

## THE OLD MAN

Ichabod, my boy, methought I heard you speak of your father this morning as "the old man." You are eighteen years of age, are you not?

Just so.

That is the age when callow youth has its first attack of big-head. You imagine at this moment that you know it all.

I observed by the cut of your trousers, the angle of your hat, the tip of your head, the flavor of your breath, the style of your tooth-pick shoes, and the swagger of your walk, that you are badly gone on yourself.

This is an error of youth which your uncle can overlook; but it pains him sorely to hear you speak in terms of disrespect of one you should never mention save by the sacred name, "father."

He may not be up to your style in the modern art of making a fool of himself, but ten to one he forgets more in a week than you will ever know.

He may not enjoy smoking gutter-snipes chopped fine and enclosed in delicate tissue-paper, but he has borne a good many hard knocks for your sake, and is entitled to all the reverence your shallow brain can muster.

By and by, after you are through knowing it all, and begin to learn something, you will be ashamed to look in the glass and wonder where the fool-killer kept himself when you were ripe for the sacrifice.

And then, when the "old man" grows tired of the journey and stops to rest, and you fold his hands across his bosom and take a last look at a face that has grown beautiful in death, you will feel a sting of regret that you ever spoke of him in so grossly disrespectful a manner; and when other sprouts of imbecility use the language that so delighted you in the germinal period of manhood, you will feel like chasing them with a thick stick and crushing their skulls to see if there is any brain-tissue on the inside.

ROBERT J. BURDETTE.

"A Smile Follows the Spoon When It's Piper's"

## Piper's Pure Ice Cream

is so far ahead of all others it's lonesome

**Piper Ice Cream Co.**

All inquiries receive prompt attention

Kalamazoo, Michigan



# RESCENT FLOUR

"Mother's Delight"

"Makes Bread White and Faces Bright"

VOIGT MILLING CO., GRAND RAPIDS, MICH.



Eat Plenty of Bread

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The Best Bread is made with

## Fleischmann's Yeast

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We have a fair supply of special makes

The last season was particularly favorable for the making of good cheese

We have the famous Herkimer Co. New York Cheese in the yellow and white September make. They are tasty and just right cut. Cost a little more, but worth it.

**JUDSON GROCER CO.**

The Pure Foods House

GRAND RAPIDS, MICHIGAN



"The End of Fire Waste"

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Freight Traffic Manager,

Detroit, Michigan



### NEW DEAL

### MORE PROFIT

# Snow Boy Washing Powder 24s

FAMILY SIZE

Ask Your Jobber's Salesman

BUFFALO, January 3, 1916.  
DEAL NO. 1601.

**Lautz Bros. & Co.**

# MICHIGAN TRADESMAN

Thirty-Third Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 16, 1916

Number 1691

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## THE TWENTY-SECOND

### Annual Convention of Michigan Retail Hardware Association.

The twenty-second annual convention of the Michigan Retail Hardware Association is being held in this city this week. The initial meeting was called to order in the assembly hall of the Hotel Pantlind by President Strong yesterday afternoon.

After an invocation by Charles M. Alden, "America" was sung by the delegates under the leadership of William Moore, of Detroit. Mayor Ellis delivered his stereotyped address of welcome, which was responded to by Charles A. Ireland, of Ionia.

President Strong then read his annual address, as follows:

In addressing you this afternoon on matters pertaining to our Association in general, and this convention in particular, I am deeply impressed with the responsibility devolved upon me.

The work of your President means much and is an arduous task for one who does not pretend to have any of the qualifications for such position.

It has been my purpose to do everything to enhance the interests of our Association and with the assistance of our worthy Secretary—for he certainly is a worthy Secretary—together with the members of our Board of Directors, we trust the results have been satisfactory.

I well remember in the younger days of the Michigan Retail Hardware Association I was not very active, but retained my membership by paying dues and occasionally attending conventions. It seemed then as though the dues went for naught, and I often wondered if the Association would survive the time when the good derived would be more apparent.

As we all know, that time has long since been reached and we now are enjoying the results of the patient and faithful work of H. C. Minnie, our former Secretary, and Charles Bock, George Hubbard, Frank Brockett, Henry Weber and many others I might mention. These men had faith and vision. They were the true pioneers.

Many are the good results which have come from our Association work, but the one which stands out foremost is good fellowship.

Some one has said that to know your fellowmen is to love him. I believe this fact has been demonstrated in towns where we have local organizations and meet our competitors, dine occasionally together and buy goods together when

it can be done to advantage. These things, my friends, generate confidence. They are profitable.

Gentlemen, this is a strenuous and wonderful period we are living in. Twenty years ago when the bicycle came into quite general use some of us held up our hands in horror and said the country was going to ruin because so much money was being spent for such a foolish luxury. Now we are spending four hundred million dollars a year for automobiles and still we have prospered until our Nation has become the richest and most influential on earth. Our wealth has reached the enormous and almost unbelievable sum of \$232,000,000,000, or over \$100,000,000,000 more than the wealth of Great Britain and all her possessions.

Do you know that one great factor in the production of this wealth is steel and iron, the fundamentals of all hardware? The steel and iron trade is the barometer of all business. I have observed for many years that when the steel, iron and hardware trade is steady, the business of the whole country is enjoying an even tenor, but let something happen to stimulate this market and up goes everything. Speculation begins and uncertainty prevails. Witness the present.

Gentlemen, many a business man in these days of speculation, weary of the daily grind and small profit or no profit at all, is tempted to take one big plunge and see if he cannot "win out big." In these days of disquietude, wars and rumors of wars, conflicting news and alarms, and contradictory advice from the men who know, it is a splendid opportunity to attend strictly to our own affairs and let the other fellow take risks. This is decidedly the time to look after our own fences, to see that they are sound and that our property is adequately protected. Do not speculate with your surplus earnings or savings. This is a most favorable time to keep a good balance in the bank. If you can introduce a little more economy into your personal and household expenses, do so. Do not strain your credit. Reduce your debts. Get yourself in as strong position financially, as possible. The whole world is in an abnormal condition and no one can predict the future. The man who conducts his business along sound and conservative lines is the man who will attain an admirable position. He who, by some freak of the market, acquires wealth suddenly may excite envy, but he who pursues the even tenor of his way, undisturbed by alarms, giving his energy and best attention to the business he knows—his own; who thinks of safety first and is wise enough to be thoroughly conservative is the man who will command, not the envy of the thoughtless but the admiration of the thoughtful.

After many years of fairly successful business, I have decided that the price of success is hard work, strict attention to business and honest service.

Gentlemen, I want to urge you to keep in closer touch with our Secretary. If you have a grievance, write him. He can help you, I am sure. Also he may want your advice. If he writes you on any subject, answer him at once, not in a week or a month, but immediately and help him if you can. To him is due more than any other member the success of this magnificent organization, but the greater success depends on the cooperation of every member.

I have attended several National Re-

tail Hardware Association conventions and I can tell you, without the least feeling of braggadocio, that the Michigan Association stands very high in the councils of that Association. At the last National convention, held in St. Paul in June, we were honored by having one of our past presidents elected to the Board of Directors. I refer to our genial and over alert member, Fred. A. Rechlin, of Bay City. This was a signal honor, because it came entirely without solicitation.

It has been my purpose to discuss the benefits derived from participation in hardware mutual insurance, but later on our programme we are to have an address by a gentleman who is eminently qualified to present this interesting and profitable subject, which is one of our Association cash benefits. However, I must tell you that I have great faith in these companies, which, I am informed, are carrying \$17,000,000 of our insurance at from 50 to 60 per cent. of the cost of old line insurance.

Since last we met our Association has sustained several losses by death in its membership. It is with the deepest regret we record the sudden and untimely death of our worthy Vice-President, Fred. F. Ireland, of Belding, who had he lived would, undoubtedly, have been elected our next President. Also Henry Weber, of Detroit, has gone. Mr. Weber was a charter member of this Association and was elected its second President in 1896. Later he served eight years as Treasurer. Another member to leave us was John Kerr, of Coldwater, who for many years was a faithful Association supporter. It was the privilege of your President and Secretary, together with Charles M. Alden and Earl S. Judson, to attend the funeral of Mr. Ireland and convey to the bereaved family our heartfelt sympathies. Expressions of sympathy were extended to Mrs. Weber and Mrs. Kerr by our Secretary in behalf of our Association.

My friends, these occasions are going to happen to all of us sooner or later. Let us be faithful to our trust, honest and conscientious in all our dealings with our fellowmen, so it will be said of us that we were a blessing to the community in which we lived.

In closing, I wish to thank you, gentlemen, for the loyal support you have given the officers of our Association the past year. I have great faith that your loyalty will continue and that our Michigan Retail Hardware Association will stand in the forefront of the organized states of the Union in membership and influence.

Committee announcements were then made, when Paul H. Nystrom, of New York, delivered an address on Salesmanship, followed by an address on Points of Contact by Roy F. Soule, editor of Hardware Age.

In the evening the delegates and their ladies attended Empress Theater, as the guests of local hardware jobbers.

The convention opened this morning with a song, followed by the reading of the annual report of the Treasurer, William Moore.

Secretary Scott then read his annual report, as follows:

At the close of another year one thing which appears to stand out prominently is the fact that the hardware dealers of Michigan, and in fact the merchant in

all lines, have occasion to feel gratified at the conditions which have maintained for the past twelve months. While we can find things in our individual businesses that might be improved, conditions in general have been satisfactory as compared with those existing elsewhere.

We are right now in the midst of a period which requires the exercising of keen business judgment on the part of the individuals in order that business may be adjusted to the market conditions which have recently and will continue to undergo, in many cases, radical changes.

It is a fact that many goods are now being sold at less than the cost of replacement, and I believe we could all profitably set aside a full week at the present time for the purpose of putting in force an entire revision in our retail prices. Not only should we do this at once, but we should plan to watch the market quotations in the trade journals and get information of advances promptly from every traveling man who calls upon us and be governed accordingly in following the market.

Advances are in the air and the consuming public, understanding the conditions, is prepared to pay more for merchandise in the manufacture of which metals are used. Sometimes a dealer does not like to raise his prices on what he figures may be a temporary advance in market values, but there appears to be little relief in sight from present conditions, and the quicker we arrange our selling prices, so as to show a legitimate profit on present market values, the better it will be for both the retailer and the consumer. Let each of us right now make up his mind to make this revision of prices a special order of business immediately upon return from this convention.

In the above connection I would again call particular attention to the Price and Service Bureau maintained at a heavy expense by the National Association of Retail Hardware Men. I am informed that only a small percentage of our members have co-operated with this important bureau, although the records show that those who have availed themselves of this service not only learn where they can get better prices on certain merchandise, but acquire other information of a practical nature that is invaluable to them in their business.

I hope that we will all make it a point to get in touch with the Price and Service Bureau and utilize the information which they are constantly compiling for our benefit.

I take it that you all read the very complete report of the Annual Convention of our National Association which appeared in the July issue of the National Bulletin. Our State was represented by a full delegation and we were honored by having our Past President, Mr. F. A. Rechlin, elected as a member of the National Executive Committee.

In view of the thoroughness with which the details of this convention were given in the above report, it has not been deemed necessary to prepare a special report for submission at this meeting.

The National Association is in an exceedingly flourishing condition and is gradually developing along certain lines, the various forms of service which it has undertaken to render to the retail hardware trade.

In this connection I am constrained to refer to the very noticeable change in

the attitude of farm papers in the matter of favoring the local retailer.

There was a time when these publications did not apparently consider that they had much in common with the retailers and the tendency was to boost the cause of the mail order and catalogue house.

Gradually changes were brought about and the majority of the representative publications in this line are handling both their advertising and editorial sections in a way which is inclined to help rather than to hurt small town merchant. We must give the National Association some of the credit for the campaign of education which has brought about the above results.

We are all vitally interested in the subject of Hardware Mutual Fire Insurance and are very fortunate in having with us at this meeting, Mr. A. T. Stebbins of Rochester, Minnesota, who is one of the pioneers in the mutual insurance field and who has come all the way from Minnesota to address our members on this exceedingly important topic.

In our last report, attention was called to the heavy loss ratio in the State of Michigan, the Minnesota company having reported a loss equivalent to 69 per cent. of the premiums received during 1914.

While possibly this heavy loss was not due to carelessness, it is a fact that the losses this year have been cut down, and 1915 shows up as a very satisfactory year for the mutual companies from the standpoint of business written in our State.

The Minnesota company reports that in 1915 its fire losses in Michigan were only 17 per cent. of the premiums received. This, as compared with the 69 per cent. in 1914 and 28 per cent. since the company was organized, is a very good showing indeed. That the low fire loss rate was not confined to one company is evidenced by the report of the Wisconsin company, whose percentage is 22.7 per cent. in 1915, 90 per cent. in 1914 and 34.8 per cent. since the company was organized.

I believe that our members are to be complimented upon the above showing. If we continue to exercise care and caution and employ adequate methods of fire prevention, we are putting money in our own pockets, for we all share in the profits of the hardware mutual companies and we are financially interested in keeping the expenses and losses down to the lowest possible point.

The Minnesota and Wisconsin companies are the two which are admitted to do business in Michigan, and they have declared 50 per cent. dividends for several years and have built up large surplus funds. They have larger assets for every thousand dollars worth of insurance in force than is the case with the strongest of the old line companies.

On October 12, 13 and 14, your President and Secretary attended the Secretary's Conference in Chicago and were well repaid for the time spent in considering the innumerable problems in which the different state associations are mutually interested. Seldom, if ever, has a convention been held at which the delegates have concentrated their attention so thoroughly upon the business at hand as was the case at this Chicago meeting. We learned many things which we are able to use to advantage in increasing the efficiency of your organization.

In the matter of National Legislation, we have been particularly interested in the Stevens Price Maintenance Bill, and the effort that is being put forth to secure the 1 cent letter postage.

The Stevens Bill is intended to give the manufacturer of trademarked brands of goods the right to have something to say in regard to the price at which his product is to be sold at retail. This would not affect the individuality of the retailer, as there are ever so many lines which would not be affected by the operation of a law of this kind, but it would be a blow to the large mail order house and department store, which, realizing

that the public is familiar with the value of standard trademarked lines, uses these goods as bait and offers them at prices which do not allow a legitimate margin of profit to the retailer, expecting to reimburse themselves by the sale of other unknown goods carrying a large margin of profit. There is every reason for the retailer to encourage the enactment of legislation such as the Stevens Bill, and while we have already expressed our views on this matter, it will be in order for us to go on record again at this time so as to show that we are still actively interested in this subject.

Definite efforts are still being made to encourage the scope of the parcel post, and there are still those who are anxious to bring about a change which will provide for a flat rate on parcels to all parts of the country, the same as now exists on first class mail.

Inasmuch as first class mail is paying a good big profit, which is being utilized to defray the loss sustained in other branches of the service, it would seem like good business policy for the Government to reduce the price so as to enable all class to benefit equally. Those departments of the postoffice which are conducted at a loss in practically every case benefit only certain classes.

We have given our co-operation to the National One Cent Letter Postage Association, and I believe as an organization and as individuals we ought to continue to do so. The fact that this movement has been under way for several years without definite results should not be discouraging. A movement of this kind requires a lot of educational work, and if we do not get results this year, we have got to work just that much harder next year in order to bring about the results we are after.

On the matter of state legislation, there have been one or two measures since our last convention in which we have been deeply interested. As a result of an amendment to the State Garnishee Law, the scale of exemptions was revised in a way which under certain conditions enables a creditor to derive a larger amount from the money attached. This amendment, which was the result of a compromise, convinces us that our legislators realize now more than was the case in the past years, that the business man who is good enough to extend credit, and does so, through periods of adversity, is entitled to protection so that he can get his money in case the debtor is not disposed to settle when his circumstances change.

Another bill of particular interest to the hardware men was the Senate Bill No. 31, requiring general, district, State and special agents and solicitors for insurance companies to be residents of Michigan and requiring them to pay a license annually. This law, if enacted as originally drawn, would have prevented any outside insurance company, including the hardware mutuals, from having anybody but a resident of Michigan canvass for business or adjust a loss within the State. As it is not practicable to maintain a man in Michigan all of the time to look after the business of the hardware companies here, this would have taken from us the services of Mr. F. W. Davis, who has not only been an exceedingly valuable man for the mutual companies, but has also been successful in securing a large number of new members of our Association during the years that he has worked with us.

With the co-operation of our committee on legislation, we succeeded in having this bill amended so as to exempt the hardware mutual companies. We find that when we have occasion to present our views on matters of legislation affecting our interests, our representatives and State officers have a most wholesome respect for the prestige and influence of this organization.

Some retail merchants throughout the State were victimized by a concern known as the United Retail Merchants' Association, which conducted what looked like an exceedingly plausible adver-

tising and trade-getting plan, involving the awarding of an automobile in every city where a merchant became a member of the above Association. Unfortunately, this scheme was not brought to our attention until quite a number of merchants had contributed a large amount for the privilege of representing the organization in their town. Investigations were carried on and we were able to warn some dealers against becoming involved in this plan. Eventually the Federal Government put a stop to the operations of the concern and its promoter, a Mr. Foster, was only recently convicted and heavily sentenced. It was shown that he had succeeded in collecting something like \$10,000 from retail merchants and had given nothing in the way of services in return.

This incident reminds us that it is an excellent plan for retailers, before signing up with a new scheme, to make enquiries from your Secretary, who is pleased at all times to investigate and promptly furnish such information as can be secured in regard to matters of this kind.

We have seen fit to discourage trading stamp and coupon schemes, believing that in the long run they confer no benefits upon the retailer, but on the other hand require him to give up a percentage of his profits, which, of course, goes to the promoters of the scheme.

We consider it better business policy to sell goods upon their merits, ask a fair price for them, and seek business upon the basis of quality and service.

The Supreme Court now has under consideration the constitutionality of the Anti-trading Stamp Law, enacted two years ago by the Legislature. It is hoped that a favorable decision will be handed down, upholding the legislation.

In previous years we have urged members to get together in local county associations and clubs, and during this convention would like to hear from members in any territory where progress has been made along this line.

There are innumerable benefits to be derived along the line of improving credit conditions, facilitating collections, co-operating with the farmers in the matter of good roads, etc., that can be handled locally to the mutual benefit of those who participate.

Our organization suffered a heavy loss during the past year in the death of our Vice-President, Fred F. Ireland, which occurred on October 7. Mr. Ireland, who was loved and respected by those of us who knew him best, had been one of the most loyal and active members of this organization and we can ill afford to lose men of this caliber.

Another loss which strikes our Association heavily was the death of Mr. Henry C. Weber, one of the charter members of our organization, and for several years an executive officer. He had served as president, secretary, treasurer and member of the executive committee, and was known for the fraternal spirit which he displayed towards other members of the organization wherever he met them.

Other members of the organization have been called away this year, but as we have not got a complete record of them, have refrained from referring to those few which have been brought to our attention.

At the time of our last convention in Saginaw, the Secretary reported a membership of 1,000.

Since that time fifty-one of these have either sold out or retired from business, while twenty-six have either resigned or have been dropped for non-payment of dues. After deducting these seventy-seven from our list, we find that we still have 923 members who were also members last year.

We have succeeded in securing 164 new members this year, made up as follows:

Taken in at the last convention..	38
Brought in by F. W. Davis .....	68
Brought in by Associate Members	30
Brought in by mail .....	28

This gives us a total membership at the present time of 1,087, and I anticipate that when the next National Association report is published, it will show that Minnesota is the only State which can claim a larger membership.

We feel obliged to our associate members for the loyal co-operation which they have extended to us. Many of those who have not actually secured new members for the organization have boosted the cause whenever the opportunity presented itself.

The trade papers have assisted in spreading interesting association news amongst the retailers and have made it much easier to interest the non-members. The National Bulletin has been a power for good in many ways and has developed until it has become almost invaluable to the retail hardware man who wishes to keep in touch with the details of the business in which he is engaged. We ought to all read the Bulletin religiously just as soon as it arrives, for suggestions are repeatedly contained therein that we can take advantage of in our own business.

The correspondence of the Secretary with members of the Association has been quite heavy, and there has been a very marked desire on the part of the members to co-operate with the officers. The latter have been exceedingly painstaking in their efforts to make the Michigan Association the best of its kind in the country, and they have extended to the Secretary at all times the assistance, without which the record which was made during the past year would have been impossible.

I want to once more thank the officers and members for the consideration which they have given to me at all times and for the loyal assistance rendered whenever called upon.

#### Where Michigan Begins.

Out where the handclasp's a little stronger,  
Out where the smile dwells a little longer,  
That's where Michigan begins,  
Out where the sun is a little brighter,  
Where the snows that fall are a trifle whiter,  
Where the bonds of home are a wee bit tighter,  
That's where Michigan begins.

Out where the skies are a trifle bluer,  
Out where friendship's a little truer,  
That's where Michigan begins,  
Out where a fresher breeze is blowing,  
Where there's laughter in every streamlet flowing,  
Where there's more of reaping and less of sowing,  
That's where Michigan begins.

Out where the world is in the making,  
Where fewer hearts in despair are aching,  
That's where Michigan begins,  
Where there's more of singing and less of sighing,  
Where there's more of giving and less of buying,  
And a man makes friends without half trying—  
That's where Michigan begins.

#### Quotations on Local Stocks and Bonds.

	Bid	Asked
*Am. Light & Trac. Co., Com.	375	380
*Am. Light & Trac. Co., Pfd.	112	116
Am. Public Utilities, Com.	45	47
Am. Public Utilities, Pfd.	74½	76
*Com'wth Pr. Ry. & Lt., Com.	61	63
*Com'wth Pr. Ry. & Lt., Pfd.	85	87
Pacific Gas & Elec., Com.	62	64
Tennessee Ry., Lt. & Pr., Com.	9½	11½
Tennessee Ry., Lt. & Pr., Pfd.	44	48
United Light & Rys., Com.	45	48
United Light & Rys., 1st Pfd.	72½	75
Com'wth 6% 5 year bond	102½	103½
Michigan Railway Notes	100½	101½
Citizens Telephone	73	77
Michigan Sugar	94½	97
Holland St. Louis Sugar	8¼	9
Holland St. Louis Sugar, Pfd.	11	12
United Light 1st and Ref. 5% bonds	86	89
Industrial and Bank Stocks.		
Dennis Canadian Co.	70	80
Furniture City Brewing Co.	40	60
Globe Knitting Works, Com.	137	142
Globe Knitting Works, Pfd.	98	100
G. R. Brewing Co.	80	95
Commercial Savings Bank	225	
Fourth National Bank	225	
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	300	
* Ex dividend.		
February 16, 1916.		

# CHAMPION MOTOR OIL

**Carbonizes Least - - Lubricates Most**  
**USE HALF AS MUCH CHAMPION MOTOR OIL AS OF OTHER OILS**

The whole world looks to Pennsylvania for the best Automobile Oils. We refine none but the best Pennsylvania Crude Petroleum Oil. It is less speculative to lend money to a stranger than to buy Oil from him. Oils are like women—very often the best looking are very bad actors. It is impossible to get quantity and quality at the same time for the same money. A poor Motor Oil is the thief of power. Our success on Champion Motor Oil is not due to the profit we make, but to the "Service" it gives. Dealers, Auto Owners, and Prospective Motor Buyers, make our rest booth at the Auto Show your headquarters. A competent stenographer at your disposal each afternoon at our booth.

## DEALERS' PROPOSITION

Call at our booth. Six, or more salesmen will gladly explain to garage and hardware men, and other oil dealers our proposition in detail. We are refiners and first hands. We carry ample stocks of all kinds of Petroleum Oils and Greases.

### CHAMPION MOTOR OIL CAN BE PURCHASED AT THE FOLLOWING PRICES:

Bulk in 54 and 32 gallon Steel Shipping Drums .....	38c per gallon
\$3.00 to be charged for steel shipping drum when sent out and same amount credited upon return of same. We pay the freight on return empty steel shipping drums.	
In Wood Barrels .....	40c per gallon
In Wood 1/2 Barrels .....	42 1/2c per gallon
No charge for wood barrels.	
Empty wood barrels returned in good condition, credit will be allowed at market price on receipt of same F. O. B. Grand Rapids, Michigan.	
55 gallon Consumers Special Storage Drums with one inch lock lever faucet attached.....	45c per gallon
30 gallon Consumers Special Storage Drums with small faucet attached .....	46c per gallon
20 gallon Consumers Special Storage Drums with small faucet attached .....	47c per gallon
Consumers special storage drums are not to be returned and no credit will be allowed for same.	
5 gallon Lithographed tins (one in case) .....	50c per gallon
1 gallon Lithographed tins (six in case) .....	60c per gallon

**F. O. B.  
 GRAND  
 RAPIDS  
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### THE LEADING GARAGES AND OIL DEALERS OF GRAND RAPIDS AS FOLLOWS, SELL AND RECOMMEND THE USE OF CHAMPION MOTOR OIL:

The Motor Sales Co. ....214 Ionia Ave., N. W.	Harmon Auto Co. ....135 Wealthy St., East.
O. Schmidt .....415 Lafayette Ave., N. E.	Wealthy Heights Garage .....640 Wealthy St., East.
Fulton Heights Garage .....1320 Fulton St., East.	Herf-Brooks Garage .....2042 Division Ave., South.
D. C. Riekse .....965 Cherry St., East.	Valley Avenue Garage .....Valley Ave., N. W.
Reid Auto Co. ....Bond Ave. and Michigan St.	L. E. Colgrove .....Ionia Ave.
Kramer & Ebling .....337 Diamond St.	W. D. Vandecar .....129-131 Jefferson Ave., South.
Michigan Hearse & Motor Co. .1500 Union Ave., S. E.	H. Schaafsma Hardware Co. .1418-20 Plainfield Ave.
Colonial Garage .....806 Wealthy St., East.	McGrath Hardware Co. ....1505 Plainfield Ave.
Co-Operative Garage .....1256 Division Ave., South.	J. R. Jackson .....12 North Commerce Ave.
J. A. Dow .....1140 Division Ave., South.	J. R. Pixley .....North Park.
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### THE PRICES OF CHAMPION MOTOR OIL IN SMALL QUANTITIES ARE AS FOLLOWS:

1 pint .....	bulk for 10c	1 gallon Lithographed Tins .....	each 60c
1 quart .....	bulk for 20c	5 gallon Lithographed Tins .....	at 50c per gallon
1/2 gallon .....	bulk for 30c	20 gallon bulk quantity delivered by the above dealers or by Grand Rapids Oil Company in the City of Grand Rapids at 38c per gallon. Less than 20 gallons bulk, and not less than 5 gallons bulk at one delivery 40c per bulk gallon.	
1 gallon .....	bulk for 50c		
5 gallon .....	bulk for 40c per gallon		

Tourists will find Champion Motor Oil for sale in original packages as well as in bulk, in nearly every town in Northern and Western Michigan.

A new popular low priced car using CHAMPION MOTOR OIL and Champion Gasoline for six months has developed 100% of "Service" without grinding a valve, nor cleaning a spark plug.

A better new car put in service by a green driver Decoration Day 1914 climbs the hills with a winter top with seven passengers instead of five with the ease that the car did thirty days after having been put in service with the same load. During this period the use of Champion Motor Oil, and our High Test 70-72 Gasoline has certainly helped to make this performance possible. The names of these cars given upon request.

**NOTICE:** Our Mr. E. Stott, our Lubricating Manager, and his assistant salesmen, Mr. Lunt, Mr. Westgate, Mr. Force, and Mr. Osburn gladly offer the Public, at our booth, their experience and knowledge of our products.

Our General Manager, Mr. J. V. Throop, wishes the pleasure of meeting old acquaintances, and making many new ones at the Show. We recommend Bowser Outfits. Meet Mr. W. A. Merrill at our booth.

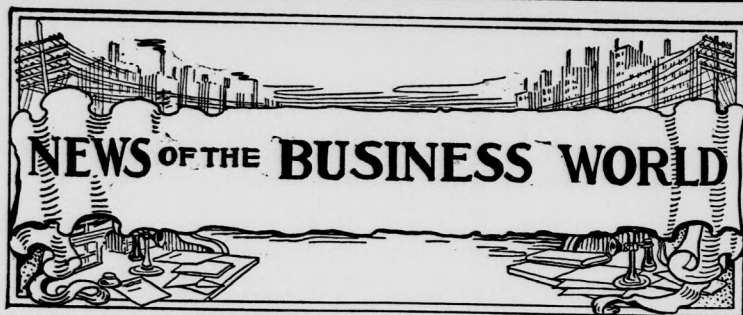
## GRAND RAPIDS OIL COMPANY

Michigan Branch of Independent Refining Co., Ltd., Oil City, Pa.

Citizens Phone 9558

J. V. THROOP, Manager

Bell Main 3093



#### Movements of Merchants.

Alma—C. L. VanNortwick succeeds Mr. Gulick in the restaurant business.

Gresham—Garn & Williams succeed F. N. Andrews in general trade.

Onaway—Peter Levandoski has opened a grocery store in the Murphy building.

Mt. Pleasant—W. E. Ratliff succeeds Taylor & Ratliff in the grocery business.

Coopersville—Mrs. May Allen succeeds Mrs. Anna Douck in the restaurant business.

Hamtramck—Phillip Smith, of Belleville, will open a general store here about March 1.

Arcadia—The Arcadia Savings Bank has been incorporated with a capital stock of \$20,000.

Muskegon—C. E. Wicks, recently of Saginaw, will engage in the shoe business about March 1.

Tecumseh—Miss Grace Gillespie succeeds Miss Nettie Pierce in the millinery business.

Detroit—The capital stock of the Peninsular Tool Salvage Co. has been increased from \$5,000 to \$10,000.

Bay City—Albert J. Cook will engage in the dry goods business at 605 East Midland street March 1.

Alto—Edward Sneed has purchased the grocery and meat stock of John Kiser, taking immediate possession.

Saginaw—The Gilliam-Moore Co. has opened a harness and harness accessory store at 807 Genesee avenue.

North Branch—J. B. Hagaman has purchased the William Butler hardware stock and consolidated it with his own.

Thompsonville—George O. Stockhill has purchased the Hoot store building and will occupy it with his grocery stock.

Kalamazoo—The Motor Car Exchange Co. has been incorporated with an authorized capital stock of \$10,000.

Bellevue—Lyn and Clare shaler, of Grass Lake, have formed a copartnership and engaged in the hardware business.

Hermansville—Fire damaged the property of the Hermansville Land & Lumber Co. to the extent of over \$200,000 Feb. 14.

Bronson—George W. Dumont has sold his clothing stock and store fixtures to Roy Carroll, who will continue the business.

Manistee—Jorgensen & Hansen, grocers, have made an assignment. Assets are estimated at \$2,000 and liabilities are \$3,700.

Middleville—William D. Gardner, of William D. Gardner & Sons, dealers in hardware and groceries, died suddenly at his home, Feb. 5, aged 80 years.

Three Rivers—Fred Haeger has sold his bakery and grocery stock to the former owner, C. G. Deal, who has taken possession.

Battle Creek—Ernest G. Clark, of Jackson, has purchased the Bradley Bros. bankrupt coal and wood business and will continue it.

Owosso—J. R. Ketcham has sold his grocery stock to H. J. Fuller, who will continue the business at the same location, 641 Corunna avenue.

Muskegon—The Bishop Furniture Co., of Grand Rapids, has opened a branch store on Western avenue, under the management of Harry E. Brown.

Detroit—The National Supply Co. has increased its capital stock from \$25,000 to \$50,000 and has changed its name to the National Roofing & Paint Co.

Kingsley—L. Morris has leased the store building adjoining his dry goods store and will open a grocery store in connection with his other business.

Luther—V. W. Montgomery has sold his interest in the Luther electric light plant and feed mill to Charles Parrish, of Chase, who has taken possession.

Rives Junction—C. E. Howell, dealer in general merchandise, has changed his business from the credit to cash system. He will pay cash for butter, eggs and cream.

Jackson—R. H. Greenwood has sold a half interest in the stock of the Jackson Bedding Co. to W. A. Miller and the business will be continued under the same style.

Big Rapids—L. E. Hadden has sold his interest in the stock of the Big Rapids pharmacy to John Hanchett, his partner, who will continue the business under the same style.

Coldwater—Paul Tribolet has sold his interest in the bazaar stock of the Tribolet Co. to the other members of the company who will continue business under the same style.

Battle Creek—Frank S. Abbey has completed the remodeling of the Brooks property, at the corner of Cherry and North Division street, and opened a grocery store therein.

Lapeer—Raymond T. Carpenter, of G. W. Carpenter & Son, clothing and men's furnishing goods dealers, was married, Feb. 8, to Miss Bess C. Tucker, at the home of her parents.

Benton Harbor—C. V. Buchanan and Andrew Patrick have formed a copartnership and will engage in the dry goods and women's ready-to-wear clothing business May 1.

East Jordan—Fire destroyed the store building and bazaar stock of H. C. Blount and the plumbers supply store and stock of George Spencer, entailing a loss of seven or eight thousand dollars, which was partially covered by insurance.

Jackson—Charles J. DeLand, trustee, is closing out the Gillen & Beals bankrupt stock of groceries, store fixtures and meat market equipment at 207-209 South Mechanic street.

Ludington—George A. Reed and William F. Vogel will engage in the garage and automobile business on South James street March 1 under the style of the Ludington Garage & Auto Co.

Laurium—J. E. Foisey has sold his stock of music and musical instruments to Lyman Fisher and Chester Trozona, who will continue the business under the management of Mr. Trozona.

Marlette—Anthony L. Juhl engaged in the general store business has merged his business into a stock company with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Coopersville—Mohrhard & Laubengayer, wholesale and retail meat dealers, have dissolved partnership and the business will be continued by William Mohrhard, who has taken over the interest of his partner.

Ironwood—The Hedlund & Haapaja Co. has been incorporated to engage in the retail clothing, men's furnishings and shoe business with an authorized capital stock of \$5,000, of which amount \$3,000 has been subscribed and paid in in cash.

Albion—Ernest W. Griffin and Stanley C. Griffin have formed a copartnership and purchased the Barr grocery stock, at 711 East Cass street, and will take possession March 15, continuing the business under the style of Griffin Bros.

Ishpeming—P. P. Chase, who secured the stock and book accounts of the Swanson Furniture Co., the former under mortgage foreclosure proceedings and the latter by purchase, is closing out the business by special sale. Mr. Chase has taken similar action against Swanson & Chase, undertakers and furniture dealers, of Negaunee, upon whose stock he also held a mortgage.

Benton Harbor—As Perley W. Hall was closing his drug store a few evenings ago, Mrs. Margretta Deitz, who had been for months engaged as nurse in several of the city's most prominent families, entered and asked him to favor her by cashing a \$40 check drawn upon a city bank under the signature of a William Crawford. The nurse was well known to the druggist, maintaining apartments a short distance from his store—and he cashed the check. The next day the check was found to be worthless. Police officials were given the case, but the apartments previously occupied by the nurse were found to be deserted. She had apparently left the city and the druggist is out \$40.

#### Manufacturing Matters.

Buchanan—The Electric Steel Co. is building an addition to its plant.

Detroit—The Michigan Stamping Co. has increased its capitalization from \$300,000 to \$700,000.

Detroit—The Old Kentucky Whisky Co. has increased its capital stock from \$80,000 to \$100,000.

Detroit—The Herrmann Engineering Co. has changed its name to Carson Motor Co.

Manistee—The Manistee Manufacturing Co. will build a three-story addition to its plant.

Cadillac—The Webber-Ashworth Co. has increased its capital stock from \$25,000 to \$50,000.

Royal Oak—The Mellen-Wright Lumber Co. has increased its capital stock from \$40,000 to \$50,000.

Buchanan—The addition to its plant has enabled the Celfor Tool Co. to give employment to 400 more men.

Kalamazoo—M. H. Lane is organizing a company with a capital stock of \$25,000 to engage in the manufacture of light weight motor trucks.

Detroit—The Michigan Ammonia Works has been incorporated with an authorized capital stock of \$250,000, all of which has been subscribed.

Jonesville—The Deal buggy factory has been purchased by a newly-organized company which will engage in the manufacture of automobile tires.

Calumet—The Calumet Garment Co., manufacturing women's and children's dresses, has added machinery for manufacturing miners' underwear.

St. Louis—At the annual meeting of the St. Louis Co-Operative Creamery Co., the stockholders voted to rebuild at once the plant recently destroyed by fire.

Detroit—The Mayflower Medicine Co. has been organized with an authorized capital stock of \$1,000, of which amount \$510 has been subscribed and \$300 paid in in cash.

Coral—The Farmers' Co-Operative Creamery Co. has been organized with a capital stock of \$6,000. Plans are ready for the erection of the plant and installation of the machinery.

Detroit—The Inland Metal Products Co. has been incorporated with an authorized capital stock of \$75,000, of which amount \$37,500 has been subscribed and \$7,500 paid in in cash.

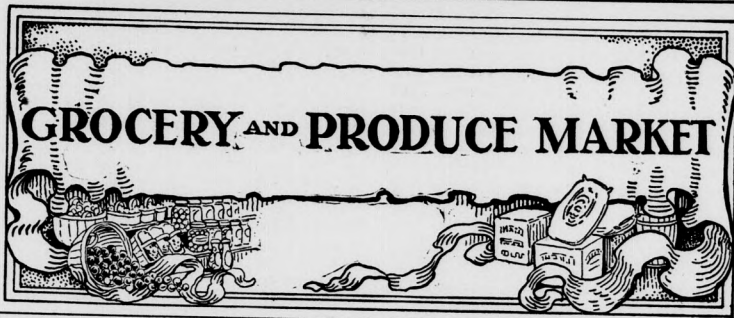
Bay City—Fred W. Fleming, of Jackson, has taken over the ice cream manufacturing plant of W. A. Cowan and will continue the business under the style of the Fleming Ice Cream Co.

Detroit—Howe, Smith & Co. have engaged in business as manufacturing chemists with an authorized capital stock of \$10,000, of which amount \$5,010 has been subscribed, \$50 paid in in cash and \$950 paid in in property.

Detroit—The Radford-Block Co. has engaged in business to manufacture automobiles, engines, motors and parts, with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Greenville—The Hart Manufacturing Co. has been organized to manufacture wooden, metal and rubber toys and other articles with an authorized capital stock of \$10,000, all of which has been subscribed, \$1,250 paid in in cash and \$2,043 paid in in property.

Detroit—Creditors of the Farrand Co. are being mailed a fifth dividend of 10 per cent. by the Detroit Trust Co., trustee in bankruptcy. With this payment, the secured and unsecured creditors will have received \$579,753.67 out of a total of \$668,507.95 in claims proved against the estate, leaving a balance of \$88,754.28 to be paid to discharge the indebtedness of the company in full.



### Review of the Grand Rapids Produce Market.

Apples—Standard varieties, such as Baldwins, Greenings and Wagners command \$3@4 per bbl.; Northern Spys, \$4@5 per bbl.

Bananas—Medium, \$1.50; Jumbo, \$1.75; Extra Jumbo, \$2; Extreme Extra Jumbo, \$2.25.

Beans—Michigan buyers are paying \$3.40 for pea and \$4 for Red Kidney, hand picked basis.

Beets—60c per bu.

Butter—There is a very active demand for all creamery grades and the market is firm at an advance of about 1c per pound on all grades. The make of butter is light and the quality arriving is averaging fancy. The situation throughout is healthy and will probably continue for some time on about the present basis. Local dealers quote fancy creamery at 31½c in tubs and 32½c in prints. Local dealers pay 23c for No. 1 and 16c for packing stock.

Cabbage—60c per bu. or \$2 per bbl.

Carrots—60c per bu.

Celery—Home grown, 25@50c per bunch; California, 85c for Jumbo and \$1 for Extra Jumbo.

Cocoanuts—\$5 per sack containing 100.

Cranberries—Late Howes are in steady demand at \$9.50 per bbl.

Cucumbers—\$1.75 per dozen for Southern hot house.

Eggs—Receipts of fresh are larger than usual at this season of the year, due to the weather being very favorable for large production. The market has declined 3@5c per doz. The consumptive demand is active and is absorbing receipts on arrival. The market is clean and healthy on the present basis, but the future depends upon the weather. Local handlers pay 20@21c for fresh. Storage eggs are unchanged at 19c for case count and 17c for candled.

Egg Plant—\$2 per dozen.

Fresh Pork—8c for hogs up to 200 lbs., larger hogs, 7½c.

Grapes—Spanish Malaga, \$7.50@8 per keg of 40@45 lbs.

Grape Fruit—Florida is steady at \$3.50 @4 per box.

Green Onions—Shalotts, 50c per doz. bunches.

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

Lemons—California, \$4.50 per box for choice, \$4.75 for fancy.

Lettuce—14c per lb. for hot house leaf, \$2.25 per bu. for Southern head.

Maple Sugar—16½c per lb. for pure.

Maple Syrup—\$1 per gal. for pure.

Mushrooms—40@50c per lb.

Nuts—Almonds, .18c per lb.; filberts, 15c per lb.; pecans, 15c per lb.; walnuts, 16c for Grenoble, 16½c for California;

15c for Naples; \$2 per bu. for Shellbark hickory nuts and \$1.75 for large.

Onions—The market is steady at \$2.50 per 100 lb. sack.

Oranges—California Navals, \$2.75@3.50; Floridas, \$2.50@2.75.

