or light cardboard, ordinary white crayon for dark, doubtless are the best layout

materials. But really something better than either ought to be invented. What is needed is something that will stay on as long as it is wanted, and will come off without leaving a trace when you are done with it. In the absence of such ideal material, it helps in getting along with chalk and charcoal to keep them sharpened to a fine edge and bear on very lightly, so as to make only a faint line. Charcoal should be quite soft. Some prefer to sharpen it on sandpaper rather than with a knife.

No matter in how much haste you may be, the lettering must be perfectly dry before the cleaning up process is begun; otherwise the wet color will be rubbed on the cardboard and extra time will be required to remove it. It is a saving of time to have some convenient method of drying a hurry-up job. An alcohol lamp is handy for the purpose, or a card may be held over a register or near a radiator or a stove. Anything to get a little fire heat on it. For cleaning off both charcoal and chalk, chamois skin is of course unequalled. On light cardboard the chamois should be supplemented by careful use of a rather soft rubber eraser wherever it may be necessary.

There are some kinds of dark mat board that have a surface that fills up so badly with chalk that it is practically impossible to make a neat clean-up. With such try making the alignment lines lightly with lead pencil, using the chalk only for the skeleton letters. While the pencil lines can not well be erased from the dark cardboards, ordinarily they show but little.

With experience the card writer becomes surer in his layouts, so that each is about right as he first puts it on, and requires little or no changing. This is a saving of time and also makes for the perfect neatness of the finished work.

Ella M. Rogers.

That's All.

Two small boys, as alike as two peas, were watching a man tinkering with his automobile on Riverside Drive.

"What's your name?" asked the man.

The boys looked at each other, and finally one of them spoke.

"Johnny Black," he replied.

"And what's your name?" continued the man, turning to the second boy.

"His name is Tommy Black," returned the first boy.

"You do look alike," commented the automobilist, as he was ready to move on. "Any relation?"

"No relation, 'cept by marriage," was the reply. "He's my brother."

Dissolution of partnership Sale of Tailoring

als (as at the beginning of a sentence) is an eccentricity that belongs in the same class of effort.

Variations of the kinds spoken of are almost countless in number, being limited only by the fancy and ingenuity of individual letterers. The object of all is to make "something different"—something that by its oddity or picturesqueness will attract and fix the attention of the passer-by. In the illustration a few simple and easily executed deviations from the regular are shown. Others will be suggested to the card writer by unusual styles of lettering often seen in printed advertisements. Very likely he may himself devise variations from the conventional letter forms.

As will be observed, most freak letters lack the intrinsic merit and wearing qualities of their plainer prototypes. But sometimes what is odd and striking has a greater advertising value than what is symmetrical correct and beautiful. Often a peculiar style of lettering may be

them and arrange for the joining by cutting each of the two edges that are to come together perfectly straight and true. Usually the joining should be exactly at right angles to the edges of each piece, in which case lines for cutting can be drawn by a square. Lay the pieces together to see that they fit neatly. They should be butted together—never lapped. Cut a strip of the same kind of cardboard to be placed beneath the joining as a reinforcement. Two inches is wide enough for most work—a little wider reinforcement may be used if the completed piece is to be very large or subjected to any great strain. Coat the reinforcement strip with liquid glue and place it beneath the joining, fitting the edges of the two parts neatly where they butt together. Place a smooth board on top and weight down the board. Let the work stand at least an hour to set—longer if you can. It often is convenient to let the work stand overnight before being moved. This insures a thorough drying of the glue.

The Grand Prize on Cereals

At the Panama-Pacific Exposition Goes to The Quaker Oats Company

At San Francisco there is now being held probably the greatest world's fair in history.

Competition among manufacturers has been tremendously keen to secure the Honors of Merit.

In each class of products there were six grades of awards, one Grand Prize and five lesser awards as follows:

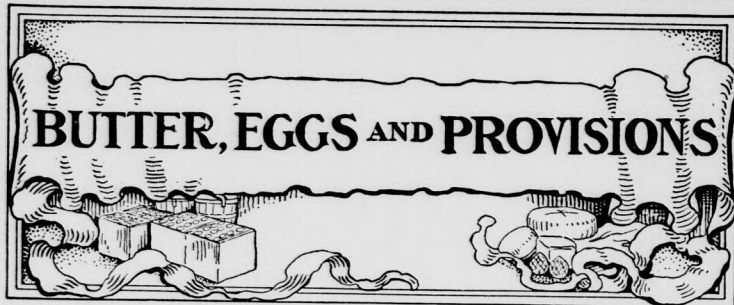
GRAND PRIZE	.	FIRST AND HIGHEST HONOR
Medal of Honor	.	Second grade award
Gold Medal	.	Third grade award
Silver Medal	.	Fourth grade award
Bronze Medal	.	Fifth grade award
Honorable Mention	.	Sixth grade award

In each kind of goods only one Grand Prize was given.

In the Cereal List it went to The Quaker Oats Company

In addition to the Grand Prize for merit on Quaker Oats, the Grand Prize was also given on machinery covering some of the processes of the manufacture and packing of this product.

The Quaker Oats Company



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.

Markets and Prices of Wisconsin Cheese.

Approximately half of the cheese of the United States is made in Wisconsin. Two-thirds of this is American, and the remaining third Swiss, brick and limburger. Many fancy varieties are produced but they are of little commercial importance. The total cheese production of the United States in 1909 was 320,532,000 pounds, of which Wisconsin made 148,907,000, or about 46.4 per cent. Since that time production has been decreasing in other leading states and increasing in Wisconsin.

Swiss, brick and limburger cheese are made mainly in Dane, Dodge, Green, Iowa and Lafayette counties. A usual route is from the factory to a dealer, from the dealer to a wholesaler, and from the wholesaler to a retailer; there may be a broker or a second wholesaler in addition. Much cheese is handled by the packers. More than half of the Swiss, brick and limburger cheese factories are co-operative. The essential things in co-operation are the management of the factory and the sale of the cheese. In 1913 the farmer received on an average of \$1.29 — 1.33 per hundred pounds of milk taken to a cheese factory. Not much milk is sold by test. The cost of manufacturing a pound of cheese is 1.2—1.75 cents. In the Swiss and limburger districts the cheesemaker is usually paid a percentage of receipts. The length of time cheese is stored depends greatly on market conditions. The charge for storing is one-eighth cent per pound per month or three-eighths to one-half cent for the season. The transportation charges are usually paid by the buyer. From Wisconsin points to destinations outside the State the freight is 20 cents to \$2.50 a hundred pounds. Nearly all cheese passes through the hands of one or more middlemen between factory and retailer. The dealer gets a margin of about 1 cent a pound, the wholesaler about 2 cents, the broker one-eighth to one-fourth cent, and the retailer 5.5 to 9 cents. The factory, dealers' and wholesalers' prices fluctuate widely during different seasons. The retail price is large customary. The farmer gets about half the money paid by the consumer. Producers and consumers are too far apart.

Community effort is needed in standardizing, branding and marketing.

How Much Does Cheese Shrink?

How much will a cheese shrink between the time it is weighed at the factory and shipped to the consumer, and when it reaches the latter? This question of interest to the buyer is now being studied among the factories of Jefferson county by an agent of the Agricultural Department from Washington.

It is a well known fact that cheese shrinks. Just how much it loses in a given time has never been determined and varies with the nature of the cheese and the treatment accorded it. The cheesemaker who weighs his cheese and sends it forth with the weight marked upon it is not to blame if the selfsame cheese lacks many ounces in coming up to the standard by the time it becomes a side dish for the pie. How much a self-respecting cheese can reduce in weight and not be viewed with suspicion by the official sealer of weights and measures is to be established by the Government if it is possible to do so. When that happy determination is reached all householders can have a table setting forth the shrinkage.

The Federal agent has picked Jefferson county, with its famous board of trade, as a likely field in which to work. Last week he was taking statistics at factories in Wilna. His investigation concerns all kinds of cheese and all ways of making each kind. He also considers the methods of shipment and the conditions under which the shipments are made. That all of these things are a determining factor in the shrinkage is already known, but the ratio of the loss has never been fixed.

The Federal representative is testing out the weighing devices checked up by County Sealer Charles F. Bulson, and has found them up to the average.—Watertown (N. Y.) Times.

The man who is always satisfied with himself is satisfied with mighty little in most cases.

Watson-Higgins Milling Co.

Merchant Millers

Grand Rapids :: Michigan

Blue Valley Creamery Co.

Largest exclusive manufacturers of
 Pure Cream Butter in the World

Grand Rapids, Mich.

WHOLESALE

Flour, Feed, Hay, Bags, Twine

Bakers' Supplies and Machinery, Waxed Paper, Bread Wrappers

Dry Milk Powdered Egg Cooking Oil Compound

Everything for Bakers, Flour and Feed Dealers

ROY BAKER

Wm. Alden Smith Bldg.

Grand Rapids, Michigan

The Vinkemulder Company

Jobbers and Shippers of
 Everything in

Fruits and Produce

Grand Rapids, Mich.

Mail us sample any Beans you may wish to sell.

Send us orders for **FIELD SEEDS.**

Both Phones 1217 MOSELEY BROTHERS Grand Rapids, Mich.

Double Profits

In grouping the profitable and unprofitable lines in your store did you ever make this distinction?

Some items (which pay you a good profit) stimulate trade in practically every department of your store, while with others (which also pay a satisfactory profit), your income ends with the original sale.

"LITTLE BUSTER" Popping Corn

pays you a handsome profit besides stimulating trade in a number of other articles in the store. These double profit lines come pretty near spelling the difference between success and failure in these days of over competition.

Order a case of "LITTLE BUSTER" from your jobber to-day and lay the corner stone for a double profit paying business.

THE ALBERT DICKINSON COMPANY
 Chicago, Ill.



Pop Corn as a Profit Producer.
Written for the Tradesman.

Pop corn, long known as the most nutritious of cereals, is fast gaining in favor with both merchants and public. Until recently it has only been obtainable—ready-to-eat—from street stands or wagons, often none too wholesome and with less wholesome attendants, or at fairs, carnivals and the like. To-day this is all changed, as restaurants, hotels and soda fountains menus are not complete without pop corn served in various forms to meet the growing demand.

Pop corn buttered, the universally popular form of serving, requires careful cooking, sorting to remove the unpopped kernels, salting and buttering. After this it must be kept warm to make it salable merchandise. All of these require considerable time and labor and use much space, so nearly all merchants abandon it for less troublesome lines, in spite of the saying that any fool can make money out of pop corn.

Recently one manufacturer placed on the market a compact manufacturing plant in appearance and design worthy of a place in the best equipped stores, operated by electricity and gas, which produces a superior pop corn. By this I mean that every kernel receives a touch of pure creamery butter and all in full view of the customer. It is so arranged that the pop corn is kept warm, crisp and fresh at all times, leaving sacking or placing in cartons the only attention required of the merchant or his clerks. The automatic moving features attract attention and the pleasing aroma of the popping corn creates an appetite that is only satisfied by possession of a sack.

When we consider the profits derived from pop corn, as compared with other lines of merchandise, it is little wonder that druggists, confectioners, department stores, first-class grocers and others looking for means to increase their earnings are adding this to their regular lines and, in many cases, making it a feature in their advertising.

Fortunes have been built on pop corn, although the sales aggregate but a nickel, dime or quarter at a time. Humphrey, of Cleveland, is said to be a millionaire. In Indianapolis a man started a few years ago in a small way and is said to be worth \$40,000. Both made it out of pop corn.

Many merchants aspiring to make big sales overlook the nickels and dimes which have as a monument the Woolworth building in New York. Pop corn should not be overlooked, as it can be added to your regular line without employing extra help. Pop corn sales are cash. It is always in season and appeals to all classes. This year thousands of dollars are being spent in magazines and newspaper advertising, setting forth the value of pop corn as a wholesome food, and live merchants are preparing to meet the demand this campaign is creating.

H. W. Harwood.

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.

Let me overhaul and re-enamel your old scale. It would make it good as new. Work guaranteed.

W. E. HAZARD,
95 Monroe Ave. Grand Rapids
I do all work for Toledo Scale Co. in Michigan

Mr. Flour Merchant:

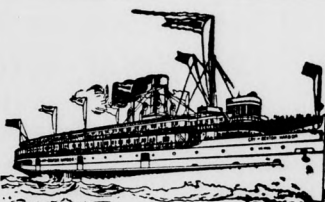
You can own and control your flour trade. Make each clerk a "salesman" instead of an "order taker."

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



CHICAGO BOATS

Graham & Morton Line

Every Night

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.



Of Course You Will

wish to do "White House" a special honor by a liberal display of it on SHELVES and in WINDOWS during forthcoming "Coffee Week."

Let us make a requisition on White House headquarters for Special Display Matter

Distributed at Wholesale by
Judson Grocer Co., Grand Rapids



The Trail of White

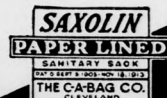
Is A Familiar Sight

Until the introduction of **SAXOLIN**, no material improvement had been made in the Cotton flour package.

SAXOLIN—The Paper-Lined COTTON, Sanitary Sack is DUST PROOF DIRT PROOF

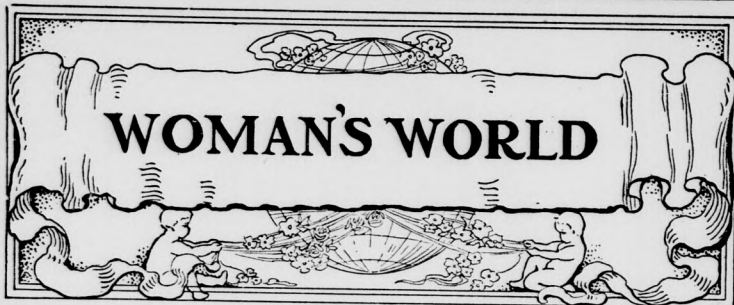
And insures absolute protection to Flour from the Mill to the Home of the Consumer.

Ask Your Miller.



The Sack that keeps the Flour IN—and the Dirt OUT

THE CLEVELAND-AKRON BAG COMPANY, CLEVELAND



Lasting Charm of a Restful Personality.

Written for the Tradesman.

There are some persons whom we almost dread to have come into the room or the house or even the neighborhood where we are. They may be bright, talented, well educated, of good family and possessed of a thousand excellent qualities. We may have a genuine liking and admiration and perhaps a warm affection for them. Possibly for a short time we may enjoy their society. But still, down in our hearts, we prefer not to have them with us for more than the briefest time, for their presence wearies and leaves us exhausted.

There are others "not half so smart" as we say—that is, not so able naturally nor having had so great advantages of culture and travel—but whom we enjoy having with us continuously. When these favor us with a visit, we wish they would stay forever, for they strengthen and soothe and cheer us. These last have what the others, more gifted perhaps in other respects, have not—that priceless grace, a restful personality.

In these days of high pressure and overwrought nerves, it is an end earnestly to be wished and sought for—to be able to live without wearing other people out. For that is exactly what many, unconsciously to themselves and most surely innocent of the least wrong intention, are doing—wearing other people out. Thrice blessed should we consider ourselves if, in our domestic and business relations, we are associated with those having restful personalities.

In the times of our grandfathers and great-grandfathers there was not so much trouble as there is now with people's getting on one another's nerves. Personality was then not so closely and critically analyzed. In those days no one seems to have considered just what was his neighbor's rate of vibration, or whether his companion's aura exactly harmonized with his own. Our forebears worked more with their muscles and less with their brains than we, their descendants. They were too busily engaged with such real tasks as felling forests and subduing the soil, to spend any time brooding over intangible difficulties. Perhaps they didn't know about vibrations and auras. Certainly they had no nerves in the modern sense of the word, and doubtless they were better off without them. But since nerves, oversensitive and unreason-

able as they often are, are here to stay, at least for some years to come, it is wise to get along with them as well as possible, and lessen so far as may be the pain and friction of going through life.

The traits that wear others out and the traits that make for a restful personality—what are they?

To begin with, the lazy person is not restful, at least to work with or for any prolonged association. The man or woman who is easy, who does not shoulder his or her proper responsibilities, who leaves hard task and disagreeable duties for those who have the energy and the conscience to do them—the indolent, improvident, shiftless brother or sister is far from restful, but instead is annoying and exasperating in the extreme.