Oysters—Standards, \$1.35; Medium Selects, \$1.50; Extra Selects, \$1.75; New York Counts, \$1.85; Shell Oysters, \$7.50 per bbl.

Parsnips—60c per bu.

Peppers—Southern grown command \$2.50 per 6 basket crate.

Pop Corn—\$1.75 per bu. for ear, 4½c per lb. for shelled.

Potatoes—The market is easy, pending the demand for seed potatoes from the South. Country buyers are paying 75c per bu. Local handlers sell at \$1 per bu.

Poultry—Local dealers pay as follows, live weight: Fowls, 10c; cocks, 8c; chickens, 11c; turkeys, 20c; ducks, 14c; geese, 11c. Dressed fowls average 3c above these quotations.

Radishes—30c for round hot house

Strawberries—35c per qt. for Florida.

Sweet Potatoes—\$1.10 per hamper for kiln dried Jerseys; \$3.50 per bbl. for kiln dried Illinois.

Tomatoes—\$3.50 for 6 basket crate, California stock.

Turnips—60c per bu.

Veal—Jobbers pay 12c for No. 1. and 10c for No. 2.

John M. Shields, well-known Petoskey man, and for many years a commercial salesman, has taken over the management of the Petoskey Hardware Co. Mr. Shields has been appointed receiver for this store by Judge Shepherd in the Emmet County Circuit Court, application for a receivership having been made by the stockholders as a re-organization plan. The stockholders will pay off the liabilities as rapidly as possible and pay them in full as the assets represent a much greater amount than do the liabilities as there is a comfortable margin on which to work. The store will continue to do business indefinitely as it is the oldest hardware store in the county. Mr. Shields is widely known as a wide-awake man with much business ability and foresight and should make good from the start.—Petoskey Evening News.

The management of the Hotel Arlington, at Coldwater, has changed hands, H. B. Truax retiring as landlord. He is succeeded by W. H. Lesh and W. B. Norris, coming there from Illinois.

The Michigan Trust Company has been appointed special administrator of the estate of John George Kalmbach, the late President of Rindge, Kalmbach, Logie Co.

### The Grocery Market.

Sugar—The Eastern refiners have advanced quotations 10 points—from 6c to 6.10c. Michigan beet factories are nearly all sold out—so nearly so that they have advanced beet granulated to a 6c basis. Export business is practically at a standstill, as refiners are unwilling to make concessions under the present uncertain conditions, being moreover, sold up as a rule for weeks to come. The United Kingdom, having announced a policy of restriction of imports to curtail consumption, is temporarily out of the market, although shrewd observers maintain that the holding-off policy will be short lived. Sugar will be needed to eke out the home refining production, and the United States, as in the past year and a half, will be called upon to fill the gap. The action of Democratic members of the Ways and Means Committee in deciding to report a resolution to repeal the free sugar clause in the tariff had little influence, being in keeping with the general expectation.

Tea—There is a fair demand for requirements, especially India-Ceylons, which are the features because of the stimulating advices of late from primary points and London. Prices are steadily creeping upward, and according to the view of some of the local prophets, will reach the high level of last summer unless shipping conditions improve. London mail advices report tea firm. At the auction of Indian and Ceylon the demand was good for all grades, more especially for the better qualities.

Coffee—There was a better enquiry reported in some circles of the trade due to the improvement in futures of late and the rise in Brazil cost and freight incidental to the freight situation. It is pointed out that the visible in the United States is decreasing and should shipments be sharply curtailed for any length of time higher prices might be expected. Mild grades of coffee are firm in sympathy with Brazils, there being a fair demand reported in the trade.

Canned Fruit—Coast operators are holding prices very firm for 1915 pack for future shipment from the Coast. Spot conditions remain unchanged, a dull tendency ruling in all quarters.

Canned Vegetables—Tomatoes show no quotable change, with buyers holding off and the market displaying an unsettled tendency. Offerings of spot stocks continue to show a weakening tendency in some quarters although the larger packers are generally holding firm. Brokers report that most of the supplies being offered at the low basis of prices are inclined to show inferior quality pack. The contents of the cans are in most cases showing satisfactory condition, but the cans are showing rust and are not of full standard quality. Both corn and peas are very quiet, with practically no movement in any spot stocks. Supplies seem to be available in moderate quantities, and, in spite of the lack of a demand, holders are generally maintaining prices on a fairly firm basis. Owing to the slow demand in progress for spot stock buyers are devoting practically no attention to future stocks of either line. Some of the Western packers report that a good demand continues to be found at prices slightly higher than the

quotations asked by the Southern packers.

Canned Fish—Coast salmon is held with a very firm tendency. Stocks for future shipment from the 1915 pack are reported to be very scarce in most quarters on the Coast, and packers are in no cases said to be trying to force sales. Domestic sardines remain steady, with prices very firm and operators in some quarters expecting further advances within a short time.

Dried Fruits—Some markets are quoting lower prices on prunes than the fruit can be bought for on the Coast to bring forward. This is for the reason previously reported that many of the Eastern holders are taking profits. Peaches and apricots unchanged and fairly active. Raisins unchanged and in fair demand. Currants and other dried fruits all selling to some extent without any change in conditions.

Cheese—The market is firm and unchanged, with a moderate consumptive demand. Owing to the heavy export demand, stocks are reported low, and the market is firm on the present basis.

Provisions—All smoked meats are steady and unchanged, with only a moderate consumptive demand. Pure lard and compound are in very light demand at steady and unchanged prices. Barreled pork, canned meats and dried beef are all dull and in light demand.

Salt Fish—Mackerel remains unchanged for the week, except that certain holders of Norways are now asking a little more money. The supply is so light that the chance is that they may get it. Mackerel is selling as well as could be expected. Cod, hake and had-dock are unchanged and quiet.

### Status of the Bean Market.

The bean market is now passing through the usual February dull period. Last year at this time we experienced a decline of about 80c per bushel from the top point before there was any turn in the market or very much interest shown from a buying standpoint.

Colorado is offering Pinto beans in all directions at about 20c below the price of Michigan beans.

California has lowered their price during the past two weeks about 30c per cwt. in all directions.

A few beans have been taken through Montreal for export, but the freights are so high, exporting of beans this season is entirely out of the question.

The situation in Michigan is very firm. Elevators have paid farmers, as a rule, more for beans than they can get for them based on to-day's market, and are not inclined to dispose of their holdings.

Not more than 5 or 7 per cent. of the crop of beans in Michigan is still in the hands of the grower, and with farm reserves at this low point I doubt very much if there is a possibility of the bean market going a great deal lower. However, this, of course, will depend on the demand, more or less.

If farmers are wise enough to secure good beans this year and plant their beans early, that they may be harvested before the fall rains, the present outlook would indicate that the growing of beans this season by the farmers would prove a very paying proposition.

Ernest L. Wellman.

## UPPER PENINSULA.

## Recent News From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 14—Theodore George Paulantus, one of the proprietors of the Parisian restaurant and one of the Soo's popular young men, was united in marriage last week to Miss Patience A. Nelson, daughter of Mr. and Mrs. James Nelson, of this city. The young couple are receiving the congratulations of their many friends who wish them every success and a happy future.

James Golden, of this city, has accepted a position as manager of the Braude Hide Company here.

J. L. Lynch, one of the largest lumber operators at Sheldrake, was a business visitor here last week. Mr. Lynch reports unusual activities in the woods this winter. He is operating on a large scale and is very much encouraged with the lumbering outlook for the future.

James B. Melody, Swift's famous soapist, is making a reputation as a writer and is no amateur on spreading the salve in a graceful manner.

Mr. Schiff, the well-known pork agent from Chicago, will either have to get a new carburetor or have his valves ground, as he has been missing numerous trains of late. From reports received from Moran last week, we find that he has been obliged to make that busy town his headquarters on account of the long distance between the heart of the city and the depot. It is customary for the travelers to remain up town until train time, but most of the gripites are able to make connections before the train pulls out and all the travelers but Mr. Schiff made the grade.

Through an oversight last week in reporting the good time at the travelers' banquet here, the vocal selection of Mrs. McPike was not mentioned. This was one of the biggest treats of the evening. Mrs. McPike is one of the leading vocalists in the city and much credit is due her in helping to make the banquet a success.

J. R. Merrifield, district deputy of Elk lodges in the U. P. and proprietor of the Merrifield Cigar Manufacturing Co., returned last week from an inspection trip to the copper country. Mr. Merrifield reports growing interest in the coming State convention to be held in this city next June and from all accounts there will be a full attendance from all the lodges in Cloverland and great preparations are being made here for the reception of the B. P. O. E. From reports there will be no lack of funds, accommodation and a good time for everybody.

Work was hardly ever so plentiful in Cloverland as it is this year. The great demand for labor all over the U. P., especially woodsmen, is in evidence to a marked degree.

The D. S. S. & A. Railway has secured twelve extra freight engines in order to move the immense shipments now being offered. Two of these engines came from the Soo Line, and are being used on trains 25 and 26 running between the Soo and St. Ignace. Five came from the L. S. & I. and five from the Messaba Range Railroad, which are being used on the western division in an effort to break the copper country blockade. The Mackinac Transportation Co. is working two car ferries and one or two more boats could be used to good advantage at the present time to take care of the immense traffic.

The ice road between St. Ignace and Mackinac Island was opened last week. The steamer Islander which has been on the route all winter, missing but one trip, will lay up. The mail will now be brought across on sleighs.

For the first time in the history of transportation, the Western Express Co. is now able to give a lower rate than the railway company can by local freight. George J. Dickson &

Sons sold four Scotch shorthorn heifers, two yearlings and two calves to C. H. Prescott, of Tawas City. The best rate they could get from the railroad company was \$80 or nearly 31 cents per mile for carrying the young heifers by freight, while the express company offered to take the shipment at \$62.50, ensuring safe delivery.

F. K. Wallace and Robert Nelson drove to Emerson last Sunday. While on their way back home they were attacked by a pack of wolves. Neither of the men had a gun and the only thing which saved their lives was a good horse which stepped along at a lively gait. They had a small load of fish in the cutter which they threw out to the hungry wolves. Both men were badly frightened. Another case of what you will see when without a gun!

This is the week of the Chippewa County Poultry Association Show and some of the finest birds in the country will be displayed. Prize winners at Cleveland, Boston, Madison Square, Detroit and other big shows will be here, many breeders from all parts of the State having expressed desires to compete. Many birds are also expected from the copper country and Southern Michigan. Such famous breeders as John Brevick, of Rhode Island, John Conroy, Will Davey and W. A. Dumont, will be represented. Mr. Litwiller, with his Rhode Island Reds, and many others are expected.

The February Cloverland Magazine is on sale at the newdealers here, but the demand is so great that the large supply is soon exhausted. The second number is much more attractive than the first and shows improvement in both printing, illustrations and text. "The First White Settlement in Michigan" is a brief history of the Soo from 1868 to 1916, written by Hon. F. P. Sullivan. An Upper Peninsula girl gives the story of how she became a moving actress. Some splendid articles are contributed by prominent men of the U. P. The cuts used for the locks and our mammoth power plant, which is the largest in the world and also Fort Brady, are exceptionally fine and the magazine is very interesting to the natives and others.

In a letter received here from D. H. Molony, proprietor of the Man's Store here, who is spending the winter at Dade City, Florida, he enclosed a clipping from a Dade City newspaper telling how murder is but a minor offense in that State. The newspaper recites the details of a coldblooded murder, with the further information that the inquest resulted in a verdict of manslaughter, with the recommendation that the perpetrator of the crime be placed under \$500 bonds. Mr. Molony happened along just after the killing and says the natives seemed to think the victim got just what was coming to him. Regarding the legal procedure, however, he remarks, that in Michigan a man would be placed under higher bonds for blacking a fellow's eye, even though he deserved it. At the trial of the case referred to the murderer was acquitted—evidently due to local prejudice—but it shows how they do things in the South. Mr. Molony reports times very quiet in the South, there being no manufacturing in Florida.

A. G. Burns, our well known local weather man, will give an address at the Soo Club on the work and statistics of the Soo station. Mr. Burns is one of the best weather men in the service and will give a highly instructive as well as entertaining talk on the subject.

Fred F. Shaw, manager of the Gamble Robinson-Shaw Co., has returned from a business trip to St. Paul.

Joseph Sales, general manager of the Union Carbide Co., has gone to Niagara Falls and New York on a business and pleasure trip.

John Hotton, formerly a prominent meat dealer here, but who for the past few years has made his home in Mark-

ville, Ont., where he engaged in farming, at which he has been very successful, is visiting here this week. His many friends and acquaintances are pleased to meet him and know that farming agrees with him.

The village of Pickford had a fire scare last week when fire broke out in the center of the village. All the fire extinguishers were brought into service, but considerable damage was done before the fire was under control. A northwest gale was blowing at the time and a big portion of the village would have been burned had not the fire been confined to the one building.

Alf Richards, the ice king, is lord of the river at the present time with a large force of men and over twenty-five teams drawing away congealed coolness for use next summer. It will take over a week longer to fill all the ice houses and the Pittsburg Steamship Company's ice house, which holds 5,000 tons. Weather conditions have been just right and from present indications there will be no scarcity of ice in the Soo next summer.

Roy D. Hollingsworth, who for the past several years has been with the Soo Hardware Co., has resigned his position and taken one with the Soo Machine and Auto Co., where he will devote his time to demonstrating and selling the Jeffery, Reo and Chevrolet automobiles handled by the company.

Ted Steffens, city salesman for the Cornwell Company, has been called to his home near Traverse City by the death of his mother. Mr. Steffens has the sympathy of his many friends here.

John Metzger, of the Shallows, was agreeably surprised by about fifty of his friends who paid him a shoe-pack visit last Sunday. The merry makers took possession of the famous summer resort and bonfires, good eats and a jolly good time were the programme for the afternoon.

Several thousand people lined up near the Soo Lumber Co. last Saturday to witness the dog races. There were dogs of every species, from mastiffs down to spaniels, and the boys from 5 years up had the time of their lives. There were over forty entries and nine prizes. It was amusing, as well as entertaining, to see the behavior of this vast variety of dogs and the manner in which they were trained. Some would squat right down after hearing the fire of the revolver to start and others became so frightened that they thought only of safety first and got away without any further ceremony. The success was so satisfactory that Mr. Byrns figures on making it an annual event.

William G. Tapert.

## Thirty New U. C. T.'s Initiated at Jackson.

Jackson, Feb. 14—The much-looked-for class day and twenty-second anniversary of Jackson Council, No. 57, has come and gone. Not gone, though, in many ways, for it will long be remembered by those in attendance and the membership book of our Secretary, under date of Feb. 12, 1916, will have a few pages which will always be looked back to with much pride. The executive session was held in Elks' temple and a large number witnessed the initiation of a class of thirty candidates. The degree team was presented by their captain. Frank A. Aldrich, gowned in their new robes and from start to finish there was not a break in the work as printed in our ritual. Many visiting brothers were present and will carry the enthusiasm to various parts of the grand jurisdiction with the idea of putting on class days of as much or greater importance than this one. It was the event of the official visit of our Grand Counselor, W. S. Lawton, of Grand Rapids, and his presence was much appreciated by our members. As Grand Counselor, his work has been of a constructive nature and he carries force and inspiration with him wherever he goes. He had with him other officers and members of the Grand Council, as follows: A. G. McEachron, of Detroit; John Hach, Jr.,

of Coldwater; Ben Mercer, of Saginaw, and A. T. Lincoln, of Hillsdale. Another distinguished guest was our Supreme Secretary, W. D. Murphy, from the Supreme Office at Columbus. All these brothers gave good talks at the executive session, which embodied advice and instruction that could not be given at the banquet in the evening. Past Senior Counselor Sherwood, of Auto Council, was one of the Lansing delegation and he is always a welcome guest in Jackson. The day closed with a banquet at the Otsego Hotel, where 156 sat down to a menu especially provided by landlord Puffer. The toastmaster was introduced by our oldest Past Counselor, as well as a Past Grand Counselor also, Frank L. Day. The man he introduced was Geo. A. Pierce and Day showed that he had Pierce's measure in more ways than one. The programme was as follows:

Introduction of toastmaster, Frank L. Day, Past Grand Counselor; toastmaster, George A. Pierce; vocal solo, Miss Irene R. Traub, contralto, accompanied by Miss Lura Fullerton. "Ah Love But a Day," by Mrs. H. H. A. Beach; "Words of Welcome," Harry Beals; "A Few Words of Advice," L. P. Tompkins, member grand executive committee; "My Ambition Realized," Maurice Heuman, Grand Secretary; "How It Seems to Be Grand Counselor," Walter S. Lawton, Grand Counselor; "A Few Lines of Poetry," A. G. MacEachron, member grand executive committee; "Looking Backward," Frank G. Ganiard, Supreme Counselor; "The Outlook," Walter D. Murphy, Supreme Secretary; "If I were a U. C. T.," Mrs. E. G. Tompkins, President Ladies' Auxiliary; "What 57 Can Do for Jackson," Oscar F. Schmid, Schmid Chemical Co.; "America," music furnished by Weed's orchestra, patriotism, all standing.

The day left Jackson Council with a spirit for 300 members in the near future and it is more than probably that they will have it. We were glad to have Ben Mercer of Saginaw, with us. When you see him and hear him talk and shake his friendly hand, you do not wonder that he holds the record of writing twenty applications in one day for his own council. We are also proud of our own W. G. Pickall. He wrote eighteen applications, alone and unassisted, for this big class day. Doc Young and S. E. Lewis, at the head of the reception committee, looked after the visiting brothers in such a way that they had no chance to become lonesome or homesick. They seemed to have an unlimited supply of cigars at all times and hospitality reigned throughout the day. Supreme Secretary W. D. Murphy made many friends and, in coming to Jackson, he placed himself in the way of receiving invitations to Detroit, Grand Rapids, etc. Maurice Heuman made a hit as an after dinner speaker when he responded to his toast. Mrs. Tompkins was a little more clever than ever and she is always keen in wit and a good juggler of words. Jackson Council will now probably put forth its best efforts to work with our Chamber of Commerce for a bigger and better Jackson. Spurgeon.

## Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Feb. 15—Creamery butter, extras, 32½@33c; first, 30@31c; common, 26@28c; dairy, common to good, 20@26c; all kinds, 18@20c.

Cheese—Fancy, new, 18c; choice, 17@17½c.

Eggs—Choice, new laid, 25c; storage candled 20@21c.

Poultry (live)—Chicks per lb. 18@20c; cox, 12@13c; fowls, 18@20c; ducks, 19@21c; geese, 15@16c; turkeys, 18@22c.

Poultry (dressed)—Chicks, 18@21c; fowls, 17@19c; ducks, 18@21c; geese, 15@17c; turkeys, 22@26c.

Beans—Medium, \$3.80; pea, \$3.80; Red Kidney, \$4.50@5; White Kidney, \$5; Narrow, \$4.50@5.

Potatoes—\$1.10@1.15 per bu.

Rea & Witzig.



**Sagacious Suggestions From Saginaw Salesmen.**

Saginaw, Feb. 14—The Saginaw and Bay City Credit Men's Association held a most interesting meeting here last Friday night. There were 100 present. The chief speaker of the evening was J. Harry Tregoe, of New York, Secretary of the National Association of Credit Men. Visitors were on hand from Detroit, Grand Rapids, Alpena and other points. It was announced that U. S. Senator William Alden Smith will address the March meeting to be held in Bay City.

T. R. left Friday for the West Indies. Hope he does not get back until after election. Maybe he is seeking an office on the islands.

The Master Builders Association of Saginaw held an interesting meeting in Teutonia hall last Wednesday night. A Dutch lunch was served by Mr. Gairtner and enjoyed immensely by all. The name of the Association was changed to the Builders and Traders' Exchange of Saginaw. President F. C. Trier was re-elected for another year.

Something is likely to happen in Saginaw county before long. We may need some more county officials. W. P. Lyon, accountant of the Michigan Trust Co., of Grand Rapids, and C. G. Saunders, manager of the auditing department, started digging into the records of the County Treasurer last week.

The Farmers' institute held full sway at the auditorium the latter part of last week. The new President elected was A. E. Ellis, of Bridgeport.

W. H. Meader, the Genessee avenue grocer, has leased the store room to the rear of his grocery which opens on Weadock avenue. It will double the store space and give him two entrances.

As the old saying goes, "Some folks are born rich, some poor and some

good looking. Some of these folks fail in everything they undertake, others succeed and are a credit to themselves, the town or place where they dwell." The latter fits well to the name of Charles G. Christensen, Saginaw's popular West Side grocer and general merchant. We all have our hobbies and Mr. Christensen, like the rest of us, is only human. His hobby is work. He says it takes him



Charles G. Christensen.

away from his duties the least of any hobby he knows of. The firm name is R. Christensen, a name which has stood for many years, he being the father of Charles. Associated with Charles is his brother, Walter, who looks after the hardware department, while Charles features the groceries. Honest value at honest prices and courteous treatment to everyone, whether child or adult, have placed this firm on a solid foundation with

the consuming trade in this city. Charles Christensen is the newly-elected President of the local retailers' association and we congratulate them on their choice. His place of business is on Court street. He has made reservation at the Post Tavern, Battle Creek, during grocers' convention week.

J. W. Stout a recent benedict and erstwhile representative of the Libby, McNeil, Libby Co., of Chicago, has moved from Bay City to Saginaw. J. W. knows a good town when he sees it. He has rented apartments in the Schmelzer block.

Next U. C. T. meeting Friday night, Foresters hall, initiation. Be on hand, you irregulars.

E. H. Elbert, formerly with the Saginaw News, has taken a road job with the J. H. Nichodemus Oil Co., covering the Valley territory.

Fred Debbs, Carroll street grocer, has sold out to V. Steele, of Zilwaukee.

W. H. Mead is the new sales manager of the American Cash Register Co., of Saginaw.

Don't forget the grocers' convention at Battle Creek Feb. 22 to 24.

Brother travelers and readers of the Tradesman, I want to give you a little idea of what is to take place in Saginaw Feb. 23, 24, 25 and 26, at the Sportsman Show to be held in the auditorium. It is to be the greatest educational display of animals and birds ever made in America, west of New York. Besides the live and mounted animal life, which is displayed under the auspices of the Saginaw County Wild Life Conservation Association, assisted by the Michigan Fish Commission and the State Game Wardens and the Fish and Forest Fire Department of the Public Domain Commission, number of the world's most famous lecturers will present in motion pictures the animal life of four continents. Some of the prominent speakers are H. K. Job, representing the National Audubon

Society; E. A. McIlheney, who was instrumental in having Mrs. Russell Sage provide money for establishing the Marsh Island refuge in Louisiana; Harry Rogers, foremost game breeding authority; Vernon Bailey, Chief Field Naturalist of the Biological Survey, Washington, D. C. Among the floor exhibits will be that of the Michigan Fish Commission. The Commission expects to bring the whole paraphernalia of a hatching to the show, so that the process of hatching may be presented to the public. Large water tanks will display the fish alive in their various stages of growth. Each afternoon in the big assembly hall, which seats 4,500 people, will be given a lecture by Janus McGillivray, of the Game, Fish and Forest Fire Department. Scenic productions of American game birds painted by the world's greatest bird artist, Louis Aggasis Fuertes, will be shown and lectured on. Specimens of deer, elk and other animals and the bird life of Michigan game refuges will be brought to the floors of the show. Norman McClintock, with his new and remarkable moving pictures of the bird life of the Gulf coast, Carl Akeley, National Museum of Natural history with elephant hunting and other African subjects; Prof. W. H. Osgood, of the Field Museum, with moving pictures of the fur seal rookeries and other speakers of international note are scheduled by W. B. Mershon, President of the State Association.

Fifty thousand people are expected to attend the show. Many sportsmen are charatering trains for the occasion. And the big feature of it is that everything is absolutely free day and night. Don't fail to attend the show.

Fellow frat men, did you note that Bay Council, No. 51, is in one of the circles of honor of the Sample Case, Feb. issue. Boys, we congratulate you and may you so continue to prosper.

L. W. Steward.



Barney Langel has worked in this institution continuously for over forty-five years.

**Barney says—**

*I wonder how many merchants in Western Michigan know how big a stock of groceries our Company carries.*

*After a customer sees our big stock it's easy for him to know why we can ship his order the day it is received.*

**WORDEN GROCER COMPANY**

GRAND RAPIDS—KALAMAZOO

**THE PROMPT SHIPPERS**

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E. A. STOWE, Editor.

February 16, 1916.

The Tradesman urges every Michigan merchant to attend the annual meeting of the State Association at Battle Creek next week.

### THE PRESIDENT'S SHILLALAH.

It is the consensus of opinion that President Wilson's speaking trip through the Middle West was productive of very excellent results in the interests of his policy of preparedness. He was accorded splendid receptions everywhere, people were turned away from every auditorium where he spoke. There was plenty of approving applause, and those who could not hear, eagerly read the next morning the reports of what he said. More than that, it produced a very profound impression all over the country and the reports are to the effect that a good many representatives in Congress have been hearing from home and learning that their constituents stand with the President on this momentous question. On the theory that a Democratic president could appeal most successfully to Democratic voters, it was frequently suggested when he was in the Middle West that he ought to go into the Southern states and talk to the people, some of whose congressmen are opposed to preparedness, the idea being that after hearing the President speak they, too, would write to Washington and bring about more than one change of front.

The proposition of making a tour of the Southern states evidently appealed to the President quite a little, and as the result the announcement was tentatively made from the White House that he would start in on such a trip before very long. That there would be a repetition of the Western receptions goes without saying, and presumably the general result would be the same. It is interesting in this connection to note that now several prominent Southern Democratic leaders are endeavoring to influence the President against going South. They see the handwriting on the wall and realize that if he does go, there will be enthusiastic receptions and general approval which will be bound to exert an influence and necessitate some changes. Several of the Southern exponents of preparedness feel that they would rather make the change themselves than to have it come in

answer to a request from their constituents. It is rumored that there are advances and offers of compromise, if not of absolute capitulation. Even a member of Congress after he has declared himself realizes that he must follow the behests of those who sent him there. The letters which have been pouring into Washington have produced the conviction that the country supports the President's policy. Incidentally he is learning quite a little about practical politics, and the intimation now is that he may hold the proposition to take a Southern tour as sort of a club over the representatives from that section. If they are willing to come over on his side and do it gracefully of their own accord, that will be very agreeable, but if they decline, the other alternative will be some speeches in their districts which will make it compulsory. The situation is interesting and is bound to work itself out satisfactorily in any event.

### POPULAR CREDULITY.

It would be interesting to know the precise point which the Administration believes that American credulity may attain. The President still moves in a mysterious realm of balanced periods. Phrase-making and deed-doing are rare companions, and Mr. Wilson's record hardly suggests an exception. Issues on which public opinion was manifestly insistent, such as tariff revision or currency reform, found in Mr. Wilson an advocate. Issues involved in international complications, where the current of public opinion was not wholly discernible, have revealed the President in the light of vacillation, accentuated by complete reversals of form and front. The Mexican policy of "watchful waiting" may bear a double interpretation which will readily suggest itself. In spite of the "non-butt-in" dictum, the President dispatched the Vera Cruz expedition, which he was later forced ingloriously to recall. Lives were lost, and the Mexican mind was probably permanently closed to those ethical harmonies which have been so lavishly offered. Mexican memory of Mexican blood shed in that unfortunate expedition is likely to last. When the world war broke out, Mr. Wilson sought to lay an intellectual embargo on opinion, at a time when political isolation ought to have been just as unthinkable as economic or financial isolation. Of course he was forced to recede from this fantastic position, assumed, perhaps, from excessive caution. Was it the sobering influence of the advent of a Presidential year?

The Lusitania settlement can hardly be claimed as a diplomatic victory, even by the deftest casuistry. Germany continued her submarine work until most of her submarines lay at the bottom of the North Sea, when she naturally lost interest in the undertaking. Otherwise it is to be feared that a nation which did not hesitate to meet death under the water would scarcely have faltered, even before the polished shafts of the White House. Indeed, the entire Lusitania tragedy might have been

avoided by a bit of straightforward action. When warnings emanated from the German Embassy, Mr. Wilson could have held the vessel and demanded a categorical explanation from the German Ambassador, adding that the loss of a single American life might act automatically as a severance of relations. This is the language that Germany understands and respects. Unfortunately, there was the possibility of failure, and this would have seriously narrowed the field for an interchange of notes.

And what is to be said of Mr. Wilson's two-faced attitude on the question of preparedness? Yesterday it was an emanation from nervous or neurotic minds which cool and sane people should wholly disregard. Indeed, Mr. Wilson insisted that the country had adequate preparation. To-day Mr. Wilson goes out West as the champion of the whilom "academic" question. Possibly, like the great apostle, he may have had a vision, but visions have ceased to be convincing. Indeed, his conversion does not wear the earmark of complete sincerity. While he is pleading for preparation at one end of the line, the Secretary of the Navy is pruning estimates at the other. And Mr. Wilson's demand for the biggest navy in the world is a piece of hyperbole which he ought to know would hurt rather than help the cause he professes to have at heart.

From all indications the prospects would seem to be that the coal miners and operators will not be able quickly to reach an agreement. The miners demand 20 per cent. increase and an eight-hour day, along with various other changes in working conditions. The operators answer by saying that the average pay of anthracite miners has increased from \$560 a year in 1901 to \$762 in 1914, an advance of 36 per cent. and that the traffic will not stand further advance. They also claim that an eight-hour day would reduce the capacity of the mines and increase the likelihood of a shortage. Probably in the end there will be a compromise which will bring the miners more pay and thereupon the operators will simply tack it on to the price and those who burn coal will settle. It is the consumer who pays in every instance.

Business differences threaten to make trouble between the Swedes and Germans. The former had contracts for aniline dyes which can be filled and the goods easily delivered. Recently the German government ordered the cancellation of all these contracts unless the customers will pay four times more than the price agreed upon at the nominal value of the mark. The general supposition has always been that a contract is a contract and that if circumstances change so that one or the other parties secure some advantage under it, the other must still live up to it and hope for better fortune next time. It is no wonder that buyers in Stockholm seriously object to this arbitrary cancellation, although as yet there is no probability that it will lead to anything more serious than indignation.

### DESTROYING CREDIT.

A few days ago a run was started on the Farmers' Deposit Savings Bank of Pittsburgh. The institution was as sound as it is possible for a bank to be, and all who called were promptly given all the money they asked for if on deposit. The officers did not even avail themselves of their legal privilege to give notice, but paid as fast as they came, and when the run subsided had money enough left to have handed out the cash to as many more. It has been discovered that the run was started by a rumor set in circulation by some one, the identity of whom is known to the officers. There is a law against that sort of thing and they propose to invoke it and enforce it. Destroying credit is pretty serious business and it does untold harm, and where a financial institution is concerned it is very easily done, because people grab and grasp at such rumors and magnify them and in their terror will not listen to reason, much less to argument.

In the Pittsburgh instance much more damage was done to the depositors than to the bank, to say nothing about the disturbed and incidentally unpleasant state of mind into which they permitted themselves to be thrown. After they had taken their money out, there was no safer place to put it than that from which they had just removed it. They had the choice between putting it in another bank or in a stocking under the bed. Those who keep money at home in considerable sums have had numerous warnings of dangers from fire and theft which should teach them that after all the average bank is the best and safest place. The law throws every safeguard around depositors. There are frequent inspections and examinations by competent experts and the reports are investigated and gone through very carefully, and if there is the slightest cause for it recommendations are made which must be observed. The banks are obliged to take the public into their confidence and reports are regularly published in the newspapers where everybody can see and read them. It is true that occasionally, but very seldom, a banking institution is compelled to go into liquidation, but so rare are these occurrences as to be a negligible quantity. The Pittsburgh authorities will be rendering a valuable service by finding out if the damaging rumor was maliciously started, and if so, in prosecuting the offender and seeing to it that the proper penalty is imposed. As was said before, the real sufferers are the depositors and not the bank, and this law was built for their protection.

The wholesale department of the Grand Rapids Association of Commerce has been so fortunate as to induce Samuel Krause to remain at the head of the organization as chairman for another year. Mr. Krause has served the organization well and faithfully and is richly entitled to this recognition, which is a tribute to his fidelity, his courage and his broad mindedness.

**REVERSING THE RULE.**

When a man is sick or thinks he is, he calls on a doctor, or telephones him to come to the house. When a man is made defendant in a suit at law, or wishes to sue somebody, he employs an attorney. When a man wishes to build a house or a business block, he seeks out an architect and turns the job over to him. These men are employed because in their several lines they are specialists and they are supposed to know more about the particular thing to which they have given lifelong study than those who have thought of it only casually or for a comparatively short time. The sick man does not send for a blacksmith, or if in legal trouble, does not seek out a carpenter, or if he wishes to build does not consult a merchant. It is for the purpose of getting trained and expert service that different people are consulted by those who wish some particular advice. In these days pretty much everything is specialized and that runs through all the professions. Among the physicians some devote their attention to surgery, others to the eyes and ears and still others to internal medicine. One architect is known to be an expert in building mills and factories, while another has a reputation for convenient and attractive dwellings. Some attorneys are successful in the trial of suits, while others make a specialty of real estate, corporations, or probate work.

About all these things everybody has some ideas of their own. Every man thinks he knows a little about what ails him and what may cure him, has some notions about his rights in law, or if he is to build a mill, a block, or a residence, has some notions in a general way as to what it ought to be and how arranged. Notwithstanding, however, these ideas when any of this work is to be done or service rendered, the expert is called in and his advice is taken because it is believed to be best. It stands to reason that any person who has devoted a lifetime to the study of any particular subject knows more about it than those who have only a general or a cursory knowledge. All of which is preliminary to saying that when the army officers and the naval officers say that this, that, or the other thing is necessary for the accomplishment of a certain purpose it is fair to believe that they know more about it than the members of the House of Representatives, or even the senators who have spent their lives in some other line of activity. The same is true about the tariff question which is intricate, complicated and difficult of solution. Yet bills are introduced in Congress dealing with these subjects, throwing aside the opinions of the experts and setting them at naught. In their stead are put the opinion and the judgment of the men who have been busy about other things all their lives and who can not by any possibility have thorough knowledge of the subject under consideration. These very men will employ a physician, a lawyer, or an architect, taking his expert advice and following it implicitly.

Yet when dealing with subjects which come before them for their vote, they are prone to disregard this expert knowledge and suggestion and substitute in its place something which by no possibility can be as good.

**THE ADDED INCREMENT.**

A lady who was a stranger to the clerk ordered a pound of oatmeal, and as he was doing up the package he asked in a casual way if she raised chickens. After a reply had been given in the affirmative, he added most enthusiastically, "Do you know that this is the very best of chick feeds?" In answer to her surprised look, he continued, "We tried it one year by way of experiment, and we have since used it every year. It is so fine that the smallest chick can eat it, and they thrive wonderfully upon it." It took but a moment to give the information, and yet the woman went away pleased with the bit of attention, and resolved to try the thing out this spring. It was a simple way to make friends with strangers, and at the same time to seek a wider market for goods.

Again, in selling a pair of silk hose the information was thrown in that by washing the heels and toes in cold water before wearing, the article will be rendered more durable. There are countless little kinks which are the means of saving dollars annually if the facts are known; and yet many do not understand them. It pays and pays well to make it a rule to scatter these helpful hints every time opportunity offers. To this end it is self evident that it pays to be on the lookout for the stray items which may help to make a sale or create satisfaction after the sale is actually made. It is profitable to understand the care just as much as the quality of the goods which are offered. For the sale which gives service is the one which will be remembered. And some of the little ways which will help to prolong wear or will open up new uses for the familiar thing will be gratefully received. More, your reputation as one who gives value for value will be correspondingly strengthened.

Would you know about labor conditions? Then watch the pie pan business. A Buffalo merchant who has a specialty counter in his store says that pie pans are the best test of labor conditions, and that "when labor is all right the country is all right." When men are out of work their wives do not buy new pie pans. They manage to get along with the old, discolored tins. When there is plenty of work the housewives buy new pie pans and throw the old ones away. Use pie tins as trade barometers and no mistake will be made.

A New Jersey manufacturer dreads an east wind. He owns a factory on the outskirts of a village, and the smoke which comes from the chimneys is one of bad odor. The manufacturer has tried all kinds of devices to divert the fumes, but without success. Accordingly, the court has ruled that when the wind blows from the east and sends the smoke over the village the factory must be shut down. When the wind is in some other direction the smoke goes away from the village and no one complains.

**WINKING AT THINGS.**

It was a little country town, where boys went in and out of the store freely, waiting upon themselves in case that the proprietor was busy at the time, a place where every one was trusted to do the square thing and where few violated the privilege.

One day a pair of shoes came up missing and circumstantial evidence pointed pretty squarely at a lad who was more addicted to smoking than to study. His people were good customers of the store. To make a fuss about it would just give offense and mean the loss of far more trade than was represented in the value of the shoes. So the proprietor said nothing, although, no doubt, he resolved mentally to keep a close watch on this boy and his brothers in future.

Several months later he came with a cap which he wanted to exchange for one of larger size. The dealer at once scented mischief and questioned him closely as to where the cap had been purchased. The lad told his story with seemingly the utmost confidence. His mother had bought it at Blank's, naming a store in the nearest city. The man at once telephoned to Blank, only to find that the latter had not handled that style of caps during the year.

Then came a very severe cross-questioning of the lad, which resulted in tangling him completely. That he had stolen the cap in that very store was no longer to be doubted. Again was the man disposed to be lenient and say nothing, but his partner insisted that matters be pushed rather than hushed. While the lad was not arrested, he was sufficiently scared to make it plain that with another offense he would be pushed to the limits of the law, and it is not probable that he will experiment further with the firm. Whether the habit has been broken remains to be seen. But it is clear that winking at such things for fear of incurring family enmity is neither business nor is it kindness to any one concerned. Such matters are unpleasant, but this quality in them increases if they are passed in silence.

That is an encouraging statement from Attorney-General Gregory. He says that hereafter persons entering transactions in good faith, considering them lawful, will not necessarily be prosecuted criminally even if the department believes them to be acting contrary to law. They will be given an opportunity to correct their errors before the Government proceeds against them unless they desire that a civil suit shall be started to determine the merits of the case. If the Government acts in the spirit of this utterance, many of the troubles of which business men have heretofore complained will cease. Often it has happened that a corporation was carrying on its affairs in accordance with precedent and seemingly in harmony with proper business methods and has been attacked by the Government as a violator of the anti-trust laws. Generally speaking business men are willing to comply with the law if they know what it is, and in view of the great changes which have taken place in the past generation the doctrine that "ignorance of the law is no excuse" works a hardship.

But the statement is even more valuable as indicating an attitude of co-operation rather than antagonism on the part of the Government.

City fathers who attempt to regulate styles for women are tackling a big job and one which is far above and beyond them. They are bound to get into trouble when they interfere with styles. An alderman of Toledo has introduced an ordinance establishing the length of skirts to be worn on the street. He would have the bottom of the skirt reach the shoe top, and he means the ordinary shoe and not those affairs that go up nearly to the knees. He thinks short skirts are bad for morals and he is going to stop their appearance on Toledo's streets. The Toledo man has a big proposition before him, but if he succeeds in getting his ordinance passed and enforced he may be called to conduct campaigns in other cities and grow famous.

It is usually customary to give a few Federal offices to negroes. The Republicans are rather more generous about it than the Democrats, and none too much so at that. Just now the President of the Negro Democratic League is asking Mr. Wilson to appoint a black man Recorder of Deeds in the District of Columbia, urging that it be made a test case to see whether or no a colored brother can be confirmed in the Senate. The Democrats have never manifested any very friendly feeling toward the blacks, and the Southerners especially resent any attention along those lines. In proportion to the population, they are entitled to some recognition and would be entitled to more if those in the South were permitted to vote.

New York City hotel men do not have to be told that times are better and people more prosperous. They know it by the way their rooms are in demand. The announcement of a million dollar hotel to be erected by the Pennsylvania Railroad on Seventh avenue, near its station, does not make the other metropolitan hotel managers fearful that they will lose business. For some time the problem of housing visitors has been serious with the hotel managers. That is why the Hotel Association has devised a plan whereby members having vacant rooms after 5 p. m. may telephone in and learn where more rooms are needed and be put in touch with the guests.

A clerk of one of the Senate committees in Washington has ended a 30 days' fasting by drinking a glass of malted milk. During his fast he took no food whatever, but drank a large glass of hot water every morning. He lost about 10 pounds in weight, but experienced no desire for food after the first two or three days. He attended to his regular work and plans to increase his food gradually upon breaking his fast. He believes the fast was beneficial. People who go on a rigid diet think they are abused, but the Washington man would laugh at them.

Take opportunities, but do not mistake temptations for opportunities.



### Importance of Pushing All the New Lines.

Written for the Tradesman.

Now is the time to plan just how to push the new lines you are putting in for this coming spring.

In the first place, doubtless you have seen to it that only such have been selected as have merit and character and individuality—such as deserve a place in your stock and if given a chance will prove business-builders.

Whether the term "new line" is used as indicating some class of goods that previously has not been handled, or some particular make or variety that has not been carried before—the progressive dry goods store, large or small, frequently must be adding well chosen new lines, using the term in both senses.

As to quantity purchased, there are two days of putting in a new line. One is to buy a small amount and try it out. The other is to put in a stock large enough that its variety and completeness will attract customers. Which method is better depends mostly on the size and character of the store. The big establishment that is aiming to occupy a leading place in the business of its town or city, will not want its showing of any kind of goods to compare unfavorably with what its competitors are offering in similar lines. It can not afford to take a back seat. The smaller, humbler shop will experiment somewhat before tying up too much money in any kind of goods that may not prove a winner.

However it always is to be remembered that just a little of a thing—one size or one color or one pattern—usually will not sell well. There must be some variety to choose from. If it is worth while to try a line, it commonly is best to put in an amount sufficient to give it some chance.

Be sure to give the new lines prominence. Bring them out in your newspaper advertising. Give them early display in the windows and on the counters or tables. When opportunity presents, personally call attention to them. Otherwise half of your customers will not know that you have these goods.

It always takes a little time to start a new line selling. If not pushed in the beginning, the weeks slip along and before the goods get to moving, the season for their sale may be nearly over. K. K.

### Why Shoe Prices Must Be Higher.

It is a far cry from raw materials on the plains and in the forests to shoes on the feet of the people. It is of the greatest importance at this time that

every retailer of shoes should acquaint himself with the facts surrounding the upheaval in prices.

All branches of our industry are confronted by the dread necessity of advancing prices. Years of experience under the competitive system of selling merchandise have taught manufacturers and merchants the potency of the price argument. Everyone demands lower rates when buying, but hesitates to ask more when selling. Prices decline by a sort of gravitation. Higher quotations are an affront, a grievance not to be endured. Advances are received with a sneer; declines are accepted with a smile.

Our industry is in the sweep of great world events. To keep prices down at this time is beyond the power of any individuals. The commercial world is suffering from all sorts of restraints of trade despite the flourishes of the prosecuting attorneys with their Sherman and Clayton laws. Men who have grown old in trade are in the thick of difficulties entirely new to them.

The times call for calmness, moderation and a better understanding of the situation. Nothing will be gained by buyers denouncing sellers because they are unable to quote old prices and make instant deliveries. In our own industry there has been a wonderful example of forbearance and good feeling. The desire to take care of old customers was stronger than the opportunity to secure large profits. Sellers have not demanded their pound of flesh as they might have done. All along the line from hides and skins and tanning materials to shoes and other finished products manufacturers and distributors have handed along any advantage they obtained through early buying. At last when compelled to ask higher prices in many instances only abuse was received from customers previously befriended.

The transition period is passing rapidly, however, and soon there will be no alternative but to quote higher prices for shoes and everything made wholly or in part of leather. Almost every ingredient that enters into tanning is affected by the war. Tanning agents, colors and dyewoods are kept out of the country by embargoes and where raw materials are available for shipment the scarcity of ships and the extreme cost of ocean freight and marine insurance are factors in forcing new values of finished products.

In the warring countries the governments have arbitrarily established maximum rates for hides, skins and leather to prevent the development of panic prices. Of course, action of this kind can be taken only when a nation is at war, but it is impossible for the trade in the United States to escape the consequences of the world wide upheaval prices.

In view of all the facts we are fortunate that leather values have not got beyond control. The future is obscure. As the war continues the difficulty of doing business will be greater rather than less. The embargo on logwood, if enforced for months, will stop the production of black leather and compel tanners to turn out their stock in the natural tan or russet finish. The chrome tanners are particularly hard hit. Chromic ore and the bi-chromates of potash and soda, glycerine, oil, logwood and goatskins all are affected by the embargoes and freight difficulties.

The developments should be watched from day to day. It is difficult to foresee what new obstacles will be put in the way of the tanners. They are compelled to learn the lesson that their trade touches every country in its scope, that

they are creatures in the hands of fate, unable to tell from day to day what will happen to over-throw their best laid plans.—Shoe Retailer.

If you would make a tool of a man, select a dull one.

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

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

We Make a Specialty of  
**Trimmed and Tailored Hats**  
For the Dry Goods Dep't

\$12.00 to \$36.00 dozen

**KIMMEL MILLINERY CO.**  
Grand Rapids, Mich.

## Washington's Birthday

NEXT WEEK TUESDAY

Do you want some Flags? We can supply you promptly. Wool and Cotton Bunting and Stick Flags all sizes. We call your particular attention to our new *Bull Dog Bunting*. Flags made of an especially woven fabric, looks as good and wears twice as long and costs nearly 50% less than wool bunting. *Fast Colors*. Get our prices

### Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Mich.

# Ha-Ka-Rac



No. 1811

## Our Products are Hand Finished

—that's one *reason why* they are so generally popular everywhere sold. Each finger tip, each thumb on the gloves and mittens, each seam in all of our knit goods, where the strains are most severe, are *finished by hand*. We don't leave it up to a machine.

Our salesmen are out and will call on you during the season.

### Perry Glove & Mitten Co.

Perry, Michigan

## THE SECRET OF SUCCESS.

### Five Essentials Which Lead to Victory.

The secret of material success—if it be a secret—depends largely on being ready for your opportunities when they come, or as Emerson says, "Wealth consists not only in earning and much less in saving, but in timeliness—in being at the right spot."

All success does not consist of material things, and many men, wise in such matters, tell us that it is easier than ever before to accumulate wealth. It is no doubt true that it is easier to acquire wealth than to achieve success in many other things. The only permanent success consists of leaving one's impress upon his own day and age for some service to mankind.

Success in life is such an expansive term and so elastic in its meaning and application that it seems best to confine this discussion to the material side of the question and to present it for the point of view of a perfectly normal young man who wants to know for legitimately selfish reasons how to succeed in life.

If I understand the attitude of mind of the up-to-date 1916 model young man, he cares little for lectures, much less for preaching and nothing at all for what he is pleased to term "high-brow bunk." Ever mindful therefore of the extremely critical and keenly competent quality of the audience I am addressing, and with real respect for the same as well as for the magnitude of my subject I approach both without too much confidence in the possibility of deep or lasting impression.

Real success is the realization of the largest possible return upon the "capital" with which a man starts out in life.

Every one wants to succeed. Not every one understands or appreciates just what success comprises. Comparatively few distinguish clearly between their assets and their liabilities. The great majority—and this statement is a statement of fact, made without prejudice—are content with a wholly inadequate return on their original investment.

By capital is not meant inherited wealth. Not infrequently it appears that such inheritance should be rated as a liability rather than an asset.

An inventory of the resources of the average young man would include chiefly the following assets, upon which all that he makes of life must be established:

1. Physical strength.
2. Gray matter.
3. Personality.
4. Capacity of growth.
5. Ambition.

To which, of course, should be added that measure of native ability of which a man be possessed.

There is no vast inequality in the endowment of people in general, and such inequality as may exist is distributed by the law of averages with ruthless impartiality. The man "who never had a chance" is for all practical purposes as rare a species as the pterodactyl.

Success in life may not always mean business success; but a moderate degree of individual prosperity, it may be assumed, is essential to almost any defini-

tion of the word. I must disclaim any special privilege to give advice concerning the larger interpretation of success, but of practical means that have enabled successful business men to "get ahead" I find confidence in a wide and not unobservant acquaintance to proffer the suggestions that appear below.

Almost every one who has been along the road feels himself confident, I suppose, to tell just how he would profit by experience if he had the opportunity to start all over again. Not having that opportunity, the only alternative is to offer advice to the fellow with his "future" before him.

Health does not consist in not being sick. All of the functions of the mind draw their motive power from the constitution of the body, and the man who is capable of sustained mental effort and who "can work twenty-five hours out of twenty-four" in a pinch is the man who has large resources of physical endurance.

Concentration, enthusiasm, courage, the driving power of will—all of those much sought attributes which never fail to distinguish the successful man are dependent in large measure upon the possession of exuberant and excessive good health. Going into an office or a shop, it is usually no difficult task for a stranger to pick out the "boss." Did you ever stop to consider that this is not a matter of intuition, but that leadership is distinguished often by superior physique?

#### Ambition or Impatience.

Sometimes it is not easy to discriminate between ambition and impatience, but it is quite essential. Time is one of the materials of which success is constructed, and to younger men particularly the element of time appears rather as an obstacle to be overcome than as sometime to be turned to best possible advantage. As a matter of fact, stout hearted patience may be the price of ambition, while impatience has robbed the great majority of men of rewards to which they were justly entitled.

Ambition is a fixed purpose to accomplish a definite and specific thing. The question of time does not enter into it, save that it presupposes a willingness to devote to an undertaking all the time that its realization justifies. Impatience is a poor substitute.

Be considerate of others and cultivate tact and good manners. Average ability plus the knack of making friends has been the only recipe of many a successful man of affairs. No man can succeed alone. Friendship and good fellowship is the strongest force that governs the dealings of men with each other. If one wanted to preach he would add that the way to acquire friends is to be worthy of their friendship.

Most people, whether or not they are well to do, live within sixty days of the poorhouse; that is to say if their earning power were suddenly cut off they would come to the end of their resources in that time. Don't let that frighten you.

I am one of those who maintain that it is a poor bargain to deny one's self all the pleasures which we associate with the spending of money until

some remote time, when he shall be on "easy street," only to find when he arrives there—if he ever does arrive—that the best years of his life are behind him and he is preparing to die at just the time when he is getting ready to live.

"Reasonable" thrift, therefore, makes proper provision for the enjoyment of life while you are living it and sets aside a surplus to be added in due time to your capital account. The young man who can put aside one-third of his salary and who exercises ordinary business intelligence in investing the amount as it accumulates, will find himself at the age of 40, still young, still with the most productive years of his career before him, possessed of a substantial amount of money to back his judgment and his enterprises.

If physical growth stops at adolescence, there is no necessity for mental growth to stop short of the grave. Many young men find on leaving school that they have learned many things of little practical value and have left unlearned many things of much practical value. This fact is only a handicap to the man who starts out with a notion that education stops when he closes the school-room door behind him.

Hubert F. Miller.

#### Birds Have Double Eyelids.

Birds have an extra eyelid, which can be drawn over the eyeball to protect it from the strong sun, while the proper eyelid remains open, enabling them to see.

## Many Lines In One Bill

Buying on this principle gives you variety without over stocking. It gives you many profits on the same investment in place of a few. It saves you money on freight.

Our monthly catalogue—America's Price Maker in general merchandise—is dedicated to this kind of buying.

## Butler Brothers

Exclusive Wholesalers of  
General Merchandise

New York Chicago  
St. Louis Minneapolis  
Dallas

## OUR SALESMEN

are now showing the most extensive assortment of

## Wash Fabrics

for the Spring trade in Our History and we wish to emphasize the fact that every line we are showing is absolutely fast in color.

We have so far been able to secure lines colored with the same Basic Dye as before.

*A word to the wise is sufficient.*

## Grand Rapids Dry Goods Co

20-22 Commerce Ave.

Exclusively Wholesale

Grand Rapids, Mich.

Mail Orders will receive prompt attention



### Importance of Educating and Modulating the Voice.\*

There is something wonderful about the human voice and its influence. The importance of educating and modulating it for worthy purposes in life would seem to be incumbent upon us.

We have many common illustrations of the use of the human voice in the control of animals and in attracting the confidence of the dumb creatures of the earth. A quiet, subdued and winsome voice will make friends among domestic animals and in emergencies often as a result of having used it wisely wonderful control can be obtained.

Often a strong, forceful, captivating voice controls a mob. Who has not experienced the exhilaration which is induced by the voice of a public speaker who uses it to carry strength and purpose with his message? One thing which has often appealed to me is the truth that we do not know our own voices. I think often times if we could hear our own voices as others hear them we would have the greatest incentive to a modification of this form of expression. One value, it seems to me, of the talking machine is to make a revelation to us of how our voices affect other people. I have myself been impressed by thus hearing my own voice and could hardly believe my senses in the revelation that was made. A quotation from Burns is often made with regard to "seeing ourselves as others see us" and I wish we could have one as apt which would express the importance of hearing ourselves as others hear us.

We who use the telephone daily come in contact with human voices and are often ready to interpret character by the quality of the voice at the other end of the line. A proper telephone voice is one worth acquiring because of its impressiveness and the index to the character of the speaker that goes with it.

Longfellow has said that the seat of the intellect is in the forehead and eye. The heart finds its most perfect expression in the countenance, while the soul seeks its avenue of communication through the human voice. Dryden somewhere speaks of "a voice more gentle than a summer breeze" and Shakespeare, in giving us a pleasant word about one of his heroines, says, "Her voice was ever soft, gentle, and low—an excellent thing in woman." Klopstock says, "The tones of the human voice are mightier than strings of brass to move the soul."

In this connection, there is something to be said with reference to the way of putting things, as well as the quality of

\*Conversational address by Hon. Charles W. Garfield, before working force of Grand Rapids Savings Bank.

the voice. I recall a clerk in one of the banks in our city who was one of the most accurate, prompt and skillful men to be found in the institution, but he had a method of speech which he had never tried to modify, which antagonized people. He did not mean to say things that would awaken criticism, but his manner of speech was so abrupt that often the words which in themselves were not distasteful, were interpreted—because of the manner of expression—to be ungracious. Often it is true that antagonisms are made by methods of expression which might be changed so as to convey exactly the same truth and still not awaken a spirit of questioning.

I recall at this moment the story of a potentate who called before him one of the seers of his kingdom to prophesy with regard to the future of his life and the prophet said in substance, "Sire, every relative you have will die before you." The vision of being left alone by all those who meant the most to his life immediately came up before the king and he was mad and ordered the seer to be put in chains and confined in prison. As soon as he was relieved somewhat of his anger, he again bethought himself of his great desire to know something of his future and again called for one who would give him information that would be of value to him concerning what would happen to him and his realm. The second seer, profiting somewhat by the experience of his predecessor, conveyed exactly the same information, but with a graciousness of expression that resulted in his being honored by his king; he said, "Sire, you will live longer than all your relatives." This illustrates, perhaps somewhat graphically, a truth which should be in our minds when we are trying to make our friends happy and when we are learning to be good mixers.

A celebrated Chancellor of the Exchequer in England had a most devoted clerk, who for years had assisted him in a statistical way in forming the basis of the budget which was annually prepared for Parliament. The clerk was so accurate in all his calculations and his figures that he became the main reliance of the Chancellor. However, there came a time when the Chancellor used the figures which had been given him in his message to Parliament and was immediately criticised in the harshest kind of a way for what was interpreted as a wilful error and a desire to deceive the governing body of the English nation. The most natural thing for the average man, under such circumstances, to do would be to call the clerk upon the carpet and give him a severe laceration for a blunder which had reflected upon the integrity of his

## What is a Trust Company?

The Trust Department of this Company performs two distinct groups of services

INDIVIDUAL TRUSTS—Services to Persons  
CORPORATE TRUSTS—Services to Corporations

### Individual Trust Functions:

- |                                   |                                     |
|-----------------------------------|-------------------------------------|
| 1—Executor under Will             | 5—Committee for care of Incompetent |
| 2—Administrator                   | 6—Depository for Escrows            |
| 3—Trustee under Will or Agreement | 7—Custodian of Will                 |
| 4—Guardian                        | 8—Custodian of Securities           |
|                                   | 9—Custodian of other Property       |

### Corporate Trust Functions:

- Trustee for Bondholders  
Trustee under Agreement  
Agent for Re-organizations  
Trustee under Voting Agreement  
Transfer Agent  
Registrar of Securities  
Fiscal Agent

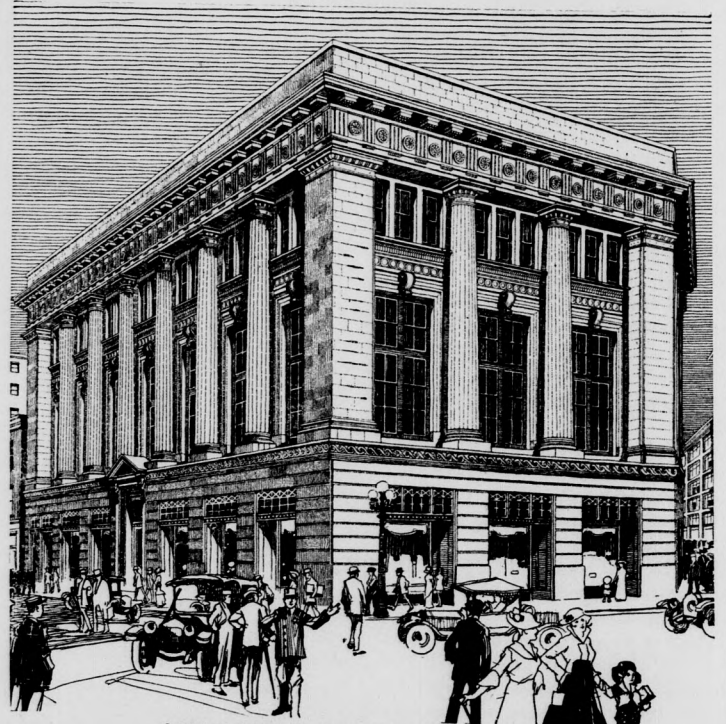
Send for booklet on Descent and Distribution of Property and a blank form of Will

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SAFE DEPOSIT BOXES TO RENT—\$3.00 to \$5.00 per year

## GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



Combined Capital, Surplus and Undivided Profits \$1,781,500  
Deposits Exceeding Seven and One-half Million Dollars

Business firms, corporations or individuals requiring reliable financial information relative to Grand Rapids businesses or business opportunities are invited to correspond with the investment departments of either the Grand Rapids National City Bank or City Trust & Savings Bank, which have at their immediate disposal a large volume of industrial and commercial facts.

chief. Instead of this the Chancellor called before him the clerk, who having learned the commotion caused by his error, came with trembling limbs before his chief, and the only communication made to him was an expression of gratitude for the long years of loyalty and accuracy which had characterized the relationship of the two men. The placing of the emphasis in this way accomplished a higher purpose than the degradation of a faithful employe who had for once in his life lapsed into carelessness.

It is very common in public gatherings for people who are very much excited by something that may be going on upon the stage to rise in their seats, unmindful of what effect this may have upon people in the rear whose vision of the interesting scene may be entirely obliterated. The natural human expression under such circumstances possibly would be, "Down in front." However, in one instance I know, the more kindly method succeeded as perfectly and left a much better impression. A number of ladies of various ages were in the front row and at a thrilling incident in the drama enacted upon the stage, rose to their feet, hiding from the view of many behind them, an impressive scene. A kindly voice said, "Would the pretty young ladies in front give the rest of us a view of the stage?"

Lord Erskin, like many an other prominent man who has a reputation for benevolence and has plenty of this world's goods, was deluged with various applications for assistance and subscription papers of various kinds. He initiated a response by letter, which, because of its humor, while it might not satisfy the applicant, left him in a pleasant state of mind. This was the form of his message:

My dear Sir—I feel greatly honored by your application to me for assistance and I beg to subscribe (at this point in the letter it was necessary to turn over the leaf for the remainder of the sentence) myself,

Your obedient servant,  
Lord Erskin.

We often speak of "tempering the wind to the shorn lamb." This expression has a very perfect application in our relationship to others when we try to express ourselves in the most proper manner through the medium of the voice. Generally speaking, the soft voice carefully modulated, is more effective than the sharp, angular expressions which are quite characteristic of Americans. There are times, of course, when it is desirable to enforce our message by tones of no uncertain character and it is a gift to so control our method of expression as to suit the message and method of it to the case in hand. In the conveyance of sad news, which often devolves upon us, the sympathetic voice means a great deal and often a carefully modulated voice and strong forceful words, combined with sympathy, aid in developing a determination to live above the sorrowing experience.

In our association with each other we have opportunities of self control in our voices and in the ways of expressing ourselves to each other which are of vital import in securing a harmonious relationship to our group. Let us try to so control ourselves as to convey to

each other the feeling that ought to be in our heart to be helpful, thoughtful, gracious and kind. In this way we shall add to the pleasure of the business that binds us together and leave memories which will be of lasting value to each other.

**Activities in Michigan Cities.**

Written for the Tradesman.

Charles E. Chipley is the new Secretary of the Civic and Commercial Club of Sault Ste. Marie. The special aim will be to secure four new factories for the Soo this year.

Hydro-electric power will be developed at Morley and it is expected the plant will be completed by Aug. 1, furnishing electricity at Howard City, Lakeview, Stanton, Sheridan, Edmore and other towns.

The Mt. Pleasant Gas Co. is asking for a franchise to serve the people of Midland.

Traverse City manufacturers will make a permanent exhibit of their products at the Chamber of Commerce rooms.

Flint has thirty-two jobs of street paving to be done this year at an estimated cost of \$270,000, and will pave its own streets under direction of the city engineer. On paving work done by the city last year the saving effected is estimated at \$40,000.

Battle Creek is chosen as the meeting place of the Michigan League of Municipalities, June 28-30.

The Michigan Society of Architects held its first annual meeting in Detroit last week and voted to meet next year in Grand Rapids.

The annual banquet of the Saginaw-Bay City Association of Credit Men will be held Feb. 11 in Saginaw, with J. H. Tregoe, of New York, Secretary of the National Association, as principal speaker.

Ornamental street lights, 130 in number, are being installed in the business section of Saginaw and the number will probably be doubled during the coming summer, installation to be done by the business men and trade organizations and the city to supply current for lamps.

The Gratiot County Gas Co. is switching from water to coal gas at its Ithaca plant. After operating only fifteen months the company is supplying four towns, Alma, Breckenridge, St. Louis and Ithaca, and is also furnishing the street lighting system at Breckenridge.

H. G. Krake is the newly elected Secretary of the Benton Harbor Chamber of Commerce. Almond Griffen.

**The Dead.**

The dead they sleep so deep,  
The dead they lie so still,  
I wonder that another man  
May look on them and kill.

The dead they lie so pale,  
The dead they stare so deep,  
I wonder that a Kaiser  
Can look on them and sleep.

Their hands are empty cups,  
No dream is in their hearts,  
Their eyes are like deserted rooms  
From which the guest departs.

Ah, living men are fair,  
Clean-limbed and straight and strong!  
But dead men lie like broken lutes  
Whose dying slays a song.

Oh, will there come a time  
Beneath some shining king  
When we shall arm for living's sake,  
And turn from murdering?

The dead they lie so pale,  
So empty of all breath—  
I wonder that a living world  
Can make a means of Death.

Dana Burnet.

**KEEP YOUR EYES OPEN**

Securities bought on recessions will yield profits later on. Fundamental conditions are still sound.

Call up or write us for full information.

**ALLEN G. THURMAN & CO.**

136 Michigan Trust Bldg.

**Fourth National Bank**

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**Savings Deposits**

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**3**

Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

**3½**

Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus  
**\$580,000**

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*Our training, experience, assured existence and ample resources justify you in committing to our care the various responsibilities which always accompany the administration of an estate.*

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Robert D. Graham  
President

Hugh E. Wilson  
Secretary

**THE PREFERRED LIFE INSURANCE CO.**

Of America offers

**OLD LINE INSURANCE AT LOWEST NET COST**

*What are you worth to your family? Let us protect you for that sum.*

THE PREFERRED LIFE INSURANCE CO. of America, Grand Rapids, Mich.

## BANK INVESTMENTS.

## Review of Various Kinds By a Local Authority.

One of the most intelligent, faithful and courteous bank employes in our city is Earl C. Johnson, the competent Assistant Cashier of the Grand Rapids Savings Bank. At the Wednesday morning conferences of the banking force, instituted by Mr. Garfield, Mr. Johnson is quite frequently called upon to take up some technical bank topic and elucidate it in simple language for the benefit of the group. At a recent meeting he talked upon Bank Investments and, at our request, has furnished the Tradesman with the following excerpt which we are glad to give to the larger group of people who are interested in this department:

During the last eight or ten years our State Legislature has been gradually building up a complete and definite code or regulations covering savings bank investments. These laws have come largely from suggestions made by the Banking Department and in their present condition appear to be an eminently safe and practical guide for any bank to follow.

Perhaps the average depositor is most deeply interested in the amount of ready funds we are required to keep at our call, and in connection with this, it may be interesting to note that our law-makers consider the percentage of cash requirements in a large town to be considerably greater than in a small one. When Grand Rapids passed the hundred thousand mark its increase in population automatically placed our minimum commercial cash reserve at 20 per cent., as against the former 15. This increase is a perfectly reasonable and needed one, since the larger the city becomes the larger our transactions may be. Of these commercial funds at least one-half must be kept in our own vaults with the remainder in the hands of approved reserve banks, subject to instant call when needed. Our savings department is required to keep on hand at all times not less than 15 per cent. of its total deposits. Of this sum one-third or more must be in actual money, the other two-thirds being retained in our reserve banks, available at any time. The amount of cash necessary for actual business use appears to always be less at the savings windows than it is at the commercial, and this holds true through any comparison of the two departments, since the savings deposits are far more stable and less liable to sudden fluctuation. Fifteen per cent. of savings deposits, then, appears to be just as ample as the 20 per cent. of the commercial.

After fixing our primary cash requirements, the State has named in exact terms such other investments as we may acquire. These comprise notes, real estate, real estate mortgages and bonds, and the most of the last named class is available to us only after being passed upon by the Michigan Securities Commission, composed of our Commissioner of Banking, State Treasurer and Attorney General. These gentlemen regularly examine into the security underlying all except timber lands, and I understand that even these latter are often passed upon by them, although, perhaps, in an advisory capacity.

It is permissible at the present time for us to purchase and hold five different classes of bonds, of which the first is, naturally, the bonds of our Federal Government and of any state or territory. These we may pass by without any particular comment, since there is practically no element of risk or uncertainty connected with them.

The second class or division covers the field of city, county, township, village and school district obligations, usually issued in the form of bonds. Only one absolute restriction is made here—that the assessed valuation of the municipality shall always be at least ten times the amount of its debt.

The third division is that of American steam railroad bonds. These are particularly of interest, as vast amounts of them are held by banks and they are usually a convenient and readily convertible form of investment. These bonds must be first mortgage and the road must have been unimpeachable in its payment of all obligations for the five years preceding the investment. It must also have paid not less than 4 per cent. upon its capital stock for that period.

The fourth division consists of electric railroad, street railway, gas and electric light or power company bonds. These, too, must be first mortgage, not exceeding 50 per cent. of the plant's first cost, and the Commission requires the same dividend payments and credit standing as in the case of steam railroad issues.

The fifth and last division is that of steamship bonds. No other class is so hedged about with restrictions. The ships must ply upon the Great Lakes and connecting waters only, must be built of steel and of not less than 5,000 tons carrying capacity (in the case of bulk freighters, 7,000 tons.) The bonds must not be issued later than one year after the vessel's completion, be retired 10 per cent. or more annually and are not issuable for more than one-half of its cost. Almost every known kind of insurance is required to be carried in the name of a bond trustee, covering contingencies that might arise, and even mechanics and admiralty liens are provided for.

We are empowered to loan full value upon notes or other evidences of indebtedness secured by any of the foregoing bonds, although in actual practice almost no collateral loan for more than 90 per cent. of value is ever made by a savings bank.

Next in our list, and one of its most important items comes the real estate mortgage. This class of security, a first lien upon realty, worth at least twice the face of the mortgage, is too well known to need extended discussion. Suffice it to say that in its present form, with insurance, tax and other clauses safeguarding it, there is scarcely to be found a more reliable investment than a well selected mortgage.

The intent of the law is that at least two-thirds of our deposits shall be held in the cash reserves or the investments I have mentioned. The remainder may be, and usually is, invested in negotiable paper secured by approved collateral, in good going commercial paper, (this latter to an amount not exceeding our capital and stockholders' liability). It

## Your Envelope Requirements

Can be Handled to Your Satisfaction  
By G. P. GAGE

SEWELL-CLAPP-ENVELOPES

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Any size, any style, as long as it's an envelope

OFFICE OUTFITTERS  
LOOSE LEAF SPECIALISTS

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New York Stock Exchange  
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Chicago Stock Exchange  
New York Cotton Exchange  
New York Coffee Exchange  
New York Produce Exchange  
New Orleans Cotton Exchange  
Chicago Board of Trade  
Minneapolis Chamber of Commerce  
Winnipeg Grain Exchange  
Kansas City Board of Trade  
Private wires coast to coast  
Correspondence solicited

## 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  
after one year

THE

OLD  
NATIONAL  
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177 MONROE AVE.

A Most Desirable  
Bank

in which to carry

an account

either

Savings or Commercial

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## Veit Manufacturing Co.

Manufacturer of

Bank, Library, Office and Public Building Furniture  
Cabinet Work, High Grade Trim, Store Furniture  
Bronze Work, Marble & Tile

Grand Rapids, Michigan

Most business men are called upon, at sometime, to administer an estate where the situation demands the selection of conservative investments with as good yield as goes with "maximum" security. Municipal and first mortgage, serial, real estate bonds and certain kinds of public utility bonds are peculiarly fitted for such investments.

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MICHIGAN TRUST BLDG GRAND RAPIDS MICHIGAN  
INVESTMENT BANKERS

will give you the benefit of their experience and the same competent counsel that has won for them the confidence of their large clientel and many banker patrons.

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may be deposited in approved reserve banks, although not in any one bank to an extent greater than 10 per cent. of our total deposits, capital and surplus or it may be used to purchase evidences of debt secured by property or securities deposited with any Michigan trust company (this especially includes timber company bonds, which, without this provision would not be legal investments for us).

Lastly, we may invest permanently in real estate for the purpose of a banking home, including, if desired, certain rentable spaces, up to 50 per cent. of our capital stock, and may hold for a term not exceeding five years such other realty as is necessary through the action of judgments, decrees and foreclosures, or in satisfaction of debts previously contracted.

This constitutes our field and we may not legally pass its boundaries. Our laws point out very plainly what Michigan savings banks may and may not do and, while they are, perhaps, not yet entirely perfect or complete, they are a mighty capable guide for us. You will notice that in the whole range of the law, not one word or phrase has been used whereby even the smallest commercial investment is permitted. The intent of this is very plain and very wise. Banks fill an extremely useful place in the circle of the community's business life, but their proper office lies in the rendering of financial aid to such industries as may need it, rather than the actual capitalization or promotion of them, and I am glad to say that it is a rare occurrence indeed when a bank in this State ventures beyond its intended sphere.

Our laws are mostly very good. Observance of them is becoming more constant and more rigid and, as a result, savings bank failures are fewer each year. Indeed, it seems not unreasonable to say that the time is fast approaching when such failures will not be known in Michigan at all. When that result is attained, the legislators and officials, who have so patiently built up this banking fabric will reap their reward in viewing the confidence with which such institutions shall be regarded.

#### Easy Money Not What the Farmer Needs.

It seems to me that the present campaign in behalf of an extension of rural credits is based on an incorrect conception of the needs and requirements of the farming class. What the farmer wants, more than anything else, is education and not easy money. Not one farmer in 100 knows what any particular crop costs him to produce. So long as this condition prevails it would seem to be foolish for the Government to furnish an avenue by which the farmer could borrow money more easily, because by doing so, the Government is putting the cart before the horse—loaning money to a man before it knows whether the man is doing business at a profit or loss; actually putting a premium on ignorance, instead of intelligence.

I attribute much of the legislation along these lines to political expediency and an anxiety to stand in with the farmer and secure his vote. My experience is that any good farmer can obtain any amount of money he needs at

a reasonable rate of interest. In fact, I believe he can obtain loans at a bank easier than the business man can. The business man usually has to furnish an endorser or put up collateral, but the farmer who has a good farm, even though it may not be free from encumbrance, is usually given the opportunity to borrow a reasonable amount of money on his own paper without guaranty, collateral or endorsement. One reason for this is the reluctance of the average farmer to ask his neighbor for the use of his name. The country banker realizes this sentiment on the part of the farmer and seldom insists upon an endorser. Furthermore, where a country bank would loan a manufacturer or merchant money on three months' time, it accords six months' time on farm paper.

One of the unpleasant features in dealing with farmers is that they do not always meet their obligations promptly. This means, of course, that they need to be educated along these lines, the same as the manufacturer and merchant have already been educated in times past so that they now carefully observe the time when a note becomes due and arrange beforehand either to pay it or renew it. In many cases the farmer does not pay any attention to the date of maturity and only arranges for the renewal of his paper or the payment of his note when urged to do so by the bank after the original paper has matured.

As a descendant of a long line of farmers two generations back, I resent the idea of making special pets of farmers, as though they were objects of charity or philanthropy or were so weakminded that they needed a guardian. I believe that any legislation that puts easy money within reach of the farmer tends to change his attitude towards the public from that of a producer to that of a speculator and that the Government could be in better business than educating farmers along speculative lines.

E. A. S.

#### The Cowardly Submarine.

Nothing shows more strikingly the unfitness of the submarine for war upon commerce than the fact that a premium is put upon dastardly methods. If a commander observes the rules of civilized warfare, his prey may escape, or what seemed his prey may turn out to be a hostile naval vessel ready to strike back with deadly effect. Again, if complications ensue after he has acted with due formality, showing his colors, firing a blank shot, etc., the evidence against him is clear and full. It is quite otherwise with a submarine which strikes without warning, perhaps without even appearing at the surface. The more detestable the deed, the harder it is to convict the offender. If the ship should sink with all hands there would be no witnesses. If some survive they can only say that no warning was given; they cannot give the nationality of the submarine, perhaps cannot even prove that the explosion was not caused by a mine. The fact that in the nature of the case good conduct is penalized will compel an earnest reconsideration of submarine warfare when international law again gets its head above water.—Springfield Republican.

# EMPRESS

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WEIGHT and made from Sugar Cane

THE FRANKLIN SUGAR REFINING CO.  
Philadelphia

## MEN OF MARK

**William H. Gay, President Berkey & Gay Furniture Co.**

This is the fifteenth year that the Gay family has been actively connected with the Berkey & Gay Furniture Co. Founded in 1861 by Julius Berkey, he continued the business alone until November, 1862, when Elias Matter and William A. Berkey joined forces with the founder. Mr. Matter's contribution to the stock in trade was his tool chest valued at \$6. Mr. Berkey turned in \$5 in cash and several hundred dollars' worth of machinery and materials. Eleven months later the firm of Berkey Bros. & Co. made a report showing its assets to be \$17,215.33, including real estate and personal property. In 1866 George W. Gay purchased half of the interest of William A. Berkey and the firm name was changed to Berkey, Bros. & Gay. Mr. Matter retired in 1870 and William A. Berkey withdrew in the spring of 1873. In August, 1873, the business was incorporated as the Berkey & Gay Furniture Co., with an authorized capital stock of \$500,000. Julius Berkey was elected President and George W. Gay Treasurer. Both gentlemen continued in these offices as long as they lived.

William Hovey Gay was born at the corner of Summer and Allen streets, Grand Rapids, May 3, 1863. He attended the public schools of Grand Rapids, closing his scholastic career shortly before time to graduate from high school. In 1880 he entered the employ of the Berkey & Gay Furniture Co., starting in at the beginning and gradually working up through the various positions in the office. In 1899 he was elected a director of the company. On the death of his father he was made Vice-President of the company and on the subsequent death of Julius Berkey, he was elected President. The death of his father caused a vacancy at the head of the Oriel Cabinet Company which resulted in the election of Mr. Gay to that position. He continued as the executive head of both institutions until they were consolidated under the style of the Berkey & Gay Furniture Co., about five years ago.

Mr. Berkey was a man of large and varied interests and naturally could not give the duties of manager the attention its importance deserved and required. During his later years his health was impaired, so that the company actually suffered from the lack of vigorous and progressive managerial skill. When Mr. Gay assumed the mantle of authority, eight years ago, the institution was running in a rut which required vigorous effort and a high order of intelligence and originality to change. Mr. Gay clearly discerned the task which confronted him and entered upon the work with vigor and enthusiasm, tempered and steadied by long experience in the business. In order to reverse the previous policy of the company and start it going along more progressive lines, he had to part company with several superintendents and employes who had been associated with the company so long that they had come to look upon their positions as sinecures. Fresh blood was secured from the most available sources, no expense being spared to ob-

tain the highest grade talent to be found anywhere in the art and manufacturing world. Mr. Gay surrounded himself with progressive associates who were in hearty sympathy with his ideas and ambitions. The furniture trade stood aghast over the changes made in both the manufacturing and selling methods of the company. One of the new features introduced was the inauguration of beautiful catalogues which sold to the trade at \$50 apiece. This was an unheard of innovation and naturally excited much comment and speculation, but it proved to be a winning card. Under Mr. Gay's guidance, the company embarked in an extensive campaign of advertising in the magazines, having for its object the popularization of the Berkey & Gay name and its association with the best there is in furniture. A service department was created and maintained, giving the customers of the

dren whom they have undertaken to bring up and educate the same as though they were their own.

Mr. Gay has been a member of the Baptist church since he was a child. He held the office of trustee for eight years, deacon for three years and treasurer for several years. For many years he was assistant superintendent of the Sunday School. He has no fraternal relations whatever. He is a member of the Peninsular, Kent Country, Owashantong, Highland Golf and Auto Clubs.

Mr. Gay is Vice-President of the Grand Rapids Plaster Co. and Vice-Chairman of the C. S. Paine Co. He is a director of the Worden Grocer Co., Grand Rapids Brush Co., Commercial Savings Bank, Michigan Trust Co., Peoples Savings Bank and Fourth National Bank. On the death of Mr. Hefferan last fall, he was elected President of the People Savings Bank. He

A long-time relation which gives Mr. Gay much pleasure and satisfaction is the U. B. A. Hospital. His grandfather, the late William Hovey, was one of the founders of the institution, which was originally a home for old people. The hospital feature developed later and subsequently the old home feature was eliminated. On the death of Mr. Hovey, Mr. Gay's father succeeded him as trustee and since the death of the late George W. Gay, the son has filled that position with a full realization that he is upholding the traditions, aspirations and ambitions of three generations.

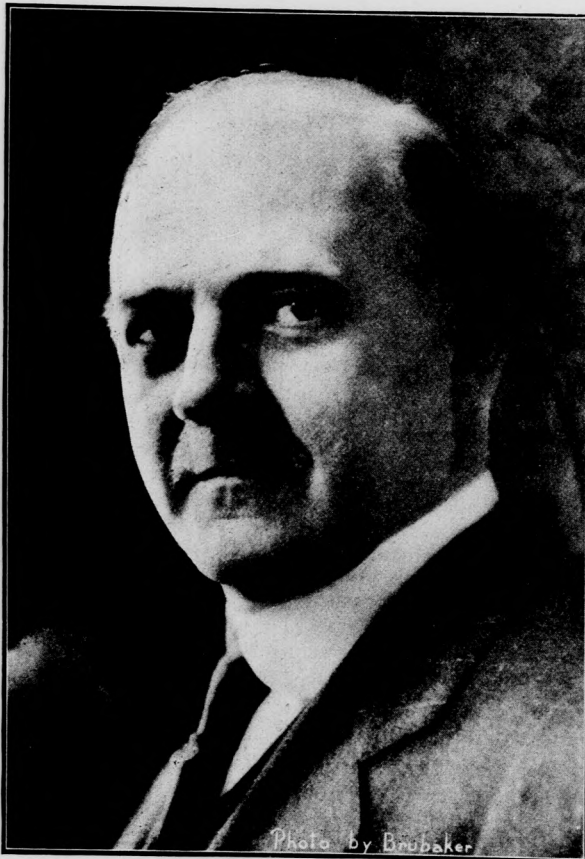
Mr. Gay is a man of broad vision and looks a long way into the future. He is an executive of exceptional ability, which has been demonstrated by the able manner in which he has directed the destinies of the Berkey & Gay Furniture Co. and also the skillful way in which he merged the Berkey & Gay Furniture Co. and the Oriel Cabinet Co. This was a difficult undertaking, but was accomplished without friction and with kindly consideration for everyone concerned in both corporations. Mr. Gay learned early in life to keep himself well under control, which gives him a power and strength he could not otherwise maintain. He is one of the most courageous men in the city. It is very generally conceded that the building of the present Y. M. C. A. building was due very largely to his courage. When others hesitated or faltered, he seemed to be imbued with almost superhuman strength which he was able to impart to his associates without any loss of energy to himself. He had much to do with the planning of the building, as well as raising the funds for its construction, and is exceedingly gratified that Grand Rapids has not only one of the finest buildings of the kind in the country, but that in economy of operation is ahead of any other Y. M. C. A. structure in the world.

**Simple Faith Not All.**

In an exalted moment Tennyson once exclaimed that kind hearts are more than coronets and simple faith than Norman blood. This was a fine thing to say, and it would be a poor task to impeach it, but there are times when another plank would seem to be needed in the human platform.

If a man has kindness and sincerity, the poet seems to imply, what more can you ask? Anything else does not seem like painting the lily. But the case of the kind and sincere is not so simple. It is a sad fact that in dealing with errant human beings it is an immense inconvenience if they happen to be kind and sincere. Men who are wanton and evil are comparatively easy to deal with. Once establish their base motives and it is a pleasure to lock them up and chop off their heads. But in the minute it appears that a misguided person is sincere and worthy, complications set in. The Lord save us from the estimable miscreant. A good man gone astray is the most troublesome man alive.—New Republic.

Every man has a hobby and every woman two or three.