On the other hand, the person whose ambition outruns his strength and capability, who undertakes altogether too much and so is always driven and rushed and hurried and never gets caught up—such a one carries with him an atmosphere of fatigue and harrassment that is felt the moment he approaches. If you have any heart at all you are apt to find yourself trying to help out—assuming tasks that you never intended to undertake, just to ease up on the load of the overburdened struggler. You are not likely to see that it really does ease up any, for more work is taken on faster than all kind-hearted helpers can take off.

This kind of person makes a poor boss—in fact never is successful in directing the efforts of others. As unreasonable with his employes as with himself, he is not satisfied with their utmost efforts, and never knows when a man or a woman has done a good day's work.

This insatiable voracity for work is shown in different lines and in the pursuit of vastly different ends. If it is a man or a woman in business, we say that he or she is simply overanxious to make money. But we see the same excess of zeal when the vocation is purely artistic or literary or altruistic, with financial returns meager or entirely lacking. A philanthropist of this type, carrying on some noble work for humanity, usually succeeds in roping in one or more relatives as assistants, who are compelled to be philanthropic, willy nilly, because the main altruist always is so driven. Those who stand nearest the ardent philanthropist, acting as indispensable aids, props and supports, but sharing the honor and glory only indirectly, often could



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tell a story of sacrifices as great as those made by the one who is in the public eye.

The worker who is energetic and forceful but who does not let his desires and ambitions run away with him, who plans to do only so much as he actually can accomplish, and who follows the same principle if laying out work for others—this kind of worker is a joy to know. The system and order which he employs are restful. He very likely accomplishes more than the other, because he cuts out all nonessentials. He never gets balled up. He is not jaded when night comes for he always has some reserve strength, and he knows when to stop. It is a pleasure and at the same time an education to be associated with this kind of worker.

The captious person, the mistaken being who always imagines himself or herself wronged or illtreated in some small way, who is constantly engaging in little spats and fusses, who is given to long and heated arguments, who is foolishly and stubbornly inflexible and never has learned to give and take—this sort of man or woman is extremely wearisome. The overemotional person, the one who gets unduly stirred up over every little thing—is tiresome. The grumbler and the fault-finder, as also all those who are fussy and over-fastidious, tax us. And too the dreadful people who always think they are having the very hardest time any one ever did have!

The person who is blessed and blesses others with a restful personality has learned how to take life, and is patient and self-controlled in all its vexations and difficulties. He or she has found out that the trouble that looms large to-day may dwindle into insignificance by tomorrow; and also that if it should stay large, matters are not helped by bemoaning it. The restful personality holds things in proper balance and proportion and while never lacking in force of character, wastes no strength in useless fretting.

The restful person never talks too much. Sisters who would learn the art of living without wearing other people out, should remember this. And brothers too, for the sex that has the reputation for superfluous talking doesn't do all of it. Masculine bores are about as numerous as feminine chatterboxes.

It is a fine accomplishment to be a really good talker—convincing, ready, fluent, entertaining—an accomplishment of great value in any calling or station. But in the long stretches of everyday living, it is even better to be able to keep silent when silence is desirable, than to be a brilliant conversationalist.

A loud, high-keyed or rasping voice renders the talkative person doubly unbearable. The egotist, the person who always wants to be "it" and belittles the attainments and the achievements of others, is almost sure to be loquacious and tiresome.

Courtesy compels that we listen

whenever we are addressed, and for as long a time as the talker sees fit to continue. Etiquette furnishes us with no signal by which we may politely stop a long and wordy narrative or expression of opinion. Conversationally we are at one another's mercy. This is most serious, not in its application to formal social functions, but to business and home life. The garrulous member of the family or the firm compels us to listen when we might, with far greater pleasure and profit, be working or thinking.

That blessed intuition that knows when talk is not needed, and realizes that sympathy and companionship are possible without words—that is an invaluable attribute of the restful personality. Quillo.

From the Viewpoint of the State Press.

Holland City News: The Michigan Tradesman issued its thirty-second anniversary number last week and gives a list of all the subscribers who have taken that paper from the first issue and have continued up-to-date. Among the list is the Walsh Drug Co., of this city. The Tradesman is the best trade paper that comes to our desk.

Grand Ledge Independent: The Michigan Tradesman, always good reading was unusually so in its thirty-second anniversary edition, issued last week. The Tradesman is in a class by itself, as it is the only trade journal in the world which has been published thirty-two consecutive years without change of

editorship or business management. Mr. Stowe may well feel proud of his journal.

Otsego Union: E. A. Stowe, the brilliant editor of the Michigan Tradesman, enjoys the distinction of having published a trade paper longer than any other man in the United States. His last issue contained one hundred pages and was a credit to Mr. Stowe. The Tradesman is, without doubt, the best general trade paper published today and we expect and hope to see the present editor round out a half century in charge of this most excellent publication.

Carson City Gazette: The Michigan Tradesman celebrated the completion of its thirty-second year of publication by issuing a fine 100 page number. This splendid publication has always stood in a class by itself. Not alone as the only trade journal in the world which has been published for thirty-two consecutive years without change of editorship, ownership or business management. But it has always been noted for the excellence of its editorial matter and contributed articles. But most of all for its utter fearlessness in exposing anything of a crooked nature, the absolute independence and striving to inculcate the highest ideals for honesty and integrity in business and all the affairs of life. We hope that the Tradesman may continue under the present management for thirty-two years more along the lines of the past and having a large part in making its dreams come true.

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 Secretary—Arthur J. Scott, Marine City.
 Treasurer—William Moore, Detroit.

The Hardware Department In October.

Written for the Tradesman.

To stimulate fall business, the hardware dealer should make liberal use of window display space.

Naturally, too, this display space should be given to seasonable goods. The timely display instantaneously strikes the answering chord in the mind of the passer-by. The goods featured in season do not have to be "cut" when the season ends. Pushfulness when demand exists eliminates, to a very large extent, the need of still greater pushfulness in order to create a demand when the season is over.

The stove campaign is an important feature of the fall months. September sees it well under way; it still continues through October. The merchant who looks ahead will calculate on using display space freely to assist in moving out his stove stock.

In displaying heaters and ranges, it should not be forgotten that novelty adds much to the effectiveness of a display. The merchant who puts an array of heaters in the window may fairly expect that every passer-by who thinks of purchasing a heater will stop and take at least a casual look. But the dealer who, going further, links up his display with some topic of timely interest, or injects into it a novel idea, will have his display talked about, and thereby secure the benefit of considerable word of mouth advertising. Thus, when people generally are discussing the need of National defense, you can feature your heaters as an "invulnerable defense against Jack Frost." Or, suppose your new ranges have some new and striking selling point. Display them in such fashion that the selling point you want to emphasize will be clearly illustrated. The average passerby will give your everyday display of heaters or ranges a passing glance. It is the especial feature, the touch of novelty, which will make a lasting impression on his memory.

Of course, no display should ever be tinged with partisan or racial prejudices. Nevertheless, current events afford the window trimmer an opportunity to add to his showing of goods a timely and seasonable touch, which will add to the display's attractiveness.

Throughout October, the stove campaign should be energetically pushed. Even up to the last minute the dealer should endeavor to convince those dubious customers who talk of postponing the purchase of a new range or heater until another year. When the old heater is up and going, it is not yet too late to clinch a sale; for it is just then that defects are most noticed. In stove selling, persistence counts more than anything else—persistence, plus tact, plus a thorough knowledge of the goods, is a pretty safe formula for successful stove selling.

In October, a good shooting display is timely. Guns, ammunition and shooting accessories generally can easily be made into interesting and attractive displays. Possibilities in display range from a simple arrangement of guns, revolvers, shells, powders, primers, knives and shooting togs to elaborate camp designs and actual shooting scenes. As a rule, the nearer the merchant gets to showing the huntsman on the job, the more effective his display will be. One merchant went through the sportsmen's periodicals and clipped a lot of pictures which he pasted along the edges of his windows. Thus arranged, they enhanced the effect of the display by illustrating what might be done with the goods shown there.

Of course, the wide-awake hardware dealer will aim, as far as possible, to know personally every sporting enthusiast in his community. Good display, however, does more than appeal to the enthusiasts that are; it helps to win new recruits to the ranks.

In this connection, apart from hunting trips, there will probably be evident this fall a greater interest in target practice and marksmanship than has been noticed in many years.

Has your community a "gun club?" If not, who is better entitled to take a lead in the organization of such a club than the hardware dealer?

The fall is usually a good season for featuring lanterns, lamps, burners, wicks, and lighting accessories generally. With the long winter evenings coming on, people feel the need of more and better light. A lighting window might be found a good feature. Farmers particularly are interested in lanterns. Both town and country people will be looking for new lamps. One dealer this fall who is featuring a new lamp burner keeps a lamp burning in his window from the time the store opens until it closes at night. It illustrated, better than any show card could, the improved flame secured by the use of this particular burner.

Of course, electricity is coming more and more into use; and the dealer who handles electrical goods will find fixtures an eminently pushable feature in connection with his builders' hardware campaign. Then, too, there will as the season develops be a ready demand for electric appliances generally—coffee percolators, irons, toasters, and the like. They are, naturally, hot weather goods; but they are also timely for gift purposes.

Stove accessories will usually pay for featuring. Some dealers do not appreciate the possibilities of the trade in accessories. Yet at this time of the year there is hardly a home where the need is not felt for some article in connection with the heat-

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ing system. Perhaps a coal shovel, ash shifter, ash can, collar, stove board, poker or lifter—any one of a dozen or more articles may be needed. Then, too, there are opportunities for selling stove polish, pipe enamel, brushes, and similar articles. These can often be advantageously linked up with the regular stove display. Customers should be urged to replace worn out stove pipe; particularly with gas and coal, a detective length of pipe is a source of danger.

The housecleaning season also offers opportunities for the sale of of curtain stretchers, dustless mops, brushes of many kinds, wool and feather dusters, polishes, brooms, vacuum cleaners, carpet sweepers and similar articles. Then, too, from the paint department there can be shown interior finishes for walls, floor and woodwork, radiator paint, and similar lines. "Cosy Up for Winter" is the slogan of the household department; and an important item in cosy-ing up for winter should be the providing of adequate equipment for the housewife.

As with ranges and heaters, so in the paint department, the dealer should keep resolutely after the dilatory prospects.

In connection with the big business—stoves, paints, builders' hardware and similar important items—aggressive outside salesmanship will probably be found helpful. Naturally, the outside salesman is most effective early in the season, in helping the store to make a good start;

but he can help also in October to clinch the business of those customers who, if left to themselves, will put off spending their money until another and—from their viewpoint—a more propitious year.

October, for the hardware dealer, offers many opportunities. It is a good month for the introduction of new goods and novelties; for people incline to buy articles which promise a more comfortable winter in the home. Naturally, the careful dealer will not plunge too heavily into the handling of new lines; but those he does take on will pay for aggressive advertising and selling methods. It is the persistent hustler who wins in the merchandising game, who holds up his end when business is slack, and who makes the best showing in the good months of the year.

William Edward Park.

Pioneer Wholesale Grocer of Grand Rapids.

Written for the Tradesman.

William Hake became a resident of Grand Rapids in 1848. He was born in Germany and spent the first nineteen years of his life upon his father's farm in that country. Knowing that he would soon be called to the army for a ten-year term of service, he sought his father's permission to come to the United States. At first consent was refused, but, when Mr. Hake's favorite sister added her appeals to those of the son, the father gave the boy passage money and his blessing. Grand Rapids was a

mere hamlet in the woods in 1848. It contained several small business houses, however. The only grocery was owned by John Clancy. It was located on Canal street (now Monroe avenue) directly opposite the main entrance of the Hotel Pantlind. William Clancy, a brother, John Clancy's assistant, was not designed by nature for frontier life. He loved fine clothing and much leisure and, when Mr. Hake arrived in the community, William Clancy was released and Mr. Hake took his place in the store. His wage amounted to \$8 per month, which sufficed to pay his landlady and to provide the clothing he needed. Nine months later his wage was increased to \$15 per month and to \$30 at the commencement of his second year in the store. Dominic Van Raalte and several thousand Hollanders came over the sea to Western Michigan in that year. They brought a little money, but no tools or household goods. But one Holland family lived in Grand Rapids before that period. Mr. Hake realized at once that he could increase his usefulness by learning to speak the Dutch language. Mr. Clancy's Irish tongue did not grasp the Dutch readily. Mr. Hake soon acquired enough Dutch words to make himself understood in the transaction of business. There were no horses in Western Michigan when the colony arrived. Oxen were used for teaming and Mr. Hake states that the efforts of the Hollanders to drive cattle that did not understand the Dutch language were very amus-

ing. Mr. Clancy added tools, light machinery, shelf hardware, stoves and other articles needed by the Hollanders, to his stock and the trade established with the colony proved to be the foundation of a very substantial fortune that Mr. Clancy accumulated. William Clancy moved to Ann Arbor, where the trade and intellectual atmosphere was more to his liking, and in the course of time he established an important mercantile business. During the early '50s John Clancy sold his stock of merchandise and engaged in the lumber trade, while Mr. Hake sold groceries on his own account and was the first to engage in the jobbing trade in Grand Rapids. He purchased a lot on Canal street (now Monroe avenue) now covered by the Hotel Pantlind, erected thereon a brick building, three stories high and occupied the same in the transaction of his business. He retired from active business a decade or more ago and enjoys good health and the presence and kindly solicitude of a large family. His health is good and he takes a lively interest in all matters pertaining to public welfare, whether local, State or National. When Mr. Hake left the land of his birth, Germany lost a good soldier and the United States gained a good citizen.

Arthur S. White.

"When you attempt to throw dirt in the other fellow's eyes, be sure that the wind is in the right direction, lest it blow back and blind you instead."

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THE STRONGEST LINK

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MAKING GOOD.

What Boys Should Do to Achieve Success.

I heard a man say the other day that he was a self-made man. Nothing "gets my goat" more quickly than this expression. If there are any such I am sure they are allowed to live only as sad examples for the rest of mankind.

But sooner or later the boy who hopes to succeed in the business or professional world must meet the crisis single-handed. There almost invariably comes a time when the answer to the problem of success or failure is decidedly up to him.

The important elements of a boy's upbringing, of parental and social influences, of his opportunities for education, of the physical and mental gifts of heredity must be considered. "Brilliant failures" are quite as common among boys having these advantages in their highest form as in the ranks of the toilers, among those whose plaint in free America is that they "never had a chance."

Among sons of wealth—including those who have not suffered the ills that gold is heir to—the balance is most often swayed by the boy's own will. Frequently he does not "find himself" until after a series of failures due to his sense of dependency upon favorable conditions surrounding him. The blackest of his failures may prove to be a godsend, placing him on his own resources and consequently upon his own feet.

There are some false notions prevailing concerning the sons of wealthy or well-to-do American citizens. One popular idea pictures them as being "farmed out" to nurse girls and tutors in their earlier years, and pampered and spoiled consistently on the road that leads through college and into real life.

As a matter of fact the real American father of means does not aim to spoil his son, and certainly would not be accused of pampering him. I speak of the sensible, hard-headed business man who has made his own way in the world, and in this generation in Chicago there is an overwhelming proportion of the type who have passed the goal posts of success. Nor does the American father usually permit business pressure and its demands on his time to cause him to neglect the growing offspring.

The American boy whose parents can afford to give him an education and a start has the best chance in the world for success in life. Generally his father becomes his companion, as well as his guide and counselor, from the time the boy dons long trousers and makes the first timid sweep with a safety razor.

The boy's interests become the father's interests to a great extent. Both father and son are baseball fans. The athletic activities of the boy's college or prep school evoke nearly as much enthusiasm from daddy as from the boy, whether he is team captain or simply a grand stand rooster. They go on vacations together, hunting and fishing trips. They make long automobile tours,

and the boy surpasses his father in mature wisdom concerning the ins and outs of motor cars.

Naturally during this period of admirable brotherhood the father consciously or unconsciously imparts many pearls of worldly wisdom to his blithe youngster. It is knowledge which cannot be gained in schools, fruit plucked after hard climbing and many falls from the tree trunk of success. Therefore, there seems to be everything in this boy's favor. He has not been pampered or enervated, as story book records of rich boys insist he should have been. Everything has tended toward the making of his character in a sane, ambitious and manly mold.