William H. Gay.

corporation something besides goods to exhibit on their floors. A complete and comprehensive cost system was introduced at an expense of \$25,000, by which the management is able to accurately determine at a glance the cost of any article produced in the factory. In other words, Mr. Gay has in the short space of eight years completely revolutionized the lines and business methods of the largest furniture producing institution in the country, giving it new life and enabling it to enter upon a new era of usefulness and dominance.

Mr. Gay was married June 12, 1888, to Miss Netta Cole. They have long resided in the Gay homestead at 422 Fulton street, corner Gay street, which was originally the home of his father and mother. Although Mr. and Mrs. Gay have had no children of their own, their home has always been full of chil-

is a large holder of timber lands on the Pacific Coast and has investments of various character both in the city and elsewhere which he watches with zealous care.

Mr. Gay has but few hobbies—pipe organ, golf and the Y. M. C. A. He has been a member of the local Y. M. C. A. ever since he was a child and a director for many years. He has also held the office of President. For the past ten years he has been a member of the State Committee and chairman of the boys' department, which has charge of the State camp and the State conference held each year, including the high school conference and the rural conference for farmers' boys. For the past five years he has been a member of the International Committee of the Y. M. C. A., which is the governing board of the parent organization.

# SEVENTH ANNUAL AUTOMOBILE SHOW

TO BE HELD AT THE  
KLINGMAN BLDG. FEB. 21--26  
UNDER THE AUSPICES OF THE  
AUTOMOBILE BUSINESS ASSOCIATION  
OF  
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Fred Kramer  
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Heather, V. U.  
Kramer & Ebling  
Mara, W. J. Garage  
Rempis Garage

R. E. Sproat  
Nicholas Timmer  
C. E. Vaughn  
M. Goulooze  
Chas. Richmond

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Timmer's Garage  
Vandenburg & Vaughn  
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West Mich. Mach. & Tool

## EXHIBITORS

## SECTION A—PLEASURE CARS

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Ford  
Jackson

J. P. Fleming  
Becker Auto Co.  
B. W. Olin

Maxwell  
Overland  
Packard

John Vlasbloom  
Grand Rapids Overland Co.  
M. H. Sherwood

Paige  
Reo  
Winton

Motor Sales Co.  
W. D. Vandecar  
W. R. Traxler

## SECTION B—PLEASURE CARS

Buick  
Chevrolet

Barkwell-Buick Co.  
Beelby-Neureither Co.

Hudson  
Monroe

L. E. Colgrove  
Beelby-Neureither

Pierce-Arrow  
Studebaker

F. W. Kramer  
Peck Auto Sales Co.

## SECTION D—PLEASURE CARS

Auburn  
Baker Electric  
Case  
Chalmers

David Reid  
Chas. Oswald  
Scott & Johnson  
C. D. Miller

Cole  
Dort  
Haynes  
Hollier Eight

Chas. Oswald  
Chas. Oswald  
Geo. Hart  
Geo. E. Rowe

Kissel Cars  
National  
Oldsmobile  
Patterson

Frank P. Oswald  
David Reid  
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## SECTION C—PLEASURE CARS

Dodge  
Hupmobile

Valley City Motor Co.  
Grasser Motor Co.

Milburn Electric  
Scripps-Booth

Grasser Motor Co.  
George S. Thwing

Woods Mobilette

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## SECTION G—COMMERCIAL CARS

Cadillac  
Denby  
Ford

Cadillac Auto Truck Co.  
Denby Motor Truck Co.  
Becker Auto Co.

Four Drive Tractor  
International  
Overland

Four Drive Tractor  
International Harvester Co.  
Grand Rapids Overland Co.

Studebaker  
United

Peck Auto Sales Co.  
United Motor Truck Co.

## SECTION E—ACCESSORIES

Julius Andrae Sons Co.  
Auto Exhaust Heater Co.  
Becker Auto Co.  
Exide Battery Service Station

Great Western Oil Co.  
Guarantee Vulcanizing Co.  
V. U. Heather  
Indian Refining Co.

W. B. Jarvis Co.  
K. & W. Rubber Co.  
Lavler & Long Electric Co.  
Lee Tire & Supply Co.

C. J. Litscher Electric Co.  
Michigan Tire Co.  
Motor Sales Co.

Geo. E. Rowe  
Special Motorcycle Exhibit  
Standard Tire & Repair Co.

## SECTION F—PLEASURE CARS

Alter  
Apperson  
Burtless

W. A. Veltman  
Phelps Auto Sales Co.  
Burtless Motor Co.

Elgin  
King  
Madison

Elgin Motor Car Co.  
Phelps Auto Sales Co.  
Phelps Auto Sales Co.

Mitchell  
Oakland  
Saxon

Western Michigan Mitchell Co.  
Western Michigan Oakland Co.  
Grand Rapids Saxon Co.

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Allen & Dorothy  
Wm. Engell  
Grand Rapids Oil Co.

Grand Rapids Typewriting Co.  
S. G. Maffit

Michigan Motorist  
Michigan Waterproofing Co.

Motor World  
Traverse City Iron Works

Vanderveen & Wood  
Winegar & Stekete

## KEROSENE INTO GASOLINE.

### Process Given Free To the American People.

The long-sought process by which gasoline might be made from kerosene has been found. It is available without cost, fees or royalties of any kind, to any man, firm, company or corporation that wishes to make use of it. This includes the corporation now producing the great bulk of the gasoline output.

The process was perfected by W. F. Rittmann, of the Bureau of Mines, Washington, D. C.

One of the most important phases of the concrete outcome of his research work with the fluid lies in the fact that he has made a present of the discovery to the Government. The Government controls great areas of lands from which oil may be taken.

Rittmann has, in fact, made it possible for the Government itself to meet whatever arguments in substantiation of high charges for gasoline might be put forth, whether with a straight face or on crutches, by undertaking the production of gasoline itself and supplying it to the motor world.

As a matter of fact, however, the Standard Oil Company has been quick to take advantage of the proffered Rittmann process and is now, according to reliable information, preparing to make extensive use of it. Under the circumstances there was no other course open, inasmuch as the process is available to anyone who wishes to use it.

The importance of the process can best be understood, especially as it relates to automobiles, when it is known that for every gallon of gasoline refined from crude petroleum oil, approximately one gallon of kerosene also is produced.

Kerosene is worth to-day, wholesale, 8 cents per gallon.

There has therefore, come into existence a huge oversupply of kerosene. While several kerosene burning carburetion devices have been produced, the motorists has not been inclined to make general use of them, however much he may have been operating to his own advantage, financial at least, by so doing.

The Rittmann process makes the transformation possible simply by heating the kerosene to a fixed temperature. This breaks down the larger molecules of the fluid and then the refinement yields gasoline.

So acute has the agitation over gasoline become that recently the head of the National Automobile Chamber of Commerce asserted that the greatest need in the automobile industry was for a new fuel.

This admission has been general and it has caused much speculation and research by chemists. The proportion of this thought turned first to denatured alcohol as the most likely substitute, and many motorists have had hopes that someone would make a new fuel possible.

While it is within the realm of possible attainment to make motor cars go with denatured alcohol, it is almost beyond the realm of hope for such a thing, at least as far as the

present-day motorist is concerned. This is because of two reasons, which together give an added importance to the new process by which the now useless kerosene can be made into what George Fitch calls whiz-water.

First, the preparation—or preparations—of denatured alcohol are all bound 'round with what is styled a lot of Governmental red tape. This is necessary, however, to a large extent. The second reason lies in the fact that the vegetables from which such a fuel might be made are worth so much as food that the selling cost for a motor power made from them would make John D. Rockefeller "laff his sides out."

Denatured alcohol is something that the ordinary motorist most likely has a misunderstanding about. Denatured alcohol is simply regular fire-water made unfit to drink. That is, to get denatured alcohol you must first have the distilled alcohol.

Then such substances as chloroform, nicotine, wood alcohol, and various other substances, are put into it, after which it is both denatured alcohol and unfit to drink. Any one of the substances is sufficient for the purpose, but the substances must be added under Government supervision—that is, the revenue collectors want to know what's going on when anyone starts in to mix things up like that, and, while the Government has given authorization to make the mixtures, not a whole lot is saved in money, but a whole lot of troublesome detail is accumulated.

The last hope for alcohol as a new fuel goes zip, however, with the fact that the commonest vegetable from which it might be made is the potato. And with potatoes now a dollar a bushel—Good-night.

F. W. Robinson, of the Detroit Testing Laboratories, asserts that before any appreciable advance could be made with the end in view of making alcohol into a motor car fuel it would first be necessary for the Government to encourage the planting of potatoes. All over Germany, he says, they have their little alcohol farms, and Germany produces a great surplus of potatoes. Therefore, the Germans have made some progress with alcohol as a fuel. Motorists use it there a good deal, or did, at least.

In prior years there was considerable use for kerosene. But peculiarly enough, as the automobile has attained more and more general use, kerosene has been used less and less, because of the more wide-spread use of gas and electricity. In many farming sections of the country now the farmer enjoys electric lights along with his telephone and improved farm machines.

But with the increased demand for gasoline the kerosene production has gone along because it had to.

The wholesale price on kerosene to-day is low because there is no demand for it. The Rittmann process, by which every gallon of it may be turned into gasoline, will operate to exactly double up the production of gasoline.

Furthermore, the kerosene may be turned into gasoline, under this pro-

cess, at less cost than gasoline originally is produced for. It is possible, consequently, that gasoline may be sold for less than 10 cents a gallon.

In refining the crude oil the first product "taken off" is gasoline. This is because gasoline has the finest molecules and is more volatile. The next result of refining is kerosene, and from the petroleum the gasoline and kerosene yield is about 50-50.

Just how soon definite results are likely to come from the new process it would be difficult to say, although one corporation now is making ready to make some use of it, it is said, and their action is likely to be hastened somewhat because of the come-one-come-all nature of the manner in which Rittmann has offered his process.

Another significant hint is seen in a letter received by a Detroitier this week from a senator in Washington who made the statement over his signature that the Detroit automobile industry no doubt would receive something of a surprise shortly in the way of an announcement relating to gasoline.

If the Rittmann process is what he had in mind the surprise is uncorked herewith.

But if not, Rittmann no doubt will win a place in the Hall of Fame anyhow if his process does what it has been declared it does do.

### Do Not Strain Gasoline Into Chamois Skin.

The following article, which was published in a recent issue of the Timken Magazine, caused considerable comment among the engineers of many of the largest automobile factories in this country.

So widespread did the comment and discussion become that the research department of the Metropolitan police of New York finally made tests to ascertain for themselves whether an explosion could be caused in the manner described. Their tests proved conclusively that the article was correct.

"Garage men, beware. Autoists, attention. There is death in the chamois strainer. Whenever you filter gasoline through chamois you are playing hide and seek with one of the deadliest combinations known to man—electricity and gasoline.

"If your tank is under the seats, be careful when you fill it. If you are not, you will be as foolish as the man who looks for a gas leak with a lighted candle.

"Read every word of this article. Let it make an indelible impression upon your memory.

"Never strain gasoline through a chamois. Now we'll tell you why it is dangerous.

"Gasoline and chamois do not get along. They are 'incompatibles.'

"Let us assume that you are about to fill your tank. The funnel is in the nozzle. A chamois strainer is in the funnel. The gasoline is turned on and as it pours through the chamois it generates static electricity.

"Static electricity may be defined as electricity that is at rest. It is an agent neither of construction nor destruction, so long as nothing is done to unleash

it. Unleash it, knowingly or unknowingly, by brushing a clumsy finger against a natural law, and you have to deal with the most diabolical physical agent known, a force that destroys with the quickness of lightning.

"Static electricity, as we have said, is now in the funnel. The funnel is charged with it. So long as the funnel fits securely into the mouth of the tank, thus creating a 'ground,' you are safe.

"You go about your journey not knowing you have brushed elbows with the most deadly as well as the most useful force known to science—electricity.

"Now, for the sake of excitement, let us assume that you did not allow the funnel to rest inside the nozzle of your tank, as the gasoline seeped through the chamois skin. Either yourself or some one else held the funnel in mid-air, or it rested free on the sides of the tank, and no 'ground' was formed.

"We have seen that gasoline, a volatile substance, passing through chamois forms static electricity, which charges the funnel. When the amount of electricity is sufficient to produce a jump spark, that spark, following the inevitable law of electricity attraction, jumps to the nearest 'ground,' which is your tank.

"In doing so, it must pass across the opening between the end of the funnel and the edge of the tank through which gasoline vapor is rising. Suddenly there is a violent discharge, like that of lightning, which is, after all, a gigantic jump spark. All those in close relation are, as it were, struck by lightning.

"Many have been burned and scarred for life through ignorance of this kind of electricity. Many more, it is sad to relate, have been measured out on their last cool bed. No one was able to tell just why they died.

"The moral to be derived from this is: Do not put gasoline through chamois skin. But if you will insist on taking chances, be sure that you have a 'ground' on it, by seeing that the funnel touches the opening of the tank. Be doubly sure that you take this precaution.

"Fire department statistics of many cities show that an overwhelming percent of auto fires are caused by using chamois with gasoline—a fatal combination.

"It might not be out of place in this article to state that thousands of people do not know that the vapor rising from gasoline, when mixed with the atmosphere in proper proportion, is one of the most dangerous of explosives."

### Rim Industry Is Growing.

People interested in the motor car business and the allied industries have so long since got tired of gaping over big figures concerning tires that it takes something unusual to startle them. But most people do not realize that the rim industry, too, has had to make immense strides in order to keep within shouting distance of the tire business. One of the tire manufacturers has recently issued some figures which showed that in the month of December, 1915, 4,000,000 pounds of special steel were built into demountable rims.

Drinking to his health seldom prolongs anybody's life.

# Elgin

## Specifications

**MOTOR:** Six Cylinder, 4 cycle, 3 in. bore, 4 1/4 in. stroke. Cylinders cast en bloc. overhead valves with dust cover enclosing rocker arms. Tappets adjustable and bushed, noiseless, no oil leak. Three bearing crank shaft, spiral noiseless timing gears. Combination force feed and splash lubrication, three point suspension.

**TRANSMISSION:** Selective type, three speeds forward and reverse. Mounted in unit with motor. Ball Bearings throughout.

**CLUTCH:** Multiple disc, dry plate, steel on Raybestos.

**COOLING:** Thermo-Syphon, cellular type radiator, fan mounted in two ball bearings.

**FRONT AXLE:** Drop forging, I-Beam section, with integral spring pads and Elliott type knuckles, tie rod in rear with ball arm on left side over I-Beam and fore and aft movement. Ball Bearings on front spindles.

**REAR AXLE:** Three-quarter floating, pressed steel housing, four pinion differential, with 4 to 1 gear ratio. Ball Bearings throughout. Long pinion shaft with concentric torsion tube.

**BRAKES:** Double internal, with inside levers and equalizers.

**SPRINGS:** Semi-elliptic, true cantilever rear, equipped with special oiling devices for constant lubrication between leaves.

**STEERING GEAR:** Worm and complete worm wheel, irreversible, absolutely adjustable. 18 in. corrugated hand wheel, signal horn button on top of steering post.



## Introduction

In introducing the Elgin Six at \$845, it is with complete assurance that it embodies in quality of construction and beauty of design, the greatest value ever offered at the price—a value which has heretofore seldom been found even in cars selling at \$1,000.

The mechanical construction is of the highest standard, from the motor, with its unit power plant, to the smallest detail. Many refinements found only in cars selling from \$200 to \$400 higher are incorporated in the Elgin Six construction.

The bodies are distinguished by their beauty of line and distinctive appearance. The Touring Car model is of the smooth, rakish, yacht line design, with concealed hinges and flush door locks, giving unbroken lines of pronounced beauty from curved radiator to rounded back. The Roadster is of the Clover Leaf type, a masterpiece of body design. Grace of line and contour is emphasized by the sloping rear deck and distinctive coloring. Both bodies are veritable triumphs of the coach builder's art.

Our Engineers and Designers, masters of their craft, embodying in this big, beautiful, impressive Elgin Six the result of an experience as old as the Automobile Industry, have produced a car which motor car critics the country over have justly pronounced "The Sensational Six of '16."

It is with pride and pleasure that we offer to the public in the Elgin Six at \$845 a car which it has heretofore not been believed could be sold below \$1,000.

**Elgin Motor Car Corporation**  
Chicago, U. S. A.

# Elgin

## Specifications

**CONTROL:** Left hand drive, center control, throttle and spark levers above steering wheel, foot accelerator.

**GASOLINE SYSTEM:** Gasoline tank mounted in rear, 14 1/2 gallon capacity. Stewart-Warner automatic vacuum feed tank, Rayfield carburetor.

**ELECTRIC STARTING AND LIGHTING SYSTEM:** Two unit system, Bendix automatic pinion engagement for starter to fly wheel ring gear teeth, enclosed in fly wheel housing. Storage battery mounted in woodlined box in frame. Bright and dim head lights, tail light, dash light.

**IGNITION SYSTEM:** Delco with vertical distributor and with automatic and manual advance.

**WHEEL BASE:** 114 inches.

**TREAD:** 56 inches.

**WHEELS:** Wood, 32 inches, quick detachable, Stanweld demountable rims. Wire wheels optional at an additional cost of \$50.00.

**TIRES:** 32 x 3 1/2 inches all around, straight side type, non-skid in rear.

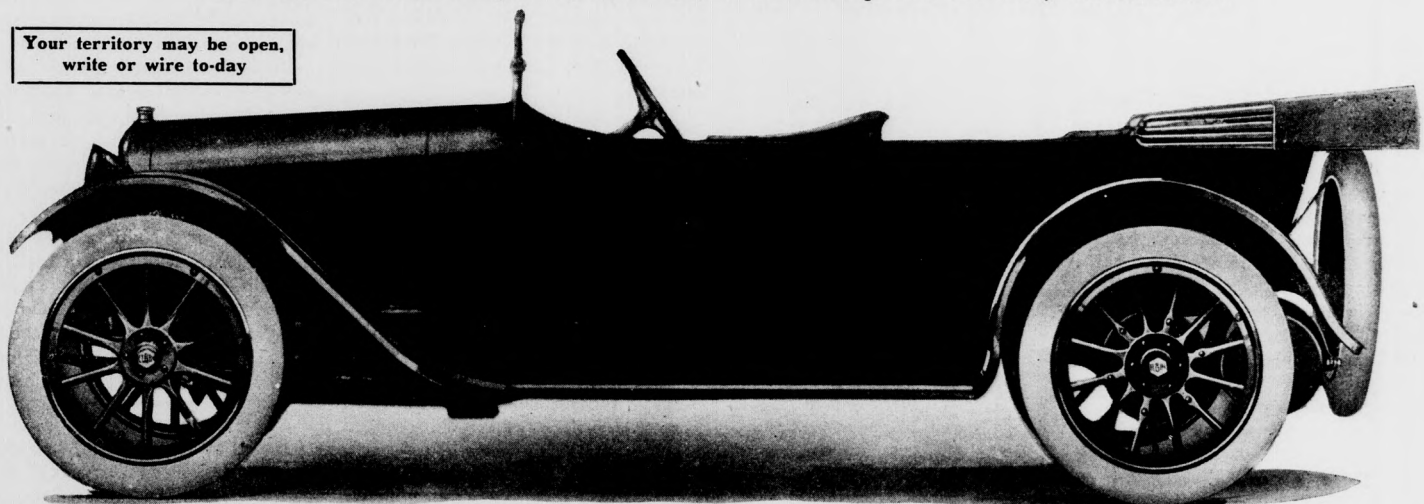
**WEIGHT:** 2,200 pounds.

**PRICE:** With electric starting and lighting system, and all accessories as specified, \$845, f. o. b. Chicago.

Set of five wire wheels, with special carrier for spare wheel, furnished at an additional cost of \$50.00.

**We invite you to inspect these Handsome Cars at the Western Michigan Auto Show, Grand Rapids, Mich., February 21 to 26, inclusive**

Your territory may be open,  
write or wire to-day



**Five Passenger, Six Cylinder, 35 H. P., \$845 Complete**  
VALVE-IN-HEAD MOTOR

## THE ULTIMATE CAR.

## It Is Now Actually on the Market.

Buying a motor car ten years ago was something of an adventure. Sometimes one got a car; more generally it was likely to be a fine assortment of trouble under a highly finished, beautifully upholstered body. A man bought an automobile to satisfy a child-like longing for the toy; or because his wife had social ambitions. He delivered himself eagerly at the nearest salesroom, and a blind, deaf and dumb agent could have done the rest.

Selling an automobile to-day is a much more difficult thing. The evolution of buyers has been as great as that of motor cars. A decade's experience has shown that there are gold-bricks in cars as in real estate and mining stock; and now, when the public invests \$500 or \$3,000 in four wheels, it does so not with infantile trustfulness, but with a Missourian "show me" attitude.

The reason is that the automobile has lost much of its novelty, much of its glamor of romance. Instead, like electric lights, sanitary plumbing, or a furnace in the basement, it has become a necessity in more than two million American homes. People plan to-day to have motor cars just as they plan to send their children to college; in fact, cases have been known where the cars were preferred to the children. Last year more than 600,000 persons found that they could not do without them any longer.

Yet in this state of things is another fact, equally significant. For those 600,000 cars the public paid only the same half billion dollars it had spent on 500,000 machines the previous year. It gained in quality, in quantity, and got a fifth more for its money. People are learning to discriminate in automobile values as in other necessities, and merit brings its own reward.

But the task of pointing out the merits among so many contenders for the honors, makes the manufacturer a sharer in the problem of salesmanship. For it is not enough that the public must think merely in terms of automobiles; the maker must see to it, by constant advertising and unremitting efforts, that they think in terms of his own particular product.

It is difficult to recall, from the modern sophisticated point of view, what a simple, trusting soul the automobile buyer was a dozen years ago. With the perfected motor of to-day, it is so easy to forget man's helplessness before its prototype, the terrors that attended its operation, the constant dread that the mysterious mechanism would refuse to perform its functions. Yet to appreciate the modern sales-problem one needs to contrast that era with this.

The garageman, of that day, as he is remembered now for the repairs he was called on to make, seemed a first cousin to the burglar. Always extracting something for gasoline, oil, prestolite, tires, and a thousand what-nots, he presented bills each month that were as long as Tammany ballots.

Those were the days, too, of the "tours," by which one was expected to prove his membership in the motorists' fraternity. The departure was some-

thing of a ceremony: the family, be-goggled and bedustered, squeezing itself through a narrow back entrance into the sardine-tin the French had christened for us the "tonneau," the luggage strapped on the running boards, or bestowed in baskets above the back-fenders; and then the asthmatic gasps from the straining engine as the bumpity-bump journey began.

It is as a veteran of those early, amateurish, pioneering days that the automobile buyer has come into his own. And if to-day he is a worry to the manufacturer it is because he has had his fling of motor madness; bought cars for speed, for horse-power, for style, and for comfort. Nearly 30 per cent. of sales are to previous owners. In the models they buy to-day, they are interested largely in one thing—efficiency.

Thus the automobile sells best which is simplest and "service proven," which has fewest parts to get out of order, which can stand knocks and wear, and still do the essential thing—go. Company after company, and car after car, have gone into the discard, because those behind them failed to perceive that the public, tired of makeshifts, wanted a car that would last—the ultimate car.

For those manufacturers who have seen the public mandate it has set a new problem and a new opportunity. They have had first to simplify their product, lop off every non-essential and at the same time give it the durability and reliability of a finely attuned watch. This the public insisted on to insure freedom from chauffeurs it could not afford, and repair-shops that never repaired.

And the resultant dependability and efficiency of the medium, and even the low-priced, car is as much an American engineering triumph as the building of the Panama Canal. No manufacturers in the world can compete with ours in quality, quantity, or price. As a result, even before the war, the American car was fast becoming the standard the earth over.

The standardization that came with simplification has given the manufacturer his chance. It has enabled him to embark on large-scale production, and by lowering costs and his margin of profit, make new economic groups of the community potential purchasers. Thus in five years the average price of automobiles has fallen from \$1,500 to less than \$600.

Never has there been a trade romance like the Aladdin-like growth of the automobile industry in the past decade. From a mere 25,000 cars in 1905 to 703,000 in 1915, is but the first chapter of the story; there remain whole cities like Detroit, Toledo, and Flint to be put on the map; huge factories, rivaling the steel mills, to be developed; and the habits and customs of a people to be changed.

To learn how all this has been brought about, one needs only to enter a sales-room, or pick up a popular magazine. The gospel of both as preached by young and enthusiastic salesmen and advertisement-writers is that of the ultimate car. They no longer tell you all the fancy stunts their cars have performed, their horse-power, or the express speed they are capable of. Instead the watch-

word of motor salesmanship to-day is economy.

Manufacturers talk now of miles per gallon rather than miles per hour; of cheapness of operation rather than initial cost. They are not only willing but anxious to prove the bona fide value of their product. Witness this sentence from a recent advertisement of one of the largest makers:

"Despite the lower price, we guarantee the ——— car to contain more drop forging, better upholstery, better paint and finish, greater quality than previous models." And that guarantee is more than empty talk, for the periodicals in which it appeared rigorously censors and insists on the truth in its advertisements.

Instead of climbing hills and running two, three or four miles an hour on high gear, low cost records of operation are among the most popular selling arguments to-day. Like watches that run frozen in ice, motor engines are kept going for days in closed rooms without cooling, to prove the quality of their metal; while others, under sealed hoods, negotiate the perils of desert and mountain roads to demonstrate the worthiness of their pedigree.

Still more convincing are the statistics of customers, showing the cost of upkeep, repairs, and supplies, compiled in the belief that Mr. Average Man's testimony is "best in the long run."

How reasonably a car can be operated to-day can be seen from a glance at this table, issued by the maker of one of the most popular of the low-priced cars.

	Per Mile
Gasoline, 25 miles per gal. at .20	.008
Oil, 800 miles per gal. at .60	.0075
Tires, one set at \$12 each	.0032
Repairs, at \$50 a year	.0033
Insurance, theft, fire, etc.	.00066
Depreciation, 25 per cent. yearly	.00066
Interest, 6 per cent.	.0016

Total cost per mile .02417  
Similar schedules, reams on reams of them, can be produced from the files of every agency, and their cumulative effect is to prove that the cost of operation, like the cost of cars, has declined from nearly 10 cents a mile ten years ago to less than 3 cents to-day. Machines representing a greater capital investment than that above can show similar economies.

This brings us to another feature peculiar to the automobile industry—the motor service department. There is scarcely a business to-day where the maker assumes such care of his product after it has passed from his control. Not merely does he make good defective parts—which has long been the practice of most reputable manufacturers in all lines—but he pledges himself as part of his duty to his customer to a general looking after of the car.

Every conceivable kind of a device, from a year's free supervision to coupon books good for so many hours' work, has been adopted to prove that the manufacturer is interested not merely in making a sale, but in seeing that the customer gets service from his car.

One reason for this service of the manufacturer is that the average buyer, even though he has operated a car, is generally ignorant of the mechanical

principles underlying the automobile. To acquaint its customers with these fundamental things one company has adopted the plan of giving seven thorough inspections within six months after a sale.

A complete record is made of the mechanical condition of the car, and the owner is asked to review this record with the service manager, who points out to him how he should handle the car to avoid the repetition of whatever faults have been found. Within the next six months, any man, whether mechanically inclined or not, is thus enabled to know how to handle his car intelligently and wisely.

Or, again, in the matter of accessories, how a decade has revolutionized the customs of a trade! It used to be that when a man paid \$1,500 or \$4,000 for a car, he promptly had to spend another \$100 or \$400 in fitting it out with lights, a top, extra seats, a horn, and on some models, even its first set of tires! To-day all these essentials, and scores of other little refinements, are furnished with practically all cars. Turn to the specifications of any one of two dozen or more popular makes, and you will see items like these:

"Double lubrication; full semielliptic or cantilever springs; special floating axles, running on special ball bearings; double ignition system; self-starter; electric horn and head-lights, wind shield built in body; speedometer; demountable rims, and tire-carriers in rear; adjustable footrests; robe-rail;" even down to the license bracket.

Each one of these features represents the product of some highly specialized side-line of the industry, perfected through years of study, yet now made a part of the car, and the cost assumed by the motor company.

For all this—the perfection of the car and its accessories—despite what trust economists may say to the contrary, competition has been largely responsible. Under the stimulus of a free market, open on equal terms to all, the automobile business has developed and over-developed, until each year the selling of the output becomes more of a problem.

Only by adding to the comfort and convenience of the public could makers win an outlet for their wares. And the public, jealous of its new-found independence, condemned for all past sins and commended for new joys. It picked its favorites here and there, and as it did so, unconsciously it performed one of nature's old functions—that of selection—and brought nearer the ultimate car.

And to-day the ultimate car is practically here. Different makers have their different selling points, of course; but stripped to essentials, they aim at the same result, which is—to give the buyer the least possible worry for his money. —Bronson Batchelor in Independent.

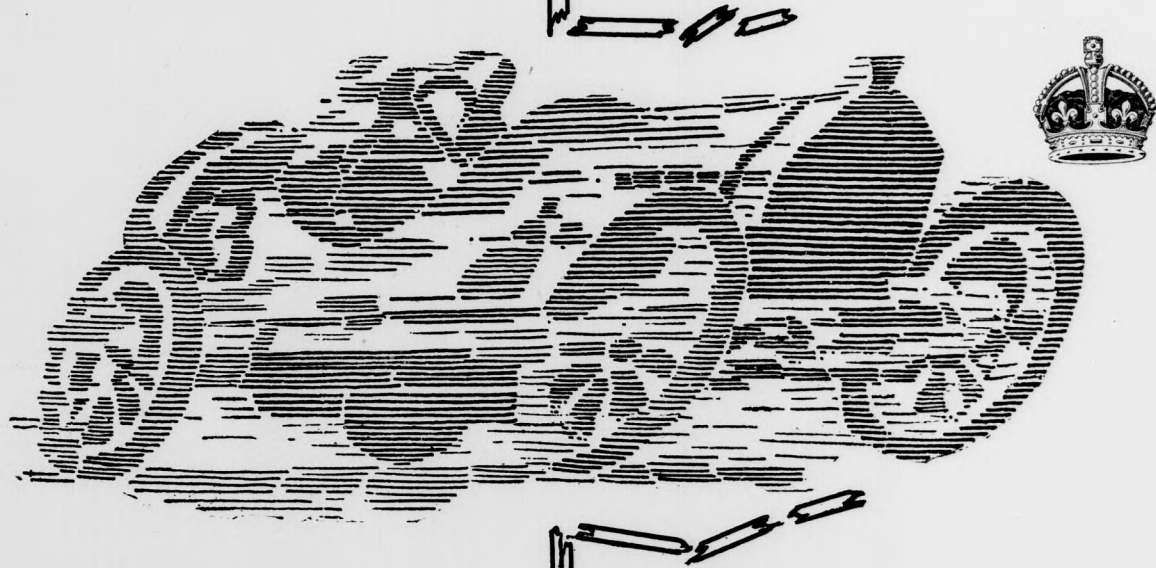
## All in a Twinkling.

A lady who had just received an interesting bit of news said to her little daughter: "Marjorie dear, auntie has a new baby, and now mamma is the baby's aunt, papa is the baby's uncle, and you are her little cousin."

"Well," said Marjorie, wonderingly, "wasn't that arranged quick!"

**Polarine**  
FRICTION REDUCING MOTOR OIL

**RED CROWN**  
powerful, economical gasoline



Maintains the correct lubricating body at any motor speed or temperature.

Contains extra heat units per gallon which make car and money go farther.

## The Great Motor Combination

Both Polarine and Red Crown Gasoline are manufactured by the Standard Oil Company's experts in the largest plant of its kind in the world.

This plant possesses every modern facility for producing petroleum products of the highest possible quality.

Long experience and perfect equipment

insure the quality of Red Crown Gasoline and Polarine to be the highest attainable today.

Because of great output, the retail price of these premier articles is not a penny more than is asked for others.

Use them and see what they mean to motoring. You will never use any other brands.

**Standard Oil Company (Indiana) Chicago, U. S. A.**



## SUPREME COURT JUDGE.

## John S. McDonald Answers All of the Requirements.

It is of the utmost importance in this country to keep the standard of efficiency of the appellate courts at the highest point. These courts are the safeguard of the Nation. To them the people must look for the establishment of those rules of law which are to govern in all business transactions and for the protection of individual rights. The stability of the Government depends in a large degree upon the correctness of the principles upon which those rules are founded and the facility with which, by the application of those rules, rights may be enforced or wrongs redressed. The people are interested mainly in results. The administration of the judicial department of the Government must be such as to inspire confidence in their minds that the final result of litigation will invariably be right and that such result will be obtained without too much loss of time or too great expense, in order to preserve that respect for the courts which is vital to the existence of our form of government. When the people lose respect for the courts of last resort, the dissolution of the Government will be at hand.

It is up to the people to see to it that only men of the highest stability and integrity are elected to the bench in order that the proper efficiency of the courts may be maintained.

What are the qualities needed in a Supreme Court Judge?

It goes without saying that honesty is first on the list: not especially in matters of business, but in arriving at conclusions on all questions arising for determination; an honesty that maintains an attitude of mind exempt from prejudice of every sort, uninfluenced by preconceived notions and unswerved by public opinion; a mind open to conviction until the last fact or point for consideration has been presented; in other words, absolute impartiality that hews to the line and precludes the prejudging of the case; so that the decision, when finally reached, will not be tainted by any extraneous matter and will be reached only after giving due weight to all the facts. These qualities should be so marked that he will stand out pre-eminently as an upright judge, entirely above suspicion of any sort.

He should have sound judgment and ability to discriminate, so far as human penetration can, between truth and fiction and between facts that are controlling and those that are not; not easily imposed upon by the representations of unscrupulous or over zealous litigants or misled by the sophistry of ingenious counsel.

He should be thoroughly grounded in the principles of the common law as laid down in the decisions, and especially in recent decisions, and he should have the ability to apply those principles not only to conditions as they existed at the time they were first established, but to the changing conditions of an advancing civilization, to the new circumstances which are constantly arising since scientific discoveries and inventions have introduced new methods of doing business and even new kinds of business.

It should be unpardonable for him

to commit error, either in stating the law or in applying it to the facts of the case. Chief Justice Shaw, of the Supreme Court of Massachusetts, enjoyed the reputation of never making a mistake. That was a great reputation. Very few judges have ever been able to attain to it. Even so it should be the aim of every judge. He can only fit himself for it by the most studious application in order to familiarize himself with the rapidly increasing number of decisions of the various state and Federal courts of last resort and so master the principles and rules of law which he will have to apply. Our own Judge Cooley came as near to such mastery, perhaps, as any other judge. It is a delight to read his opinions, both on account of the perspicuity of his style

limit of his endurance. No one without almost unlimited capacity to perform hard mental labor of the most exacting kind should undertake the duties of the office.

Supreme Court opinions are invariably written in a clear and forcible style.

Facility of expression is one of the most essential qualifications and no one without that is qualified for the office. If he has every other qualification, but is lacking in that, he is totally unfit.

It is needless to add that a Supreme Court judge should have unbounded patience, for that is the amount that will be exacted of him. He must have patience in listening to arguments that do not enlighten, in examining records that are unnecessary prolix and in reading briefs that are anything but brief. He

established an enviable reputation for fairness and impartiality in his rulings and decisions. Every attorney who ever practiced before him recognizes his ability. The Grand Rapids bar is unanimous in supporting him for the vacancy on the Supreme Bench which will be filled at the fall election. The Judge is in the prime of life, having just passed his 50th birthday. He answers the requirement of capacity for hard work. In all other respects he has shown himself to be an accomplished jurist. He would make an ideal Supreme Court judge.

## Sparks From the Electric City.

Muskegon, Feb. 14—Muskegon is considered one of the best summer resorts in the country. People from all over the world journey to Muskegon and the surrounding towns to spend the summer and escape the heat.

E. P. Munroe has returned home from his territory complaining of stomach trouble, due to the unhealthy water he drank in the Southern part of Illinois. Call on Munroe. He is always a Muskegon U. C. T. booster and likes to see the boys.

A. W. Stevenson acted as toastmaster at the Lincoln banquet last Friday in a very creditable manner. Among the speakers were Lieutenant Governor Dickinson and S. Wagner, of the Standard Service Co., of Chicago.

Nick Luloff was laid up last week with a slight attack of grippe, but we are glad to report that Nick is back on the job peddling.

The Muskegon Heights Herald is a new newspaper in this part of the country. The first edition met with success. The local merchants at the Heights are placing their advertising with the paper and we believe it has come to stay. Towns with a smaller population than the Heights have supported a newspaper, so why not the Heights?

E. P. Schnorbach has been re-elected Secretary of the Chamber of Commerce without any competition. Mr. Schnorbach's past record speaks for itself.

The Democrats of Muskegon are at a loss to find a candidate to run for mayor this spring against Mayor Ellifson, whose administration has been so successful that there is no doubt he will be returned this spring by a large plurality. It seems that the opposite party cannot get a man who is willing to be led to slaughter.

Our next meeting will be held Saturday, Feb. 19, and urgent business will come up at this meeting. It is requested that all those who can do so attend. Visitors are always welcome.

Are you doing your part in boosting A. W. Stevenson for Grand Sentinel? Every boost helps.

We wish to thank A. W. Stevenson and Ernest Welton for making this column possible.

According to a statement made by one of our leading real estate men, there is only one vacant house in Muskegon. That indicates prosperous times.

Several times in these columns we have called the attention of our readers to the fact that several theaters in Michigan sell standing room at their performances. This should be stopped. The owners evidently forget about the safety of the public and let the lure of the dollar get the best of their better judgment. The next time this is called to the writer's attention we will publish the name of the playhouse and state at what time it happened.

Milton Steindler.



John S. McDonald.

and the conclusiveness of his reasoning. Such judges inspire confidence in and respect for the judiciary. They afford shining examples for those who aspire to occupy the places they once filled with so much honor.

A judge of the Supreme Court should have a liberal education outside of the law and sufficient knowledge of business methods and dealings to enable him to reach practical results in his decisions. Cases are constantly arising in which he will be called upon to exercise administrative functions, as in receiverships and injunctions, and such knowledge will then be found to be of great advantage if not indispensable.

A place on the Supreme Bench is no sinecure. A judge of that Court should be capable of hard work and intense application. It will require both to the

will need patience in searching for authorities which counsel have failed to cite and in reading many that are cited which are not in point.

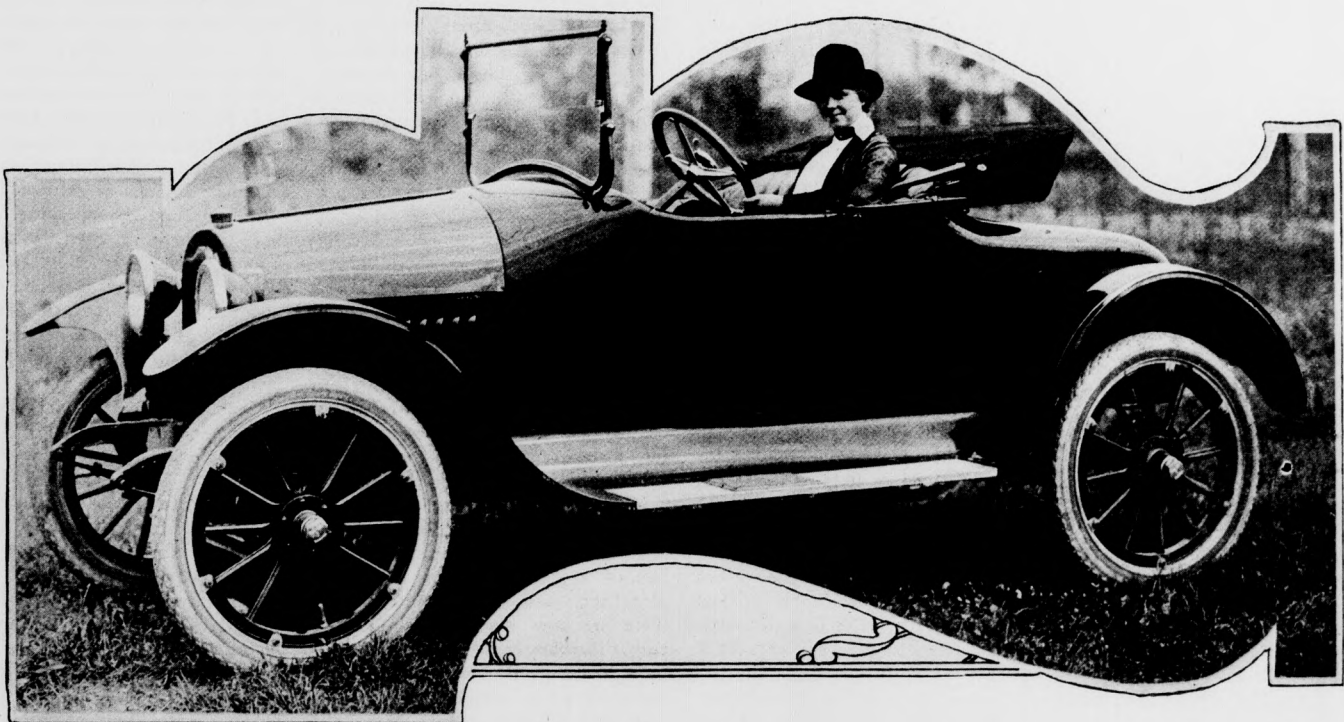
Dignity without austerity and courtesy under all circumstances are among the many virtues which the model judge is expected to have.

It is not too much to say that Judge John S. McDonald possesses all these qualifications in a marked degree. As one of the judges of the Kent Circuit Court for the last eight years he has been constantly engaged in trying cases. That has given him an experience which would be invaluable on the Supreme Bench. It has been a school in which he has been mastering the principles of law which as judge of the Supreme Court he would have to apply.

During this time Judge McDonald has

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





40 Horse-power

**HOLLIER  
EIGHT**

**\$985**

## “A real Eight”

You get a real Eight Cylinder Motor in the \$985 Hollier Eight Roadster. It is built in our own factory---we guarantee it.

We know how to build a motor that will perform and stay right, because for years we have been building successful motors and chassis for different makes of cars.

Request our booklet, “The Eight Among Eights”---It tells the whole story in a mighty interesting way.

And when you decide on your Hollier Eight, it will be delivered to you on the date you specify. no excuses will be offered.

**DEALERS**--you want a popular priced, good looking Eight to complete your line for 1916. Get our Special Proposition.



**Geo. E. Rowe,**

District Sales Manager  
Citizens 8122; Bell Main 376

232 Michigan St., N. W.

Grand Rapids, Michigan

**THE LEWIS SPRING & AXLE CO.**

**Some Difference In Equipment.**

Typical Equipment of 1903.  
 Two acetylene head lamps.  
 Two oil side lamps.  
 One oil tail lamp.  
 A bulb horn.  
 A few tools.  
 Typical Equipment of 1916 Car.  
 An electric starting and lighting system, including double bulb headlights, a tail light, a cowl lamp and an inspection lamp.  
 A storage battery.  
 An ammeter.  
 An oil indicator.  
 A gasoline gauge.  
 A speedometer.  
 An electric horn.  
 License brackets.  
 Demountable rims with spare rim and carrier.  
 A ventilating windshield or rain vision type.  
 A one-man mohair top with storm curtains and case.  
 Robe and foot rails.  
 Tonneau carpet.  
 Tire carriers.  
 An engine operated tire and pump.  
 A tire repair kit.  
 A full set of tools in folding wallet.  
 A jack.

Would you pay \$300 for a top for your automobile?

Would you buy a car without a windshield, top, speedometer or complete lighting system?

"Decidedly not," you say, and you add, "How utterly absurd," if you happen to talk that way.

Well, would you pay \$7,000, \$6,000, \$5,000 or even \$4,000 for a four-cylinder,

24 horsepower, 92-inch wheel base, rear entrance tonneau motor vehicle without any of the attachments mentioned above?

We can't interest you? Then we'll have to turn over twelve pages of motor history, one page for each of the last twelve years, and ask you to consider the purchase of a six-cylinder, 30 horsepower, 120-inch wheel base, streamline touring car with all the accessories which have been enumerated, and in addition demountable rims and electric starter, the whole outfit, car and complete equipment selling for \$1,500, or less than one-third of what you were asked to pay for less than one-third as much in motor car value twelve years ago.

To-day it is not so hard to comprehend the extent of the present offering of the motor car manufacturer and to understand how he can give so much for the money asked as it is to figure out how, a decade ago, he could get so much money for the little he offered.

It is not so difficult to calculate how he can afford to throw in all the various items of equipment which his product now regularly carries as it is to understand how he could have ever sold it with none of them.

The buyer of a car in the no-equipment days drove off first to the top maker and left from \$50 to \$150, or sometimes more, for a heavy, almost-impossible-to-manage top.

Next he drove to a supply store and laid out \$50 for a windshield. Then to the speedometer maker and left another half hundred. Sometimes he paid out \$30 to \$60 for a pair of wicker

baskets to fasten on the sides of his car, in order that he might have a little carrying space for supplies, repair parts and another thing or two.

When he was through buying the things he gets, but does not really pay for now, except in an almost painless manner, he had added from \$300 to \$1,000 to his original investment and had something which looked like a cross between an old-fashioned station carry-all and a New England tinware peddler's wagon.

Everything he had added looked like an after-thought of an absent-minded man.

The buyer to-day derives a triple benefit from having his car come to him equipped. He pays one-fifth as much for his equipment, he doesn't have the bother and delay of buying it and having it attached, and the equipment fits, matches up and becomes part of the car itself.

If you ask yourself what the chief reason is that the motor car makers can offer so much more of a car at so much less of a price than they did twelve years ago, just consider the fact that there are now several manufacturers each of whom makes more cars in a year than were then made in a similar period by all makers combined.

In 1904 the total output of cars in this country was 21,700. For some makers to-day that number as a total output would represent such a falling off of business as to throw them into bankruptcy.

Quantity manufacture reduces selling price to a remarkable degree in any industry, but in no other field has in-

creased demand had such a marked effect on the merchandising figure as in the automobile business.

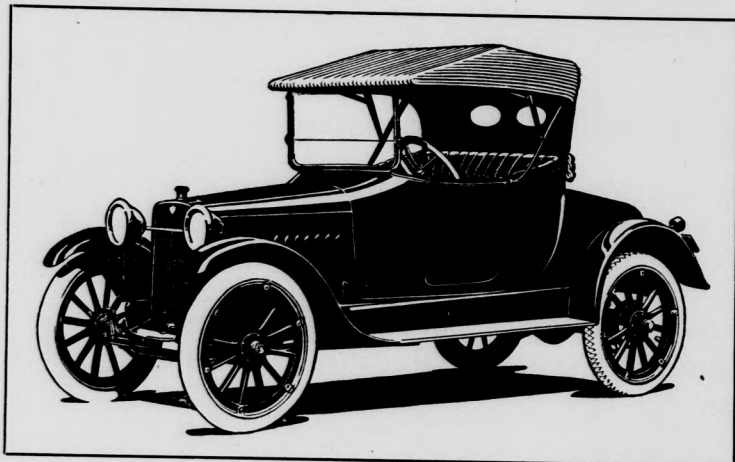
Big demand has not only made possible for the larger car manufacturers the adoption of methods which materially reduce cost, but it has, together with standardization of design, been responsible for the development of independent parts manufacturing on a scale which enables the smaller makes of complete vehicles to obtain at extremely low figures, comparatively speaking, essentials such as engines, gear boxes, axles, frames, springs, et cetera, which they could not themselves produce in the quantities in which they use them, except at such cost as would necessitate a great increase in the selling price of the complete car.

Coming to the consideration of the touring car of to-day in its various details, it may be taken as an axiom that cold print falls a long way short of adequately describing the degree of refinement and of luxury which is embodied in the present output of the average automobile factory.

A few years ago the now usual practice of assembling the various control instruments upon a board conveniently located under the cowl within easy reach of the driver and illuminating it at night by an electric lamp which, attached to a long flexible wire (normally concealed) facilitated possible trouble hunts, was quite unknown.

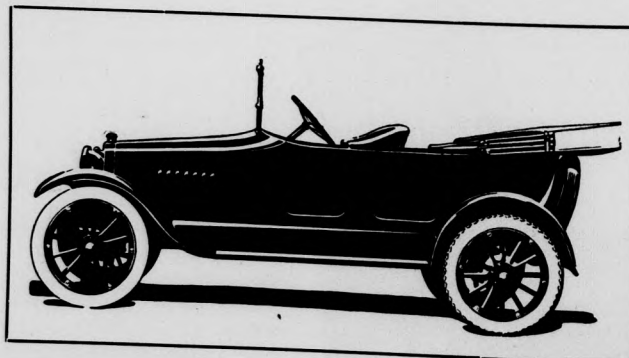
The idea of providing auxiliary tonneau seats of the folding type, which when not in actual use disappear into the floor or lie in recesses provided for them in the body itself, is another recent

# The Saxon is Supreme



**Some good territory yet open. Act quickly**  
**Grand Rapids Saxon Co.,**  
**572 Division Avenue, So., Grand Rapids**

**See them at the Automobile**  
**Show at Grand Rapids**  
**Feb. 21 to 26th. Section F.**



development which adds to the comfort of the passenger.

The double cowl, with its conveniently arranged lockers and the ample pockets formed in the upholstery of the doors are innovations appreciated by the tourist, and the recent introduction of the detachable top of limousine or coupe type which may be fitted in a few minutes to the standard touring or run-about body tends to make winter driving, protected from the elements, a pleasure.

**Lincoln Road Main Street of Country.**

The Lincoln highway, connecting New York and San Francisco, 3,384 miles apart, is the most widely known and most interesting, as well as the longest roadway, in the world. First brought to the public attention but three years ago, it now stands as a real transcontinental thoroughfare, connected and marked for its entire distance, heavily used by cross-country motorists enjoying the new pleasure of touring in their own country, and in every section progressing in constructive improvement that is earning for it the uncontested right to the name "the main street of the Nation."

The launching of the Lincoln highway propaganda was well timed. Coming as it did just when a general interest was beginning to make itself manifest in the most certain of the country's economic needs, real improved connecting highways leading from some definite points to some other equally definite point, it focused attention, drew Nationwide support and commendation, and became, as it is to-day, one of the best, biggest, and well known constructive projects before the American people.

The Lincoln highway makes a many-sided appeal to every one of us. Dedicated as a lasting memorial of the great Abraham Lincoln, it stirs the patriotism of every heart. A more fitting tribute to his hallowed name could not be found.

The wise choice in the selection of the route makes it available to some 60,000,000 people. Yet that choice was not influenced by the demand that it be routed through the largest cities and centers of any certain industrial might. It is the shortest route across the continent, considering the topography of the country.

The highway follows the path of the Nation's progress as it expanded westward. Its course holds closely to the old trails made famous in the East by the passage of colonial and British, federal and confederate troops, and in the West by the early settlers and Indian fighters, the "pony express," the forty-niners, and all the vanguard of civilization who braved a thousand dangers in breaking the way.

Almost immediately upon leaving New York interesting historic points are passed. The Delaware is crossed not far from the point where Washington embarked his tattered host on their perilous course amid the floating blocks of ice. The traveler across Pennsylvania turns the pages of the Nation's most thrilling history. In Paoli, near Philadelphia, the road runs but a step from Valley Forge, where the colonial troops spent the awful winter of 1778.

In Ohio, once the old frontier, scenes

of Indian fights and massacres abound. Journeying onward across Indiana, Illinois, Iowa, Nebraska, Wyoming, Utah, Nevada, and California, the traveler will continue to turn those pages of our Nation's history.

And to the delight of the eye a wonderful treat for the lovers of nature's most alluring masterpieces is to be found. The wonders and beauty of the scenery along this 3,384 mile transcontinental drive are unsurpassed by any to be found in any part of the globe. The variety of grandeur and charm of natural scenic splendor is past all description.

The highway crosses the beautiful Appalachian mountains, then onward across the rolling farm lands of the Middle West. It crosses the space bound plains of Nebraska and Wyoming and winds through the heights of the mighty Sierras, entering California by way of Lake Tahoe, "the garden spot of the universe."

Truly the Lincoln highway is well named and well started to its ultimate completion and well deserves the National interest that centers upon its development.

The roadway of the Eastern section is in excellent condition for constant travel at any time of the year, but in the Middle Western and Western portions immediate improvement is imperative. The Lincoln Highway Association, which acts as a center and clearing house for all activities pertaining to the roadway, offers a donation of sufficient cement to build one standard mile in counties having no hard surfaced construction, as an example and incentive to further endeavor. These are known as seedling miles. Five are now completed and a number more are to be built within the next year.

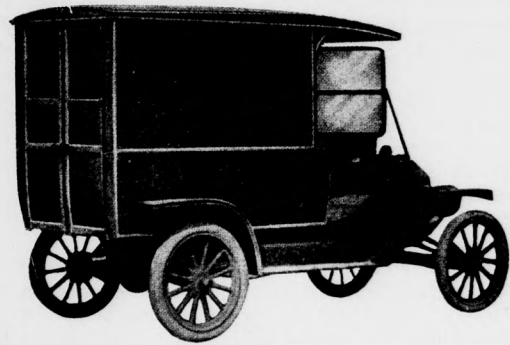
Over two and a half million dollars have been spent on the highway during the last two years. New Jersey and Pennsylvania boast a hard surfaced highway. Four out of five miles in Ohio are of a like character. Indiana has built many miles of cement roadway. In Illinois the highway is state aid road No. 1 and is graveled and in good condition.

Iowa's laws unfortunately prohibit bonding for hard surfaced construction, but the road is kept crowned, drained, and dragged for the traveler. Two seedling miles have just been completed in Nebraska and future improvement is assured.

Wyoming, Utah, and Nevada have no hard surfaced roads, although all that is possible has been done to make the highway easy to travel. The route in California is a boulevard, due to the attention received from the highway department of that State, which is highly efficient.

It is apparent that a powerful double appeal is made to the entire country for the continued support of the highway; first, to the patriotic response to be expected in building this most significant memorial, and second, as it represents a well defined commercial asset to the entire Nation. L. M. Steffens.

A man is more apt to love a woman in spite of her faults than because of her virtues.



The importance of your delivery system must not be overlooked. Prompt service is always appreciated and the auto delivery means prompt service. You can save money for yourself and your patrons, and keep your goods absolutely clean, by using a Ford car equipped with one of our Full Panel Delivery Bodies. We make Commercial Bodies for all kinds of cars. Catalog Free.

**Graham Auto Body Co.**  
CADILLAC, MICH.

PERE MARQUETTE

*How there came to be a Pere Marquette Railroad*

"As it stands today, the Road embraces 41 lines originally entirely separate. These lines gradually grew into three small systems—the Flint & Pere Marquette in eastern Michigan; the Chicago & West Michigan in western and the Detroit, Grand Rapids & Western in the central part of the state. These three systems were consolidated in 1900 to form the Pere Marquette Railroad.

**A FEW FACTS**

"The Pere Marquette Railroad didn't 'just happen'. It is the result of a steady growth due to manifest need. The little lines couldn't furnish connected service—consolidation resulted.

**AND A FEW THOUGHTS**

Today we have through service to nearly all the principal cities of the state. **Would we return to the old order of things? Not we!** This Railroad is here today by virtue of the efforts of some of the best men Michigan ever had. We of this day cannot know of their struggles, their determined perseverance, their sacrifices, their indomitable courage and heroism. But the bands of steel stand for all these.



"This is Michigan's Railroad. **It serves us** in Michigan principally, and **it must be conserved** in order that it may continue to serve us as it should. It needs your word of encouragement. It needs your business. It needs your help in securing adequate rates. These things will enable the Road to so maintain itself as to guarantee its future on a basis which will meet your transportation demands and promote the progress and development of the state. We are doing everything possible to bring about this result. **Are you doing your part?**

*Charles H. Long*

Operating Receiver,  
Pere Marquette Railroad.

Talk No. 2

## REPRESENTATIVE RETAILERS.

**F. E. Strong, President Michigan Retail Hardware Association.**

Few men have come to such prominence in the mercantile business in so prosaic a way as the subject of this sketch. He has been no captain of industry, in the sense of organizing and conducting campaigns in his own interest; he has been no Napoleon of finance; he has done nothing startling; he makes no pretense of over-mastering ability or brilliant attainments. The honor accorded to him has been the recognition of the worker—we might almost say the plodder—the man who has thought little of himself but much of his work. He has done each day what that day had to be done; he has taken responsibility without personal gratification; he has planned for



F. E. Strong.

others rather than himself, but he has, nevertheless, worked his way to recognition among men of strenuous activity.

Frank E. Strong was born on a farm near Burlington, Calhoun county, Oct. 11, 1858. He resided on the farm with the family until he was 14 years of age, when his father removed to Tekonsha and engaged in the hardware business. Mr. Strong attended school at Tekonsha until he was 18 years of age when he received a call from B. F. Goodrich, of Homer, to learn the tinner's trade and hardware business in Mr. Goodrich's hardware store. He accepted the call and after two years he was placed in charge of a branch store owned by the same gentleman in Tekonsha. Three years later he returned to the old store, where he remained three years longer, when he was offered an opportunity to purchase the business. He accepted this proposition and, in partnership with a younger brother, Samuel D. Strong, engaged in the hardware business under the style of Strong Bros. This partnership relation lasted many years. In 1904 Mr. Strong removed to Battle Creek and purchased an interest in the hardware stock of W. A. Wattles and the business was continued for several years under the style of Wattles &

Strong. Jan. 1, 1913, Mr. Strong purchased the interest of Mr. Wattles and took in as partner Fay Baker, who had been identified with the store for many years. Since that time the business has been continued under the style of the Strong-Baker Hardware Co.

Mr. Strong was married Feb. 16, 1881, to Miss Nora V. Thorne, of Homer, and to-day is therefore the thirty-fifth anniversary of their marriage and they propose to celebrate the event in connection with the annual meeting of the Michigan Retail Hardware Association now in session here. They have four children, three daughters and a son. One daughter and the son are married and the son has a boy, so that Mr. Strong is now a grandfather. The family reside in their own home at 182 Fremont street.

Mr. Strong has been a member of the Methodist church since he was 21 years of age. He has been a member of the First Methodist church at Battle Creek ever since he took up his residence there. He has been trustee for about ten years and treasurer for the past eight years. He is a member of the Masonic fraternity up to the third degree. He is also a member of the Maccabees and Woodmen.

Mr. Strong has long been a member of the Michigan Retail Hardware Association and at the annual meeting in 1914 he was elected First Vice-President. At the annual meeting last year he was elected President, and he has given the business his best thought and best effort. At the conclusion of his term of office this week, he will follow the custom of all past Presidents of the Association and become a member of the Advisory Board.

Mr. Strong likes his home and family first, then he likes his business and all that pertains to it, his friends, his church, good music, good reading and everything that tends to elevate the race and to the betterment of mankind. Mr. Strong has concluded after many years of successful business that the price of success is hard work, strict attention to business and honest service.

Personally, Mr. Strong is a man with unusual charm of manner and an engaging personality. He is kindly, courteous in his attitude toward everyone. There has been nothing of the spectacular in his useful life. His has been a career of simplicity, energy and directness—forging always ahead by the straight clean road.

**Holland Thriving in Business Like America.**

Amsterdam, Holland, Feb. 2—Holland is one of the very few countries of Europe which, until now, have been able to escape the terrors of these disturbing times. Situated between three belligerent countries (Germany, Belgium, and England), it was forced to mobilize its army and navy, and to spend lots of money for the maintaining of its neutrality.

Naturally, during the first days of August, 1914, almost every one was seized by a feeling of utter uneasiness. Runs were made on the banks, business stood still, deposits were withdrawn, and so on. At this critical moment the Bourse



# Elgin



## Announcement

Never in the history of Automobiles has a new car been given such a hearty welcome by American Motorists or created so great a demand for itself in so short a time as has the Elgin Six at \$345.00.

The men who placed the Elgin Sixes on the Automobile Map:

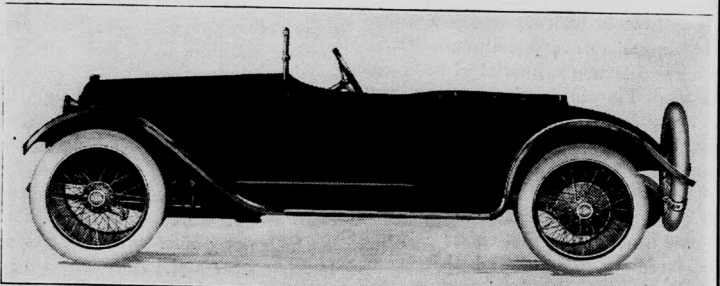
Mr. C. F. Jamison, formerly General Sales Manager of the Saxon Motor Company.

Mr. John A. Schroeder, former Chief Engineer and General Manager of the Hyatt Roller Bearing Company—largest manufacturers of roller bearings in the world—

Mr. Fred L. Good, formerly of Sales Department of the Paige-Detroit Company.

Messrs. Reed & Glaser, Consulting Engineers, Indianapolis, Indiana.

These men form the strongest combination ever actively associated in the management of one automobile concern. Their ability has earned greater dividends for stock-holders of the companies with which they have been connected than any other combination of men in the United States. They have a substantial financial interest in the Elgin Motor Car Corporation to which they are devoting their efforts, talent, and ability.



These beautiful Elgin Cars may be seen at the Automobile Show, February 21 to 26

We offer for public subscription, subject to prior sale, only a limited amount of Elgin Motor Car Corporation stock at par \$10.00 per share.

The issue is all common stock full paid and non assessable.

We reserve right to withdraw this offer without notice and return your subscription, as only limited amount will be sold at par.

For Detailed Information Write

### A. H. Nienow

Fiscal Agent

628 Michigan Trust Building

Both Phones

GRAND RAPIDS, MICH.

Committee, under the influence of the events abroad and of the pressure of the members of the Stock Exchange, ordered the doors of the Bourse to be closed and it was not before the ninth of February, 1915, that these doors were opened again.

At the beginning of the war the gold stock in the safes of the Bank amounted to 162,000,000 florins (about \$65,000,000), a ratio of 33 per cent. of the banknotes then in circulation, the legal ratio being 40 per cent. In order to conduct its business along legal lines, the Netherlands Bank made application to the government for a reduction of this percentage, which was finally fixed at 20 per cent. Since this time, however, the gold stock continuously increased, so that in the beginning of December it had reached the enormous amount of 417,000,000 florins, or no less than a ratio of 74 per cent. of the notes-circulation, and equal to about two-thirds of the bullion in the safes of the Bank of England. Needless to say that the liabilities of our country and those of the British Empire are beyond any comparison.

This stream of gold to our country originates from almost the same cause as in America, at any rate so far as supplies to the belligerents (with the exception of munitions) are concerned. Holland is the great furnisher of all sorts of agricultural and colonial products, such as eggs, meat, dairy produce, margarine, sugar, rubber, coffee, rice, etc., and the increased export of all these things (latterly handicapped by different embargoes), added to their enormously advanced prices, naturally favored our trade balance. Moreover, many articles which in normal times were imported from Germany for home consumption or re-exportation, such as electric lamps, spirits, artificial manure, now could be obtained from our own industry, which, consequently, was stimulated to the top of its capacity.

And last, but not least, our shipping companies have made extraordinary profits through the high freight market. The Dutch have always been a people of sailors, and seafaring has been at all times a great source of income. The state of world's commerce, combined with the high freight-rates, has greatly increased this revenue, thus producing a favorable position of our paying balance as well, the proof of which is given by the extra strong situation of our banknote institution.

Under these circumstances, it is quite clear that money is plentiful in our country. The banks do not allow more than 1 per cent. for deposits, and "reports" (the so-called "prolongatie") are as high as 3 per cent. As a direct consequence, many companies avail themselves of this abundance to strengthen their position or to enlarge their works by raising new money. From September 1 until the end of November no less than ninety millions of guilders were borrowed by various enterprises without affecting the money market in the least. Every new loan announced was received with great interest, and most times the amount available was oversubscribed several times.

This situation is the most favorable when one considers that most of these companies are not exclusively "war babies," as is the case with the munition works in the United States. Works such as Philips electric lamps, Jurgens margarine, Central guano, have acquired a preponderant place on new markets, where hitherto they were handicapped by foreign competition, and it is not doubtful that they will maintain their position after the war is over.

One will be inclined to ask to what extent America may be interested in all this. Everybody knows that America as well is profiting enormously by the present state of things. Perhaps it will be able to take over England's position as the clearing house of the nations, at least in many respects. The action of the National City Bank with regard to the new branch offices in the South American republics, and the acquisition

of the control over the International Banking Corporation, opens large perspectives in this way. But, on the other hand, America is the country of growth, of the "unlimited possibilities." And these require money, which not always can be found in the country itself. For this purpose it will, to some extent, be thrown on the resources of foreign countries.

But where to find the means when, after the war, nearly all Europe will be paralyzed and will have to concentrate its attention on the rebuilding of its own forces? Holland has always shown a good disposition towards America; so it will in future. It would greatly further both countries if they could compromise their economical and financial interests. To enable this, a thorough study of conditions on both sides will be necessary. The Dutch will have to learn the requirements of America with regard to our articles of export; on the part of America, the particularities of the Dutch investors will have to be considered. For the time has passed that one had only to show a paper, printed in English and with the American eagle on top, to be sure of obtaining at least F.2,500 for a \$1,000 nominal share. Experience has been too bitter. But for good, first-class investments, our fellow-countrymen will always be found ready.

By following the above policy, and thus shaking hands across the wide waters on the ocean, both countries will continue to pluck the fruits of their neutrality also when the war will be over. And the American will consider that it is time to change the old saying:

In matters of commerce refer to the Dutch

Who have plenty of money and ask not too much.

S. Brouwer in N. Y. Evening Post.

**Annual Meeting Michigan Butter and Egg Association.**

Saginaw, Feb. 14—The annual meeting of the Michigan Butter and Egg Association will be held at the Hotel Statler, Detroit, Feb. 29, commencing at 10:30 a. m.

During the morning session a paper will be given by Thomas G. Baillie, attorney for our Association, in regard to what has been done about the icing charge before the Interstate Commerce Commission. Following this Mr. W. F. Bennett, Business Manager of the National Poultry, Butter and Egg Association will give a talk. The business session will be confined to the forenoon.

After lunch A. N. Bennett, of Chicago, will talk on Sterilized Seal-shell Eggs. There will be a sterilizing machine in Detroit for demonstrating purposes.

Prof. Benjamin, of Cornell University, will talk on the Improvement of Internal Quality of the Egg, illustrated by lantern slides, followed by a discussion.

Dr. Mary Pennington, Chief of Food Research Laboratory, will also be with us and give an interesting talk on a subject not yet decided upon.

F. P. Schnitzen, of the Collis Company, Clinton, Iowa, will talk on Plant Efficiency.

For the evening a fine banquet has been prepared, with cabaret entertainment, after which dancing will be indulged in until 12 o'clock. The visiting members and Eastern receivers will have plenty of time to take the 10:45 train for Indianapolis.

The ladies are invited and will be entertained by the Detroit ladies during the afternoon at a theater party.

Will you please give the above notice as much publicity as possible?

D. A. Bentley, Sec'y.

**Moderate Priced Car Gains Favor.**

I believe the position of the moderate priced car, from \$1,000 to \$1,500, is stronger to-day than it ever has been in public demand. There seems to be a

general trend on the part of the public toward this price of car. In the first place, there seems to be a gradual climbing of the ladder on the part of those who have purchased the lower priced cars, from \$300, \$400, \$500, \$700, etc., toward the car from \$1,000 to \$1,500, principally due to the demand for the perfect balanced six cylinder cars which are now on the American market.

Then, too, there seems to be a realization on the part of the public that it is no longer necessary to spend over \$2,000

in order to get an automobile that will give them seven passenger capacity.

Of course, there always will be a few high priced cars and a considerable number of the low priced cars on the American market, but the discriminating public is paying more attention every day to the moderate priced car. Then, again, the increase in the price and cost of gasoline and the upward trend of prices of tires lead one to think considerably before purchasing the very heavy car. W. H. Shadburne.

# Chevrolet Cars

## Beelby-Neureither Motor Sales Co.

116 Fulton Street, E.

Grand Rapids, Mich.

Citz. Phone 1547

Bell, Main 1535

**7th ANNUAL WESTMICH. AUTO-SHOW**

**GRAND RAPIDS**

**1 1/4 Million Dollar Display**

**FEB 21-26**

**AUTO SHOW**

**AUTOMOBILE BUSINESS ASSOCIATION**

### How Automobile Men Averted A Threatened Panic.

For nearly seventeen months the automobile industry has been flourishing like a green bay tree. There had been previous periods of prosperity, but the peculiar, and apparently adverse, conditions that have prevailed during the last year and a half have made the present extraordinary and ever expanding volume of motor car business a commercial phenomenon well worth singling out and examining; and all the more so because through sympathetic action the present booming prosperity is not confined to the makers of automobiles.

The activity of the motor car market has pulled weakening and tottering allied industries up to an almost equal plane of prosperity. The entire commercial world, in fact, had its back bone stiffened, thanks to the condition of the motor car business; and what a year and a half ago promised to be the beginning of National depression and disaster has turned triumphantly into National profit and well being.

What, then, is the explanation of this phenomenal advance in the motor car world which means so much to every one in this country?

Some manufacturers say it is because people will cut out meat for dinner, wear last season's clothes, and forget to pay the grocer before they will think of economizing on gasoline consumption.

But is it? Let's look over the evidence.

Seventeen months ago when the war broke out the almost universal inclination was to slash advertising appropriations and cut down on sales effort.

"Let's just keep our money in the bank until we see what is going to happen," was the way most people felt about it.

In the automobile business it looked like a small sized panic for a few days. Millions of dollars were tied up in production schedules. It seemed almost a certainty that the demand for cash abroad and the natural conservatism of the banks would make it impossible for dealers to get money enough to take their regular allotment of cars—after they were produced. And even if the dealers could take them it didn't seem probable that the public would be in a buying state of mind—or pocketbook.

The natural thing to do then was to cut down the selling force, stop the advertising—put the factories on half time—and save as much as possible out of the threatened wreck. And that is just what would have been done had it not been for a few level headed, far seeing men who knew something of the psychology of the crowd and had an abiding faith in the stability of this country of ours.

These few men instead of retrenching threw on a few pounds more steam in advertising and selling departments. They talked optimism and common sense and by the force of their example swung the entire industry into line in an aggressive, constructive campaign of confidence building trade promotion. Instead of depression and disaster the automobile industry has enjoyed the most prosperous year in its history. Hundred of thousands of men have been furnished with steady work. Allied industries have been benefited—and the

general prosperity of the country has been promoted.

Now we are told that motor cars and other things of that character are the last things that people will do without. This may be true to some extent—and if the motor car industry had done only "fairly" well we might say that the natural propensity to economize on the real necessities first had helped to hold it up. But the motor car industry has been unusually prosperous.

The country has responded marvelously to the extra effort that has been put into advertising and selling. More cars have been sold and more money has been made than ever before in the history of the industry—and all this in spite of the fact that the foreign market for pleasure cars has been nearly wiped out. And the credit for it all—and for the widespread resultant general prosperity—must inevitably go to that little group of far-sighted, strong hearted men who by their faith and optimism stemmed the tide of doubt and fear that started on its pessimistic way across the country, in August, 1914.

Harry M. Jewett.

### Volume of Sales Will Gradually Increase.

The automobile industry is yet in its infancy. I make that statement in all sincerity and with a complete understanding of the wonderful progress that has been recorded in the making of automobiles during the last ten years.

The marvelous development which is to come in the automobile business will be due largely to two factors: The reduction of price of so-called pleasure cars and the industrial demand for the motor truck.

Even a casual examination of these factors reveals their importance. With all the progress of the last ten years, the percentage of automobile owners, as compared with the total population of the country, is very small. That condition is true not because every person does not want an automobile but because every person hasn't the money to buy one.

Now, see what you have—the millions of people in the land wanting automobiles and the price being reduced to a point where they can have them. The price of a number of makes of cars already has been reduced to a figure where perhaps a million or so more people can afford to own a motor car to-day where they could not five or three years ago. These millions will be materially added to because the prices of cars probably will not remain where they are now. I cannot say how low they will go—no one knows that—but it is to be supposed a further reduction from present prices will come from time to time.

The demand for motor trucks appears fully as limitless. The figures that I have been able to secure show that there are approximately 35,000 trucks in service in this country at present and there are nearly a million businesses that could use motor trucks to advantage right now. That proves the surface hardly is touched.

The stimulation is so notable even now that it is receiving comment in the daily press. Not more than ten

days ago I read an article concerning a great Chicago business house which had just disposed of the last of a stable of 298 horses. A fleet of eighty motor trucks now is caring for all the deliveries of this store and covers the territory for a radius of thirty miles. The head of the house's delivery department estimates that more than 400 horses would be required now to accomplish the work the trucks are doing.

B. G. Koether.

### The Young Idea.

A young woman who teaches a class in a Kalamazoo Sunday school was recently talking to her pupils relative to the desirability of increasing its membership. When she invited the co-operation to that end of the several members, the youngster nearest her shook his head dubiously.

"I might git one boy in our neighborhood to come," he explained, "but all the others kin lick me."

## Signs of the Times Are Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.  
We furnish you with sketches, prices and operating cost for the asking.

### THE POWER CO.

Bell M 797

Citizens 4261

**I**N every community there are many Motor Truck prospects to whom a sale can be made when factory requirements are not too rigid.

We will help dealers with prospects to make the sale; also, it may be a step toward establishing a permanent and profitable connection. You don't have to buy a "demonstrator."

### The United Motor Truck Company Grand Rapids, Michigan

## EVEREADY FLASHLIGHTS

Every man, woman and child among your clientele is a prospective buyer of an EVEREADY flashlight. No side line you could carry has a wider appeal—for everybody has experienced the annoyance of groping in the dark and is glad of a means to avoid it.

When you have EVEREADY'S displayed on your counter or in your window you're bound to make sales.

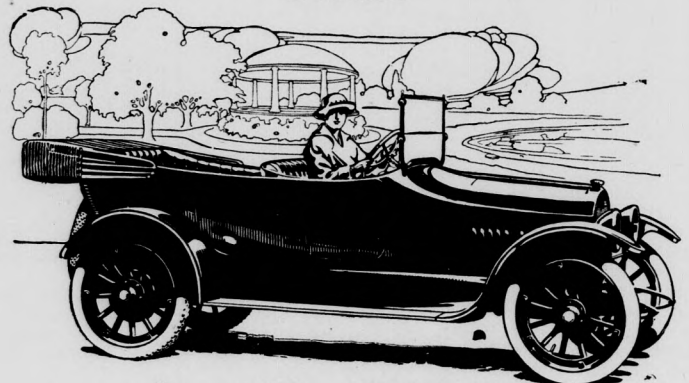
We're EVEREADY headquarters. Consult us.

C. J. LITSCHER ELECTRIC COMPANY

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



## JACKSON AUTOMOBILES B. W. OLIN



Four ..... \$985      5 Passenger Eight \$1,195  
Four Roadster 985      7 Passenger Eight 1,685  
SEDAN TOPS FOR ALL MODELS EXTRA

## 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

**Wafted Down From Grand Traverse Bay.**

Traverse City, Feb. 14—George Whiting, of the Whiting Implement Co., and wife are spending a couple of weeks in Grand Rapids and will take in the hardware convention and auto show while there.

Grover Maple was called to Lepsic, Ohio, on account of the illness of his daughter, Arlene. Little Arlene was taken sick while visiting with her mother right after the holidays, and Mr. Maple was called to see her a couple of weeks ago, but found her improving very nicely. A few days ago, however, complications set in and she is in a very serious condition at the present time.

We are pleased to learn that the G. R. & I., through its General Passenger Agent, has rescinded its order regarding turning of seats on the new steel coaches and hereafter the traveler can enjoy the same comforts on the G. R. & I. as he can on other roads. It has also again changed its passenger schedule, to take effect Monday morning, so that train No. 9, instead of leaving Grand Rapids at 6 o'clock p. m., will leave a little later and, instead of stopping at Cadillac, will go clear through to Mackinaw. While this is not as good service as we previously enjoyed, it is, perhaps, all that business will warrant this time of the year and is certainly appreciated by the public.

John Shields, formerly traveler for the Worden Grocer Company, of Grand Rapids, now has charge of the Petoskey Hardware Co., at Petoskey.

The Bellaire House, is closed, but the boys need not be afraid to stop off at Bellaire, as the Riverside is a mighty nice little hotel and the home cooking and general neat appearance of the inside will make it a pleasant place for the boys to stop.

The doctor was called to the home of Sam B. Taylor, Hannah Lay & Co.'s flour man. Who was sick? It was the horse doctor who was called and Sam's cat was sick. Through the efforts of the doctor and the careful nursing of Sam, the cat is better, and Sam went out on the road again Tuesday morning.

Mrs. Jasper Weis is improving nicely after undergoing an operation last Sunday.

J. W. Lyons left Monday morning to supply Upper Michigan with Upjohn pills.

An instance of how little some houses appreciate the faithful service of an honest man is seen in the action the Singer Sewing Machine Co. in replacing C. A. Cressy with an entire stranger who has already made himself personally very obnoxious to many people. Mr. Cressy is one of the best known and best posted sewing machine men in this part of the country. He has given the Singer Co. twenty-eight years of the best part of his life, filling for them some of the most responsible positions in the State, which were earned by the hardest kind of work, unquestioned honesty and strict loyalty to his house. Charlie is a charter member of No. 361 and is well known in every town in Northern Michigan. His pleasing personality has won for him a host of friends and his honest dealing has enabled him to keep them. Many young married couples have come into the store and bought a sewing machine of Charlie and after buying it would tell him, "We came here for a machine because you sold mamma one when I was a little girl." Although about 60 years old, he has the appearance of a much younger man and is known by all who enjoy the pleasure of his acquaintance as the man always on the job. But for some personal reason, the new incumbent, after boasting of his influence in the hotel lobbies and telling perfect strangers that he was going over to Traverse City to let that man Cressy out, has finally done it. Mr. Cressy has the good will of the people to such an

extent that many purchasers of sewing machines will find there are other good machines for far less money, sold by legitimate dealers on as easy terms as the Singer.

The convention committee report things booming. The stickers have been received from the printers and will be distributed soon. The hotel committee has been looking up the room question and finds we have accommodations for about 1,500 and by a little special effort we can take care of 2,000, if necessary. The entertainment committee has been figuring out some new stuff in the line of entertainment and believe that the visitors will leave Traverse City feeling that they have been properly taken care of.

F. W. Wilson.

**Sympathy.**

A gentleman traveling on horesback not long ago came upon an Irishman who was fencing in a most barren and desolate piece of land.

"What are you fencing in that lot for, Pat?" said he. "A herd of cows would starve to death on that land."

"And shure, your honor, wasn't I fencing it to keep the poor bastes out of it!"

*Overland*  
TRADE MARK REG.

The Whole Show

*Willis*  
KNIGHT  
Sleeve-Valve Motor



**Announcement**

**The Kenyon-Clark Sales Company**

begs to announce the

**First Annual**

**White Automobile Salon**

**At the Hotel Pantlind**

**February Twenty-first to Twenty-sixth**

**\$35,000 worth of cars will be shown**

**All custom designed**

*This is following a precedent established in Paris, London, New York and Chicago.*

**White and Jeffery Motor Cars**

### Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 14—Saturday evening, Feb. 12, marked an event among the members of Absal Guild, A.M.O.B. and will long be remembered by the members in attendance. The oriental party proved to be one of the best social functions ever pulled off by the local guild. The princes and princesses began to arrive about 7:45 and when ready to enter the dining hall one would imagine himself among the inhabitants of ancient Bagdad. At 8:30 the doors to the dining room were thrown open and the royalty bid to enter. Upon entering the hall, one was again thrown into the atmosphere of the orient. It was here where the efforts of the hard working committees loomed forth in brilliant splendor. Turkish rugs covered the floor, oriental throws and draperies covered the settees and divans and oriental trimmings decorated the banquet table which was arranged in the form of a cross. The guests were escorted to the banquet table by the king's guards costumed in their brilliant uniforms. Last, but not least—in fact, the biggest feature of the evening was the arrival, under the escort of the patrol, of his excellency, the envoy and plenipotentiary extraordinary and special representative of the Sultan of the city of Bagdad. He was escorted to, and seated at the head of the banquet table where he fell to, with the ease of a hungry peddler. The eats, which consisted of oriental chow wovey soup, turkeywoovy, bung ooples de spudlets, dardanelles oaky lum gum sub mincit, tigris grains, nagasaki de graf with constantinople moonblooms, mikado blubberubbows and javaoppey and fezttee to wash it down, was served with much neatness and dispatch by the feed committee, headed by chief chef Charles Perkins. Great credit is to be given chef Perkins and his very able assistants, Lawton, Hammell, DeGraff, Bosman and Harwood. After the sumptuous banquet had been disposed of, the Turkish Ambassador very ably discussed the topic, "Bagmen of then and now." Music was furnished throughout the evening by Miss Florence Barton, who presided at the piano, and for which all the members present wish to thank her. After the speeches came songs and general conversation and a real get together good time among those present. The party broke up in the wee sma' hours of the morning and everyone left for his respective home with a bundle of good cheer under each arm and a good feed under his belt.

There is a new story called "The Editor's Purse." Nothing in it.

It doesn't cost anything to travel from bad to worse, but a round trip ticket is mighty expensive.

Too many people pray on their knees on Sunday and then prey on their fellow men on week days.

Grand Counselor W. S. Lawton returned from Jackson, where he attended the annual meeting of Jackson Council, No. 57, Saturday evening. He reports a grand time and a large representation of Supreme and Grand officers. Thirty-two new applications for membership were received and the work was conferred on thirty by the officers and the degree team without the use of a ritual book and every one was letter perfect in his delivery. After the meeting, which closed at 6 o'clock, a banquet was served at the Otsego Hotel. The attendance at the meeting was so large that the Council hall was too small to confer the work and, through the courtesy of the Elks, their lodge room was utilized. Grand Counselor Lawton is very much elated over this meeting and it is his sincere desire to see every council in the State put forth its best efforts in the securing of new members and perfecting the work to be conferred upon the candidates.

Our only explanation of the greater total savings per capita in Detroit than that of Grand Rapids is due to the fact that our percentage of home owners is much greater than that of Detroit. The matter of frame houses is due to

the fact that homes are built on regular sized lots and not crowded so close together that painters cannot get between them, which of course, would necessitate the use of brick. Look up your fire insurance rate, Jimmy.