When he goes to college of course he is drawn from the radius of his

exercising, but the broad basis for these merits must exist within the boy.

How often does it happen that the son of a well-to-do father exhausts the parent's patience, not by evildoing or dissipation but by sheer unwillingness to buckle down to the hard facts of existence—to determine to study or to work.

It is a lucky day for that lad when he finds the tolerant father, from whom all blessings flow, so exasperated that he orders his son to shift for himself and "find out where the money comes from." Yes, it is a lucky day, but the boy fails to appreciate this at the time. He suffers cruelly.

That dark day is most often the turning point. The boy is face to

What does the boy do? If he is honest and clean, and his upbringing and antecedents have made him that and nothing else, he will turn to the only means of eking out the price of bread and shelter. He does the most natural thing, the thing he had not loathed, but which had scarcely ever entered his lively young mind. He tries to get a job. He tries to go to work.

The experience of job hunting is a useful one. It is a complete educational course in itself. So is the first job and the effects of the first hard won triumph—his first raise in pay.

Such a crisis is "the making" of a boy of wealthy parents. Of course, for many of them who succeed this sort of adventure never happens. They themselves start out on the right foot of their own volition. But no matter what his advantages or natural abilities are I insist that in the long run it is "up to the boy" himself.

As for a sage business man imparting worldly wisdom to his youngster, this is something that can better be said than done. Such "canned knowledge" generally goes in one ear and flits out of another. The boy has to find out for himself. As a matter of fact, he wants to. And the lad often reserves a quiet feeling of pity for his parents.

Therefore it would be a presumption for an employer to tell the fathers of his employes how to raise their boys. But experience in watching a continuous procession of these climbing youngsters for many years prompts me to give one piece of advice to fathers of lads who must begin the struggle at an early age.

It is this: Look to the practical education of your boy. See that he is learning things in grammar school and high school that will be of immediate and material benefit to him in the business world. You know the importance of the good old "three Rs" in the workaday world, where they are still esteemed to the exclusion of educational fads and fancies. If you think your boy is not gaining the right elements of knowledge to fit him for a job where there are avenues of advancement, take the matter in your own hands. Send him, say, to night school, send him where he can learn the practical things in which he must soon become proficient.

"Raising boys" in the business world is fraught with disappointments. A lad you have helped to advance in every way and in whom you have taken a personal interest may suddenly appear at the cashier's window and demand whatever pay is due him. He "quits you flat," and although the financial stability of the firm does not totter the employer is a little hurt by such an attitude from the departing employe.

But in raising boys there is great satisfaction, and the ultimate rewards fully compensate for the worries on the way.

Charles L. Dering.
President Chicago Association of Commerce.



Charles L. Dering.

father's wholesome companionship for a time. But there are frequent vacations when daddy's friendship is renewed. And there is correspondence—much correspondence. Sometimes daddy signs his name, "With love from your father," but a good deal oftener he signs it to a certified check.

I have no criticism to level toward those eminent institutions which yearly graduate thousands of boys who are the finest of human material for useful service to mankind and for personal success.

What I wish to make emphatic is that after everything, good training and influences, excellent chances for education, it is up to the boy himself to make good. Iron will, ambition, integrity and industry—these are virtues with which the boy must himself be endowed. They are gifts which he can be stimulated into ex-

face with the struggle for mere existence. It comes as a crushing blow and nearly stuns him with the bitter realization of it. Except for his clothes he is in the same plight as a tramp or any child of poverty. Yes, his condition is even worse, for aside from his impractical viewpoint on life his pride is hurt. The pains of hunger are worse than the pangs of pride or the nips of Jack Frost when one is without shelter.

The boy's pride is hurt with cutting severity. He needs money in order to hold his head up among men, in order to meet his old comrades face to face. He needs money, he must have money. Yet the "jig is up" so far as wiring home is concerned. He might appeal to the softer sympathies of his mother or sisters, but he knows that dad has given them due and severe warning on that score.

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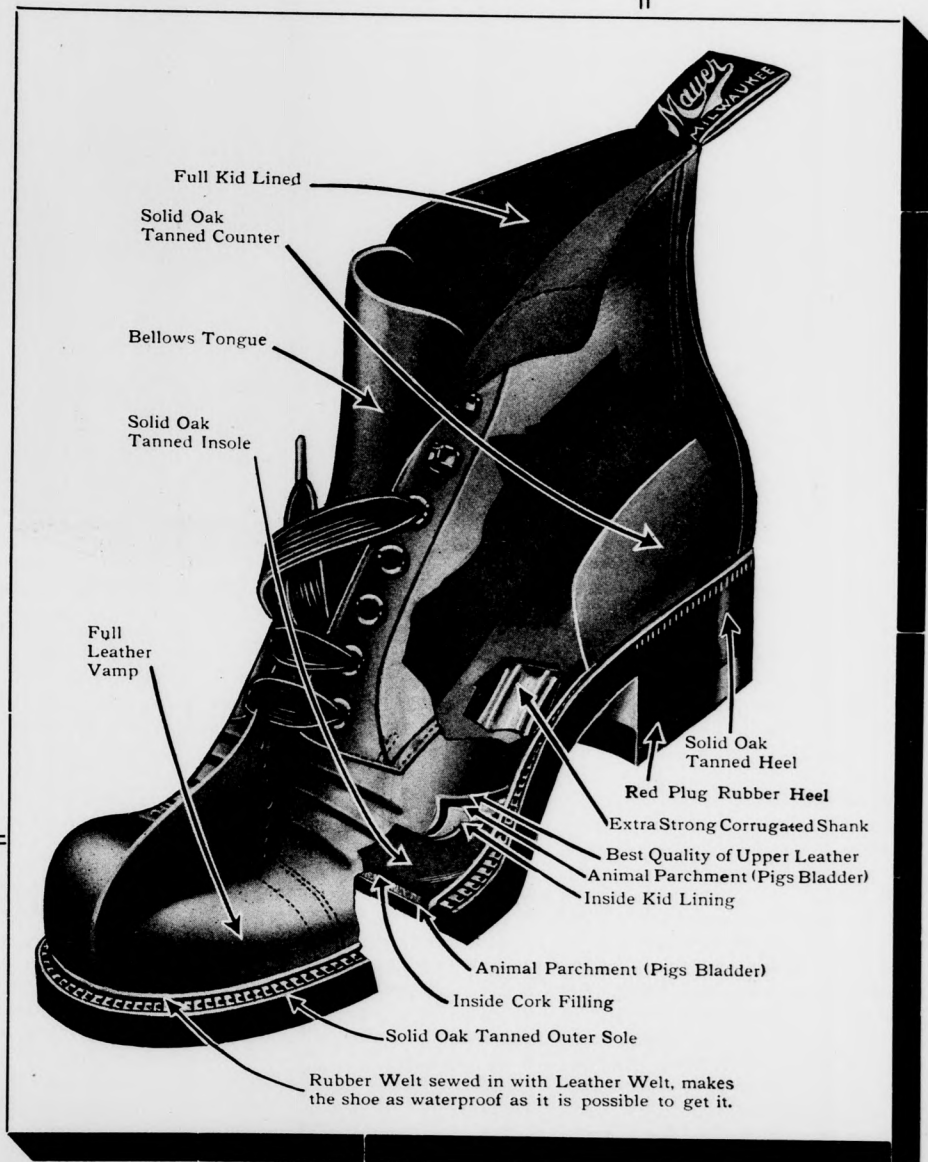
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Written for the Tradesman.

The watch word of the world today is efficiency. It is the touchstone that is applied to the efforts of every individual in the world of work, whether the occupation be professional or commercial.

The one question asked in every walk of life is, can he or she deliver the goods? Can he or she give a full equivalent for the remuneration received?

The highest rewards in every department of life—in every field of effort—are gained by efficiency.

The test of efficiency is being applied everywhere in every calling. I shall endeavor in this article to point out some of the ways in which we may become more efficient as clerks and merchants.

Some of the most essential things are: ambition, honesty, enthusiasm, determination, a good personal appearance and a thorough knowledge of our business.

All of these things are possible, and if we perfect ourselves in these we will have gone a long way toward overcoming some of the greatest obstacles.

It is said that no person was ever born lazy, and I believe that is true.

If we doubt this watch any baby, and see if it shows anything but life. So you see we learn the habit of being lazy.

To reach the desired goal we must get out of the lazy habit.

Hitch the ambition habit to ourselves if we expect to be winners.

What others have done we can do—there is nothing impossible under the sun. We all know what it is to be determined: we were determined to get the girl we made our wife; we were determined to have this, that or the other, and we got it. Why? Because we made up our mind to it.

We were determined to get it. That is why.

We should set our mark high, and be determined to reach the mark sought, and we will. It is often said that clothes do not make the man, and this is true, but a neat personal appearance gives us more weight with the world, and while a man should not be judged by the clothes he wears he often is. Anyway it's our stock in trade, so we should look well to our personal appearance.

Our employer's business depends largely on the appearance of his store. If our idea is to keep the stock in "ship shape" our boss will not overlook this point in us, and all other things being equal, we will have made at least a start for the desired mark.

It is very necessary that everything in and around the store be kept in a most sanitary condition, and a merchant can have no better advertisement. The day is coming—in fact, it is at hand—when the government is going to demand that the store or shop be kept in a perfectly sanitary condition.

The man who never does more

than he is paid for, will never be paid for more than he does. Every clerk is or should be a salesman, and in fact he must be if he would reach even part way on the road of success. I many times have had a clerk say to me, "we can't sell this or that," and I have said to him, "You could but you won't," and there is a lot of things you could do but you won't."

This kind of a clerk we will find growing old in the business, and he will be slow in getting an advance.

He is the fellow that watches the clock. He is the fellow that is satisfied with his job, and all he hopes is for it to hold out. Give me the clerk with the spark to him. He is the fellow who some day will be signing the checks.

Everything comes to the fellow who goes after things some other

what success I have attained I owe to the fact that I always have my eyes and ears open, and never miss an opportunity to read any, and everything I can get hold of that has any bearing on business building, and I am always ready to apply that gained from reading, and contact with different people.

To-day is the day of the "specialist." A man takes up a special line and follows it up until he has become perfection in his line, although the more we know about things in general, the better we become in our specialty. It is not possible for us all to be specialists. Some must have a general idea, like the doctor who follows up general practice, and like the groceryman who has to know, or rather have a general idea of every-

er, that is—we know the cost and selling price, but do we know their real quality, their real efficiency, or their real value?

We must know all these points or we are not what we should be as a salesman. Right here I wish to add that boys behind the counter are commonly called clerks, which in many cases is what they really are. May I ask what are they? I believe the pay envelope would contain a larger amount of cash pay day if they could change their style from clerk to salesman. They can do this, it is up to them.

The value of our service depends upon how valuable we make them. The weak spirit has no place in the makeup of the successful merchant. One step at a time—one thing at a time is the right idea to become proficient and every step in the right direction puts us that much nearer the desired goal.

Then business first, that takes in a lot—and it takes out a lot. Business first every hour of the working day. Talk business, act business, be business. Few men can mix up outside attractions with business and make the business pay. The principle applies to us. Talk the play the night before. Talk the game out the night before. But when we get on the job in the morning, forget everything but the job. In other words, business first. Be ashamed to be absent. Whenever we feel a certain pride in being late on account of the night before, we're going back. Then speak the truth.

There is money in it. The liar does not last. The truth builds. It makes the come-again customer. Describe faithfully, but attractively what we are selling. For instance, in selling some peaches, it will not do to say they're in a heavy pure sugar syrup. They are not. Far better to tell about the syrup being light of body and most agreeable to sup.

We can describe a second-class thing so that it becomes really good. Some of our best compound preserves are good and truly wholesome, but if we commence to shoot off about "compound" we chill the buyer. Present the truth attractively.

Here is something a bit personal. When the store door was locked Saturday night, and we know that it was a poor day, how did we feel? Did we feel a bit put out, or did we sling on our coats and go home as happy as though the day was a hummer? Now, these are searching, practical questions. But their honest answer tells our attitude towards the company. If we are in the put-out class of fellows, we are safe. If we are in the different class, we are a doubtful proposition. Because, no man can do honest, faithful work unless his heart and soul and feet and hands are in that work for all he is worth. Never mind the pay. For the love of goodness, don't work for the pay we're getting. If it's \$10, fit ourselves for the \$20 man. How in the world are we ever going to command \$20 a week when we're only giving \$10 worth of service? We ought to see the point. Then the



John I. Bellaire.

fellow is waiting for.

Nothing pays better to all of us than to be courteous.

Take a clerk who is courteous to his customers at all times, and I will show you a "comer," and an "is'er." A pleasant word costs nothing and it may mean a whole lot to us.

Remember that bread cast upon the waters returns after many days. No matter how badly the other fellow does his work, we should do ours right.

In taking up the last point—a thorough knowledge of our business. I wish to call attention to the fact that to make any progress at all, one must have a thorough knowledge of one's business.

Make ourselves perfect insofar as we can.

And right here I wish to add that

thing in the grocery store, and the general store man the many lines that go to make up his mixed stock.

Now, the better knowledge we have of our stock, the better we will know how to buy, and the more money we will make.

The better knowledge the clerk has of the different lines, the better he will know how to talk them to the customers, the more sales he will make and the more he will be worth to his employer.

To acquire this expert knowledge we must take up one thing at a time, and thoroughly digest it, and so on.

If we follow out this line it will not be long before we become an authority.

The many different articles that go to make up the stock of the average general store are as a rule under cov-

Grocers Everywhere

are now getting ready for their big yearly bid for coffee business—
for turning their stores into coffee-selling power
stations by participating in this event

COFFEE WEEK
OCT 18-23 1915
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Good Coffee
INCREASES
HUMAN EFFICIENCY

Happy Breakfasts
— Make —
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Good Coffee
DAILY STRENGTH
FOR DAILY NEED

Good Coffee
— an —
evening pleasure

Good Coffee
REPLENISHES
WITH COFFEE FLAVOR
DEPLETED IN BODY

Good Coffee
HAS NO SUBSTITUTE

Good Coffee
MAKE IT RIGHT
GET THE BODILY

THIS great annual campaign for enlightening the public on the true facts and merits of coffee was inaugurated just a year ago, with results whose momentum has carried right straight through the year.

For this year's Week, Oct. 18 to 23, the window displays, store pennants, slogan cards, poster stamps, and above all the coffee book for free distribution by the grocer to his customers, have even greater attractiveness and educational and selling value than before.

Your coffee wholesaler or roaster will furnish you with all the display material and do everything to help you trim your store to best advantage, to get your coffee stock in best possible shape, and to advise you how to make the most of your coffee week opportunity in every way and for permanent results.

This design represents only the window trim, and of course the striking color scheme cannot be shown here, but must be imagined.

Your hearty co-operation in this movement is urged upon you, with every assurance of invaluable results, by the

National Coffee Roasters' Association

56 Front St.



NEW YORK

fellow with the overalls, look out for him. Maybe he has got a \$5 bill to spend in less time than it took us to sell her ladyship a bottle of 10 cent stuffed olives.

Treat him like a millionaire. Maybe there is seven of them at home to feed. That is our man. Nail him. And be good to the woman who brings a big basket, and has the money in her hand to fill it up. It is nice to wait upon refined people and give them strict attention. But he is the big valuable business fellow that can give the poor man and the poor woman equal attention. Often a woman will land at the counter with several bundles. Do not wait until she asks you to wrap them together for her. Suggest doing it yourself. It shows a nice, courteous consideration. Do not let the woman struggle with a basket of goods if she drives up in front of the store.

If the young one is crying ask the mother if you may give it a stick of candy. Fish out a chair where you see an individual of weariness or old age. Little things these are, to be sure, but big friendship-binding factors.

Many a corner is turned until the customer gets to the store where "that accommodating clerk works." Put these little things into practice. It takes no special talent; no extra labor compared to the reward. My first mercantile experience was in a corner grocery in a farming community. I made it a point when I saw a farmer's wife drive up to the store to step out, tie her horse or team, carry in her butter, eggs, and farm produce, then put her groceries in her buggy or wagon and untie her horses when she was ready to go home.

It was not long before there was a contest to get to our corner. Our trade greatly increased. It does not pay to stand still. That is figuratively speaking. A business can not do it and remain a big investment a great while. A young man can not if he intends getting the best out of himself. A beaten path is easier to travel along than a near cut through the woods. Keep thinking. That is what our brains were placed in our heads for. We should try to figure out a better way to handle the delivery or a more convenient arrangement for our shelf and counter stock. Is the cash register in as handy a place as it might be? If the telephone was moved in a more convenient place, would it save steps and time? Look over the stock for improvements and suggest these things to the head. The boss has more on his mind than we think. We should cut out personal talk, never be guilty of letting a customer hear us discuss a fight or game, a show, or anything personal or foreign to the business, when we are back of the counter.

It is the worst of taste. Occasionally we give offense without knowing it. My whole object in writing this article is to try to assist some one to be a better clerk, a better merchant. If anything pinches size ourselves up. I hope it may be

the means of making some one a better salesman, a better business man, a better man altogether by following up and carrying out the suggestions it contains.

We should keep a clean counter, do not leave a sheet of paper on the counter. Put the remaining bags back in the rack.

After showing samples place them back on the shelves. The same with any of the goods in stock. Yet we should always have a neat counter display, and we should change it often.

In connection with this let me impress upon you the importance of keeping the scales clean and adjusting them every morning.

This can be done in a few minutes every morning.

The effect of the shining scale on the buyer is good.

Do we know there is an art in disposing of samples.

Never throw them into the order box. Handing one to a customer along with a word or two about the goods is better.

It suggests importance. It associates more directly the store with the goods. The impression is good. Handing them out is more of a complimentary affair.

The fact that it has to be carried home and in a measure taken care of along with our apparent consideration gives it weight.

Make the most of samples. They cost us nothing.

Then we should be bigger than our job.

Then we can make the job as big as we are and draw an increased salary. If our job is bigger than we are, we are bound to be swamped.

Some young men labor under the impression that they are not being paid enough, and under that false opinion lie down and decide not to work so hard. Their job is bigger than they are. We no doubt have wondered why this fellow has risen from obscurity to the higher position in so short a time. He was bigger than his job.

He put his whole soul into his work. He tries to do more and better work than anybody else who ever before held the job.

He is not afraid to do more than he thinks his salary requires.

He who tries to measure his own orbit and fixes the amount of work he thinks his salary is worth never succeeds.

The fellow who gets up and does things, and does not think of salary and time, but of his job, is the one who makes a success.

Find an opening that has in prospect a reasonable success, and then adapting ourselves to the circumstances that surround our labors, bend everything to achieving success, and we will soon be up where the traveling is easier. I have worked in stores with clerks who have had the habit of being sick. A little headache, a touch of something, puts them out of commission and they have to go home.

It gets to be a habit. They think they are sick, and pretty soon are

able to persuade themselves that they are really in bad shape. It is an unwholesome habit. Just keep busy enjoying life, taking big full breaths of fresh air and tackling the work of the day with an optimistic energy, will we feel so good that even a doctor can not make us believe we are sick, unless something really has gone wrong. The sick habit. Do not get it. It does not pay. We should not be afraid that our efforts will not be appreciated.

If we are one of the class who have to be patted on the back every time we get once around the track before we can make the trip again we will never win the race.

Work well done, done the best we know how, does us so much good that we can afford to let the other fellow suffer by lack of not having seen a good thing.

The man who makes a success in life is the one who develops individuality in work and plans, who assumes his responsibilities cheerfully and hews to the line in cutting out things that way.

The good salesman is not always the one who runs up the largest sales record at the end of the day's business. In fact, very frequently the record of his day's business is not shown by the figures of his sales-book. But every dollar's worth of goods that he does sell is placed with satisfied customers who will again be seen in the store.

A satisfied customer is better than a large sale made.

Do we know what it would mean if we could make one friend for our store each day for a year? A little personal work among the people who come in will go a long way towards accomplishing that desired end.

It is a short cut to an increase in the pay envelope.

Good salesmanship is the art of finding out what a customer wants and then using a knowledge of merchandising to satisfy that want.

Some clerks are only slot machines.

They know absolutely nothing about the goods they hand out.

They should use their dome power and study the goods.

Know what is best for their customer and why.

"He's a good salesman." That's a good reputation to have, many a customer that balks and puts off the shops around will talk about us as a "good salesman." She admires our interest and our ability—and she will give us a chance to sell her. A good

salesman, we must remember, is highly respected by a customer. Why? Because first of all he knows the goods. He knows what puffed berries are like. He tells the difference between Oregon and California prunes. He tells the mixed tea drinker what she may expect when she switches off on Ceylon.

He knows whom to sell imported oil to and whom to sell domestic oil to.

He doesn't say, "Shall I send you renovated butter or creamery butter?"

He knows. "He's a good salesman."

We should avoid being a parrot talker who rattles off to a customer sixteen things in just sixteen seconds.

Might just as well save his breath and the customer's nerves.

Only in this case the nerves are of more consequence.

If we are guilty admit it—to ourselves.

Thank this article for calling our attention to it.

Things that count are, first—know the goods. Second—put intelligent energy back of the sales.

Herein lies the secret of selling, boiled down, concentrated, condens-



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Write us

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LOOSE LEAF CO.
GRAND RAPIDS, MICH.

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ECZEMA
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SKIN AND SCALP DISEASES
SUCCESSFULLY TREATED

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Interested persons are invited to investigate our methods of treatment. Prompt and permanent relief must be accomplished before settlement is made.

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Sunbeam Mackinaws

A large assortment of attractive patterns, specially selected materials combining style, finish and quality, correct in every detail.

A better idea of the line can be obtained from our winter catalogue.

Send for it to-day—NOW.

BROWN & SEHLER CO.
"Home of Sunbeam Goods" Grand Rapids, Mich.

ed and epitomized. Both are equally vital—both are necessary to success in modern retailing.

A merchant is logically a purchasing agent for a certain community. His remuneration is represented in his profits. We are numbers of his staff. We owe to the buying community the same respect and attention that we would accord the President of the large corporation that we are working for. We should realize this at all times and try to serve our customers accordingly.

This is no idle theory but reasonable facts.

Enthusiasm is a mysterious force that compels one who is honest in his convictions to do things.

Immune ourselves with this mighty force; it does not cost anything.

In fact, it is about the only thing in this world that is not locked up. It suggests to us the possibilities of our becoming a merchant (and with this inspiration we work and such work), and before we know it, the week, month and year go by, and so absorbed are we in our new pursuit that we never have time to brood. Our work is intelligent play. We begin to solve problems that we never understood, and every ounce of effort and strength is taken up by our work, and then is it any wonder that our work not only satisfies us but our employer and his customers as well.

One of the hardest things that a forceful, ambitious, energetic, brainy young man has to overcome is his inability to adjust himself to the personalities of those who differ from him.

Thousands of tons of energy is wasted every year in business institutions by young men who cannot adjust themselves to their superiors.

I do not mean to say that when an employe fails to adjust himself to his employer that the company is wrong in the point for which he fights. He may have a plan which is far superior to that of his employer. He may be in advance of him in many ways, just as his employer is certain to be very far superior to him in other things.

Both need to make sacrifices. Both need to make an effort to adjust themselves to one another.

But the young man must try to remember that he is the one who must do the most adjusting.

Harmony must be maintained, and harmony cannot be maintained by one man unless he has a personality of commanding strength.

It is certain that no executive can adjust himself perfectly to all personalities in his institution.

He is bound to be blessed for some things by some and damned for those things by others.

If I may be permitted to use the phrase, "What is one man's meat is another man's poison." Life is an adjustment. Laws are merely the crystalized opinions of the majority of people forced to preserve harmony. In business institutions rules and regulations should be made for this one purpose. Every employer and every employe, no matter how high or how low, should ask himself this one question before speaking any word or doing any deed: will this word or act of mine add to or subtract from the harmony of the institution?

More than one man has had to solve this problem for himself.

Employers are too often ignorant of this point and fail to properly convey the necessary lesson.

Perhaps this article may assist some one.

The suggestions are absolutely true.

I have learned the lesson and have paid the price, and tuition in the school of experience, if any one insists on knowing, is almighty expensive.

John I. Bellaire,
Blaney, Mich.

Can't Keep House Without the Tradesman.

Grand Rapids, Sept. 28.—Please find enclosed \$1 for renewal to the Tradesman. We cannot keep house without it. I am not one of the original twenty-six but for twenty-five years the Tradesman has found its way regularly to my home. The writer, who makes the entire State, finds it a very valuable advisor, as the information given on page four often puts me in touch with new customers and changes in the trade which are valuable aids to a man who covers the whole State. I am not alone in this matter of Tradesman appreciation. My good wife also likes to read it and will let all else go until she has gone through it from cover to cover. So I guess it's a safe bet that we need the Tradesman. Let it come right along, with the hope that you will be printing the Tradesman for the next twenty-five years and that I'll be here, also, to have the pleasure of reading it.

John J. Dooley.

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

Safety First in Buying

SAFETY in Buying means getting the goods and the quantities of goods YOU can sell at a profit. It means knowing what to buy and getting it at the right price.

You can be safe in buying when you buy from "Our Drummer." If you haven't the current issue handy, write for it.

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Help Nature in Her Fight Against Disease and Pain

30 Days' Trial

The Roche Electric Hygienic Machine

30 Days' Trial

For Medical and Home Use



Patented Jan. 19, 1915

Prof. J. B. Roche taking usual electric treatment before retiring
LIVE AGENTS WANTED

Be your own master. Don't be a slave to diseases such as paralysis, locomotor ataxia, vertigo, apoplexy, neuritis, rheumatism, gout, lumbago or hardening of the arteries. Remember, the majority of these troubles are caused from poor circulation and lack of proper exercises. It is by pouring this vitalizing current of electricity into the system that our machine wards off and overcomes such diseases. It stimulates the circulation and fills the ailing parts with life once every twenty-four hours, so that as they gradually become saturated with its health-giving energy the natural vitality is added to, increasing day by day, until the afflicted parts become as strong and vigorous as ever.

It Burns Up That Fat, Dead Tissue and Reduces Your Weight

Do you realize what this machine means to one wanting in vital strength, or suffering from nervous debility, insomnia, prostate gland trouble, or varicose veins. Send for one of our booklets at once. The Roche Electric Hygienic Machine should be in every home. There are no wires to connect. Throw on the switch. Everything is in readiness.

Over 150 Machines Are Now in Use in Some of the Most Prominent Homes in Grand Rapids

Rev. J. J. Vogl, Pastor of St. Mary's Church. W. E. Elliott, President of the Elliott Machine Co., Judge C. W. Sessions, Judge of U. S. Court, C. H. Leonard, President of the G. R. Refrigerator Co., R. P. Tietz, President of the Royal Furniture Co., L. H. Withey, President of the Michigan Trust Co., C. J. Van Etten, Secretary of the Michigan Trust Co., J. L. Hamilton, Manager of the Alabastine Co., W. E. Cox, Partner in the Nichols & Cox Lumber Co., F. I. Nichols, Partner in the Nichols & Cox Lumber Co., E. E. Dennis, President of the Dennis Lumber Co., W. W. Huelster, Secretary of the G. R. Paper Box Co., J. L. Retting, of Evans & Retting Lumber Co., S. Krause of the Hirth-Krause Shoe Co.

From W. T. Petty, Manager of the Chicago Meat Co., 132 Division Ave., South Grand Rapids, Mich., Aug. 2, 1915.

Gentlemen:—Enclosed find my check for \$40, in payment for the Roche Electric Hygienic Machine which I purchased some time ago. I am glad to add my testimonial to that of others, through the excellent results I have obtained through the use of your machine. And I want to say right here any one suffering from rheumatism and lumbago as I have for years, and will hesitate in giving your machine a trial, after having been shown what it has done for others, hadn't ought to get any relief. I will admit I was skeptical at first, as I have tried so many so-called cures. But your first treatment convinced me that there was something extraordinary in your machine. I have used the machine now four weeks, and the results obtained are wonderful. I have reduced my weight and the pains have left my back and limbs. And I have this to say, I would not take a thousand dollars for the machine if I could not get another. Wishing you success, I remain,

Respectfully, (signed) W. T. PETTY.

LET US SHOW YOU THIS MACHINE. CALL AT OUR OFFICE.



Complete Electric Toilet Sets.

ROCHE ELECTRIC MACHINE CO., Grand Rapids, Mich.

Rooms 515-516 Ashton Bldg., or Phone Citiz. 38133



Licensed Retail Store Shoe Salesmen.

That retail shoe salesmen should be examined and licensed before being permitted to fit shoes was advocated by a speaker at the annual convention of the Michigan Retail Shoe Dealers' Association held last week in Detroit. The gentleman who made this statement was talking on "Feet, Their Structure and Care," and his remarks were listened to with especial attention, particularly his statement that salesmen should be licensed.

"More than ever before," the speaker said, "people are beginning to realize how important it is to take care of their feet, and more than ever before are they seeing to it that only a salesman that knows his business waits upon them when they come into a store to buy a pair of shoes for themselves or for their children. The fly-by-night salesman who sells shoes to-day because he hasn't anything else to do and to-morrow flies to other fields is doomed. In his place must of necessity come the man who knows something about feet and their needs. A shoe salesman must be as efficient as a doctor, for a mistake on his part may mean suffering ever after.

"A man may buy an ill-fitting suit of clothes, he may buy a hat too small or unbecoming and no ill effect results, but when a man or woman buys a pair of shoes that are too tight, too short, or that do not fit their particular foot, a world of troubles begin for them. Of course, it isn't the clerk's fault all of the time. We must consider the buyers demand style and fashion and not comfort and ease. This is the salesman's greatest source of worry. But the salesman who knows his business can easily get out of it by convincing the man or woman or child that it is against their health and comfort and ease to take the shoe that does not fit merely for the sake of style."

No member of the body is subject to so much hard and necessary service as the feet, and great loss would be avoided and greater comfort afforded if all retailers and their salesmen would inform themselves, even in a rudimentary way, of the anatomy of the foot. Many successful dealers and salesmen have studied the anatomy of the foot and thus perfected themselves in their chosen avocation. Every retail shoeman should do the same.

Laws have been passed in several states recently placing chiropodists

under the supervision and regulation of the State Board of Health. A news report in last week's Retailer told of the world of the Ohio State Medical Board and of its intention within a few weeks to announce its rules and regulations affecting the practice of chiropody in that State.

Among the requirements is that a person desiring to enter the profession of chiropody in Ohio must upon becoming a student have an education equivalent to that which would be acquired by spending two years in a high school, and before being admitted to practice must show a diploma from a regular college of chiropody, involving a course of two years. Practitioners will be given the title of Doctor of Chiropody.

It is but a step from chiropody to the work of the salesman who recommends and fits various appliances for correcting or alleviating foot troubles and prescribing certain types of shoes for deformed feet. From this we go to the ordinary work of the average salesman in his daily work of fitting regular shoes. When this work is carelessly done great injury often results and the customer perchance may suffer to such an extent that the services of a skilled physician are necessary to restore his health.

The suggestion has before been advanced that shoe salesmen should be examined and licensed before being permitted to fit shoes. The signs point that way. It may be years before this action is taken, but if the people want state laws of this character, believing them necessary as a matter of protecting their health, such laws will be enacted.

In the meantime, it behooves every retail shoeman to make a deeper and more careful study of his business, to become more efficient in his daily avocation, to know his work more thoroughly, to become a student and teacher and thereby render greater and more expert service to the public he serves.—Shoe Retailer.

A Real Actor.

Mrs. Beaton was walking through the park recently when two ragged, dirty little boys who were playing near by stopped her.

"Say, lady," called out the elder of the two, "me kid brother does fine imitatin' stunts. Give him a dime and he will imitate a chicken for youse."
"What will he do—crow?" queried Mrs. Beaton.

"Naw," replied the boy, "no cheap imitations like dat, ma'am. He'll eat a worm."

A WATER EXCLUDER

The Shoe that Wins Favor in the Wet Weather Season

Rough Rex Shoe

Stock No. 4760—Price \$2 65



Exactly as illustrated. Cut from our own tannage—Wolverine Stock—a close fibre leather filled with preserving and waterproofing oils, carrying a heavy double, waterproof sole, full bellows tongue, six eyelets, plain toe.