Our idea of a city where life isn't worth living is where they die at the rate of eighty per day and an average of one a day killed by accident and no policemen to protect you.

There is some doubt in our mind as to whether Gratiot county supports an automatic ford livery, but if it does, traveling has about reached the height of perfection.

Mr. and Mrs. Bartholemew have taken charge of the dining-room in the Park Hotel, Muskegon.

While eating dinner at the Hotel Lee, at Buchanan, last week, Mr. Tanner, of the A. B. Knowlson Co., took particularly to the pie and ordered the second piece. Unfortunately, the order was mixed and Dave Drummond was the recipient of the favor, for which Dave is accused of double crossing Mr. Tanner. This particular hotel is noted for its excellent pie and Dave says any one has a perfect right to get peeved when he loses out on the aforementioned luxury.

Mrs. Anna D. Streeter has opened the Hotel Lyon, at South Lyon, and intends running a first-class and up-to-date commercial hotel.

Frank's Tavern, owned and conducted by Frank Hasbrouck, at Marcellus, is a credit to the community in which it is located. It is a hotel which any larger city could be proud of. The furnishing and equipment throughout is the best which can be procured and the service is irreproachable. It is a hostelry conducted for the express purpose of pleasing the most exacting traveler and is deserving of the patronage of the commercial army.

Our idea of an easy mark is a man who can be sold the hat checking privilege in a synagogue.

H. B. Wilcox was a very much excited man the other morning at the union station. He set his small sample case down and when went to get it, it was out of sight and, for a time, he was unable to locate it. However, a happy thought struck him and upon a little further investigation he found the innocent cause of all the commotion resting quietly behind John Shumaker's foot. We do not mean to cast any reflections on the aforementioned brother's foot size, as the sample case in question is of the miniature type.

Oakes street will be provided with boulevard lights from Division avenue, to the union station, at a cost of about \$1,760.

The United Light and Railway Co. has appropriated \$50,000 for the improvement of the Grand Rapids and Muskegon Interurban.

Frank S. Gould has resigned from the A. D. T. Co., and will devote his time as manager of the Western Union. Reeves Sims, of Columbus, Ohio, will assume the management of the A. D. T. Co.

Adrian DeWindt has purchased the stock and fixtures of the Postal Hardware Co., of Ewart. Spencer Postal, the former owner will give his entire attention to his large farms and fish hatchery. Mr. DeWindt takes up the business with a fine business record back of him. He recently resigned as Secretary and Treasurer of the National Brass Co., with which he was associated three years, prior to which time he was engaged in the retail hardware on Michigan avenue for many years. Desiring to be in business on his own account once more, he visited a number of cities and towns in quest of a location and was more favorably impressed with Ewart and her people than any of the other places, therefore he chose Ewart for his future home.

An acceptance card for the Bagmen banquet was received by a member of the ways and means committee and said card was signed paleface

## Livingston Hotel



A place to stay, a place to eat and a place for amusement.

Those are the inducements the management of this hostelry have provided for Grand Rapids and her visitors. As a place to stay it is friendly—as a place to eat it is wholesome—as a place for amusement it is clean and entertaining.

Our amusement features at present include

The Livingston Trio

Miss Ethel Moulton

Mr. Geo. Hanauer Mr. Frank Mack

This is a stellar attraction including as it does three dancers of considerable reputation throughout the country. Your patronage is appreciated—your approval certain.

Management,

Frank W. Brandt

Joseph E. Bureau

## LITTLE DUTCH MASTERS CIGARS

Made in a Model Factory

Handled by All Jobbers

Sold by All Dealers

Enjoyed by Discriminating Smokers



They are so good we are compelled to work full capacity to supply the demand

G. J. JOHNSON CIGAR CO., Makers  
GRAND RAPIDS



and squaw. Squaw was there, but where was paleface?

Dr. Ferguson did an acrobatic stunt Saturday evening on the dance floor at the Bagmen banquet, but concluded the performance with such gracefulness that those that witnessed it hardly realized that Doc had slipped.

An item was inserted in our columns a few weeks ago announcing that the G. R. & I. was going to put Nos. 2 and 3 back on the old schedule, which since has proved to be a false alarm. They are, however, changing one of the regular trains over to a new schedule to take the place of the discontinued trains. The Cadillac train will go through to Mackinaw, instead of laying over at Cadillac. This move does not meet with the approval of the commercial men, as it is of no material benefit outside of causing one to put in all night traveling, where the same distance used to be covered in about six hours. It has been the experience of the commercial man that he has received the least accommodation from the G. R. & I. of any road with which he has to contend. It is a fact that they are constantly annulling trains and changing schedules, so that it is a very uncertain proposition when making up a route sheet. It might be well for each and every shipper to route all goods possible over a different road and give the business to those who try to accommodate the travelers. We are sorry that a road having such excellent territory to pass through and so many towns that are good business towns and made frequently by the traveling fraternity is so indifferent to its patrons.

An optimist says, "Please pass the cream," while a pessimist says, "Shove the milk pitcher over this way."

A bar of soap will produce 7,283,465,666 soap bubbles, but a bar of gold will produce twice as many champagne bubbles.

Mr. and Mrs. John J. Dooley entertained at dinner Sunday evening Mr. and Mrs. Wm. Francke, Mr. and Mrs. W. S. Lawton, Mr. and Mrs. Charles G. Walker and Dr. and Mrs. G. W. Ferguson. This dinner was in commemoration of John's birthday anniversary. He refuses to divulge his age, but we know he is some kid yet.

Mr. and Mrs. Harry Hydorn entertained the Midnight Club at a fine dinner at their home Saturday evening. The valentine season was featured in headgears and decorations. The evening was spent in playing five hundred. The recipient of the first prize was Mrs. Harry Wood and A. N. Borden and second prize, Mrs. A. F. Rockwell and A. T. Hinzleman.

Take your mind off a headache and get appendicitis. It is more fashionable.

Mrs. Mellinger, mother of W. E. Mellinger, died Sunday morning at Reed's Lake sanitarium, where she had been under treatment for the past three years. The body was taken to Chicago Monday noon for burial. Mrs. Mellinger was a blood relative of Jay Gould, the railroad magnate.

Floyd, the son of G. K. Coffey, is confined to the house with inflammatory rheumatism. G. K.'s home has been a veritable hospital since last December, as some member of his family has been constantly confined to the house on account of illness. Mrs. Coffey is just recovering slowly from a long illness and at the present time is only able to sit up occasionally. Mr. Coffey hopes to be out on his territory again in about a month.

Attention U. C. T.'s: Don't forget you must get your return cards for the banquet mailed at once, so that reservations may be made and every one taken care of satisfactorily. It is absolutely necessary for the banquet committee to make a guarantee for a certain number of plates, and in order not to disappoint any member and his family they must have your reply. Please don't forget to attend to this matter immediately.

The ninth of the series of dancing

parties will be held Saturday evening, Feb. 19, and one of the most pleasant and enjoyable evenings is expected. To ensure this let each and every member work hard and boost for this party. The dance committee always has a surprise up their sleeve for those attending and those attending are always assured a real hope-to-die good time.

W. E. Mellinger is some Ambassador!  
L. V. Pilkington.

**Solution of the Local Check Abuse.**

Petoskey, Feb. 14—I wish to call attention to a glaring abuse which confronts hotel keepers generally—the cashing of firm checks or of personal checks, and turn it into a profit instead of a loss, as now handled.

For every check that is drawn, the bank holding the account must pay to the bank which cashes the check one-tenth of 1 per cent. exchange, i. e., ten cents on all checks of \$100 or less. Aside from this fee, no bank will cash any check without endorsement by someone who is known to the cashier to be responsible for the amount of the check, unless it is a domestic check.

How about hotels? Do they get paid for cashing checks? No. Do they get a responsible endorser upon the checks they accept? They do not. Why not? Because some silly landlords dare not assert themselves. They are not favorable to the concerted effort that would do away forever with this fool custom, for fear that they will lose business. So they go on taking in any old check that comes along, but when they take it to the bank for credit they must guarantee its worth by endorsing it before it will be passed to their account. This is the rub. Why should we cash checks indiscriminately, and then be obliged to hire detectives to hunt up the the fellows who palm off on us bad checks?

A business man will always figure to his own interests. The business houses that have traveling men on the road simply are using the money and credit of the hotel men to keep their men going. A New York firm with fifty traveling men figures it like this: the average distance their men are from home is say Northern Wisconsin or Michigan. They send a check for \$100 to each man. It takes the check five days to reach their man. It takes five days more to get around and clear in New York. If this firm sends each of their men \$100 per week, which is the average, it would take \$5,000 for fifty weeks. The interest on \$5,000 at 6 per cent. for one year would be \$300. As there are three hundred working days in a year, this would be \$1 per day. If it took ten days for each check, this would be \$10 interest saved on each salesman. For fifty salesmen this would mean a saving of \$500 in interest for this one firm.

Presuming these deductions to be correct, and assuming that there are only 200,000 traveling men on the road whose employers follow this custom of sending firm checks to their men, then the hotel proprietors are assuming the responsibility for the payment of the checks sent to these 200,000 men, to the amount of \$5,000 each, which would be \$100,000,000. Think of it!

From the business house standpoint, they have effected a saving in interest of \$10 for each traveling man, as shown in previous paragraph. Multiplying this by the 200,000 men makes it plain that the use of the hotel men's money and credit has saved the business houses no less than two million dollars interest charges for each year.

I have never talked to a hotel man who has not lost money on bad checks. I admit that most of the checks are good, but the cashing of a perfectly good check opens the way for the man with a bad check. Why should we hotel men take a chance on a check, when we are entitled to the cash, and when taking the check is simply a matter of accommodation

that we are asked to extend to the public many times each day? It is a pernicious custom and should be abandoned.

The solution is to charge more exchange on checks than the banks charge for a draft, say for instance, \$1 on checks of \$50 to \$100; 50 cents on checks from \$25 to \$50; 25 cents for checks of \$25 and under, and demand a responsible endorser upon all strange checks. In this way a sinking fund will be provided to take care of the losses, which would naturally be much less than they have been in the past, and would also yield a profit to hotels until such time as the business houses all send out drafts, money orders, etc., of such nature that when the hotel man adds his endorsement, he knows he is not likely to have to make good for the face of the paper. When this comes to pass, the check nuisance will be but a memory.

W. L. McManus, Jr.

**Watson-Higgins Milling Co.**

Merchant Millers  
Grand Rapids, Michigan

Owned by Merchants

Products Sold Only  
by Merchants

Brands Recommended  
by Merchants

**Save 25% to 33 1/3% on the Cost of a High-Grade Computing Scale**



You can now get an accurate, convenient, handsome Computing Scale at a big saving over former prices. You can bank the dollars you save by our specialized scale manufacture in large volume—our country-wide organization.

**Fairbanks Computing Scales**

Without doubt the biggest computing scale value offered today. Weighs your goods accurately and conveniently—tells you the correct value of each purchase at once. Has every quality feature you want—full 50 lbs. capacity, computes to 40 lbs. and to 60 cents a pound. No springs, racks or pinions—simple and dependable. Four-point suspension bearing platform; full jeweled agate bearings throughout, assures fine accuracy and long life. Low, convenient sanitary glass platform directly in front of chart. Handsomely finished in blue enamel with nicked trimmings.

**Backed by Fairbanks Quality**

Fairbanks, Morse & Co.

Chicago

Key No. 2247

**Always at Your Service**

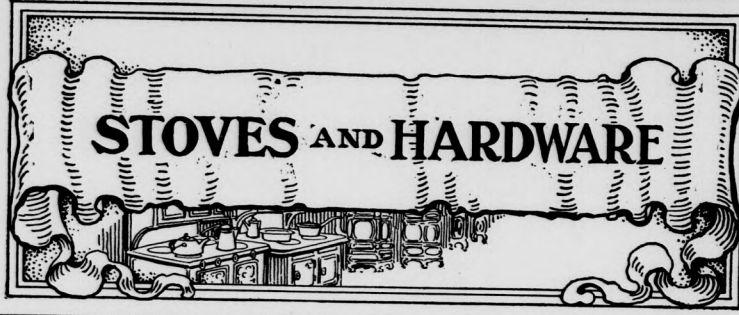


The Citizens Telephone Company's  
Long Distance Lines

Connection with over 200,000 Telephones  
in the State of Michigan alone

95,000 Telephones in Detroit

**CITIZENS SERVICE SATISFIES**



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

### Seasonable Suggestions For the Hardware Dealer.

Written for the Tradesman.

The end of each month is the time for the far-sighted hardware dealer to plan for the month to come. In planning for February the dealer cannot get away from the fact that this is generally a dull month. He has before him two big tasks. The first is to liven up the month's business as much as possible. The second is to turn the dullness to good advantage.

These aims may seem antagonistic; but they are not. After February comes springtime; and in February is the time to plan for the spring trade. Meanwhile, neither his planning nor his normal trade will keep any merchant so busy that he can't afford to see business take an extra spurt.

Stocktaking should be finished by the first of February. Of course, there are some merchants who do not commence to take stock until this month; but most retailers recognize that the sooner stocktaking is finished, the more room will their plans for the coming year have to turn round in. With stock taking finished in January, the ensuing month is free for special sales, which should be held in the first part of February. At these sales, the "dead stock" winnowed out in the process of stock taking should be closed out as thoroughly as possible.

These sales should give the merchant a chance to get acquainted with women customers. The hardware store in recent years has come to cater more and more to the women folk. Nothing attracts a housewife like a well advertised bargain. So, while odd lots and dead stock are featured, it may pay the hardware dealer to attract attention to staple lines of household goods offered at regular prices. Demonstrations can be held, if necessary. Thus the merchant, while clearing out old stock, will at the same time be able to introduce new goods on which he can make money.

These sales will have the effect of stimulating regular business to some slight extent. But the shrewd merchant will not be satisfied with merely selling certain goods which, in most instances, he will be careful not to handle again. He should make it a point wherever possible to get

better acquainted with his customers. In the Christmas season and in the spring months, the salespeople are busy, and have to let customers go with less attention than they would like to give. But in these winter months there is usually lots of time to put into selling. Isn't it worth while for the store to turn this circumstance to advantage?

In one store, the merchant adopted the slogan for his staff "Take time to get acquainted." Clerks were coached to be assiduous in their attentions to customers; to show goods promptly and explain them thoroughly; and, at every opportunity, to get a line on the individual customer's particular interests, his name, his address, and any other information that might be of value.

Now, any experienced salesman knows that if he can take time to gossip with a customer, he can suggest and sell more goods. He can sell more goods to the man whose tastes and preferences and predilections he understands than to the customer who comes in and goes out a perfect stranger. More than that, the customer will buy where he is known and his tastes are understood; and acquaintance of this sort ensures the customer in most cases coming back next time he has anything to buy in hardware.

In this instance the policy was carried out with a fair degree of efficiency. February business was about normal, which looked disappointing; but the ensuing spring business was somewhat better than the average, and in the long run a number of new customers were secured. And after a month of assiduous attention to people, the clerks were better fitted than ever before to handle customers. Not merely did they develop business; they developed their own selling capacity.

An experiment along these lines for February of 1916 might very well prove profitable for any hardware dealer.

A big item of the month's work is, of course, preparing for the spring business. Preparations may be specific, such as the making of prospect lists for paint, builders' hardware and other lines; and they may be general, along the lines of a general jacking up of the store organization.

For instance, many retailers do not get all they should out of their newspaper advertising. Advertising copy is prepared on the spur of the moment, without thought, and perfunctory; and as a result it fails to pull as it should. Preparedness is a remedy for this. The merchant should

have some sort of repository for advertising suggestions, good hardware advertisements clipped from newspapers and trade papers, catchy descriptive phrases jotted down as they occur in mind. With a lot of material of this sort collected and classified, right at his finger tips, the merchant will be able to prepare his advertising copy in less time and with less mental exertion, and yet make it many times more effective. And he will be able to get it in early, instead of being hurried and worried at the last moment before the paper goes to press.

A scrap book, or a few folders in the filing cabinet or desk tray, will afford all the needed accommodation for this material; and very little time is required to collect it. System is the great essential.

So, too, window suggestions can be gathered from a variety of sources and utilized in the preparation of effective displays.

Here, as in every other department of business, the great thing is not so much to start right (which is easy) but to keep it up. One of the most successful young hardware dealers I know changes his displays and his advertising every few days. Usually displays and newspaper advertising deal with the same topics at the same time. And every display is a live one. A lot of the work is done by clerks, whose initiative is thus developed. One clerk in that store when he was a youngster put on better hardware displays, with more of the ginger of ingenuity in them, than most experienced merchants devise.

Along lines like these, the merchant, in dull February, can do a lot toward developing a store organization and a store system that will run smoothly and satisfactorily when the busy times come, as they are sure to do.

February is a good month in which to make a strong onslaught on the back accounts. Here, too, is a department which in many stores requires jacking up. Shrewd merchants long ago discovered that the great danger with credits lay in their indefiniteness. People came in and bought without limit, had their purchases charged, and went out without the remotest notion on the part of either customer or merchant as to when their accounts would be settled. Indeed, in many businesses if the customer looks "good" the merchant makes the charge and says nothing.

Putting a limit on credit is a good thing. Have an understanding with the customer that accounts are to be settled weekly, or fortnightly, or monthly. Render all accounts promptly; and see that settlements are made with equal promptness. The merchant is not a banker. It is not his place to carry the customer. If your credit system is weak, see where it can be improved; and you will profit by the incidental changes.

Meanwhile, go after the back accounts on your books. Where unpaid bills are allowed to run until the customer comes in with his spring requirements, more trouble is sure to ensue. William Edward Park.

## Foster, Stevens & Co.

### Wholesale Hardware

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

## The "Dick Famous" Line

### HAND AND POWER FEED CUTTERS

#### 40 Years the Standard

You can't buy anything better—and you can't beat our service, for as *Distributors for the Central Western States* we always carry a full stock of machines, parts, and accessories. This means instant action when you say the word. Ask for Our Dealers' Proposition

Get your share of this business. Ask for our printed matter and catalogues. We have the goods and are glad to tell dealers all about them.

## Clemens & Gingrich Co.

Distributors for Central Western States

Grand Rapids, Michigan

We Stand Back of Every Order We Sell

## The Great Heart of Abraham Lincoln.

Written for the Tradesman.

Again the attention of the American people turns to the Great Emancipator as the day of his birth rolls around. "Greatest American" is not too high praise for the man the most deeply enshrined in the hearts of our people.

Now, when the fairest fields of Europe are reddened with the blood of its embroiled citizens, do we turn to the past and review the days that tried men's souls in America, days that put to the test the stability of a union founded by our Revolutionary heroes. The black blot of slavery stained the escutcheon of freedom, blasting our claim to being the "home of the free."

Not until the pen of Lincoln, enforced by the sword of Grant, set free the black man, was this a republic in truth as well as in theory. The long years of man's inhumanity against a race burst at length into a flame of retributive justice that swept the land like a besom of destruction.

Abraham Lincoln was the great mind that guided our ship of state through the turmoil and horrors of the greatest civil war of all history. His hand smote the shackles from three million slaves, although at the time this act was denounced by nearly one half the North as the entering wedge to the severance of the American Union.

In the height of his masterly activity, Abraham Lincoln was denounced as a traitor and a tyrant;

by men, too, who should have been his fast friends. Even here in the city of Grand Rapids a Democratic campaign speaker proclaimed in no uncertain voice before a multitude of citizens that, "on the 8th day of November next, we will hurl the tyrant Lincoln from the chair of state and place thereon that noble Christian statesman and gallant soldier, George B. McClellan!"

Such was the bitterness of partisan strife in 1864. In his day Lincoln was reviled most savagely by a hostile press.

Time, that healer of all animosities, healed the sores laid open by the Civil War, yet it must not be supposed that this great man was in anywise properly appreciated in the age in which he lived. We give here an excerpt from the "Address of the National Democratic Committee" of 1864, put forth immediately preceding the election of that year.

"Its open complicity in acts of fraud and violence is a full confession that Abraham Lincoln's re-election cannot be accomplished by an honest appeal to the unbought will of a Nation of freemen.

"By such an appeal the re-election of Abraham Lincoln can yet be prevented, in spite of the fraud and violence. Such an appeal the Democratic National Committee now make to their fellow-citizens in all the states, but more especially to the thousands of true and loyal men who, in Maryland, in Indiana, in Ohio, in Kentucky, and in Missouri, now suffering in their persons, their feelings,

and their property from the reckless usurpations of the Executive (Lincoln) and the chartered tyranny of his commissioned agents, have almost despaired of the republic."

The schoolboy of the present day would hardly imagine such an arraignment referred to the benign and gentle Lincoln whom history marks as the one predominant and sublimely patriotic figure of the day in which he lived. All great men have been maligned, misunderstood and belittled by men contemporary with them. Even the immortal Washington so suffered in a measure, yet it is not likely that another in human history has been called upon to suffer from ill-timed hostility and hate as did the great Emancipator.

His tragic taking off while in the prime of a splendid manhood, silenced much of that malevolence that was born of false information and a lack of appreciation of the sterling character of the man.

Numerous anecdotes go to show the true greatness of the man. The bravest are the tenderest. This comes out of the West.

In company with some other candidates who were out on a political campaign over a half century ago in the wild West, he saw, in the woods near the close of the day some baby birds that had been blown out of their nest. Asking to be allowed to get down from the carriage, which passed on a head, Mr. Lincoln picked up the tiny creatures and restored them to their little home. On reaching the inn, he was asked the cause of

his delay and astonished his hearers by telling them of his humane act, declaring that, had he not returned the birdies to their mother's care, he could not sleep at night.

Such was the tender, loving heart of Abraham Lincoln!

He came out of the Kentucky wilderness to become the greatest human soul ever dedicated to freedom on American soil. From the days of "Bleeding Kansas" down to that last day at Ford's theater, when a victim to the hand of an assassin, the great heart of Lincoln beat for down-trodden humanity wherever found. The malignity of his political enemies never served to daunt his aspirations. From the time he entered the Presidential office, down to the day of his death, his sole concern was the perpetuity of the American Union and a resolve to do what he could to preserve intact the government of the people, by the people, for the people that it might not perish from the earth.

It will be hard to find in history another such a character as Abraham Lincoln. From the humblest walks of life he came; no aristocratic ancestry; no influential friends to lend ear and assistance to the boy who graduated from a floorless log cabin among the Kentucky hills to become the greatest man of his time.

Old Timer.

No matter how insignificant a man may be, he is firmly convinced that his superiority will some day be recognized.



SELL

# Black Flag Insect Powder

BLACK FLAG INSECT POWDER has been sold for over 30 years and every year more is used

"Sold on merit and by word-of-mouth advertising." That's the reason for the steady year after year increase in sales.

An extensive campaign is under way. Magazines that go into the homes with a circulation of over 15 million copies have our orders for space to advertise BLACK FLAG. Window trims, show cards, etc., are ready for the dealer who will push BLACK FLAG sales.

Packed only and always in glass bottles—no waste strength. Keeps longer. Bulks less on your shelves.

BLACK FLAG does what we claim for it. Absolutely free from danger to children or domestic pets. You can stand back of every bottle you sell. It will do the work, and

## You Will Make Money

If you have not included BLACK FLAG in the orders given to your jobbers, send them an order at once. All jobbers should fill your orders promptly. If there is any delay in getting BLACK FLAG write us immediately. We will see that your orders for BLACK FLAG are filled.

Look for BLACK FLAG in your stock to-day.

Three sizes retail at 10c, 25c and 50c

## Gilpin, Langdon & Company

Incorporated  
Baltimore, Md.



### Some of the Fundamental Principles of Shoe Retailing.\*

Sometimes I think that I am not a true representative of that clan, for I started life selling shoes wholesale on the road, became a jobber in New York, and only erupted into the retail field by the merest chance. It is only natural, then, that I should think and act in a "semi-wholesale" way. So real are the problems of merchandising at retail in New York City, however, that I am forced to attend them, and my experiences in doing so may hold items of interest for many.

We started first with the physical elements. Chief among them is the selection of a new location, or the doctoring and developing of an old one, and upon this too much cannot be expended. You must not only be where the people are, as cigar stores locate; you must be where the people buy. They must buy your grade of goods, they must be people that can understand your methods of approach, they must buy at times that it is profitable for you to sell. And, having your people and your location, you must study their tastes with your own. The correct admixtures of these ingredients determines the rent you can profitably pay, the money that you can expend in equipping your store, and the manner in which it must be advertised.

Following these fundamental requirements, we come to the item of service, in which I include the two p's, personal and protection. I call to your attention the necessity which I have found apparent to make the matter of personnel of primary importance. No man can determine its details for another, but the elements of adaptability and selection; salary, premiums, and profit-sharing; education and supervision; welfare, fellowship and co-operation should be analyzed with the greatest care. Hand-in-hand with the salesman goes the protection afforded the patron by the ability and interest of the agent, and by the willingness and fairness of the principle. Retailers rise or fall by their attitude toward their clientele, so this again cannot be dictated or even hinted.

Outshadowing these physical and mechanical elements, which become more or less automatic and routine to the hardened practitioners, come the real problems of our merchandising—the buying and handling of shoes. Of the components, chief come style and quality; style, the fickle jade ever changing, ever escaping, ever followed, and quality the evanescent.

\*Paper read by Frank Melville, Jr., at the annual convention of the National Boot & Shoe Manufacturers' Association.

In the matter of style, a merchant may save himself many sleepless nights by following conservative lines, dealing in staples, putting the latest quirks in the discard, but I notice that most prefer to be disciples of Beau Nash and follow always the latest vagaries. The pain of this course cannot be over-estimated, and to you manufacturers I breathe a prayer for compassion and consideration. Following fashion brings upon us chief of our ordering difficulties, that of securing advance placements, and every possible effort to avoid its behests should be made.

Quality is of two kinds, both comparative; each of us must determine for himself (unless the all-wise manufacturer decides for him!) just where he shall place the meeting point for quality in finish and quality in materials. For one of us, the securing of plugging service seems all-important; for the other, appearance comes first—and so manifold are the governing considerations that no one can say which is right. It is my firm conviction that in my "Rival" and "John Ward" shoes I have hit upon just the proper recipe, have mixed the ingredients in just the right degree, have succeeded in giving to my patron his estimate of correctly compounded style and wear. The success of these two chains of stores would appear to justify the conviction. It is quite possible, on the other hand, that their success is based on entirely different desiderata, and that I am a long way from knowing what is right in style and quality. You may think that such a remark is fencing; but so evanescent a thing is the basis for success, that it is absolutely impossible ever to say that one has nailed it down.

The proper percentage of profit is another of the undeterminable fundamentals. I see before me merchants whose sales grant them a clearance almost twice as great as are secured by others with whom they are fraternizing here. Both methods succeed. The question to be settled, however, is deeper. Do both build equally well for the future? Is the attainment of wealth the only goal? What is success?

This is where we hit the individuals. We all like to think that we are serving our fellow-men as well as ourselves, and most of us are willing to admit (?) that this worthy motive influences us. But does it? Are we truly beyond reproach in this respect? Are we taking joy and pride in our work and building carefully and well for time to come? Or are we out for the spoils of war as long as we can get away with the game? On

## When You Go To Chicago

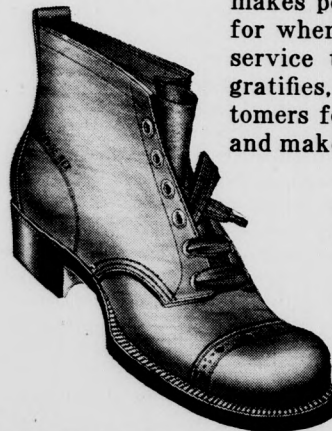
You do not buy a ticket half way because it costs less, and then walk the remainder. What you would save in mileage would be lost many times in time, comfort and convenience.

Yet that is what the man does when he buys inferior footwear because of low price—he rides half way and limps the remainder.



## Rouge Rex Shoes

are the limited flyer which takes the wearer to his destination with all the comfort, safety and service that modern shoemaking makes possible, and this is what he bargains for when he buys footwear. They have the service that satisfies and the comfort that gratifies, making pleased and continuous customers for the dealer who stocks these shoes, and makes that fact known in his locality.



Drop us a card now, and our salesman will call at once with samples.

**Hirth-Krause Company**  
Hide to Shoe  
Tanners and Shoe Manufacturers  
Grand Rapids, Mich.

## How is Your RUBBER Stock?

Now is the time to order those sizes you need and be prepared for the business that is sure to come with warmer Spring weather



Remember, we carry  
**Hub Mark Rubbers**  
in stock, in all styles,  
ready to ship the day your order is received

Send in that order to-day.

**Rindge, Kalmbach, Logie Company**  
Grand Rapids, Mich.

this point I adjure you to search your conscience, to ponder the real meaning of the word "success."

When it comes to factory relations, we tap a topic of interest to every one here. Credit conditions are comfortable; the manufacturer has few difficulties and the retailer has still fewer. One must not look to the credit attitude of factories to explain the lack of successful small dealers in this trade, but rather to the lack of systematization and ability and knowledge on the part of the individual.

Bound up with credit, as a problem, comes the ordering difficulty. To the retailer, no less than to the manufacturer, is it desirable to secure regularity and volume in the placing of orders, and to this, we all bend our endeavors. It is our chief problem.

In staple lines, it should be possible to place about half the quantity well in advance, thus securing advantageous treatment for the buyer and steadiness of output for the maker. Fleeting style cuts down this 50 per cent. average, however, and makes the problem more difficult—another argument urging us to take up arms against fashion and curtail its activity.

It is my experience that no factory ever fully appreciates the difficulty experienced by the buyer in detailing actual sizes and widths weeks or months in advance of their expected sale, and I believe that the factory desirous of co-operating with its customers can apply itself to no more important task than that of shortening the ordering period.

We know that factories commonly promise delivery in three weeks, that the making of a pair of shoes requires two weeks, and that shipments are seldom received in less than six weeks. If the retailer does his share to the extent of placing staple requisitions well in advance, and making detailed statements of probable purchases at the start of a season, the manufacturer should retaliate by cutting down to the minimum the time for sizing and quick-need orders.

This process may be aided and economies effected by the introduction of standards in making details. Factories operated in the most approved manner make a practice of selecting and catering for but one account in a given sales district. No one buyer can be harmed, therefore, by using a line similar to one used by another customer of the same factory, and the latter benefits largely by the simplification of its routing. Big units can be produced at less cost, advantaging both maker and retailer.

Much ado is made of the difficulties encountered in adjustments on replaced merchandise. The factories make rules about crediting only the actual service value returned; retailers claim credit for every exchanged shoe. Neither theory is correct.

Equitable relations can only be secured when the retailer forgets the practice of getting credit on whatever the factory will accept and learns to treat every adjustment as though the shoe were his own. With this attitude, he will repair, at his own expense, everything that admits of such treatment; will demand of the consumer a proper

payment for all service rendered, and will return for full credit all shoes fundamentally wrong in construction or material. In granting this credit, the manufacturer will remember that the retailer has been put to no considerable loss through the items of repairs and loss of confidence on the part of his trade.

I have endeavored to outline the main problems arising between manufacturers and retailer, and would like to trespass further on your good nature for a short discussion of the effects of the European conflict on the shoe trade.

You are conversant with the present problems, the problems induced by the existence of a state of war, the scarcity of material, the hardships entailed to domestic consumers through the over-production of munitions, the consequently inflated values. These need no discussion. What will happen, however, when peace comes, as it may to-morrow or not for years? This must give us pause.

It is my opinion that we may omit speculation on a need for a change in buying policies. Higher prices have been caused by a scarcity of chemicals and dyestuffs and by the increased exports of finished products. Hides are not lacking abroad, but shipping facilities are. Is it not more reasonable then, to expect lower prices upon the advent of peace rather than higher prices? There is, of course, a certain danger to be noted in a possibly enhanced foreign competition from a product improved in both quality and appearance. We have seen hints of this improvement already in the higher-grade lines. This is not an immediate danger, at any rate, and may be dismissed for the present. So, also, may the question of a financial stringency. Conducted so closely on a cash basis, and in a necessity of life, the shoe trade has always been last to feel stringent times and has made early recovery. This is my own experience, and I firmly believe that a winning concern, conducted on a conservative basis, dealing in a staple product, and with a good representation, need feel in no danger of suffering in a financial way or of going under in a crisis.

Being on the subject of money, I will close my talk with a slight reference to the matter of price changing. As the retail business is conducted, the maintenance of a fixed selling price is essential. Except in the case of a most marked change in costs, the product must go out at the set price, although both quality and profit be sacrificed on the way.

While I realize fully the difficulty of putting interest into a discussion from which personal experience must perforce be omitted, I have, nevertheless, trespassed on your time to a considerable extent, and I thank you for your attention.

*Mayer's*  
**HONORBILT SHOES**

Backed by Quality  
Boosted by Consistent Advertising

# This "Adv." Shows

ONE LINE OUT OF A GREAT MANY CARRIED IN STOCK. THEY ARE NUMBERS THAT HAVE HELPED MAKE OUR "BERTSCH" LINE FAMOUS

Seldom Equalled—Never Excelled



- 960—Men's Gun Metal Calf Blucher. Goodyear Welt, half double sole, modified high toe, D & E..... \$2.35
- 979—Same only Button..... 2.40
- 913—Same as 960 only extra fine quality..... 2.75
- 914—Same as 979 only extra fine quality..... 2.75

In Stock  
for  
At Once Shipment

Complete  
Catalogue or Samples  
on Request

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.

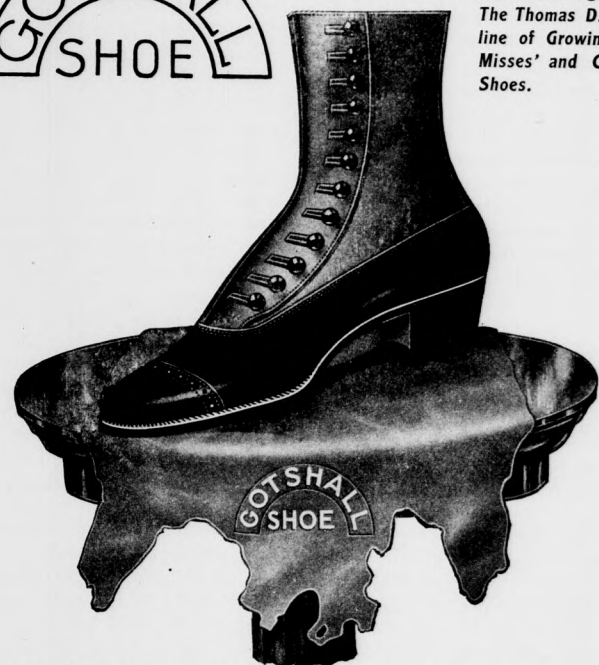
Manufacturers Serviceable Footwear

GRAND RAPIDS, MICH.

## The Another IN STOCK

departure that will be appreciated by the "Live Wire" merchants of Michigan.

The Thomas D. Gotshall line of Growing Girls', Misses' and Children's Shoes.



We  
are  
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This Celebrated line of goods in stock, on widths in Grand Rapids should mean much to merchants "Who Know." Prices the same as from Boston. Net 30 days.

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



### A Few Don'ts If You Want Friends.

Written for the Tradesman.

If you want friends—and who does not?—don't make it a hard task for others to be your friends. Some women are friendless or nearly so, not because they are cold and unapproachable, nor because they are lacking in excellent and even charming qualities, but because, unconsciously perhaps, they are all the time doing things that make friendship with them difficult if not impossible. Not many will cultivate a friendship when they find it a strenuous, uphill job to do so. Not making it hard for others to be your friends involves a number of minor don'ts.

Don't be unreasonably and morbidly sensitive. That is, don't be all the time on the lookout for something to be offended at. Some women have almost a mania for getting their feelings hurt—for imagining slights and snubs that never were in the least intended. These very thin-skinned sisters are a nuisance in every relation in which you may have to do with them. Most exasperating of all, they are likely to assume an absurd superiority on account of their painful susceptibility. They seem to think they are finer-grained than other people or they wouldn't feel so keenly.

Most persons—and you can't blame them—simply won't stand for all the bother of trying to get on with a woman of this type. So if you want friends, don't be of that kind. An affront that is intended you surely will know as such. But as to those little slips of the tongue—those lightly spoken sentences upon which an overwrought fancy easily can place a hostile construction—as to all these, give the speakers the benefit of the doubt. There isn't one chance in thousand that you will miss it by so doing.

While sternly repressing undue sensitiveness on your own part, don't ride roughshod over other people's feelings. You have learned to avoid, as others do, those who make a business of being offended; but don't forget that every one, even the most reasonable and fairminded, has some sore spots, usually made so by some humiliating or painful experience. Learn to keep off from these. Don't tread needlessly on people's mental and spiritual corns.

Mrs. Alford, who lately moved to X—, was lonely and anxious to make friends. Among the first people she met were the Bannings, a very nice family who, seeing her homesickness, tried to be especially cordial. One day they were learning a card game which Mrs. Alford had volunteered to teach them. Bertha Banning, the

younger daughter, owing to a blow received on the head in an accident, is a trifle slow and dull. Of course the whole family feels her deficiency acutely. At her not grasping some point of the game quickly, Mrs. Alford became irritated, and, as Mrs. Banning expressed it, "snapped Bertha up" rudely. Needless to say, all the Bannings were cruelly hurt, and their kind overtures to Mrs. Alford were at an end.

Don't forget that your friend, if a busy woman, has many things to do besides being your friend. You may have all kinds of leisure yourself, but don't claim too many of her precious hours. There is a good old saying, "Remember that your friend has a friend," which I believe means that no one takes kindly to having one friend criticize one's other acquaintances and cronies. It might well be taken to mean that your friend has another friend besides yourself—many others likely—each one demanding some share of her time and attention.

Don't insist that your friend must join your club or your lodge or your church. Don't try to dictate what she shall wear or how she shall keep her house or train her children. It is hard to be friends with some very well-meaning women, because no sooner do they get one in tow than they try to run all one's affairs. Every person of any spirit naturally resents such uncalled-for domination.

Don't make it hard for your friend to economize. Maybe you are richer than she is, or, if you are not, possibly you are a freer spender. In either case, don't make her uncomfortable about the small frugalities she deems it wise and necessary to practice. Don't be constantly proposing expenditures to be shared mutually, and don't give her too many treats that she will feel she must pay back. Don't be the sort of woman that if another woman chums up with you, her savings account must suffer in consequence.

We are reading and hearing a great deal nowadays about thrift. The banks are showing us how amazingly small savings kept at compound interest accumulate. The magazines are very convincingly urging frugality as a duty. We may help this great thrift movement along by letting it be known that we consider it a commendable thing to save the nickels and dimes. It will be all the better if we ourselves practice what we preach. That lofty scorn of small economies that many of us, whether we could afford it or not, have felt we must affect with all persons out-

side our own families, would best be abandoned speedily. Greater frankness to money matters is needed, a wholesome sincerity of the kind that if two friends meet down town and decide to take lunch together, they will not feel that they must go to a more expensive place than either would think of patronizing if alone.

If you want real friends, don't commercialize friendship. Don't consider it as something that can be bought and sold. Don't place it on the plane that a friend is a person to whom you have done a favor, and from whom you have a right to expect or exact a greater favor in return. The kindness which but thinly conceals an inevitable ax to grind is detestable. All social bargaining is a travesty, perhaps rather a prostitution of friendship. Genuine friendship is based on congeniality. Its offices consist in an exchange of thoughts, feelings, sympathies—perhaps also in sacrifices gladly made—but never in a vulgar barter of advantages. Quillo.



### 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

## FREE

### Cut This Out

and check opposite the listed items below what you are interested in and we will send you by return mail two beautiful felt pennants to hang up in your store.

Excelsior Mattresses	Coil Wire Springs
Cotton Felt Mattresses	Woven Wire Springs
Hair Mattresses	Wood or Steel Cots
Crib or Cot Pads	Steel Couches and
Sanitary Couch Pads	Bed Davenport
Mattress Protectors	Institution Beds
Bulk Feathers	Feather Pillows
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Made by the  
**Grand Rapids Bedding Company**  
Established 1890  
Grand Rapids, Michigan



## There is No Grocer in the United States

but has **SOME** customers who would **PREFER** to buy and use that old reliable

## "White House"

Those "some" customers are especially worth obliging—for they are valuable to you for the business they influence for the "good work" they pass along.

Distributed at Wholesale by

**JUDSON GROCER CO.—Grand Rapids, Mich.**

# THE MEAT MARKET

## Ropy Pickle.

This condition, generally known as ropy, is directly due to the growth of bacteria in the pickle as a culture ground. The bacillus appears to be in the nature of a yeast fungus.

Meat that is improperly chilled, although the animal heat has passed out of it, may be in a soft and sloppy condition, and when packed in this condition, is apt to bring on this ropiness. Dirty vats, not being scalded and properly cleaned, after each curing and just before each packing, are also apt to cause it. Sour sugar will also cause it, and to obviate this condition no sugar should be taken into your plant without being analyzed by a chemist. When the temperature is allowed to rise too high in the curing room it will also cause ropiness by accelerating fermentation, due to bacterial action. As sweet pickle is a favorite culture medium, and as the bacteria under the favorable conditions produce and reproduce with great rapidity, the pickle will first become viscid and then thick. This is also the first stage of a certain sourness if the meat is allowed to remain in the pickle.