The nearest waterproof of any leather shoe made.

Also made with 8, 10 and 12 inch tops, at \$3.00, \$3.50 and \$3.75 respectively.

Send for sample case.

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Tanners and Shoe Manufacturers
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R.K.L. "Foot Ease Shoes"



The Comfortable
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Made Expressly For Tender Feet

No. 8271—Men's Vici Kid Bal, Best Quality: Flexible Oak Sole. Goodyear Welt. SOFT TIP.

Let us send you a sample case of these shoes
You will find them quick sellers

Rindge, Kalmbach, Logie Company

"Makers of Shoes that Wear"

Grand Rapids, Mich.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 5.—The October meeting of Grand Rapids Council was called promptly at 7 o'clock Saturday evening, with Senior Counselor Herrick in the chair. The following applicants for reinstatement were balloted on and elected: A. A. Peters, of 47 Carlton avenue, representing the Brown Seed Co., and Robert VanderWeyden, of 459 Fuller avenue, representing the Rumford Baking Powder Co. Mr. VanderWeyden had allowed his membership to lapse owing to the failure of his mail reaching him, notifying him of assessment No. 128.

Herman Sheffer, of 618 Crescent street, was initiated into the mysteries of the fraternity and is now one of the vast army of U. C. T. boosters. Many important matters were brought up at the meeting, among which was the launching of a campaign for the increase of membership. A committee of five was appointed to inaugurate a system whereby every commercial man living in the city who is not a U. C. T. will be reached and an effort made to enlist him in the army of the U. C. T.

Another important matter was that of Senior Counselor Herrick instructing Secretary Rockwell to write a letter to each member employing traveling men asking them to give a U. C. T. member the preference when putting on new men. Where could you find a bunch that are harder workers or better boosters for their home town than a bunch of U. C. T.s?

About 10:30 a recess was declared in order to allow every one to partake of a little spread tendered to the members by eight of our good brothers, A. N. Borden acting as official bouncer. The lunch consisted of sandwiches, dill pickles, coffee and lots of good news from G. W. Ferguson, fresh from a trip into Canada. As Fred De Graff is a member of one on the cheese day committee he took it upon himself to give the best of attention to the cheese sandwiches. After lunch a box of fine cigars, a present from Joe Major, was passed around and, after the atmosphere was properly blued, the meeting was called to order and the rest of the business finished, the meeting closing about 11:30 p. m. Some session!

We must hand it to Senior Counselor Herrick for being some disciplinarian Saturday evening and also to the boys who became peeved when square corners were insisted on. It is only the first rudiments of militarism boys, so practice on turning square corners, as we haven't any traffic cops. Safety first!

We were very much surprised to learn that one of our most loyal members at one time, now a member of the Detroit Council, threw the hooks into one of our members to the tune of 10 1/2 per cent. As a result of the avaricious conduct of aforesaid brother, he was sentenced to be shot at sunrise with a little "Wilson."

Dr. G. W. Ferguson and wife left Sunday evening on the 5:15 for the West, their objective point being the Panama exposition. They will go via Chicago, Kansas City, Denver, Colorado Springs, Glenwood Springs and Salt Lake City. Returning they will come via Los Angeles, San Diego, Albuquerque, Williamson and the Grand Canyon. They expect to be gone about a month. Doc has promised some interesting letters from the Coast and we will wait expectantly.

R. J. Ellwanger, of 1361 Logan street, representing the J. W. Ladd Co., will leave Wednesday for Cedar Rapids, Iowa, where one of his firm's factories is located. He expects to be gone about a week.

John D. Martin contributes the following item to Gabby Gleanings: "To which class of traveling men does James M. Goldstein belong—to those we read about in the joke books, or to the tight wad gang who never take their wives with them over their territory, because the hotels will not grant them complimentary accommodations for the wife? Loosen up, James, take the good wife with you for a trip over your territory and make it one of the pleasant events of the year, as many Grand Rapids traveling men do."

Mrs. Gertrude Ross, proprietress of the Crystal Inn, at Beulah, will keep open house through the winter months and any of the boys desiring a good home cooked meal will not go astray in making it a point to stop at the Crystal Inn.

The first of the series of dances to be given by the U. C. T.s this winter will be held October 16 at their hall, 38 Ionia avenue, formerly the Peters dancing academy. The committee promises some real dances and a stunt is to be pulled off at each dance. The floor is one of the best in the city and the music will be furnished by Tuller's five piece orchestra. Season tickets are in the hands of the committee who are offering them at \$5 for a series of twelve dances. Those not having tickets will be charged \$1 per evening. Ladies admitted free. Go to dance for 42c per evening. Get busy and secure a ticket. These dances are not for U. C. T. members exclusively, but for any of their friends whom they wish to bring and will vouch for. It is up to the members to boost these dances and work in conjunction with the committee. Let's see if we can't have something good to talk about under the head of the good of the order when the season closes. The committee consists of C. C. Perkins, J. Harvey Mann, J. A. Burr, E. Stott and A. P. Anderson.

Don't forget that we are out on a campaign to increase the membership of our Council and it is up to every member to get a new member. There are some real live councils in the State and they will get our goat if we don't hustle. They will not only get our nanny, but also the \$50 which is offered as first prize to the council getting the largest class between now and the Grand Council meeting. Dig in and get a new member even if you have to use chloroform. An application blank in the hands of a prospect is the brand of chloroform suggested.

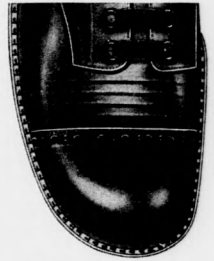
Those who sit by the fireside may realize that the U. C. T. is a fine organization that will afford an opportunity to meet with a fine body of men and that it extends protection when injury or death comes stealing in to mar their happiness, but the man on the road learns afresh every day what those ever magic letters, U. C. T. means, so don't let your membership lapse. Give it as much attention as your rent or other personal affairs.

Assessment No. 129 is called and expires October 25, so bear in mind that it is not you alone but your family that is benefited.

We understand that Operator Harry Harwood lost his view finder and as a result, had a little difficulty in finding the tops of the views in the stereopticon lecture. However, they look good, even though they were upside down at times and John D. Martin is to be complimented on succeeding in keeping the lecture intact while working in conjunction with the pictures. However, Harry's average is above reproach yet, as he has given us some very good work on the screen.

We need news to fill up these columns. Don't forget yours truly when you have anything on your mind. L. V. Pilkington.

One of Our Most Consistent Sellers



LAST N° 18

No. 990 Gun Metal 1/2 Double Sole \$2.60

No. 990 is one of our most consistent sellers. The extra width of the last makes it a fitter where other lasts fail. The shoe gives splendid service, wins instant favor in any community and will always be in style. The best argument in its favor, however, is its fitting quality. Sample gladly sent.

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.

Mfrs. Serviceable Footwear

GRAND RAPIDS, MICH.

A Strong Shoe for the Price



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\$1.90

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No. 2302 Black No. 2372 Tan

You can get this good money-maker and others that you need if you will keep in touch with us.

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids



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. Gallmeyer, Frank W. Clarke, Detroit.
 State Membership Committee—Frank H. Mathison, Chairman.

Nothing to Complain about on Next Trip.

(Continued from last week.)

As I became accustomed to this new sensation, however, I found it possible to offset it by shifting from one side of the sled to the other, and was again beginning to take hope when a succession of jolts due to the sled striking the ties in rapid succession, nearly knocked the breath from my body.

Then began a series of gymnastics that would test the ingenuity of the orneriest broncho; for surely no bucking mustang ever made more determined efforts to unseat its rider and no cowboy of the Western country more desperate efforts to retain control than I to maintain my seat and hold. High in the air for a moment, then swung from side to side like the pendulum of a clock, striking first on one runner, then the other, bounding again and again into the air like a rubber ball from the recoil, like a kite I soared at the end of my rope, like a kite I dived and rose again.

With the increase in speed, the train began to pick up the snow, and small pieces of ice pelted me in the face, cutting the flesh like a knife. The suction gathered up the snow from the sides and whirled it about my head in great clouds, completely blinding me. I could feel the warm blood trickling down my face, almost immediately to be congealed by the zero temperature.

The pain soon became almost unbearable. Time and again I was on the point of giving up, when mental visions of Roberts nearing his destination gave me fresh courage and determination, and in sheer desperation I gritted my teeth and hung on.

When making the sled fast to the coupling I had dropped one of my gauntlets. Long before the exposed hand had become numb from contact with air and snow. At this stage of the journey, when trying to right myself, I lost the other. It seemed like ages since we had left Glendale. Now, with both hands nearly frozen, the increasing bombardment of ice particles, with every bone in my body aching from the constant bounding and thumping of the sled as it came in violent contact with the ties, is it to be

Three-quarters of an hour later I had a signed order for nearly four thousand dollars' worth of supplies. Twenty minutes afterward the jingle of sleighbells announced a new arrival at the hotel, and Roberts, nearly frozen and covered with snow and hoarfrost, came into the room. With a satisfied smile, he deliberately took off cap, coat, and gloves and made his way to the stove before he recognized me.

I shall never forget his look of surprise, his astonishment, at finding me, whom he imagined still marooned at Glendale, propped up in an armchair beside the big, old-fashioned box stove filled to the top with roaring cordwood. Waiting a moment to let him recover his faculties, I said:

"Well, Roberts, old man, any further quotations on Rio No. 2?"

"Rio be blanked!" he exclaimed; then, like the good fellow he was, he warmly grasped my hand and congratulated me on my beat.

Now you know why the handsled

THE OLD HOTEL.

The good old-fashioned country hotel
 That charged but a dollar a day!
 No extras there or tips to swell
 The bill that you had to pay.
 The beds were stuffed with bricks, it's true,
 And the place wasn't overneat;
 But oh, the victuals they served to you—
 Not menus, but something to eat!

The old man sat and read all day,
 And talked with a Solomon air,
 While wife and daughter worked away
 And cooked for the boarders there.
 The beds were cold of a winter night,
 With a clammy, pneumonia cold;
 And a bath was a thing unheard of quite,
 And the carpets were worn and cold.

But when it came to the question of food,
 How that old hotel did shine!
 What ham and eggs, what roast beef good,
 What four-story shortcake fine!
 'Twas run on the pie-and-plenty plan,
 And you went from the place replete;
 They filled not the eye but the inner man—
 Not with French but with something to eat!

Walter G. Doty.

wondered at that I was ready to give up the fight—not for the order at Smiths Falls, but for life itself? Why not let go and end it all?

The sharp blast of the locomotive whistle, signaling the station, made me hesitate. Two or three minutes more and I should be safe! Desperately I clung to the sled. "Two minutes more!" I kept repeating to myself. Then there was a sudden lurch as the rope parted on one side of the coupling, and I swung far out over the side of the rails. Two or three thumps as the sled struck the edge of the ties—and then all became dark.

Ten minutes later I regained consciousness in the hotel at Smiths Falls. I insisted on being taken to the Welburn Lumber Company's camp. But I found Welburn himself at the hotel.

occupies the place of honor in my home. To me it emphasizes more than that wild ride from Glendale to Smiths Falls forty years ago; for from that very day began the constant advancement that has brought success in my chosen work.

What about the boys whose sled I had so ruthlessly stolen? Oh, after I had seen them on my next visit to Glendale they smilingly assured me that they had nothing to complain about.

D. W. Fratcher.

Copyrighted, 1915.

Pay large enough salaries to get employes with brains and you will not have to give up your own valuable time to supplying brains for your help.

Fell in the Syrup.

During the maple sugar making season in Vermont the teacher of a rural school received the following note:

"Dear Mam: Please excuse Cyrus William for not coming yistiday which he would have done only he was down to the sugar lot and he fell into a pan of syrup that had just been boiled down and which was still some warm but not hot enough to kill him. But he went in all over and such a mess you never did see and hair and all. He had to go through three tubs of water and remane in bed while I washed up his things. So kindly excuse and he would some ruther you wouldn't tell it that he fell into the sap for the other boys would be apt to teeze him about it and he is sensitive to teezing. Please find enclosed by Cyrus William a small bottle of our syrup for your own use."

Hoping that the syrup "enclosed by Cyrus William" was not a part of that fallen into, the teacher accepted his "excuse" and maintained discreet silence regarding his absence.

If it's easier to preach than to practice it must be easier to be a clergyman than a physician.



New
Kaiserhof

Fireproof Hotel
 450 Elegant Rooms
 \$1.00 per Day - up
 300 with Bath
 \$2.00 per Day - up

German Restaurant
 Clark St. near Jackson Blvd.
Chicago

HOTEL CODY

EUROPEAN
 GRAND RAPIDS, MICH.
 Rates \$1 and up. \$1.50 and up bath.

Snyder's Restaurant

Popular Prices
 41 North Ionia Ave.
 4 Doors North of Tradesman

Livingston Hotel

Grand Rapids, Mich.
 Fine Cafe in Connection
 Entertainment Every Evening

WORKING HAND IN HAND.

Whether or not the Federal Trade Commission accomplishes much, such cases as the Kellogg case and price maintenance lend a peculiar interest to the recent decision of the Executive Committee of the National Wholesale Grocers' Association to work as closely in harmony with the Commission as possible, on the ground that it is a tribunal of greater potentiality than the courts, as the conservator of mercantile righteousness.

There is a feeling in business, not only in wholesale but retail grocery fields, that there is a distinction between law and morality in business practice and that, although courts have applied the "rule of reason," what is needed is an even broader basis of adjudication as to their righteousness than the courts can give. The law, for instance, may bar "trusts," but it is common opinion that there are "good trusts" and "bad trusts;" there are dangerous "conspiracies" and there are rational agreements. The law can hardly distinguish between them, but there is an abiding belief in business circles that a Government tribunal which will study facts in the light of cause and effect and the conservation of fair trading can suggest far more equitable laws than those which now control.

Price maintenance can be painted with equal strength as a virtue and as an iniquity. It is urged by men who claim that price cutting is ruinous and perpetrates only the few fat favorites, rather than to the trade at large. The fat favorites, with equal logic, contend that evolution demands that everyone have a right to build himself into a favored position and that systems which restrict him to the common level are wrong in principle. Which view shall obtain? Which truth shall the law recognize? Business men are by no means agreed that the law and the courts are adequate to-day to conserve both morality and license.

Iowa Retailers Favors Fixed Prices.

The seventeenth annual convention of the Iowa State Retail Merchants' Association was held at Dubuque the last week of September. Resolutions were adopted as follows:

Demanding enforcement of the Weights and Measures Law.

Endorsing the work of the State Dairy and Food Department.

Asking law restricting slaughter of calves.

Favoring one-cent letter postage.

Favoring rating system to be worked out and urged upon local associations throughout the State.

Favoring passage of the margarine bill.

Endorsing work and purpose of American Fair Trade League.

Favoring law prohibiting discrimination of prices on trade marked and Nationally advertised goods.

Favoring bill levying tax on business done by mail order houses in the State of Iowa.

Endorsing work of Extension Division of Iowa State University.

Endorsing purpose of Greater Iowa Association organized to push the sale and consumption of Iowa-made goods by Iowans.

While several cities had sent delegations who had been instructed to bring home with them the 1916 convention, Iowa City took off the honors.

After a great deal of discussion and beginning of a suit, J. P. Morgan has sent the will of Martha Washington, which was in his possession, to Justice Keith, President of the Virginia Court of Appeals, to be disposed of at his own discretion. It was claimed that the will was taken from Fairfax court house by a Union soldier during the war and bought by the late J. Pierpont Morgan. Virginia wanted the will and the State has an action pending to compel Mr. Morgan to return the will. Now that he has done so the matter is settled.

There are many opportunities for frauds in the moving picture business, as many perhaps as in any other line. The arrest of a man in New York City brings out facts showing how a gang of moving picture pirates has made somewhere close to a half million dollars with counterfeit duplicates of films of a great favorite with movie fans. It is alleged the scheme was to rent the latest films on a one-day basis, then rush them to a photographic printing establishment, where what is known to the trade as a "dupe" negative was made.