Prevention of ropy pickle should take the form of a proper chilling of the meat to be cured; of having the curing vats absolutely clean, even to watching the seams, on the inside closely, so that there may be no accumulation of matter held therein. Keep an even temperature of 27 degrees F. (hams) in the curing room; see that the cane sugar used is perfectly sweet and the pickle properly made and filtered. Above all, be sure that every process is carried out under absolute cleanliness.

## Hams Tainted After Smoking.

If an S. P. ham is sent to the smoke house without being fully cured it will puff; that is, the uncured part to which the salt has not penetrated will generate a gas, puffing it or swelling it so that there is no possible way of mistaking it, especially in connection with the taint or smell, which is as strong as it can be.

A sweet pickled ham, however, going to the smoker perfectly sweet and all right will come out of the smoker sweet and will remain so if taken care of in the proper manner. But the fact must never be lost sight of that sweet pickled hams are intended for quick consumption and require just as much care after curing and smoking as they do when undergoing these processes if it be intended to carry them for any length of time.

The only case where hams will turn tainted after being smoked is when they are allowed to lie around in damp

places or in damp cases. This state will stimulate fermentation, which is always going on in sweet pickled meats, to greater activity. The saline properties of the cure will cause the meat to absorb moisture from the surrounding atmosphere, and through the presence of cane sugar in the cure fermentation is going on long before it is noticeable to the eye or nose, its activity increasing with warmth and dampness, which will, in a short time cause the meat to become so tainted that its usefulness for human food is passed.

## Second Use For Pickle.

It is a wasteful process to throw away pickle as soon as meat is cured. A pickle that will show 78 degrees strength, to which has been added 5 to 7 degrees of sugar, saltpeter, etc., making it 83 to 85 degrees when used, will show a strength of 52 to 58 degrees after the meat has been taken out, the meat having absorbed the rest of the curing ingredients. The remaining ingredients in this pickle are, however, just as good when purified,—salt and sugar being the same under all conditions—hence, when meats are fully cured, the remaining pickle should be put in a vat, in the bottom and sides of which are galvanized iron coils. Steam should then be turned on in these coils, heating the pickle by radiation from the pipe.

After the pickle has been thoroughly boiled for an hour or so it should be allowed to settle. The particles of grease as well as all the albuminous parts which the pickle has drawn from the meat cured will rise to the surface in the form of a scum; this should be carefully skimmed off and the pickle again boiled. A second skimming is then necessary, after which it should be drawn off and cooled, and sufficient fresh ingredients added to give it its original strength. It is now as useful as ever.

## Corned Beef.

Use a clean and absolutely sweet vat; fill the same half full of fresh, clean water; add sufficient salt to make the brine 70 degrees strong, using a salometer to test the salt content. The old method of floating an egg or a potato to ascertain the strength of the brine is not to be recommended. Be careful of the salt that you use, being sure that it is free of lime, alum and other foreign deposits. To make a sweet pickle add three to five pounds of the best granulated cane sugar to the brine. This must be absolutely pure, as otherwise it will thicken the brine. Saltpeter is used at six ounces per 100 pounds of meat

Trim the pieces of meat intended

for curing free from all bruised and bloody spots, and if the meat has any slime or mold on it either wash it off or trim it off. A good plan at all times is to soak the meat for half an hour in fresh, cold water, as that draws the blood out of the meat, which otherwise would go into the brine, and which, in turn, would spoil the brine and interfere with the curing of the meat. If these rules are followed closely you will turn out a satisfactory product that will suit your customers.

## W. P. Granger

Wholesale  
Fresh and Salt Meats

Poultry, Eggs and Oysters

Shipments of Hogs, Veal and Poultry  
Solicited

Daily Remittances

Telephone 61,073

112 Louis St. Grand Rapids

## 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.



An Important Flavoring  
is

## Mapleine

necessary in both the  
kitchen and the  
candy shop

Order from

Louis Hilfer Co.

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CRESCENT MFG. CO.

Seattle, Wash.



## 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.

## Harness

Our own make out of No 1  
Leather. Hand or machine made.  
We guarantee them absolutely.  
Write for catalogue and price list.

Sherwood Hall Co., Ltd.

Ionias Ave. and Louis St.

GRAND RAPIDS, MICHIGAN

## HART BRAND CANNED GOODS

Packed by

W. R. Roach & Co., Hart, Mich.

Michigan People Want Michigan Products

## 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.

## PEACOCK BRAND

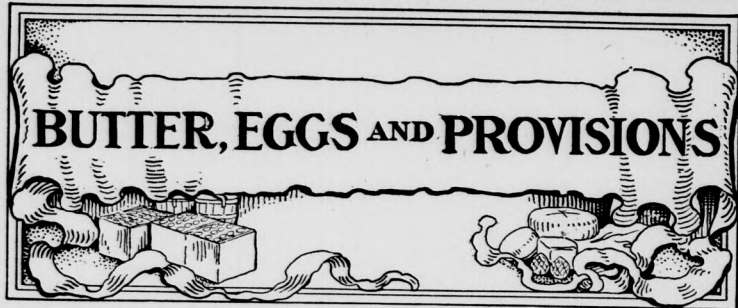
### Breakfast Appetites

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



#### 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.

#### Crooked Butter Maker At Large.

Hillsboro, Ohio, Feb. 10—H. R. Franzen, erstwhile manager of the Highland County Butter Co., has skipped out and will not return unless in the hands of officers of the law. He has embezzled and defrauded the company out of from \$700 to \$1,000.

When Mr. Franzen left Hillsboro he stated that he had been called to Hartford, Wis., by the serious illness of his father and said that he would return on the following Monday. He sent back several postals and letters, all indicating that he intended to return. But on Wednesday of last week the officers of the company received the following telegram:

"Everything gone wrong. I will not be back. Have gone to Canada."

At once an investigation was started. It was found that he had shipped to Wayne & Low, commission merchants of Chicago, twenty-six tubs of butter, 1890 pounds. These shipments were made by express on two dates, Jan. 1 and Jan. 11. The books of the company did not show any shipment to these parties but instead showed that on that date shipment had been made to a Philadelphia house. Franzen had gone to the office which is in charge of Hugh and Miss Marlie Van Winkle and had them make out bills of lading for the Philadelphia house. He had them ship the butter to Chicago by express, retaining or destroying the bills of lading.

A telegram was sent to Wayne & Low enquiring about the shipments and ordering that payment should not be made to Franzen. Wayne & Low replied stating that they had received no shipments from the Highland County Butter Co., but had received shipments from Hillsboro on the dates named from another party and had paid him for them.

The investigation also disclosed that Franzen had made four shipments of books and supplies to his brother at Ephrata, Pa., and three to Fred E. Johnson at Lancaster, Pa. What these shipments were is not at this time known although an investigation is being made. One of them weighed sixty-five pounds, and was marked adding machine on the case.

It seems that he would order things shipped here in the name of the Highland County Butter Co. and then re-ship them without opening them to his brother and Johnson in Pennsylvania. Just how much he has defrauded the company out of in this way is not known and may not be for some time as probably a number of the bills came in before he left and were secured by him and others have not yet been sent out by the houses from which the purchases were made.

One bill which has come in from the Butner Packing Co., of Toledo, amounts to \$80.

Franzen had a prepossessing appearance and impressed everyone well. He seemed to be an intelligent and

capable man and certainly knew the creamery business. He was a hard worker, a fine butter maker and knew how business should be conducted. But he was just as crooked as he was capable. He undoubtedly came here expressly to rob the company and went about it systematically.

#### Butter For the Navy.

Washington, Feb. 10—Bids will be opened on or about March 7, 1916, for the supply of tinned, tub and case butter required for the use of the naval service during the fiscal year beginning July 1, 1916.

The schedule will cover 500,000 pounds of butter in five-pound tins, 100,000 pounds in tubs containing approximately sixty pounds each and 100,000 pounds in cubes packed in cases containing about fifty-six pounds each.

Delivery is to be made f. o. b. cars at such cold-storage warehouse in New York City or vicinity as may be directed, in carload lots, with privilege of subsequent free lighterage, not later than August 20, 1916.

All butter, after being packed and until placed in cold storage, must be kept at a temperature below 50 degrees F., and the necessary arrangements with the transportation company must be made by the contractor to insure that the butter will be kept below this temperature during transportation to the cold-storage warehouse.

The right will be reserved, in case it is found necessary before the close of the packing season, to increase the quantities contracted for by approximately 10 per cent., such additional quantity to be furnished at the contract price.

The butter must be made during such period of ninety day after May 1 and before August 20, 1916, as shall be determined by the Bureau of Supplies and Accounts.

The packing of the butter will be under the supervision of the Dairy Division of the Bureau of Agriculture.

Bids must be based on a differential per pound price, the basing price to be the current average weekly quotation on "extra creamery butter" of the New York market, New York, N. Y., for the week during which the butter is packed.

The total quantity of 700,000 pounds will be divided into fourteen classes of 50,000 pounds each, and bids will be considered and contracts awarded for each class separately.

Additional bids will also be invited for keeping in cold storage, in the vicinity of New York, N. Y., the total quantities of tinned, tub and case butter specified above.

A bidding set of schedule 9299, inviting proposals for the butter, will be forwarded upon application.

The above advance information is given in order that any who may contemplate submitting a bid, may be in a position to make any arrangements that may be necessary to the preparation of proposals prior to the receipt of the schedule.

Samuel McGowan,  
Paymaster General of the Navy.

When a man makes a fool of himself he deprives some woman of her prerogative.

#### Having an Understanding With the Customer.

It is the clear cut business man who prospers nowadays. To succeed in the face of keen competition, a man must keep his head at all times, must know his financial standing, both coming and going, must watch his stock, as a guard against both over-buying and depletions, and must keep close track of every department of his business.

The other day a hardwareman sold a saw—price \$2.

"Are you in a hurry for the money?" queried the customer, jocularly.

"Oh, you can pay when you get ready," returned the hardware man genially.

That was the middle of June, and

## B. & S. Famous 5c Cigar

Long Filler

Order direct or  
through

Worden Grocer Company

Barrett Cigar Co.  
MAKERS  
Ionia, Michigan

Mail us samples BROWN SWEDISH, RED KIDNEY, MARROWFAT or WHITE PEA BEANS you may wish to sell.

Both Phones 1217 MOSELEY BROTHERS Grand Rapids, Mich.

## The Vinkemulder Company

Jobbers and Shippers of  
Everything in

## Fruits and Produce

Grand Rapids, Mich.

## IT PAYS TO CONCENTRATE

**S**UPPOSE you had to buy every article in your stock. Mr. Grocer, from a different manufacturer? You'd be so busy writing letters, studying catalogues, and sticking on postage stamps and explaining the changes to your customers, you wouldn't have time to sleep. And how much dependability would your customers have in your changing stocks? Take Matches for instance—the grocer who wants his customers to have confidence in what he sells them has no need to carry more than one line. There's a **DIAMOND MATCH** for every purpose, and at any price—that's decent—and every match backed by the reputation of the largest and oldest match manufacturers in the world.

Anchor your match trade to a line that you know and trust

**THE DIAMOND MATCH COMPANY**  
THE GREATEST MATCH MAKERS IN THE WORLD

Our Entire Line of **GROCERY BAGS**  
BEAR THIS MARK OF QUALITY

Our Improved Square, self-opening, Grocery and Sugar Bags are the standards of quality.



Every bag full size and uniform strength.

Write for jobbing price list.

**THE CLEVELAND-AKRON BAG CO., CLEVELAND**



the saw, and a lot of other goods, aren't paid for yet, and there's precious little prospect of them being paid for in the next two or three months. For this debt is merely one of many which the jocular customer has been accumulating about town on the "Oh, you can pay when you get ready" principle.

"Pay when you get ready" may have been good enough business fifty years ago, but this is a different age. The merchant must pay by such and such a time if he wants to hold his credit or secure his discounts; and if he is to pay according to his clear and specific understanding with the wholesaler, he must in turn have an equally clear and specific understanding with the customer who owes him money, either at present or prospectively.

"Oh, you can pay when you get ready," sounds offhand and generous; but it would have been just as easy to have said:

"No, I'm not in any hurry, Frank. How would Saturday night strike you?" And it would have been easy, if Saturday night didn't strike Frank just right, to stipulate the ensuing Saturday night as the time of settlement. Frank would not have been offended; and the hardware dealer would have been in the far more advantageous position of sending Frank away with a very clear idea in his mind that he ought to look forward to paying for that saw by such and such a day.

The hardware dealer can hardly escape from selling on credit, even where his lines are confined largely to small hardware and similar goods. Where implements are handled, of course lien notes protect the dealer, as a rule. In other lines, credits are simply charged upon the books.

A large proportion of credit losses are due to the failure of the merchant to have an understanding with his credit customer. Of course in every locality there are professional dead beats; but against these the merchant, who makes it a practice to keep in touch with his fellow retailers, can usually guard himself. Against the man who does not intend to become a dead beat, the merchant should guard by means of a specific understanding.

Credit buying is a habit which grows upon a man. He may start out with the idea of paying cash and keeping ahead of the game, whatever happens. The pinch of financial stringency comes, however, and he starts to buy on credit, at first timidly. Perhaps he has overrun his week's salary and there is some article that he feels he can not do without. He will buy on credit and pay for it when next week's envelope comes in. It is so easy to buy on credit, however, that when the next pinch comes he plunges deeper and—well, eventually he gets beyond his depth. A lot of merchants lose money; and another man is added to the ranks of the confirmed dead beats.

The wise merchant protects himself by securing a clear-cut understanding at the start. To do this he

need not be unpleasant, but he must be firm. Many merchants are too kindhearted for their own good and the good of their customers. They lack the moral courage to be a little insistent where insistence will be mutually helpful.

In the first place, credit should never be suggested by the merchant. He should act as if he expected cash—unless, perhaps, he is dealing with a credit customer with whom he has already a definite understanding as to limit of time and amount. Let the customer be the first to talk credit. That gives the merchant a strategic advantage.

With this advantage at the outset, the merchant can talk terms. "How soon can you pay this? Will Saturday night suit you?" With certain classes of customers, it may be advisable to probe deeper into such questions as regularity of employment, pace of employment, accounts at other stores, and the like. As to this the merchant must be his own judge.

In every case he should have a definite agreement as to when the account is to be paid, and he should make a memorandum of this. With running accounts, there should be, not merely a time limit, but a limit definitely to the amount which will be allowed to go upon the books.

With this understanding reached and the credit allowed, a careful supervision must be maintained. If the specified date comes and goes without a settlement, it is time for the merchant to get busy. Incidentally, the setting of a definite date for settlement indisputably facilitates settlement. If Blank owes Smith \$5 for groceries and Brown \$5 for hardware, and Smith has stipulated that his account is to be paid by Saturday and Brown has volunteered that "any old time will do," Blank is going to pay Smith first, and is going to pay him on time, if possible. Brown suffers, if anyone has to suffer, by delay.

Setting a limit and fixing an understanding need not be an unpleasant procedure. These are reasonable business precautions, necessitated by changed business conditions; this is something which a tactful merchant will have no difficulty in explaining, where necessary. The merchant should, however, take the attitude that what he asks is only a part of regular business practice (as, indeed, it should be). Within certain limits, reasonable limits, a merchant can be very obliging, even while insistent.

No set rule can govern all credits, nor can any time limit or limit of amount be fixed for all. Some men must be refused entirely; with a very few, unlimited credit is safely possible. The merchant must govern himself by individual circumstances and then watch his man carefully.

**First Savings Bank.**

The first savings bank in the United States was organized in New York City, November 29, 1816, but the first to go into actual operation opened its doors in Philadelphia December 2 of that year.

**Safe Expert**

W. L. Slocum, 1 N Ionia, Grand Rapids, guarantees to open any safe, also change combination.  
Wire, phone or write when in trouble. Citizens phone 61.037.

**Sand Lime Brick**

Nothing as Durable  
Nothing as Fireproof  
Makes Structures Beautiful  
No Painting  
No Cost for Repairs  
Fire Proof  
Weather Proof  
Warm in Winter  
Cool in Summer

**Brick is Everlasting**

Grande Brick Co., Grand Rapids  
So. Mich. Brick Co., Kalamazoo  
Saginaw Brick Co., Saginaw  
Jackson-Lansing Brick Co., Rives Junction

**GEO. S. DRIGGS  
MATTRESS & CUSHION CO.**

Manufacturers of  
**Driggs Mattress Protectors**  
Pure Hair and Felt Mattresses  
Link and Box Springs  
Boat, Chair and  
Window Seat Cushions  
Write for Prices  
Citizens 4120 Grand Rapids

**MODERN AWNINGS—ALL STYLES**



Get our prices before buying  
CHAS. A. COYE, INC. Grand Rapids, Mich.

**Announcement**

Our salesmen are now on the road with our 1916 sample line of WINTER GOODS.

Square Blankets, Stable Blankets, Plush Robes, Fur Robes, Auto Robes, Steamer Shawls.

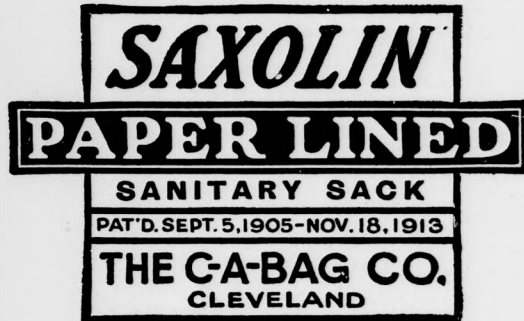
Mackinaw Coats, Sweater Coats, Cardigan Jackets, Fur Coats, Blanket-lined and Sheep-lined Coats.

Rain Coats and Khaki Clothing.

Our representative in your territory will advise you as to the date he will call.

**BROWN & SEHLER CO.**  
Home of "SUNBEAM" Goods  
GRAND RAPIDS MICHIGAN

When you see



the Paper-Lined Cotton Flour Sack, you know that Flour can not sift out nor dirt get in the flour

**IT'S SANITARY PROTECTION.**

Your Miller can supply you with flour packed in "SAXOLIN" SACKS.

**THE CLEVELAND-AKRON BAG CO., Cleveland**

Seal Brand Salt (Morton Salt Company, Chicago) is packed in this sanitary moisture proof paper lined sack.



**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 Heiman,  
 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—F. W. Wilson, Travers  
 City.  
 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.

#### Earmarks of the Right Kind of Salesman.

Successful salesmanship is a product of the positive qualities. Its component parts might best be indicated in the statement that the right kind of a salesman has what his negative brethren have not.

In place of being a knocker he is a booster; in place of being an order-taker, he is a business-getter; in place of being fussy or over-anxious, he is composed, but aggressive; in place of being a wheel-barrow, he is a Great Mogul; in place of being a know-it-all, he is keen and dignified; in place of being quick-tempered, he is self-poised and genial; in place of being a sky rocket, he is a wear-weller; in place of being all head and no soul, he is a mixture of both; in place of being an old-timer or a down-and-outer, he is an up-and-inner.

By this I do not mean to imply that right salesmen possess all the positive qualities that enter into successful salesmanship, but the average is good. I have known many "top-notchers" in our profession, not one of whom but was marked by some specific qualification that easily distinguished him from the man of mediocre ability.

In every case there showed development of some one positive quality to a marked degree,—such as educated enthusiasm, unerving fidelity to purpose, persistent determination to win, a thorough knowledge of his own business and a reasonable conception of business interests in general, with a fair balance of other requisites, like tact, honesty, and good-fellowship.

It goes without saying that an indispensable condition for success in every career is contained in a single word—work.

The little girl was perfectly correct in her answer when the teacher asked her to give an example of a quadruped.

"A horse," was the reply.

"Correct. Give another example."

"Another horse." No room for doubt there

And thus, in this and every other age, in the lives of all men who do things, there has been but one way to spell success, and that is w-o-r-k, work.

A salesman may be brainy, but he must work; honest, but he must work; diplomatic, but he must work; optimistic, but he must work.

What does an optimist do?

Having the choice of many opportunities, he chooses them all. Just the reverse of the pessimist, who, having the choice of two evils, chooses both.

Again, being of good cheer and good faith, he counts every day a good day in his struggle for self-mastery and higher and better results, looking toward permanency.

The only sure way to win is to commence to win from the start, and then—keep everlastingly at it.

Another and most pronounced feature of successful salesmanship is faith.

It is exceedingly difficult to get many otherwise bright and capable men to realize that their lack of success is more often due to a lack of faith in themselves than to any other one thing.

I shall never forget the inspiration that was mine when I first thoroughly learned the lesson of the value of faith in one's self and surroundings.

For several years I was equally interested with four others in a jobbing business which was located in an isolated market, and which yielded but a fair working salary to its owners. I grew restless because we were unable to build the business up to a point of greater profit, and determined to cut loose and seek more lucrative fields, where there would be some possibility of expansion.

Having carefully considered several propositions, I finally selected the one that, so far as I could judge, held forth the best advantages for a permanent and successful future.

The deal closed, I removed to another and much larger city to enter upon a three years' contract as sales manager for the largest house of its kind in the world, employing a force of forty general salesmen and twice as many stock or house men. I entered upon my new duties filled with enthusiasm, believing that I knew salesmanship from A to Z, having traveled myself ten years, before taking charge of our own salesmen in the business that I find just left.

But I soon learned that I still had a great deal to learn in the management of so large a force. The experience was not only newer and

larger than anything I had previously undertaken, but my new house had not up to that time conducted a thorough sales department under a managing head, such as was then being installed in all large concerns.

This meant that I had two new propositions to work out—the organization of the men, and the organization of the department. And right here, with all due respect to our men—for they were the best in the business—let me say that, for a new man coming into a new house to tackle a new proposition like that, where so many traveling salesmen were concerned, was like running a college freshman up against a Rugby foot-ball team for the first time.

Naturally the men regarded me with suspicion and as an intruder, coming among them perhaps to limit their freedom to make their future a nightmare of red-tape and regulations.

Somehow or other things did not progress as nicely as I had calculated they would, and I began to construe their attitude toward the new departure as being hostile to me. The men were slow in making or reciprocating friendly overtures, and instead of taking things easy, working the meanwhile along the lines of least resistance, I began to force things; but I soon learned the error of such a policy. Everything was really going along as well as could be expected under the circumstances, but I could not see it that way.

The trouble? Impatience, that's all—the common fault of most young men who want to get on in the world. Impatience is about as useless a thing as any young man can encumber himself with. It produces no end of worry and absolutely nothing in the way of profit.

The trouble I was experiencing was due to impatience, and was for the most part an imaginary and not a real trouble.

If there was discord in our work together, it was simply and solely because I was continually anticipating something of the sort—as the boys would say, "sort of egging it on in my mind."

I worked on in that mental atmosphere for several months, chafing at this chimerical enmity between the men and their manager, at the same time putting on the best front I could muster.

Finally, one morning I had an awakening. It was a rude shock, but it did the business.

While speeding along on an "L" train to the office, I began to arraign myself something after this fashion.

"You're a nice sort of sales manager! You preach Faith continually to your men, and you haven't a drop in your own veins. You're not willing to meet your men half-way on confidence, while expecting every man jack o' them to give to you, a stranger, the fullest degree of that precious article. Here you've been building up trouble for yourself in your mind all these months on account of the sins of the other fellow, when

the trouble lies entirely with yourself. Now, this can't go on much longer. This whole business is mere mental moonshine, if you only had good horse sense enough to realize it.

"There's nothing in the world the matter, except with yourself. Sweep the cobwebs of distrust out of the place where your gray matter is supposed to be—and likewise the despondency out of your mental atmosphere, and things will look different.

"You are doing good work. You have heard no complaint from headquarters. Your methods are all right. Both will win out in time if you'll give them a fair chance. Now, brace up and have faith in your house, your men, your proposition, and yourself.

"That's all you need—just faith, coupled with good horse sense."

There was no rebuttal evidence. The examination finished, on reaching my office I rested the case, and that was all there was to it.

From that hour, things took on a different hue. Everything connected with my department moved forward with a vigor and satisfaction that were reassuring, to say the least.

The mental blue-print of myself was my salvation, and added immeasurably to the comfort and well-being of all concerned.

It is a great thing to have faith in yourself—not too much, but enough to keep you from slipping backward in the race for success.

Walter D. Moody.

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**The New Winter Inn**  
**GREENVILLE, MICH.**  
 —W. H. MILLS, Proprietor—  
 European American  
 50c, 75c, \$1.00 \$2.00 and up

**NEW MERTENS**  
**FIRE PROOF**  
 One half block East  
 of the Union Station  
**GRAND RAPIDS MICH**

#### Park Place Hotel

Traverse City, Mich.

The leading all the year 'round hotel in Northern Michigan. All conveniences.

All outside Rooms.

American plan.

W. O. HOLDEN, Mgr.

#### Snyder's Restaurant

41 North Ionia Ave.

4 Doors North of Tradesman

Special Dinners and Suppers 25c

Bell Phone 860

Citz. Phone 2713

#### Lynch Bros.

Special Sale Conductors

Expert Advertising—Expert Merchandising

28 So. Ionia Ave. Grand Rapids, Mich.

**GEORGE HEFFERAN.**

**Tribute to His Worth by Life-Long Friend.**

The death of George Hefferan, in the 50th year of his age and in the height of his activity and usefulness, is not only a shock to this community, but will be widely felt as a loss to its business and philanthropic interests not easily capable of repair.

In the schools at Eastmanville and Grand Rapids George obtained his elementary and academic education, and then entered the law-school of the University of Michigan. Graduating from the law-school he entered upon his profession. He practiced but a short time and then became attached to the staff of the Michigan Trust Company as trust officer. Later he filled in succession the offices of Secretary and Vice-President. In each of these offices his work pertained to the Trust Department, and he so far mastered the intricate and responsible duties of those positions that his unusual efficiency was widely recognized.

George Hefferan possessed a combination of legal and business training and ability which peculiarly fitted him for that which he made his life-work. As the business of the trust company grew others of necessity took up much of the routine of the trust department work and Mr. Hefferan, in association with his immediate superior, Vice-President Gorham, and the corporation's executive head, Mr. Withey, gave his attention to the more important concerns of his department.

The affairs placed in Mr. Hefferan's hands for attention embraced the management of estates of deceased persons, receiverships, and individual and corporate trusteeships, as well as other numerous and often intricate concerns administered by the modern trust company. These things called, in many instances, for the management of business affairs of magnitude, not in Michigan alone, but in various other states of the Union and in the Provinces of Canada. Mr. Hefferan acted for his company in many and difficult negotiations. With unwearied industry he despatched a large volume of business, but he did nothing hastily or without care. Not merely were important contracts and memoranda prepared with closest scrutiny, but even his daily letters were written with scrupulous exactness and often rewritten in order to attain the degree of accuracy with which only he was content. By such training and by such labors was Mr. Hefferan developed until, with respect to trust department work, he became, without doubt, one of the most competent men to be found in the trust companies of this country.

Mr. Hefferan sought no undue advantage. He was broad-minded, recognized the right of others, and ever exhibited the most inflexible integrity, whether dealing for himself or for principals. His example was an inspiration to younger men and sets a standard by which they may well square their lives. Nor was he so oppressed by material affairs but that he gave much of his time and strength to works of charity, as his long and

faithful service to the Union Benevolent Association Hospital bears witness.

Some two years ago Mr. Hefferan underwent serious illness. From that time forth he saw the necessity of abating somewhat the intensity of his labors. He began to cultivate the game of golf, built a summer home at Eastmanville, where he was born, and indulged to some extent his taste for the out-of-doors, although still continuing to bear in ample measure the burdens of business life.

Mr. Hefferan married Miss Backus, of Detroit, who survives him, as do also two sons of their marriage. He was a devoted husband and father, an affectionate son and brother, a faithful friend and a good citizen. Although taken untimely away, he has

Brothers, of 1466 Milwaukee avenue. These boys started in the tobacco business, peddling with a horse and wagon from store to store, working from twelve to eighteen hours per day. They now have near 3,000 accounts on their books, traveling five men covering the north side of the city. They are distributors for Dutch Masters in their territory and report this brand is out-selling all others.

The ground hog sure saw his shadow on Feb. 2. Zero weather tells us that.

H. I. Church, dry goods merchant of Pontiac, was in Chicago last week.

E. M. Klein, of Negaunee spent a few days in the city on business.

M. Kohlenstein, of Otsego, was a Chicago visitor last week.

J. Goldman, of Bessemer, registered at the Sherman House last week.

Good things will travel. A number of the boys who live in Chicago and make Grand Rapids speak very highly of the food and service at the Union Station dining room, some making the

getting homesick without them. Some Saginaw!

The ninth Chicago Cement Show is in full swing at the Coliseum and is attracting considerable attention.

In Chicago big things are tried out. At a banquet given recently in honor of the new Catholic Archbishop of the Chicago diocese, it is said someone put poison in the soup making over 300 very sick. All are out of danger at this writing. Soup will get the "go-by" for some time to come.

This time we must blame the gun. Officer W. C. Kelly was shot down by crooks last week for the reason his revolver would not explode. This is on account of poor inspection by superior officers. C. W. Reattoir.

**Dorr Merchants Get Together.**

Dorr, Feb. 14—The business men of Dorr have formed a Business Men's Association, with officers as follows:

President—E. S. Botsford.

Vice-President—John DeJongh.

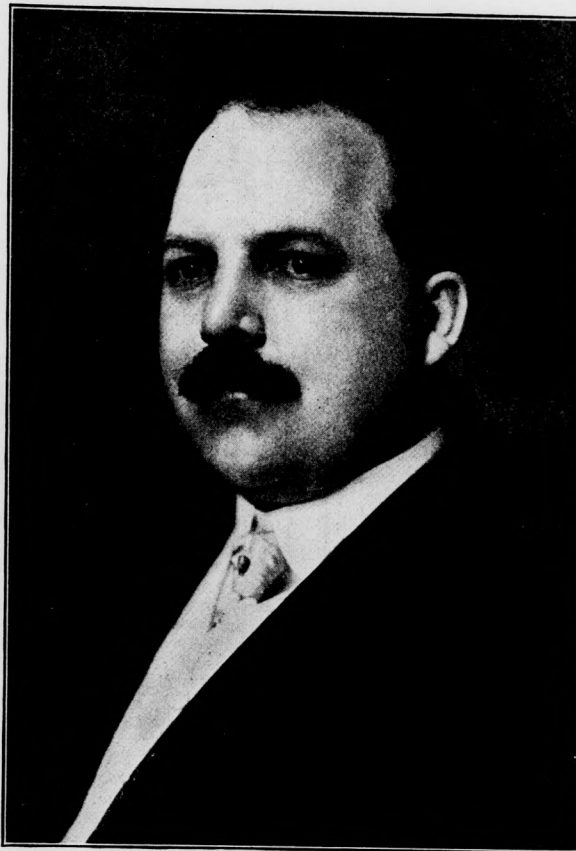
Secretary—John Sommer.

Treasurer—Fred LaDue.

We have adopted working plans, as submitted to us by you in printed form. We will thank you for any suggestions and co-operation that would tend to make us a bigger and better organization at any time. My past experience leads me to believe that there should be a better feeling among merchants in every town and towns surrounding us. That is, we should be more in touch with each other, taking up some perplexing matters which are confronting us every day in our business matters and that, in my opinion, can only be accomplished by an organization which will bring us in closer touch where we can work out better plans that will give us better results collectively than we could possibly get individually.

E. S. Botsford.

It's easier to get a poor wife than a good cook.



The Late George Hefferan.

left an abiding impress upon the community in which his lot was cast. This brief tribute to his worth is from one who entertained for him both esteem and affection.

Willard F. Keeney.

**Pickings Picked Up in the Windy City.**

Chicago, Feb. 15—The loop of Chicago still remains as quiet on Sunday as any town of 10,000 people. The only thing for a person to do is go to church or sleep.

Edward C. Mitchell, of Detroit, with the Kay Salt Co., is working out of Chicago for a few days and reports business good.

J. P. Aiken, 722 South Dearborn street, in the cigar and tobacco business was formerly a resident of little old Grand Rapids and is thinking seriously of returning.

Self made men are the two Carlson

statement that they wait from one to two hours even at the little higher rate, saying the food is so good. This shows the boys on the road look for the best and not the cheapest when they are satisfied.

Northwestern Council, No. 72, U. C. T. is pulling off a very clever stunt to increase its membership. It gives to any member a very fine leather top pillow with the letters U. C. T. worked on same, when he brings in two members. This has increased the enthusiasm of the boys, which is increasing the membership.

Ed. J. Brouillette, proprietor of the Ed. J. Brouillette cigar store at 201 South Water street, is one more Michigan booster in Chicago. He formerly lived in Saginaw, where he was in the grocery business. Chicago has been his home for the past two years and during that time it is said that Mrs. Brouillette and the little ones look forward each day for the Saginaw papers,

**FREE HOTEL SITE**

Will give site for a summer hotel to reliable parties, at an established resort near Traverse City on Grand Traverse Bay. About twenty-five cottages, fine bathing, fishing, motoring, golf and tennis facilities. Neatawanta Resort Association, Traverse City, Mich.

**Hotel Charlevoix  
Detroit**

**EUROPEAN PLAN**

**Absolutely Fire Proof**

Rates, \$1 for room without bath:  
\$1.50 and upwards with bath.

**Grinnell Realty Co., Props.  
H. M. Kellogg, Manager**

**HOTEL CODY**

**EUROPEAN  
GRAND RAPIDS, MICH.**

**Rates \$1 and up. \$1.50 and up bath.**

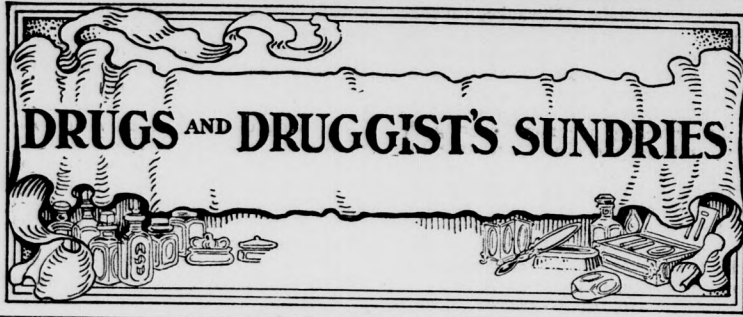
**Bryant Hotel  
Flint, Mich.**

**\$2.50 AND \$3.00  
PER DAY**

**Hot and Cold Running Water in  
All Rooms**

**Rooms with Bath**

**C. H. BLISS, Proprietor**



**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 Meetings—Detroit, Jan. 13, 19 and 20; Grand Rapids, March 21, 22 and 23.

**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, 165 Rhode Island avenue, Detroit.  
 Secretary and Treasurer—Walter S. Lawton, Grand Rapids.

**Soda Water Sales Increased in Dry Counties.**

It is stated that saloonkeepers complain because so many of their regular "sitter" have left that attractive fire-side and taken up their abode with the movies. If this is true, and I see no reason to question it, why, then, so much the better for the community at large, is it not? There is an educational feature with the movies that surely cannot be obtained through the barrooms.

Naturally, the man who has made the barroom his club—his place to loaf evenings and to talk by the hour, is certainly not going to be satisfied with merely a glass of soda water or coca cola that he can gulp down in a second and that without the friendship of the barroom. There is practically no loafing around the soda fountains now in drug stores. The druggist themselves have attended to that and have decidedly discouraged any of the loafing element. The movies certainly will fill the vacancy of the barroom loafing place, and with more credit to the man, but they will not fill the void caused by the want of a drink.

That is where the druggist, the confectioner and the soda water and cigar stores have their opportunities. Their stores should be bright and attractive and be placed as nearly as possible to the theater lobbies—whether legitimate or movies—and it seems to me there is a great chance for the bright, hustling young man to cater to these patrons. They are generally a class of people who would hesitate to spend 50 cents or \$1.00 outright, but who never seem to count the nickels and dimes.

I think, too, that too much stress cannot be laid on the need of attractiveness of the fountain in the drug store to catch the transient trade as it comes from the movies. They have been sitting quietly and tensely for from two to four hours with nothing to eat or drink. Coming out into

the clear air, an ice cream or a soda, if tempting and placed in their road, is a logical sequence.

You say that coca cola, Horlick's malted milk, phosphates, eggs and milk, etc., are selling to the noticeable exclusion of fruit juices, etc. Whose fault is it? Look at the thousands of dollars spent annually to advertise Nationally coca cola. How much does the average druggist spend to advertise his fruits or, in fact, how much does the manufacturer of fruit syrups spend in advertising to the public so that they will call by name for any particular brand of syrup. Not a copper. The manufacturers of special beverages should reap large returns because they have faith in advertising and spend enormous amounts. It is up to the druggist, then, to advertise his syrups if no more than by a menu card and pushing "specials." Instead of that, the man who complains of his failing business is sitting back, offering a variety of twenty more or less drinks and ices, but is not pushing a single thing.

We have not pushed our fruits, extracts, etc., as hard as we might, because we have concentrated upon the soda fountain itself. We make a line, however, that is second to none and we have our steady customers who want "American" goods and nothing else. We do not see that our line has suffered any diminished demand.

The demand for soda fountains is constantly gaining and that necessarily means that soda water has a large sale. The soda fountain is easily the most important feature in any drug or confectionery store. We find it absolutely true that those who open a store with an attractive fountain, and then open one, two or more, one right after the other, invariably each new store installs a larger fountain.

I believe that the sale of soda water has increased in towns that have gone "dry," and I have just returned from a business trip which has taken me across the country and in conference with the soda fountain proposition from all points of view. I am equally convinced that the sale of soda water may have a very, very much larger increase if the druggist and confectioner will make his bid for the business in an aggressive spirit. It certainly will not come by sitting back in the chair and saying: "Well, I have a good fountain and offer good ice cream and soda." Given these absolute necessities, it still remains a fact that you must advertise to your trade. "To him that hath, more

shall be given," is as true in this respect as in any other.

Let John Jones see a mob in your store when he comes out of the movies and he will elbow his way in and wait to be served; if there is no one there, then there is apt to be nothing doing. The movies themselves adopt these tactics. How many times have you seen them holding back admission until a crowd has collected.

Do not be afraid that the movies will encroach upon your trade; instead, cater to them, make friends with them, offer specials named after their stars or films and push your soda fountain and the specials that make the most money for you to the utmost, and then you will find that your fountain is the best paying investment that you can put your money into. I. F. North.

**Some Interesting Facts About Greenville.**

Greenville, Feb. 14—This city has a population of 5,000. It was incorporated as a village in 1867 and as a city in 1871. It is lighted by electricity and gas, has water works, fire department, Adventist, Baptist, Catholic, Congregational, Danish Lutheran, Episcopal and Methodist churches, new high school building and excellent schools, a ladies' library, two large public halls, three banks, daily newspaper, the Daily Call, and a weekly newspaper, the Independent. Among its other interests are three flour mills having a combined daily capacity of 700 barrels, three of the largest refrigerator factories in America, large implement factories, blast furnace, horse power, cigar, grain and potato planter factories, two electric light and power plants, edger factory, toy factory, auto truck factory, cement block works, liquid soap works, glove factory, soft drink works, two creameries, large greenhouses and a fine hospital. This is the most important potato market in the State. Within a mile is Baldwin Lake, rapidly growing in popular favor as a summer resort. The New Winter Inn, as conducted by the new proprietor, W. H. Mills, is greatly appreciated by the commercial travelers, as a glance at the hotel register will prove. Mr. Mills took it over in July, 1915, and is enjoying an excellent patronage. The hotel lobby has been doubled in size, the house has been renovated from cellar to garret, painted outside and papered and painted inside and newly furnished throughout, has hot and cold running water and telephone in every room. Mr. Mills is adding eight new rooms, of which four will be equipped with private bath, which will give him forty rooms in all. This is strictly a commercial men's hotel and the boys may always figure on receiving the best of treatment and accommodations at all times. It has steam heat, electrically lighted with tungsten lamps, which makes it light as day, has barber shop in connection equipped with latest style porcelain chairs. The dining room is open from 6 a. m. to 8 p. m., making it convenient for traveling men changing from one railroad to the other to satisfy the wants of the inner man. Meals are served a la carte or American, as you prefer, and the cuisine will satisfy the most

exacting person. The barn in the rear is to be torn down and a new garage erected in place of it, which will make it very convenient for the traveling public with cars. Stop at the New Winter Inn when next in Greenville and we are sure you will stop again.

W. Ralph Wagers.

**Do Not Wear Glittering Uniforms.**

Boyer City, Feb. 12—Your editorial in the Michigan Tradesman on Feb. 9 on "War for Its Own Sake," made a great impression on me. It was so in accord with my own thought that I must express my appreciation of it.

It is to be wondered if the ones who write and talk of war as a builder of manhood know of the qualities that are necessary for the carrying on of all the activities of modern social, community and business life. Do they know that at the head of every business enterprise there must be a man with all the qualities, of a great captain? Ambition courage, perseverance—not for a few short months or years, but for a lifetime. Do they know that the Moloch of modern industry takes its daily toll of dead and maimed and hopelessly broken men and women who consciously face the chances of their calling with equanimity because it is "all in the day's work?" They do not wear the glittering uniforms or march to the music of brass bands. They usually are attired in greasy jumpers and the music is the tinkle of the dinner pail, but they are there with the goods—manhood. Charles T. McCutcheon.