Some ultra-fashionable women are reported to be leading around animals to match their furs. One woman who wore a set of red fox furs had a small red fox on a leash. If minks, beavers, otters, bears and seals are going to be led through the streets the lady who has skunk furs will have to hunt up a pet skunk. If she gets on a crowded street car with the animal she may be sure of getting a seat, for every one else will suddenly think of an important engagement at the next corner.

Thomas St. John Gaffney, American consul general at Munich, Germany, has been talking and writing too much and this exertion will allow him to write "ex" before "consul general." His resignation was asked for because he has been decidedly pro-German in his utterances. American consuls are supposed to be neutral, but Mr. Gaffney, with his Irish name, has been German in his sentiments. He has also been rude to American citizens.

A New Jersey pastor who wants to get young couples to attend his church services is offering an inducement. He is going to have toys in certain pews in his church, the toys to be for the amusement of the children while the parents are listening to the sermon. Many parents claimed they did not like to bring their children to church because the little folks were restless. The pastor believes the toys will keep the youngsters quiet.

All-Round Advantages of the European Loan.

Kalamazoo, Oct. 5.—So much comment has appeared in the public press on the fact that the French and English governments are willing to pay as high a rate as 6 per cent. on money in New York, as contrasted with the recent English government 4½ per cent. loan, that it would seem some rather obvious facts are being overlooked.

A short time ago, before the present loan was arranged and the English and French governments were paying cash for their purchases here, the pressure on the exchange market forced the price of exchange to the unprecedented rate of \$4.50 to the pound sterling. Low as this rate was, the volume of foreign purchases has continued to be so great that if the foreigners were to continue to pay us in cash the demand for remittances to New York must have driven the price of the pound sterling to a much lower figure than \$4.50.

But even at the actually established rate of \$4.50, as contrasted with a normal rate of say \$4.87, for the pound sterling, the English and French governments were actually paying a premium for immediate remittances of over 7½ per cent.—actually about 7.70 per cent.

The effect of the proposed loan is to defer cash payment by the borrowers for at least five years, and within five years it is reasonable to expect that the present crisis will have passed, and that the payments presented by the proposed loan can be effected at the normal rate of exchange, in which case the English and French governments will have saved by the present loan the premium of at least 7½ per cent. which it would cost them to pay now in cash.

But this premium of 7½ per cent. spread over five years is equal to 1½ per cent. per annum, so that while the governments pay about 6 per cent. for the money here, the actual cost to them is no greater than if they borrowed the money at home at 4½ per cent. and remitted the money so obtained to New York at the rates they would under those conditions have to pay for such remittances.

Stated in another way, the effect of the loan is to give to the American investor an opportunity to make an unusually favorable investment, our exchange market is relieved of the pressure of a very large amount of exchange which is of great importance to all American exporters, and, as shown above, the cost to the French and English governments is no greater than if they borrowed the money at home at 4½ per cent. and remitted now. J. Walter Wood.

Sparks From the Electric City.

Muskegon, Oct. 5.—Dig out your overcoats, for Sparks from the Electric City cannot keep you warm.

The Brunswick-Balke-Collender Co. has signed a contract for an addition to its factory. With this addition the Brunswick people will employ 300 more men.

Speaking of hotels, we have not seen any mention of the Wigton House, at Hart, in the Tradesman of late. This is one of the most popular hotels in Western Michigan. The proprietors are Mrs. Hellman and Gus Rost—ladies first always in Hart. Mrs. Hellman takes charge of the dining room and, by the many smiles seen around the square tables at meal time, it seems as if the boys are glad to see Mrs. Hellman at the helm. Then there is dear old Gus, one of the largest hearted men in Michigan. He is there with the glad hand when you arrive and takes you to his hostelry in his Franklin, which is some pumpkins. Gus is the buyer and, as we previously stated, the meals are fine. We must give Gus some credit, for he picks out the food at the stores.

The rooms are warm, comfortable and clean. This hotel maintains individual towels in the washrooms. So let's help a good thing along and boost for the Wigton.

Milton Steindler.

If it were not for the statistics of agriculture and industry, which show that a very considerable portion of the people of Indiana are engaged in gainful occupation, the impression might spread that the bulk of the Hoosier population is regularly engaged in doing honor to James Whitcomb Riley. It used to be a favorite argument with those who deplored the meager prestige which art and literature enjoy in this country that American theater audiences do not rise in their seats when a great poet or musician walks down the aisle, as they used to do in Europe for Verdi or perhaps it was Victor Hugo or Renan or Wagner. But it is doubtful whether many European men of letters ever received such lavish tribute, and it is certain that no European to-day receives as wide tribute, as Indiana has been pouring on its folk-poet for some years. The poet's birthday is Riley Day in the schools, and the Governor of the State issues a proclamation as President Wilson does for Thanksgiving Day. But either the poet's birthday comes about once every other month or else there are intermediate festivals, for the impression is strong that some form of Riley celebration is nearly always under way in Indiana, not counting the pilgrimages to the Riley home, which are a regular feature of the tourist's sojourn in Indianapolis. That is as it should be. Indiana simultaneously destroys the legend that prophets are without honor, and that Americans labor under the Anglo-Saxon vice of being ashamed to show feeling.

There is a good deal of sense and forcefulness in Elihu Root's suggestion made before the Constitutional Convention that "impeachments are an antidote to evils in public life and should be made easier." At present the impeachment proceeding is slow and cumbersome, and therein lies probably the principal reason why it has been resorted to so little in this State. If a man in public office is recreant to his trust there ought to be some sure, fair and quick way of demonstrating that fact and promoting his removal. It can be done by the impeachment route, and the process should be simplified and made easy of access, and that very fact will probably help a good many men to be better public officers than they would be otherwise.

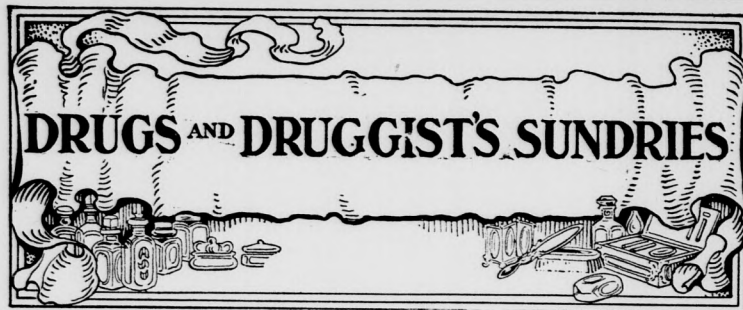
Seek and ye shall find—this applies especially to trouble.

Choice Comb Honey

We sell Michigan Honey only, and in lots of 100 pounds and upwards.

We guarantee safe delivery, and quality and grade as represented. Also extracted honey in 5 gallon cans. Let us quote you prices f. o. b. cars your station.

M. H. HUNT & SON
510 North Cedar St. Lansing, Michigan



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—Grand Rapids, Nov. 16, 17 and 18; Detroit, Jan. 18, 19 and 20, 1916.

Michigan State Pharmaceutical Association.

President—C. H. Jongejan, Grand Rapids.
 Secretary—D. D. Alton, Fremont.
 Treasurer—John G. Steketee, 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.

Drug Plants Not Unusually Profitable.

Although a large amount of money is spent annually for the importations of crude drugs, and the extermination of a number of valuable native drug plants is threatened, Government specialists do not believe that the growing of drug plants offers any unusual opportunities for profit to the American farmer. Drug plants are subject to the same diseases and risks as other crops, and, in addition, knowledge of the best methods of cultivation and handling is less general than in the case of other and better known crops. In issuing a new bulletin, Farmers' Bulletin 663, "Drug Plants Under Cultivation," the Department of Agriculture, therefore, warns farmers that in order to have the cultivation of drug plants financially successful in this country, the introduction of improved methods and the extensive use of machinery is probably necessary. Under these circumstances the natural tendency will be to increase the production in the interest of economy. The demand for many drug plants, however, is so limited that if large areas are brought under cultivation there is considerable danger of overproduction. Prospective growers are urged, therefore, to acquaint themselves with market conditions before investing any considerable sum of money in this way.

On the other hand, the number of drug plants which may be grown in the United States is large. Many native medicinal plants which are found in their wild state in a few sections have been successfully cultivated in situations far beyond their natural range. In suitable soil and under favorable weather conditions the following plants have done well under cultivation in numerous places in the

Central and Eastern States, and, if the difference in climatic conditions is not too great will probably be suitable in other regions:

Anise, belladonna, burdock, caraway, catnip, chamomile, conium, coriander, digitalis, dill, echinacea, elecampane, fennel, henbane, horehound, pennyroyal, sage, stramonium, tansy, thyme.

The bulletin already mentioned obtains specific instructions for the cultivation of each of these plants and of a number of others. In general, it may be said that many wild medicinal plants are much more difficult to propagate from seeds than species commonly grown in gardens. Moreover, in growing medicinal plants from seed it is much better to start the plants in a greenhouse or hotbed than to sow the seed directly in the field. Under any circumstances, the preparation of the soil is of prime importance. A seed bed prepared by thoroughly mixing equal parts of garden soil, leaf mold, well rotted manure, and clean sand will be suitable for the germination of most seed. The heavier the soil the greater the quantity of seed should be.

Drug plants grown for their roots are usually harvested in the fall or early in the spring while the plant is still dormant. Roots collected during the growing season often shrink excessively in drying, which in all cases must be thoroughly done. Large roots are usually split or sliced, spread in thin layers on clean floors, and stirred or turned frequently. The process of drying may take several weeks, although the time can be reduced by the use of artificial heat. Good ventilation is an essential in order that the moisture driven off from the roots may be allowed to escape.

Leaves and herbs are usually harvested when the plants are in flower. Picking by hand in the field is a slow process, and the entire plant is, therefore, often cut and the leaves stripped after the plants have been brought in. Flowers may be gathered either by hand, which is a laborious method, or by devices similar to a cranberry scoop or a seed stripper.

In addition to the care and knowledge needed for the production of these medicinal plants, the grower must be familiar with market conditions. In many cases there is no local market for the product, and the grower should then send samples to dealers in crude drugs or the manufacturers of medicinal preparations in order to obtain a price for his crop. Some growers who have been careful to maintain a very high quality in their product have succeeded in build-

ing up a trade at a price a little above the prevailing market quotations. It is also possible to secure a contract for the sale of the entire crop in advance thus ensuring a definite market. In general, the bulletin says, the growing of drug plants in this country seems to be more suitable to well equipped cultivators who devote themselves entirely to it than to the general farmer who looks upon it only as a minor source of income.

Boomlets From Bay City.

Bay City, Oct. 5.—The Knapp & Scott Lumber Co., one of Bay City's best known corporations, will go into the hands of a receiver this week. Application will be made before Referee in Bankruptcy George Marston. Liabilities are given as \$33,000 and assets are scheduled at \$25,000. The chief creditor is W. D. Young, of this city.

Harry Butcher has bought an interest in the grocery business of I Chase, Gaylord. The business hereafter will be conducted under the firm name of Chase & Butcher.

John Falconer & Son, Lewiston, have sold their stock of general merchandise to John Golden, of Rose City, who will continue the business at the same location.

J. T. Boilore, Alpena, who has been engaged in the meat business for twenty-five years, has decided to retire from business and will be succeeded by Sjebak Bros.

An instance of the office seeking the man is afforded by the election of Thomas Oliver to the office of Keeper of Parchments and Roll by Saginaw Council at its last regular meeting. The office is one of great importance and the members showed good judgment in selecting Tom to fill the vacancy caused by the resignation of Neb Recrem.

Ernest Ames, Bay City, who has been working Northern Michigan for the Sawyer Biscuit Co., Chicago, has resigned his position to take the management of E. J. White's grocery store, 923 Third street, Bay City.

The firm of Geister & Jessmore, Alger, has been dissolved. William Jessmore retiring. A. A. Geister will continue the business.

The new grain elevator at Onaway, recently constructed for Arthur E. Starks, is completed and ready for business. In addition to the above, Mr. Starks has built a large hay and potato warehouse, which puts him in position to handle about everything the farmers have to sell. The business will be known as the Onaway Elevator Co.

J. H. Kocher, Hale Lake, has sold his grocery stock to George Dube, of Long Rapids, who has taken possession. Mr. Kocher will return to Toledo, his former home.

W. H. Stark, Rose City, has bought the meat business of Arthur Stimson

and will continue it in its present location. Albert Carey will manage the business. W. T. Ballamy.

Quotations on Local Stocks and Bonds.

Public Utilities.	Bid	Asked
Am. Light & Trac. Co. Com.	345	350
Am. Light & Trac. Co. Pfd.	108	111
Am. Public Utilities Com.	31½	33
Am. Public Utilities Pfd.	98	102
Com'wth Pr. Ry. & Lgt., Com.	50	52
Com'wth Pr. Ry. & Lgt., Pfd.	80	82
Pacific Gas & Elec., Com.	55	57
Tennessee Ry., Lt. & Pr., Com.	4	7
Tennessee Ry., Lt. & Pr., Pfd.	21	25
United Light & Rys., Com.	36	40
United Light & Rys., 1st Pfd.	67½	70
Com'wth 6% 5 year bond	98½	100
Michigan Railway Notes	89	100
Citizens Telephone	68½	71½
Michigan Sugar	58	60
Holland St. Louis Sugar	5	6
Holland St. Louis Sugar, Pfd.	7	8
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
G. R. Brewing Co.	90	100
Commercial Savings Bank	220	
Fourth National Bank	220	
G. R. National City Bank	165	170
G. R. Savings Bank	255	
Kent State Bank	250	260
Old National Bank	195	203
Peoples Savings Bank	250	

October 6, 1915.

Digests It From Cover to Cover.

Chicago, Oct. 5.—Although I am permanently settled in Chicago, I look forward each week for the arrival of the Tradesman and digest it from cover to cover. There are other magazines that I have subscribed for, but for right down good, solid news, information and intelligent reading, I prefer the Tradesman and would feel lost without it each week.

Jack Deitrich, Secretary-Treasurer of the G. J. Johnson Cigar Co., made a flying trip to Chicago last week, and, with his Cook county representative, visited the company's jobbers in Chicago to book orders for Christmas packages. The results were very encouraging. C. W. Reattoir.

Bait.

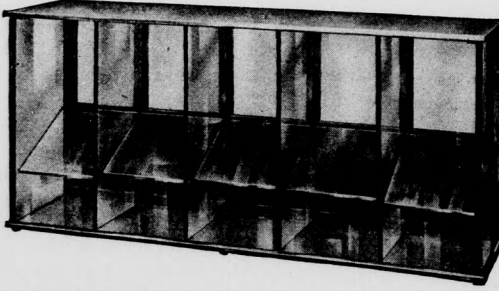
The attention of a taxi-driver was called to a purse lying on the floor of his car. He carefully looked around and then remarked confidentially:

"Well, sir, when business is bad I sometimes put it there and leave my door open. The purse is empty, of course, but you have no idea what a number of people jump in for a short drive. I've had five within the last hour, sir."

UNIVERSAL CLEANER

Great for the pots—great for the pans
 Great for the woodwork—great for the hands.

ORDER FROM YOUR JOBBER



Here It Is!

SIZE
 32 inches long
 14½ inches high
 8½ inches wide

**A Practical
 Sanitary
 Showcase for
 Bulk Candy**

No flies, no dust, no pilfering and no waste. Quick and easy service. Far ahead of globes and jars. We are special agents for this new silent salesman and to get them placed with our trade in the shortest possible time we are offering it for a limited period with an assortment of ten pairs of our best selling candy. We want you to have one of these cases because it will more than double your candy business. More business for you means more business for us.

Ask our salesman about the proposition or write us for particulars.

PUTNAM FACTORY, Candy Manufacturers

Grand Rapids, Mich.

Our Holiday Sundry Line

We extend to all our customers and friends an earnest invitation to see this line soon so that we may have the advantage of sufficient time to give your orders careful attention and be able to fill them completely.

Our sundry department has been unusually busy since September 1st, and we respectfully ask that you arrange a date with this department as early as possible. We will make as usual a liberal allowance upon the expense of the trip.

Yours respectfully,

Hazeltine & Perkins Drug Co.

The Tradesman's Sworn Statement Made Under New Postal Law

Statement of the ownership, management, circulation, etc., of THE MICHIGAN TRADESMAN, published weekly at Grand Rapids, Michigan, required by the Act of Aug. 24, 1912.

NOTE—This statement is to be made in duplicate, both copies to be delivered by the publisher to the Postmaster, who will send one copy to the Third Assistant Postmaster General (Division of Classification), Washington, D. C., and retain the other in the files of the postoffice.

Editor—E. A. Stowe, Grand Rapids.
 Managing Editor—E. A. Stowe, Grand Rapids.
 Business Manager—E. A. Stowe, Grand Rapids.
 Publisher—Tradesman Company, Grand Rapids.

Owners: (If a corporation, give names and addresses of stockholders holding 1 per cent. or more of total amount of stock.)

E. A. Stowe, Grand Rapids.
 W. N. Fuller, Grand Rapids.
 S. A. Sears, Grand Rapids.
 S. F. Stevens, Grand Rapids.
 Henry Idema, Grand Rapids.
 N. G. Richards, Grand Rapids.
 F. E. Stowe, Grand Rapids.
 John DeBoer, Grand Rapids.
 Fred Pettinga, Grand Rapids.
 E. L. Fox, Grand Rapids.

Known bondholders, mortgagees, and other security holders, holding 1 per cent. or more of total amount of bonds, mortgages or other securities:

There are no bonds, mortgages or other securities outstanding against the Tradesman Company.

In regard to section 2 of the law, the Tradesman does not accept payment for any editorial or other reading matter printed as news.

E. A. Stowe, Business Manager.

Sworn to and subscribed before me this 2nd day of October, 1915.

(SEAL)

Florence E. Stowe,

Notary Public in and for Kent Co., Mich.

(My commission expires Jan. 9, 1919.)

WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue.

Acids	Mustard, true	.90@9 50	Ipecac	@ 75
Acetic	Mustard, artif'l	5 50@5 75	Iron, clo.	@ 60
Boric	Neatsfoot	70@ 80	Kino	@ 80
Carbolic	Olive, pure	2 50@3 50	Myrrh	@ 1 05
Citric	Olive, Malaga	1 55@1 65	Nux Vomica	@ 70
Muriatic	yellow	@ 60	Opium	@ 2 75
Nitric	Olive, Malaga	1 50@1 60	Opium, Capmh.	@ 90
Oxalic	green	3 00@3 25	Opium, Deodor'd	@ 75
Sulphuric	Orange Sweet	.30@.35	Rhubarb	@ 20
Tartaric	Organum, pure	@ 2 50		
	Origanum, com'l	@ 75		
Ammonia	Pennyroyal	2 25@2 50		
Water, 26 deg.	Peppermint	2 75@3 00	Paints	
Water, 18 deg.	Rose, pure	14 50@16 00	Lead, red dry	7 @ 7 1/2
Water, 14 deg.	Rosemary Flowers	1 50@1 75	Lead, white dry	7 @ 7 1/2
Carbonate	Sandalwood, E.		Lead, yellow oil	7 @ 7 1/2
Chloride	I	7 25@7 50	Ochre, white bbl.	1 @ 1 1/2
	Sassafras, true	@ 1 10	Ochre, yellow less	2 @ 5
Balsams	Sassafras, artif'l	@ 60	Putty	@ 5
Copaiba	Spearment	2 75@3 00	Red Venet'n bbl.	1 @ 1 1/2
Fir (Canada)	Sperm	90@1 00	Red Venet'n less	2 @ 5
Fir (Oregon)	Tansy	4 00@4 25	Vermillion, Eng.	1 25@1 50
Peru	Tar, USP	30@ 40	Vermillion, Amer.	15 @ 20
Tolu	Turpentine, bbls	@ 46	Whiting, bbl.	1 1-10@1 1/2
	Turpentine, less	53 @ 58	Whiting	@ 2 @ 5
	Wintergreen, true	@ 5 00	L. H. P. Prepd.	1 35@1 45
	Wintergreen, sweet			
	birch	3 25@3 50		
	Wintergreen, art	3 00@3 25	Insecticides	
	Wormseed	3 50@4 00	Arsenic	6 @ 10
	Wormwood	4 00@4 25	Blue Vitrol, bbl.	@ 8 1/2
			Blue Vitrol, less	9 @ 15
			Bordeaux Mix Pst	8 @ 10
			Hellebore, White	
			powdered	17 @ 25
			Insect Powder	30 @ 50
			Lead Arsenate	8 1/2 @ 16
			Lime and Sulphur	
			Solution, gal.	15 @ 25
			Paris Green	20 @ 25
			Miscellaneous	
			Acetanalid	@ 1 50
			Alum	8 @ 11
			Alum, powdered and	
			ground	9 @ 12
			Bismuth, Subni-	
			trate	2 97@3 10
			Borax xtal or	
			powdered	6 1/2 @ 12
			Cantharides po	2 00@5 75
			Calomel	1 78 @ 82
			Capsicum	30 @ 35
			Carmine	3 75 @ 4 00
			Cassia Buds	@ 40
			Cloves	30 @ 35
			Chalk Prepared	9 @ 8 1/2
			Chloroform	42 @ 48
			Chloral Hydrate	2 00 @ 2 25
			Cocaine	4 60 @ 4 90
			Cocoa Butter	5 @ 65
			Corks, list, less 70%	
			Copperas, bbls.	@ 01
			Copperas, less	2 @ 5
			Copperas, powd.	4 @ 6
			Corrosive Sublim	1 73 @ 1 80
			Cream Tartar	41 @ 45
			Cuttiebone	4 @ 50
			Dextrine	@ 10
			Dover's Powder	7 @ 10
			Emery, all Nos.	6 @ 50
			Emery, powdered	5 @ 8
			Epsom Salts, bbls.	@ 4 1/2
			Epsom Salts, less	5 @ 8
			Ergot	2 00 @ 2 25
			Ergot, powdered	2 75 @ 3 00
			Flake White	15 @ 20
			Formaldehyde lb.	10 @ 15
			Gambier	15 @ 20
			Gelatine	75 @ 80
			Glassware, full cases	80%
			Glassware, less 70%	10%
			Glauber Salts bbl.	@ 1 1/2
			Glauber Salts less	2 @ 5
			Glue, brown	11 @ 15
			Glue, brown grd.	10 @ 15
			Glue, white	15 @ 25
			Glue, white grd.	13 @ 20
			Glycerine	36 @ 45
			Hops	45 @ 60
			Indigo	1 25 @ 1 50
			Iodine	5 68 @ 5 91
			Iodoform	6 18 @ 6 30
			Lead Acetate	15 @ 20
			Lycopodium	1 35 @ 1 50
			Mace	85 @ 90
			Mace, powdered	95 @ 1 00
			Menthol	3 50 @ 3 75
			Menthol	3 50 @ 3 75
			Morphine	5 65 @ 5 90
			Nux Vomica	@ 15
			Nux Vomica pow.	@ 20
			Pepper, black pow.	@ 30
			Pepper, white	@ 35
			Pitch, Burgundy	@ 15
			Quassia	@ 10 @ 15
			Quinine, all brds	43 @ 53
			Rochelle Salts	35 @ 40
			Saccharine	10 50 @ 10 70
			Salt Peter	22 1/2 @ 30
			Seidlitz Mixture	30 @ 35
			Soap, green	15 @ 20
			Soap, mott castile	12 @ 15
			Soap, white castile	@ 6 75
			case	@ 75
			Soap, white castile	@ 75
			less, per bar	@ 5
			Soda Ash	1 1/2 @ 5
			Soda Bicarbonate	1 1/2 @ 5
			Soda, Sal	@ 4
			Spirits Camphor	@ 75
			Sulphur roll	2 1/2 @ 5
			Sulphur Subl.	3 @ 5
			Tamarinds	15 @ 20
			Tartar Emetic	@ 60
			Turpentine Venice	75 @ 85
			Vanilla Ex. pure	1 00 @ 1 50
			Witch Hazel	65 @ 1 00
			Zinc Sulphate	7 @ 10

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.

Table with columns: ADVANCED, DECLINED. Items include Tomatoes, Beans, Mushrooms, Some Flour.

Index to Markets

By Columns

Table listing market indices by column (A, B, C, D, E, F, G, H, J, M, N, O, P, R, S, T, V, W, Y) and corresponding commodity prices.

Main commodity price table with columns 1 and 2. Includes categories like AMMONIA, AXLE GREASE, BAKED BEANS, BATH BRICK, BLUING, BREAKFAST FOODS, BUTTER COLOR, CANNED GOODS, etc.

Table of prices for various goods including CHEWING GUM, CHOCOLATE, CLOTHES LINE, COCOA, COCOANUT, COFFEES ROASTED, PEANUTS, CRACKERS, and other specialties.

SPECIAL PRICE CURRENT

15

16

17

12 Smoking

Table listing various smoking products including Big Chief, Bull Durham, and Duke's Mixture with prices.

13

Table listing various goods including Pilot, Sweet Tip, and various types of cigars and tobacco.

14

Table listing various household and industrial goods including Palls, Toothpicks, Traps, Washboards, and Window Cleaners.

BAKING POWDER K. C.

Table listing various sizes and quantities of baking powder with prices.

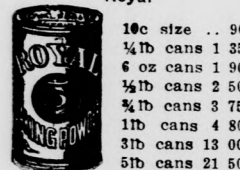


Table listing various sizes and quantities of Royal brand baking powder.

CIGARS

Table listing various cigar brands and prices.

COFFEE

Table listing various coffee brands and prices.

YEAST CAKE

Table listing various yeast cake brands and prices.

AXLE GREASE

Table listing various axle grease brands and prices.

Roasted Dwinell-Wright Brands



Table listing various coffee brands and prices.



THE BOUR CO. TOLEDO, OHIO.

Table listing various soap and cleaning products.

SOAP

Table listing various soap brands and prices.

Proctor & Gamble Co.

Table listing various Proctor & Gamble products and prices.

Swift & Company

Table listing various Swift & Company products and prices.

Tradesman Co.'s Brand

Table listing various Tradesman Co. products and prices.

A. B. Wisley

Table listing various A. B. Wisley products and prices.

Scouring

Table listing various scouring products and prices.

Soap Compounds

Table listing various soap compound products and prices.

Washing Powders

Table listing various washing powder products and prices.

Advertisement for FITZPATRICK BROTHERS' SOAP CHIPS, including product details and contact information.

Large advertisement for FOOT & JENKS' Killarney (BRAND REGISTERED) Ginger Ale, featuring a large headline and promotional text.



Advertisement for TELFER'S COFFEE, featuring the Detroit USA logo and product details.

Table listing various Telfer's products and prices.

Advertisement for CHARCOAL, listing various types and prices.

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.

For Sale—Drug store at a bargain. Stock and fixtures formerly owned by J. H. Watson, of Ithaca. For particulars write H. S. Phillips, trustee, Ithaca, Michigan, or the Hazeltine & Perkins Drug Co., Grand Rapids, Mich. 498

For Sale—Old established undertaking business in town of 2,000 in Eastern Michigan. Death of owner reason for selling. Address, Estate, care Tradesman. 501

For Sale—A \$375 National cash register, one drawer, six keys, registers \$99.99, delivers cash slips, just overhauled and adjusted. A bargain. Address No. 477, care Michigan Tradesman. 477

Sales aren't always advisable—but if that's what you need I can show you how to pull it off and save a lot of expense. Horton, Business Builder, 522 Deyo St., Jackson, Michigan. 505

For Sale—Old established plumbing, heating and sheet metal business at invoice price in a good town of 15,000 inhabitants in the Willamette Valley. Address H. G. Welch, Eugene, Oregon. 492

For Sale—Allen-Sparks Lighting System; American adding machine. L. C. Dawes, Rapid City, Michigan. 493

Hotel—Department Store—Best location in the best city in Michigan. We have a beautiful corner lot on East Michigan only a block from three R. R. depots and all the Interurban cars pass the door or within one block of it on double track car line passing passengers to every line in city. Now is the time to locate here and grow with the fastest growing city in the country where land values are constantly increasing. The opportunity you want for your business both as to place and site. Call or write. Young Bros. Realty Co., Lansing, Mich. 494

For Sale—Well established, high class merchant tailoring business. Account of sudden death of owner, a first-class stock of fall suitings, overcoats, linings, fixtures, etc., appraised at \$12,500 will be sold at private sale. Address, Imelda Eden, Admx., Dubuque, Iowa. 495

General Merchandise—For sale, general merchandise store in small country town. For particulars, address E. W. Ruge, Bellingham, Washington. 496

Position Wanted—As manager or buyer for general store. Careful buyer, good salesman and A1 stock-keeper. You will always find me working. Twenty years' experience with two firms. Can give the best of recommends. Address No. 500, care Michigan Tradesman. 500

For Sale—Restaurant and dairy lunch, good location for bakery in connection; good business, good lease, cheap rent. Boston Dairy Lunch, Lapeer, Michigan. H. Robinson. 503

If Your Business isn't what it ought to be, there's a reason. Probably I can start you right. It won't cost you anything to ask. Tell me your problem. Horton, Business Builder, 522 Deyo St., Jackson, Michigan. 504

For Sale—A general store in small but good town; old established business. On account of poor health will sell very cheap. Address, W. B. Spike, Ney, Ohio. 506

For Rent—Modern store building, 22 x 129 feet, well lighted and ventilated, new display windows; best location in thriving college town, 44 miles east of Chicago. Terms, liberal. Address, J. W. Sieb, Valparaiso, Indiana. 446

Good opening for general merchandise stock in small town. For particulars write, B. B. Basore, Galva, Kansas. 447

For Sale—Long established general merchandise business in village surrounded by fine farms. Money making location. Long time lease. Good reasons. W. F. Beatty, New Lothrop, Michigan. 444

For Sale—Sporting goods store in live city of 2,500. Only one in town. Billiard hall on second floor if desired. If interested, address No. 490, Tradesman. 490

For Sale—Computing scale, for less than one-quarter first cost. Used only a short time; will guarantee to pass inspection. Time given to responsible person. Address 491, care Tradesman. 491

Drug Store in heart of city, 20,000; county seat. Full prices; low rent. Invoice \$3,800. Reasons, bad health. Full particulars to buyer. Address O. O. Schaefer, Vincennes, Indiana. 473

Manufacturers, Get Wise—Latest patent for clapboard or siding. Will sell half or whole interest or royalty. Address J. Hart, Cedar Springs, or C. H. Snyder, Kent City, Michigan. 474

For Rent—Store, twenty-two by eighty feet, opposite Hotel Belding. One of the best locations in city. Enquire, 716 Broas St., Citizen phone No. 368, Belding, Michigan. 487

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 Ave. N. S., Pittsburgh, Pa. Merchandise Broker and Cash Store Buyer. 485

For Sale or Trade—\$5,000 stock drugs and fixtures including fine soda fountain. Good discount for cash or will trade for clear farm land. Stock in storage. Ed. Lanyon, Carthage, Missouri. 468

A Winner—For Sale—A full line of cloth craft suits and gents' furnishings. Men's and women's shoes. The only business like it in town of 1,500. Invoice about \$6,000. Might consider some good real estate. Box 373, Ovid, Michigan. 471

For Sale—The cleanest up-to-date stock of dry goods, men's furnishing goods and shoes in the State, good farming and fruit district, doing good business at good profit; one other dry goods store in town; stock will inventory about \$5,000; can reduce; one chance in a thousand to make money. The best of reasons for selling. H. Alpern, Elk Rapids, Michigan. 478

Hotel De Haas, recently thoroughly remodeled, a thirty-five room brick hotel, fifteen other rooms available, on main corner in Fremont, a live growing town Michigan; this is a money maker, as it is the only first-class hotel here; cost \$30,000; will sell for \$17,000; rent; will not rent; reason, age. No license and four sub-rentals. Address, Dr. N. De Haas Fremont Michigan. 479

Retail Merchants—We specialize in promoting and conducting trade building, stock reduction and closing out sales of merchandise for retail merchants no matter where located. The methods we employ are based upon sound business principles strictly legitimate and have proven conclusively to thousands of merchants throughout the country. If interested write for particulars. Mention size of stock. C. N. Harper & Co., Inc., 914 Westminster Bldg., Chicago, Ill. 480

For Rent—Best location in town for small bazaar stock. No bazaar store in Howard City. Also suitable for other business. Hot water heat. Write, Postmaster, Howard City, Michigan. 488

Butcher Shop—Good business and location; reason for selling. Adams & Son, Florence, Kansas. 483

Delivery Automobile For Sale—Covered body delivery Overland. Would be pleased to show. Jennings Mfg. Co., 25 Campau Ave., Grand Rapids, Mich. 484

Wanted to hear from owner of general merchandise store for sale. State cash price, description. D. F. Bush, Minneapolis, Minn. 399

$\frac{1}{4}$ to $\frac{1}{2}$ of your stock turned to cash in a ten day selling campaign—not the best but the worst will go by our system. Prominent merchants will back our assertion. Merchants National Service Co., National City Bank Building, Chicago. 134

Special Sales Conducted. Stocks reduced or closed out entirely. Greene Sales Co., Jackson, Michigan. 465

Wanted—Small country store north of Grand Rapids. Give full particulars, first letter, and state cash price. Address Store, care Tradesman. 451

Auctioneer: Merchandise and real estate auctioneering is my specialty. Magnus Wangen, Hartland, Minn. 453

For Sale—Only bakery, confectionery and ice cream parlor in town of 1500. Two new factories just starting. Present business \$1,000 per month. Good reason for selling. Address, Box 554, Ovid, Michigan. 459

For Sale—Drug Store in Southern Michigan town of 6,000; excellent conditions and good trade; best of reasons for selling; full particulars on application. Address No. 462, care Michigan Tradesman. 462

Safes Opened—W. L. Slocum, safe expert and locksmith. 97 Monroe Ave., Grand Rapids, Michigan. 104

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

For Sale—Restaurant centrally located city of 50,000, doing profitable business. Address No. 428, care Michigan Tradesman. 428

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

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

Wanted—I want to buy a shoe stock for spot cash. Price must be low. Address "Hartzell," care Tradesman. 907

Move your dead stock. For closing out or reducing stocks, get in touch with us. Merchant's Auction Co., Reedsburg, Wisconsin. 963

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

Merchandise Sales Conductor. For closing out entirely or reducing stocks, get Flood, Dexter, Michigan. 18

For Sale—Thirty thousand dollar business. Growing town Central Louisiana. Plenty room for expansion. Write for full particulars to Lock Box 135, Colfax, Louisiana. 464

I pay cash for stocks or part stocks of merchandise. Must be cheap. H. Kauer, Milwaukee, Wis. 925

POSITION WANTED.

Position Wanted—As grocery clerk by young man with two years' experience. References furnished. Address, F. W. K., Box 224, Elkhorn, Wisconsin. 497

Position Wanted—As buyer or manager of general store with twenty years' experience. Have always made good. Conservative buyer, always at the head as salesman and good stock-keeper who can always find something to do without being told. If you want someone who never watches the clock or the boss, I am the man you want. Can furnish the best of recommends as to character, ability and honesty. Address, Radix, care Michigan Tradesman. 499

Wanted—Position as registered pharmacist by man with six years' experience. Services are immediately available. Address No. 502, care Michigan Tradesman. 502

Wanted—Situation in dry goods by all round man. Can trim windows. Grant Grove, Sandusky, Ohio. 463

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

HELP WANTED.

Wanted—Experienced salesman, to carry B. S. K. silk and cotton petticoats for western and southwestern states. Principally Iowa and Nebraska. Large commission basis. Splendid values. Stitching fourteen to eighteen stitches to inch. Address, Skadan, Kerns & Co., Weedsport, N. Y. 469



"The End of Fire Waste"

COMPLETE APPROVED

Automatic Sprinkler Systems

Installed by

Phoenix Sprinkler & Heating Co.

Grand Rapids, Mich. Estimates Free Detroit, Mich.
115 Campau Ave. 909 Hammond Bldg.

Grand Rapids Store Fixture Co.

No. 7 Ionia Ave. N. W. Grand Rapids, Mich.

New and Used Store and Office Fixtures

for every kind of business

We Pay Highest Cash Price for Fixtures

We will take your Old Fixtures in Trade

Economic Coupon Books

- They save time and expense.
- They prevent disputes.
- They put credit transactions on cash basis.
- Free samples on application.

TRADESMAN COMPANY, Grand Rapids, Mich

Manufacturing Matters.

Vassar—The Miller Co. has decreased its capital stock from \$25,000 to \$5,000.

Clio—Gillett Manufacturing Co. has increased its capital stock from \$10,000 to \$20,000.

Detroit—The Arctic Ice Cream Co. has increased its capital stock from \$75,000 to \$300,000.

Kalamazoo—The Schau Airless Tire Co. has changed its name to the Schau Cone Tire Co.

Detroit—The Brady-Nagel Manufacturing Co. has changed its name to S. A. Machine Co.

Detroit—The Regent Manufacturing Co. has increased its capital stock from \$10,000 to \$50,000.

Zeeland—The Michigan Star Furniture Co. has decreased its capital from \$40,000 to \$30,000.

Northville—The American Bell & Foundry Co. has increased its capital stock from \$32,000 to \$50,000.

Berlamont—The Lacota Food Products Co. has been organized with an authorized capital stock of \$3,000, all of which has been subscribed and \$1,000 paid in in cash.

Portland—The Western Wooden Ware Co. has been incorporated with an authorized capital stock of \$15,000, of which amount \$7,500 has been subscribed, \$3,500 paid in in cash, and \$3,500 in property.

Detroit—The Jefferson Aluminum Works has been organized with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed, \$1,450 paid in in cash and \$3,550 paid in in property.

Detroit—The Standard-Detroit Tractor Co. has incorporated with an authorized capital stock of \$100,000, which amount \$75,000 has been subscribed, \$9,000 paid in in cash and \$10,000 paid in in property.

Benton Harbor—The Hohman Sewing Machine Co. has engaged in business with an authorized capital stock of \$50,000, of which amount \$25,200 has been subscribed. \$5,200 paid in in cash and \$20,000 in property.

Houghton—Warren G. Bright, of Ottawa, Ind., inventor of the Bright interchangeable calk horse shoe, is completing arrangements for the manufacturing of his horse shoes by opening a small plant about October 15.

Detroit—The Farnsworth Company has been organized to manufacture and deal in automobiles and accessories with an authorized capital stock of \$2,000, of which amount \$1,260 has been subscribed and \$620 paid in in cash.

Detroit—Isham & Isham have been incorporated to engage in the manufacture, purchase and sale of potash with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$5,000 paid in in cash.

Battle Creek—Negotiations are said to be practically closed whereby the Post Land Co. will turn over a site at Springfield place on which Richard Stevens, of New York City, will erect a six-story factory building, 650 x 700 feet, for the manufac-

ture of electrical supplies. If the factory is erected as planned, employment will be given to 2,000 men, a larger number than are attached to any one local industry at present.

Midland—The Dow Chemical Co., having a surplus of \$900,000 on hand has declared an extra dividend of 60 per cent. War orders for chloroform and the increased volume of home demand for other chemicals owing to cutting off the foreign supply, are responsible for the remarkable prosperity of the company. At a stockholders' meeting here last week an increase of capital stock from \$1,500,000 to \$3,000,000 was voted.

Chassell—The Worcester Lumber Co. announces by exhibits at the Copper Country Fair that it has entered the manufacturing field. It is showing a sectional playhouse and a new type of silo. General Manager Hamar says that by manufacturing these articles the company will have one more outlet for its large lumber product. The playhouse, which is large enough to accommodate several children, will be manufactured at Chassell and shipped in sections. It can be put together by any unskilled person. The silo is more complicated, but can be put up by anyone with the plans that the company will furnish.

What Some Michigan Cities Are Doing.

Written for the Tradesman.

Marion's new \$7,000 waterworks plant has been completed.

Watervliet will vote on a bond issue of \$18,000 for waterworks.

Salzberg, the southwestern district of Bay City, is up in arms over the activities of a "firebug" who is alleged to have set seventy fires there in the past sixteen months. Rewards that total \$3,500 have been offered.

Owosso retail milk dealers announce a boost in price to 7 cents per quart, effective October 15.

J. Frank Quinn, of Grand Rapids, has been chosen as Secretary of the newly born Chamber of Commerce at St. Joseph, with a salary of \$1,800.

Charlotte now has boulevard lights in the business section.

From a five million dollar cement plant to a scrap heap of \$40,000 is the tremendous drop taken by the Northern Portland Cement Co., at Marlborough, near Baldwin. Great engines and other machinery went to scrap iron dealers almost for a song, great castings, fans, blowers, etc., were smashed with sledges to save car space in shipment to foundries to be recast. The buildings alone are left and it is hoped will be utilized soon by some other industry.

Members of the Belding Board of Commerce spent October 5 and 6 in Detroit as guests of the Detroit Chamber of Commerce.

Belding has voted to install city scales for general use.

Ravenna has been making a survey of Crockery Creek, with a view to building a power dam three miles below the village and generating 275 horse power. The Ravenna Improve-

ment Association is pushing the enterprise.

Petoskey merchants are going out after trade in automobiles. An auto bus line has been opened to Walloon Lake.

The Lake Shore Commercial Club met at Saugatuck and elected the following officers: President, W. H. Allen; Vice-President, C. B. Welch; Secretary, W. R. Gardner; Treasurer, W. R. Takken.

Traverse City is taking steps toward a civic revival and will first organize a Chamber of Commerce. The committee on ways and means is headed by H. S. Hull.

The Saginaw Council has entered into a ten-year contract with a local power company for operating 100 ornamental street lamps in the business districts, at a price of \$45 per lamp each year.

The Hillsdale Council has voted to pave Manning street, at estimated cost of \$35,000.

Ingham county officials are in favor of a farm for prisoners as an adjunct of the Mason county jail and the proposition will probably be submitted to the people at the next election.

The Michigan State Federation of Art will hold its annual convention at Muskegon October 26-28.

Cadillac has adopted a traffic ordinance, one provision being that motor driven vehicles may not be parked on Mitchell street, between Chapin and Pine streets, longer than half an hour.

Bronson will hold a street fair October 13-16. Almond Griffen.

Review of the Grand Rapids Produce Market.

Apples—Standard varieties, such as Wealthy, Twenty Ounce and Wolf River command 45@50c per bu.

Bananas—Medium, \$1.25; Jumbo, \$1.50; Extra Jumbo, \$1.75; Extreme Extra Jumbo, \$2.

Butter—The market is firm at an advance of 1c per pound. There is a good consumptive demand for all grades and receipts are falling off considerably. The quality is running average good for the season. Fancy creamery is quoted at 27c in tubs and 28c in prints. Local dealers pay 22c for No. 1 dairy, 17c for packing stock.

Beets—50c per bu.

Cabbage—40c per bu. or \$1 per bbl.

Cantaloupes—Colorado Rockyfords \$2.25 per crate; home grown, 50c@\$1 per bu.

Cauliflower—\$1.25 per doz.

Carrots—50c per bu.

Celery—16c per bunch for home grown.

Cocoanuts—\$4 per sack containing 100.

Crab Apples—\$1@1.25 per bu.

Cranberries—\$7.25 per bbl. for Cape Cod Early Blacks.

Cucumbers—\$1 per doz for home grown hot house.

Eggs—The market is 1c higher on account of small receipts. Local dealers pay 25c for No. 1 stock, loss off.

Eggs Plant—\$1.25 per doz.

Garlic—20c per lb.

Grapes—\$1.50 per doz. for 4 lb.

baskets; 17@18c per 8 lb. basket. These prices are for Concords, Worens and Niagaras. Delawares command 25c per 8 lb. basket. The crop in this vicinity is fairly large in volume but the quality is not up to the usual standard, due to the continuance of wet weather and the absence of sunshine.

Green Corn—10c 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, \$3.50@4 per box.

Lettuce—Southern grown head, \$2.25 per bu.; home grown leaf, \$1 per bu.

Maple Sugar—14@15c per lb.

Mushrooms—40@50c per lb.

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.

Oranges—Valencias are steady at \$6@6.25.

Oysters—Standards, \$1.35; Medium Selects, \$1.50; Extra Selects, \$1.75 New York Counts, \$1.85; Shell Oysters, \$7.50 per bby.

Peaches—Elbertas and Crawford command \$1@1.25 per bu.; Prolifics and Engles fetch 75@90c; Chilis and Smocks, 75@90c.

Pears—Clapp's Favorite, \$1.25 per bu.; Anjou, \$1.25@1.50 per bu.; Kieffers, \$1 per bu.

Peppers—Green, \$1.20 per bu.; red, 25c per doz.

Pickling Onions—\$1.35 per 20 lb box.

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

Potatoes—Home grown range from 40@45c per bu. The market is steady.

Quinces—\$2@2.50 per bu. Stock is very scarce and receipts so far this season have been very inferior, due to the prevailing wet weather.

Radishes—15c for round.

Squash—1½c per lb. for Hubbard.

Tomatoes—\$1 per bu. for ripe and 60c for green.

Turnips—50c per bu.

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Johnson Paper & Supply Co.

522-524 No. Burdick St.

Kalamazoo, Michigan

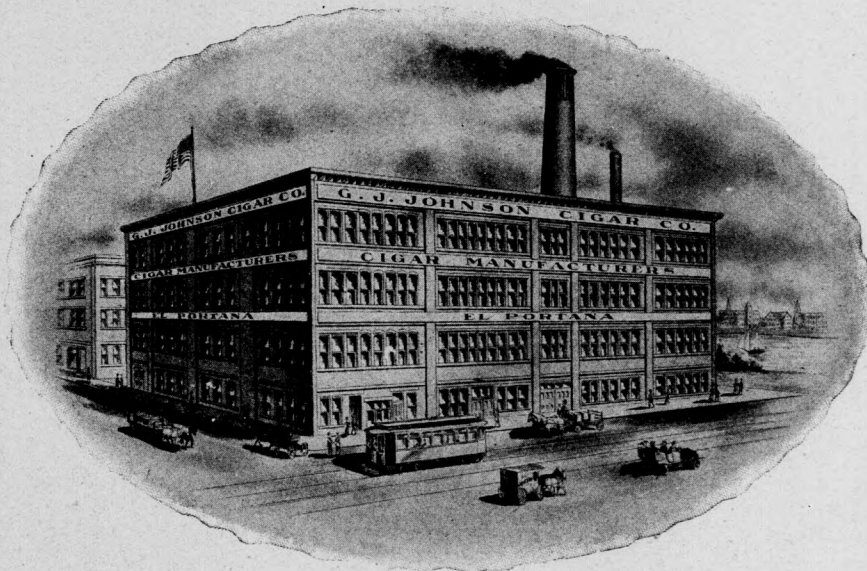
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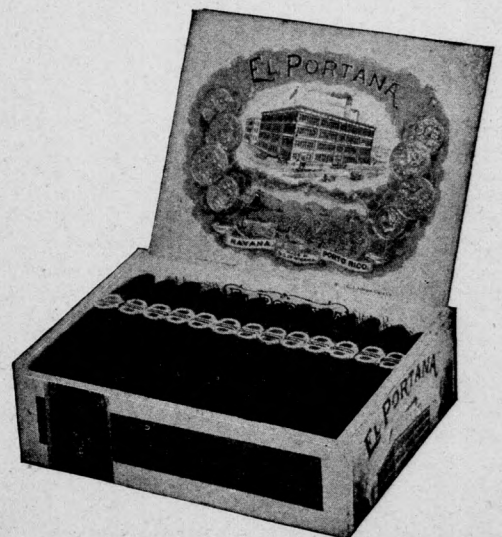
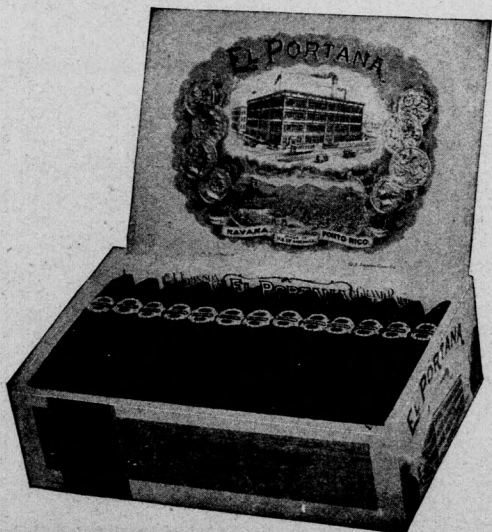
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