A woman invariably begins her life work when she marries a man to reform him.

**UNIVERSAL CLEANER**

Great for the pots—great for the pans  
 Great for the woodwork—great for the hands.  
**ORDER FROM YOUR JOBBER**

*Malt and Hop Tonic*

"When Mothers once take it they never forsake it."



For Sale by all Wholesale Druggists

**1916 IMPORTANT CHANGES TANGLEFOOT**



Improved Size—Handy Sealed Package  
 Retail 5 Double Sheets for 10c

Ask your Jobber or his Salesman for Particulars



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 Red Band Tobacco, Twine, Cheese, Flour.

Index to Markets

Index to Markets By Columns. Lists various goods like Ammonia, Axle Grease, Baked Beans, etc. with corresponding column numbers.

Main price list table. Columns 1 and 2. Includes categories like AMMONIA, AXLE GREASE, BAKED BEANS, BATH BRICK, etc.

CHEWING GUM. Lists items like Adams Black Jack, Adams Sappota, Beeman's Pepsin, etc.

CHOCOLATE. Lists items like Walter Baker & Co. German's Sweet, Premium, Caracac, etc.

CLOTHES LINE. Lists items like No. 40 Twisted Cotton, No. 50 Twisted Cotton, etc.

COCOA. Lists items like Baker's, Cleveland, Colonial, etc.

COCOANUT. Lists items like Dunham's, 1/2s, 5lb. case, etc.

COFFEES ROASTED. Lists items like Common Rio, Fair, Choice, etc.

Additional coffee and nut items like Maracalbo, Mexican, Guatemala, Java, etc.

McLaughlin's XXXX. Lists items like package coffee, Extracts, Holland, etc.

CONFECTIONERY. Lists items like Stick Candy, Horehound, Standard, etc.

Speciatties. Lists items like Auto Kisses, Bonnie Butter Bites, Butter Cream Corn, etc.

Chocolates. Lists items like Assorted Choc., Amazon Caramels, Champion Choc., etc.

NUTS-Whole. Lists items like Almonds, Tarragona, Almonds, California, etc.

Peanuts. Lists items like Fancy H P Suns, Raw, Roasted, etc.

CRACKERS. Lists items like National Biscuit Company, In-Seal Trade Mark, etc.

Other Package Goods. Lists items like Barnum's Animals, Soda Crackers, Fruit Cake, etc.

Bulk Goods. Lists items like Animals, Atlantic, Ass'd., Avena Fruit Cakes, etc.

6

Table with 2 columns: Item Name and Price. Includes Sugar Fingers, Sugar Crimp, Vanilla Wafers, Butter, N B C Square, Seymour Round, Soda, Premium Sodas, Saratoga Flakes, Saltines, Oyster, Dandy Oysters, N B C Oysters Square, Shell, Specialties, Adora, Nabisco, Festine, Lorna Doone, Anola, Minerva Fruit Cake, National Biscuit Co., CREAM TARTAR, DRIED FRUITS, Apples, Apricots, Citron, Currants, Peaches, Raisins, California Prunes, EVAPORATED MILK, FARINACEOUS GOODS, Beans, Farina, Tapioca, FISHING TACKLE, Cotton Lines, Linen Lines, Poles.

7

Table with 2 columns: Item Name and Price. Includes FLAVORING EXTRACTS, JENNINGS D C BRAND, FLOUR AND FEED, Grand Rapids Grain & Milling Co., Winter Wheat, Purity Patent, Wizard Graham, Granena Health, Bolted Meal, Voigt Milling Co., Watson-Higgins Milling Co., Tip Top Flour, Golden Sheaf Flour, Kern's Success Flour, Marshall Best Flour, Worden Grocer Co., Quaker paper, Quaker cloth, Kansas Hard Wheat, Voigt Milling Co., Calla Lily, Worden Grocer Co., American Eagle, Spring Wheat, Roy Baker, Mazeppa, Golden Horn bakers, Wisconsin Rye, Bohemian Rye, Judson Grocer Co., Ceresota, Voigt Milling Co., Columbian, Worden Grocer Co., Wingold, Bolted, Golden Granulated, Wheat, Red, White, Oats, Michigan carlots, Less than carlots, Corn, Carlots, Less than carlots, Feed, Street Car Feed, No. 1 Corn & Oat Fd, Cracked Corn, Coarse Corn Meal, FRUIT JARS, Mason, pts., per gro., Mason, qts., per gro., Mason, 1/2 gal. per gro., Mason, can tops, gro., GELATINE, Knox's Sparkling, Knox's Sparkling, Knox's Acid'd, Minute, 2 qts., Minute, 2 qts., Nelson's, Oxford, Plymouth Rock, Plymouth Rock, Plain, GRAIN BAGS, Broad Gauge, Amoskeag, Herbs, Sage, Hops, Laurel Leaves, Senna Leaves, HIDES AND PELTS, Green, Cured, Calfskin, Old Wool, Lambs, Shearlings.

8

Table with 2 columns: Item Name and Price. Includes Tallow, No. 1, No. 2, Wool, Unwashed, med., Unwashed, fine, HORSE RADISH, Per doz., Jelly, 5lb. pails, per doz., 15lb. pails, per pail, 30lb. pails, per pail, ICE CREAM, Piper Ice Cream Co. Brands, Bulk, any flavor, Extra Fancy, any flavor, Brick, Plain, Brick, Fancy, JELLY GLASSES, 1/2 pt. in bbls., per doz., 1/2 pt. in bbls., per doz., 3 oz. capped in bbls., per doz., MAPLEINE, 2 oz. bottles, per doz., 1 oz. bottles, per doz., 16 oz. bottles, per dz., 32 oz. bottles, per dz., MINCE MEAT, Per case, MOLASSES, Fancy Open Kettle, Choice, Good, Stock, Half barrels 2c extra, Red Hen, No. 2 1/2, Red Hen, No. 5, Red Hen, No. 10, MUSTARD, 1/2 lb. 6 lb. box, OLIVES, Bulk, 1 gal. kegs, Bulk, 2 gal. kegs, Bulk, 5 gal. kegs, Stuffed, 5 oz., Stuffed, 8 oz., Pitted (not stuffed), 14 oz., Manzanilla, 8 oz., Lunch, 10 oz., Lunch, 16 oz., Queen, Mammoth, 19 oz., Queen, Mammoth, 28 oz., Olive Chow, 2 doz. cs., per doz., PEANUT BUTTER, Bel-Car-Mo Brand, 14 lb. fibre pails, 23 oz. jars, 1 doz., 2 lb. tin pails, 1 doz., 7 oz. jars, 2 doz., PETROLEUM PRODUCTS, Iron Barrels, Perfection, Red Crown Gasoline, Gas Machine Gasoline, V M & P Naphtha, Capitol Cylinder, Atlantic Red Engine, Summer Black, Polarine, PICKLES, Medium, Iron Barrels, 1,200 count, Half bbls., 600 count, 5 gallon kegs, Small, 5 gallon kegs, Gherkins, Barrels, Half barrels, 5 gallon kegs, Sweet Small, Barrels, Half barrels, 5 gallon kegs, PIPES, Clay, No. 216, per box, Clay, T. D. full count, Cob, PLAYING CARDS, No. 90, Steamboat, No. 15, Rival assorted, No. 20, Rover, enam'd, No. 572, Special, No. 98, Golf, Satin fin., No. 808, Bicycle, No. 632, Tour'n't whist, POTASH, Babbitt's, 2 doz., PROVISIONS, Barreled Pork, Clear Back, Short Cut, Bean, Brisket, Clear, Pig, Clear Family, Dry Salt Meats, S P Bellies, Large, Pure in tierces, Compound Lard, 80 lb. tubs, 60 lb. tubs, 50 lb. tubs, 20 lb. pails, 10 lb. pails, 5 lb. pails, 3 lb. pails.

9

Table with 2 columns: Item Name and Price. Includes Smoked Meats, Hams, 14-16 lb., Hams, 16-18 lb., Hams, 18-20 lb., Ham, dried beef sets, California Hams, Picnic Boiled, Hams, Boiled Hams, Minced Ham, Bacon, Sausages, Bologna, Liver, Frankfort, Pork, Veal, Tongue, Headcheese, Beef, Boneless, Rump, new, Pig's Feet, 1/2 bbls., 3/4 bbls., 1 bbl., Tripe, Kilts, 15 lbs., 1/4 bbls., 40 lbs., 3/8 bbls., 80 lbs., Casings, Hogs, per lb., Beef, rounds, set, Beef, middles, set, Sheep, Uncolored Butterine, Solid Dairy, Country Rolls, Canned Meats, Corned Beef, 2 lb., Corned Beef, 1 lb., Roast Beef, 2 lb., Roast Beef, 1 lb., Potted Meat, Ham, Flavor, 1/4s, Potted Meat, Ham, Flavor, 1/4s, Deviled Meat, Ham, Flavor, 1/4s, Potted Tongue, 1/4s, Potted Tongue, 1/2s, RICE, Fancy, Japan Style, Broken, ROLLED OATS, Rolled Avenna, Steel Cut, 100 lb. sks., Monarch, bbls., Monarch, 90 lb. sks., Quaker, 18 Regular, Quaker, 20 Family, SALAD DRESSING, Columbia, 1/2 pint, Columbia 1 pint, Durkee's, large, 1 doz., Durkee's, small, 2 doz., Snider's, large, 1 doz., Snider's, small, 2 doz., SALERATUS, Packed 60 lbs. in box, Arm and Hammer, Wyandotte, 100 1/4s, SAL SODA, Granulated, bbls., Granulated, 100 lbs. cs., Granulated, 36 pkgs., SALT, Common Grades, 100 3 lb. sacks, 70 4 lb. sacks, 60 5 lb. sacks, 28 10 lb. sacks, 56 10 lb. sacks, 28 10 lb. sacks, Warsaw, 56 lb. sacks, 28 lb. dairy in drill bags, Solar Rock, 56 lb. sacks, Common, Granulated, Fine, Medium, Fine, SALT FISH, Cod, Large, whole, Small, whole, Strips or bricks, Pollock, Smoked Salmon, Strips, Halibut, Chunks, Holland Herring, Y. M. wh. hoop bbls., Y. M. wh. hoop 1/2 bbls., Y. M. wh. hoop kegs, Y. M. wh. hoop Milchers, Standard, bbls., Standard, 1/2 bbls., Standard, kegs, Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 2 lbs.

10

Table with 2 columns: Item Name and Price. Includes Mackerel, Mess, 100 lbs., Mess, 40 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., Lake Herring, 100 lbs., 40 lbs., 10 lbs., 8 lbs., SEEDS, Anise, Canary, Smyrna, Caraway, Cardomon, Malabar, Celery, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, Rape, SHOE BLACKING, Handy Box, large 3 dz., Handy Box, small, Bixby's Royal Polish, Miller's Crown Polish, SNUFF, Scotch, in bladders, Maccaboy, in jars, French Rapple in jars, SODA, Boxes, Kegs, English, SPICES, Whole Spices, Allspice, Jamaica, Allspice, lg Garden, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. dz., Ginger, African, Ginger, Cochin, Mac, Penang, Mixed, No. 1, Mixed, No. 2, Mixed, 5c pkgs dz., Nutmegs, 70-180, Nutmegs, 105-110, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian, Pure Ground in Bulk, Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Ginger, African, Mac, Penang, Nutmegs, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian, STARCH, Kingsford, 40 lbs., Muzzy, 20 1lb. pkgs., Kingsford, Silver Gloss, 40 1lb., Muzzy, 40 1lb. pkgs., Argo, 24 5c pkgs., Silver Gloss, 16 3lbs., Silver Gloss, 12 6lbs., Muzzy, 48 1lb. packages, 16 3lb. packages, 12 6lb. packages, 50lb. boxes, SYRUPS, Corn, Barrels, Half barrels, Blue Karo, No. 1 1/4, 4 doz., Blue Karo, No. 2, 2 dz., doz., Blue Karo, No. 5, 1 dz., doz., Red Karo, No. 1 1/4, doz., Red Karo, No. 2, 2 dz., Red Karo, No. 2 1/2, doz., Red Karo, No. 5, 1 dz., doz., Red Karo, No. 10 1/2, doz., Pure Cane, Fair, Good, Choice, Folger's Grape Punch, Quarts, doz. case, TABLE SAUCES, Halfdoz, large, Halfdoz, small, TEA, Uncolored Japan, Medium, Choice, Fancy, Basket-fired Med'm, Basket-fired Choice, Basket-fired Fancy, No. 1 Nibs, Siftings, bulk, Siftings, 1 lb. pkgs., Gunpowder, Moyune, Medium, Moyune, Choice, Moyune, Fancy, Ping Suey, Medium, Ping Suey, Choice, Ping Suey, Fancy, doz. Young Hyson, Choice, Fancy.

11

Table with 2 columns: Item Name and Price. Includes Oolong, Formosa, Medium, Formosa, Choice, Formosa, Fancy, English Breakfast, Congou, Medium, Congou, Choice, Congou, Fancy, Congou, Ex. Fancy, Ceylon, Pekoe, Medium, Dr. Pekoe, Choice, Flowery O. P. Fancy, TOBACCO, Fine Cut, Blot, Bugle, 16 oz., Bugle, 10c, Dan Patch, 8 and 16 oz., Dan Patch, 4 oz., Fast Mail, 16 oz., Hiawatha, 16 oz., Hiawatha, 5c, May Flower, 16 oz., No Limit, 8 oz., No Limit, 16 oz., Ojibwa, 8 and 16 oz., Ojibwa, 10c, Ojibwa, 5c, Petoskey Chief, 7 oz., Petoskey Chief, 14 oz., Peach and Honey, 5c, Red Bell, 16 oz., Red Bell, 8 foil, Sterling, L & D 5c, Sweet Cuba, canister, Sweet Cuba, 5c, Sweet Cuba, 10c, Sweet Cuba, 1 lb. tin, Sweet Cuba, 1/2 lb. tin, Sweet Burley, 5c L&D, Sweet Burley, 8 oz., Sweet Burley, 16 oz., Sweet Mist, 1/2 gro., Sweet Mist, 8 oz., Telegram, 5c, Tiger, 5c, Tiger, 25c cans, Uncle Daniel, 1 lb., Uncle Daniel, 1 oz., Plug, Am. Navy, 16 oz., Apple, 10 lb. butt, Drummond Nat. Leaf, and 5 lb., Drummond Nat. Leaf, per doz., Battle Ax, Bracer, 6 and 12 lb., Big Four, 6 and 16 lb., Boot Jack, 2 lb., Boot Jack, per doz., Bullion, 16 oz., Climax Golden Twins, Climax, 14 1/2 oz., Climax, 7 oz., Day's Work, 7 & 14 lb., Creme de Menthe, Derby, 5 lb. boxes, 5 Bros., 4 lb., Four Roses, 10c, Gilt Edges, 2 lb., Gold Rope, 6 and 12 lb., Gold Rope, 4 and 8 lb., G. O. P., 12 and 24 lb., Granger Twist, 6 lb., G. T. W., 10 and 21 lb., Horse Shoe, 6 and 12 lb., Honey Dip Twist, 5 and 10 lb., Jolly Tar, 5 and 8 lb., J. T., 5 1/2 and 11 lb., Kentucky Navy, 12 lb., Keystone Twist, 6 lb., Kismet, 6 lb., Maple Dip, 16 oz., Merry Widow, 12 lb., Nobby Spin, Roll 6 & 8, Parrot, 12 lb., Patterson's Nat. Leaf, Peachey, 6, 12 & 24 lb., Picnic Twist, 5 lb., Piper Heldsieck, 4 & 7 lb., Piper Heldsieck, per doz., Polo, 3 doz., per doz., Redicut, 1 1/2 oz., Scrapple, 2 and 4 doz., Sherry Cobbler, 8 oz., Spear Head, 12 oz., Spear Head, 14 1/2 oz., Su. Deal, 7, 14 & 28 lb., Star, 6, 12 and 24 lb., Standard Navy, 7 1/2, 15 and 30 lb., Scrap, All Red, 5c, Am. Union Scrap, Bag Pipe, 5c, Cutlas, 2 1/2 oz., Globe Scrap, 2 oz., Happy Thought, 2 oz., Honey Comb Scrap, 5c, Honest Scrap, 5c, Mail Pouch, 4 doz. 5c, Old Songs, 5c, Old Times, 1/4 gro., 5 lb., Old Bear, 5c, 1/4 gro., 5 lb., Red Band, 5c, Red Man Scrap, 5c, Scrapple, 5c pkgs., Sure Shot, 5c 1/4 gro., 5 lb., Yankee Girl Scrap, 2oz. 5 lb., Pan Handle Scrp, Peachey Scrap, 5c, Union Workman, 2 1/2 6 00.

SPECIAL PRICE CURRENT

Table with columns 12, 13, 14. Includes categories like Smoking, Mop Sticks, Toothpicks, Traps, Tubs, Washboards, CIGARS, Window Cleaners, Wood Bowls, WRAPPING PAPER, YEAST CAKE, AXLE GREASE, WOODENWARE, BASKETS, BUTTER PLATES, Ovals, Churns, Clothes Pins, Egg Crates and Fillers, Charcoal.

BAKING POWDER K. C. Doz. 10c, 4 doz. in case ... 85. Includes Royal, White House, and other brands.



Soap Compounds Johnson's Fine, 48 2 3 25. Washing Powders Armour's ... 3 70. Includes various soap and powder brands.

ROYAL CIGARS Johnson Cigar Co.'s Brand Dutch Masters Club 70 09. Includes Royal Garden Tea and other products.



White House, 1 lb. ... White House, 2 lb. ... Excelsior, Blend, 1 lb. ...

SOAP Lantz Bros. & Co. Acme, 70 bars ... 3 85. Includes various soap brands.



The Only 5c Cleanser. Guaranteed to Equal the Best 10c Kinds.

OLD MASTER COFFEE San Marto Coffee ... 31. Includes Fitzpatrick Brothers' Soap Chips.

FOOTE & JENKS' Killarney (REGISTERED) Ginger Ale. An Agreeable Beverage of the CORRECT Belfast Type.

GRAND RAPIDS SAFE CO. Agent for the Celebrated YORK MANGANESE BANK SAFE. Taking an insurance rate of 50c per \$1,000 per year.



# 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.

Cash your property—New stock of hardware specialty needed on every farm—retails \$6.50. All or any part of \$25,000 new clear stock will be exchanged for farm land, city property or good automobiles. This is readily sold, does not require an expert—simply a demonstration—give full particulars first letter. "Casco," 523 White Bldg., Buffalo, N. Y. 848

For Sale—County store doing fine business; stock, \$5,000; building and fixtures, \$5,000. Reason for selling, death in family. R. G. Wetmore, Elkhorn, Wisconsin, R. F. D. 850

Jewelry, Book, Stationery and Wall Paper Store—For Sale—Doing a fine business in the best town of its size in Wisconsin. Hanscom Co. & H. S. Hurlbut & Co., Mineral Point, Wis. 851

For Sale—Grocery stock and fixtures on account other business. Situated in Cedar Springs, Michigan. Excellent location; stock clean and new. Will inventory about \$1,000. Address Box 147, Cedar Springs, Michigan. 852

For Sale—Stock of jewelry, watchmaker's bench, tools and material; crockery, wall paper; an old established business, no opposition. Address Box 55, Byron, Michigan. 854

For Sale—Good clean stock general merchandise in good town. Owner wishes to retire. Good opportunity for right party. Address Carson City Real Estate Exchange, Carson City, Michigan. 855

A. W. Thomas, Merchandise Auctioneer—Stocks closed out entirely or reduced. For terms and dates, address A. W. Thomas, 14 No. Sacramento Ave., Chicago, Illinois. Established 1891. 855

I have two restaurants in Flint, Michigan; both doing good business. On account of poor health I wish to sell one. Address the owner, C. T. Ghitsas, Flint, Michigan. 836

One of the best openings for drug store in Michigan. For particulars address Box 172, Wayland, Michigan. 837

For Sale—Retail grocery stock requiring investment of about \$2,000. Location in pleasant residence town of about 1,000 population situated on railroad in Southern Michigan in midst of good farming community. But a few grocery stores in the town and this one has the best location. Address No. 638, care Michigan Tradesman. 838

Opportunity—Of a life time. I did \$20,000 business this last year on a \$3,000 investment. For the best of reasons I am offering for spot cash this grand opportunity for \$2,500. Better grab it up quick. Write for particulars, No. 839, care Tradesman. 839

For Sale—Drug Store in Southern Michigan town; full stock; good fixtures; newly established but doing well \$1,500 or invoice. C. M., care Tradesman. 840

Wanted—Stock general merchandise. State size stock. D. H. Hampton, Minneapolis, Minnesota. 841

Cigar Store For Sale—Doing good business at Fort Wayne, Indiana; owner leaving city. Address J. F. Warner, 1410 Calhoun St., Fort Wayne, Indiana. 843

Splendid Western New York farm for sale or exchange for shoe stock. Charles Ziegler, Albion, New York. 844

Three Michigan properties sold by us last week. If you have anything to sell or exchange, we will handle it. Templeton & Alspaugh, Canton, Ohio. 845

For Sale—An up-to-date general store and meat market, established since 1904, in South Bethlehem, Pa., doing practically a cash business of \$35,000 a year; can be doubled. New and first-class store with all improvements. Will rent or sell building. Have the best business in town; prospective buyer can remain at store two weeks before buying to satisfy himself that this is an opportunity of a lifetime. State how much cash you can invest. For full particulars address Geo. E. Hiegly, So. Bethlehem, Penn. 846

Restaurant and lunch counter at Birmingham; the best stand in Oakland county. If you have it in you to make a success, here is your chance. Come quick. Ask Jones, Power, Jones and Shepard, Birmingham, Michigan. 847

Solid Gold Hand Made Jewelry—Cash value \$800 to exchange for good auto. Address Box A, care Tradesman. 849

For Sale—\$4,000 will buy a money maker. Sales \$40,000 a year, rent \$30 per month including two five-room flats; town 18,000 full of good factories. Everybody works. 200 regular customers that you can have and keep. W. M. Walter, Mishawaka, Indiana. 856

For Sale—Established retail hardware business, fine location City of 12,000. Isaac Kouw & Co., Holland, Mich. 854

To Exchange—For small stock groceries or general merchandise, eighty acres excellent hardwood cut-over land, Manistee county, value \$15 per acre. Willard Smith, Copenish, Mich. 857

For Sale—Clean stock of hardware in Detroit. An excellent location near Ford Motor Co. plant. About \$3,000 will handle deal. Reason for selling, other business. Lease goes with sale. Address No. 558, care Tradesman. 858

Pure re-cleaned Sudan seed. Best quality. Inspected, no Johnson grass. Special price for quick orders \$7 per 100 pounds delivered your station. Satisfaction guaranteed or money back. B. E. Miller, Carlton, Texas. 833

Wanted—A position as buyer or traveling salesman by a young man having nine years' experience in a retail hardware store. Address "R. B.," Room 302, 101 Orange St., New Haven, Conn. 832

Look Merchants—Get the new \$2.50 Adder, fully guaranteed. Adds, subtracts, multiplies, etc. Every merchant a satisfied customer. Sample \$2.50. Particulars free. Cogswell Merc. Co., Darlow, Kansas. 823

For Sale—In thriving Southern Michigan town, stock of dry goods, furnishings and groceries invoicing \$2,800. Daily sales for last three years average \$36.80. Address Lock Box 188, Union City, Michigan. 822

For Sale or Exchange—For a first-class stock of general merchandise, 1,000 acres of hardwood virgin timber, located in Canada about eight miles from Sault Ste. Marie. Harry Thomas, 433 Houseman Bldg., Citizens 5375, Bell M. 375, Grand Rapids, Michigan. 825

Wanted—Drug store in good town of 2,000 to 10,000. Please state amount of business, expense and other information in first letter. Address No. 828, care Tradesman. 828

For Sale—Lumber mill, planing mill and cider mill machinery. W. D. Bywater, Woodbury, Michigan. 827

For Sale—Cafe and grill room, first-class, in the heart of the city of Akron, Ohio. Owner wishes to retire. For full particulars enquire of Wm. C. Marlot, 408 Hamilton Bldg., Akron, Ohio. 814

For Sale—Or might exchange for real estate if location suited, \$9,000 stock of clothing, shoes and furnishings; old established business clean and up-to-date, in one of Michigan's best towns of about 1,500. Easy terms or can reduce stock to accommodate purchaser. Address No. 816, care Michigan Tradesman. 816

For Sale or Trade—For stock of general merchandise in Michigan doing good business. One of the finest and most productive 80-acre farms in Northern Michigan, nicely located on State Reward road close to dandy market. For further information write, Owner, J. H., care Michigan Tradesman. 818

Only bakery and confectionery, town of 1,000. Good shipping business. No competition. Will stand investigation from any angle. A money maker. \$2,250 buys it. Other business requires my attention. Shelton Bakery, Poseyville, Indiana. 819

To Exchange—For a first-class stock of general merchandise, 200 acres A No. 1 hardwood cut-over land in Missaukee county, price \$25 per acre. Harry Thomas, 433 Houseman Bldg., Citizens 5375, Bell Main 375, Grand Rapids, Michigan. 824

List your business propositions with us. Also farm and residence property for quick sale. Michigan Real Estate Co., Jackson, Michigan. 788

For Sale—Feed store doing a good business on railroad in town of 1,000. Handled 24 cars of feed since last March. Address No. 805, care Tradesman. 805

For Sale—Stock of groceries, meats and notions in suburbs of Kalamazoo, doing a good business. Reason for selling have a farm that requires my attention and can not do justice to both. Will bear fullest investigation. Address No. 806, care Michigan Tradesman. 806

Auctioneer: Merchandise and real estate auctioneering is my specialty. Magnus Wangen, Hartland, Minnesota. 809

Wanted—Three Globe-Wernicke cabinets, style R323, drawers 9 1/2 inches wide, 1 1/2 inches high and 20 1/2 inches deep. Address C. Chandler, 4 Cushing St., Providence, R. I. 798

For Sale—Private bank in thriving Northern Michigan town. Capital and surplus \$5,200, doing good business. Reason for selling other interest elsewhere demanding immediate attention. Address No. 799, care Tradesman. 799

For Sale—Immediate delivery, one Barnhart log loader. G. W. Campbell, Marlinton, West Virginia. 779

For Rent—Two-story and basement store building corner Monroe avenue and Dale street, Grand Rapids. Store 22 x 50, heated by furnace. Desirable living rooms overhead. Suitable for grocery or general store. E. J. Bates, 1308 Sigbee St., Grand Rapids. 800

For Sale—In Centreville, Michigan, county seat of St. Joseph county, stock groceries and notions \$7,500. Business established 38 years. Modern building 26 x 80; warehouse 20 x 40. Good school, 4 churches, knitting mill, electric light and water works. A going business and a money maker. Am selling out because have been 50 years behind the counter and want a rest. Pay anybody's expenses both ways if don't find as represented. H. J. Hampson, Centreville, St. Joseph County, Michigan. 803

For Sale—Coffee roasting outfit, comprising four half bag roasters, one cooler and stoner, one complete smoke suction outfit, one granulating coffee mill and one pulverizer. Reason for selling, must have machines of larger capacity. Coffee Ranch, Grand Rapids. 797

For Sale—Flour and feed mill with buckwheat run. Fine surrounding farming community. Good established trade. Everything good shape. Electric power. For further information enquire Robert Kellog, Olivet, Michigan. 794

For Exchange—I will trade general merchandise for a good National cash register, and a good computing scale. A. L. Redman, Olney, Illinois. 783

Modern Store For Sale—Business of more than \$700 per week, mostly cash. Two large mines running near. Dairy section near coast. Brick building; cheap rent; invoice \$10,000. Owner has other interests. W. M. Lyons, Cambria, California. 785

For Sale—120 electric portable boat propellers, highest workmanship and material. Can be applied to any boat in a moment. A good business opportunity for profit. Write Box 203, Menomonie, Wisconsin. 786

A land investment of \$15,000; another of \$50,000. Both exceptional opportunities for profit to buyer; part purchase pay deferred if desired. Address Box 203, Menomonie, Wisconsin. 787

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. Krusensga, 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

Move your dead stock. For closing out or reducing stocks, get in touch with us. Merchant's Auction Co., Reedsburg, Wisconsin. 963

Merchandise Sales Conductor. For closing out entirely or reducing stocks, get Flood, Dexter, Michigan. 13

Will pay cash for whole or part stocks of merchandise. Louis Levinsohn, 101 Center Ave., Bay City. 757

For Sale—Two brick stores, one stocked with dry goods, the other with men's clothing and furnishings. Best location, established 30 years. Always prosperous. For particulars address A. J. Wilhelm, Traverse City, Michigan. 733

For Sale Cheap—Sheet metal works in town of 5,000. No competition. Top prices for work. Investigation cheerfully invited. Located twenty miles east of Tampa, Florida, in heart of good farming community. Address Plant City Tin and Sheet Metal Works, Plant City, Florida. 670

The Detroit Mercantile Adjusters, counselors and executors of high grade special sales, 505 Whitney Bldg., Detroit, Michigan. 664

I pay cash for stocks or part stocks of merchandise. Must be cheap. H. Buyer, Milwaukee, Wisconsin. 925

Safes Opened—W. L. Slocum, safe expert and locksmith, 1 Ionia Ave. N. W., Grand Rapids, Michigan. 104

Shoes—We are stock buyers of all kinds of shoes, large or small, parts of or any kind of merchandise. Largest prices paid. Write at once. Perry Mercantile Co., 524 Gratiot avenue, Detroit, Michigan. 817

## HELP WANTED.

Wanted—A registered pharmacist at Neumeister's Drug Store, Muskegon, Michigan. Give references and years of experience. 760

Wanted—Young married man with experience in shoe business to take charge of stock in small town Central Michigan. References required. Address No. 842, care Tradesman. 842

## POSITION WANTED.

Demonstrating Salesman—Tea, coffee, tobacco, or food products, specialty advertising or distributing, open for position. Address No. 853, care Tradesman. 853



Reduces Fire Insurance Rates

Will Not Ignite from Flying Sparks or Brands

Sold by All Lumber Dealers

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

## Don't Forget

That we can equip your Store or Office in "New or Used" but Up-to-date FIXTURES of any description and for every kind of business, saving you money, and will make you a liberal allowance for your old ones.

Grand Rapids Store Fixtures Co.

No. 7 Ionia Ave. N.

Grand Rapids, Michigan

## BANKRUPTCY MATTERS.

## Proceedings in the Western District of Michigan.

Grand Rapids, Jan. 31—In the matter of Henry Van Dommelen, bankrupt, Holland, a special meeting of creditors was held this date. The first report and account of the trustee, showing total receipts of \$718.31, disbursements of \$110.15, and a balance on hand of \$608.16 was considered, and the same appearing proper for allowance and there being no objection thereto, was approved and allowed. A first dividend of 10 per cent. was declared and ordered paid. The trustee reported settlement of suit against Nellie Van Dommelen, wherein the trustee sought to recover one certain automobile for the sum of \$250 in cash and quit claim of the said Nellie Van Dommelen to all real estate held by the bankrupt.

Feb. 7—In the matter of Ray R. Hunsberger, bankrupt, Grand Rapids, the first meeting of creditors was held this date. Claims were allowed. It appeared from the examination of the bankrupt and from his schedules that there were no assets not claimed as exempt and it was accordingly ordered that no trustee be appointed. The estate will pay no dividends and will be closed at the expiration of twenty days.

Feb. 8—In the matter of the Matrix Service Co., bankrupt, a special meeting of creditors was held this date. Claims were allowed. The first report of the trustee, showing total receipts of \$2,358.72, disbursements for preferred claims and administration expenses, including amounts paid for storage of the assets, \$179.42, and a balance on hand of \$2,179.30, was considered, and the same appearing proper for allowance and there being no objection thereto was approved and allowed. A first dividend of 20 per cent. was declared and ordered paid. This estate will pay a further dividend of about 25 per cent.

In the matter of Valley City Candy Co., the final order for distribution was entered this date. The supplemental final report of the trustee, showing total receipts of \$915.31, disbursements of \$10 and a balance on hand of \$905.31, and addition of interest item of \$10.31 and item for sale of accounts receivable of \$5, or a total balance on hand of \$920.62, was considered, and the same appearing proper for allowance and there being no objection thereto was approved and allowed. There are not sufficient assets in the estate to pay the administration expenses and the preferred claims of the trustee under trust mortgage in full. No dividend will be declared for the general creditors.

Feb. 10—In the matter of the Roi-All Fluid Co., bankrupt, Grand Rapids, the first meeting of creditors was held this date. Claims were allowed. Kirk E. Wicks, receiver, filed report, showing his acts and doings as such receiver; also showing offer for the assets in the sum of \$1,600 from Frederick W. Powers, Grand Rapids. Receiver's report was approved and the receiver discharged. By the vote of creditors, George E. Kingston, Grand Rapids, elected trustee and his bond fixed at \$2,000. Written appointment was filed. The officers of the bankrupt were sworn and examined and the meeting adjourned.

Feb. 11—In the matter of J. Roch Magan, bankrupt, Manistee, the first meeting of creditors was held this date. Claims were allowed. Kirk E. Wicks, receiver, made a report and was discharged. Gus Pirsig, Manistee, was elected trustee. The assets are small and the dividend, if any, will be a small one.

Feb. 14—In the matter of Frank R. Miles, bankrupt, Grand Rapids, the first meeting of creditors was held this date. Claims were allowed. It appeared from the examination of the bankrupt that the estate contained no assets and it was accordingly ordered that no trustee be appointed. The estate will pay no dividends and will be closed at the expiration of twenty days.

In the matter of the Roi-All Fluid Co., bankrupt, a special hearing was this day held on the offer of Frederick W. Power in the sum of \$1,600 for all the assets of this estate. Several additional offers were made, the largest of which was from Hugh E. Wilson, Grand Rapids, in the sum of \$1,850 and the trustee was directed to sell such assets to said Hugh E. Wilson for the sum offered. The trustee was ordered to file his first report and account and a first dividend will be paid shortly.

Feb. 15—In the matter of T. M. Ditman Co., formerly operating the Celrite Stores at Grand Rapids, the first meeting of creditors is being held this date. Matter of election of trustee held open.

In the matter of George W. Roup, bankrupt, Mill Creek, the trustee has filed first report and account, showing total receipts of \$451, disbursements of \$180.66 and a balance on hand of \$270.34. A special meeting of creditors will be called and a first dividend paid.

In the matter of Louis Goldman, bankrupt, Cadillac, a special meeting of creditors for the examination of the bankrupt and other witnesses will be held Feb. 17. The trustee has filed his first report and account, which shows total receipts to date of \$9,002.24; dis-

bursements of \$400.85, and a balance on hand of \$8,601.39. A first dividend will be declared and ordered paid in this matter.

## St. Joseph.

St. Joseph, Feb. 1—In the matter of Bert Reuben, bankrupt, Paw Paw, an order was made calling the first meeting of creditors at Paw Paw on Feb. 16, for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

Feb. 3—In the matter of John H. Udbye, bankrupt, Benton Harbor, the first meeting of creditors was held at St. Joseph and William H. Poundstone, of Benton Harbor, was elected trustee, his bond being fixed at \$500. Loomis K. Preston, Edward Gast and Charles Schafer, of St. Joseph were appointed appraisers. The bankrupt was sworn and examined by the referee and the meeting adjourned for two weeks.

Feb. 5—In the matter of Spencer & Barnes Co., bankrupt, Benton Harbor, the adjourned first meeting of creditors was held at St. Joseph and claims were allowed to the amount of \$5,000. The trustee's objections to the allowance of the claim of William G. Newland as a preferred claim of \$28,509 were heard by the referee and the meeting adjourned for ten days.

Feb. 7—In the matter of the McMahon-Wicks Coal Co., bankrupt, the final meeting of creditors was adjourned until Feb. 14 for the purpose of hearing objections to certain claims.

Feb. 8—In the matter of Ralph J. Barnes, bankrupt, Otsego, the final meeting of creditors was held at the referee's office and the trustee's final report and account, showing total receipts of \$574.21, was approved and allowed. A dividend of 2½ per cent. was declared and ordered paid to all creditors. The final order of distribution was made and the final dividend list of creditors filed. The trustee was authorized not to interpose objections to the discharge of the bankrupt. Creditors having been directed to show cause why a certificate recommending the bankrupt's discharge should not be made and no cause having been shown, it was determined that such favorable certificate be made. The meeting was adjourned without day.

Feb. 10—In the matter of the Spencer & Barnes Co., bankrupt, Benton Harbor, on the trustee's objection to the allowance of the claim of William G. Newland as a preferred claim for the sum of \$28,509, the referee filed an opinion sustaining the trustee's objections and reduced the claim to \$13,809.56 and allowed the claim as a prior claim in the distribution of the assets. If the opinion of the referee is sustained by the District Judge, there will be over \$15,000 to declare dividends upon to the unsecured creditors.

Feb. 11—In the matter of George DeKam, bankrupt, Kalamazoo, the first meeting was held at the latter place and the bankrupt examined, whereupon the meeting was further adjourned for the purpose of presenting the bankrupt's offer of composition.

Feb. 12—In the matter of Harriet Runyan and Grace L. Finch, and Runyan & Finch, a co-partnership, bankrupt, Dowagiac, the trustee filed his supplemental final report showing all disbursements, whereupon an order was made closing the estate, discharging the trustee and recommending the discharge of the bankrupts. The record and files were returned to the clerk of the court.

In the matter of William J. Smith, Jay V. Smith, New York Racket Store and William Smith & Sons, a co-partnership, bankrupt, Dowagiac, the trustee filed his supplemental final report showing no assets found and that there were no funds in the estate, with request for discharge, whereupon an order was made by the referee closing the estate and discharging the trustee and cancelling his bond. The record book and files were returned to the clerk's office.

Although the price of castor oil has gone up, President Wilson's office staff ought to be well supplied with the stuff. When the President and his party were in Illinois a stenographer made a request for castor oil, as he wanted to oil his typewriter. There was none on board the train, so the Pullman conductor wired ahead. At the next stop a bottle of castor oil was at hand. Each time the train slowed down a bottle of castor oil was put aboard, for the message had been sent to every station. There was enough castor oil for man and typewriter, and still the oil came until word was sent that no more was needed.

If you never begin a task you'll never finish it.

## News From the Celery City.

Kalamazoo, Feb. 15—The regular meeting of Kalamazoo Council, No. 156, was held at the hall Saturday evening, Feb. 12. A large attendance was present to help initiate four candidates who appeared on the scene. After the initiation, the evening was turned over to the families of the members. Each lady had packed a box luncheon for two. These were checked in at the door and each lady given a number card corresponding to her box. During the dancing, the committee allowed the men to draw duplicate cards and secure their luncheon. The largest number of people that we have ever had on the floor at any one time attested to the fact that our little informal parties are the best thing ever started by the Council. The ladies are very insistent that we should have a special dancing party some time early in March, this party to be given on a separate evening from our regular meeting night.

The March meeting comes on the 11th of the month and will be the annual meeting with election of officers. There are a large number of candidates to be initiated and the officers are planning to hold an early meeting for the initiations to be followed by the election.

N. De Young is confined to his home 711 Stuart avenue with a sprained ankle.

The members who are holding applications or have traveling men lined up for membership will confer a favor on the Senior Counselor if they will place these applications in the hands of the Secretary at the earliest possible time. Some of these applications might have to be referred to Columbus before action can be taken and this will prevent a possible delay at initiation.

If the members will place with the Secretary the names of all traveling men of the city, whether members of outside councils or not members of the order at all, we will be able to complete the list which we are trying to compile of all the resident traveling men of Kalamazoo. Several of these men are waiting to be asked to join our Council. By helping us to get their names, it will be a rare thing to find one who has never had this matter presented to him.

Sunday morning the Secretary received a request for information by telephone and the application is in the mail at the present time. Four other application requests have just been received. Give us a good bunch of them and we will see that they receive their policies at the earliest date possible.

R. S. Hopkins.

## Mr. Workman Endorsed for State Secretary.

Grand Rapids, Feb. 15—At the last meeting of the Grand Rapids Retail Grocers and Meat Dealers' Protective Association, the following resolution was unanimously adopted.

Resolved—That the Grand Rapids Retail Grocers and Meat Dealers' Protective Association, because of their firm belief and confidence placed in their present Secretary as to his ability to successfully handle the office of State Secretary, being an experienced ex-grocer, and having had many years of practical experience in association work; and because of the fact that his record and work as Secretary of our Association has been beyond any criticism whatever, and in face of many difficulties he has more than doubled the membership of our Association and has placed our Association on a higher standard than has ever before been experienced by the members, and under his direction is operating the most successful credit and adjustment bureau in the city of Grand Rapids.

Therefore, we, the members of the Grand Rapids Retail Grocers and Meat Dealers' Protective Association, do hereby endorse and recommend as

a candidate for State Secretary of the Retail Grocers and General Merchants' Association of Michigan, the name of William P. Workman, to which we hereby authorize the signature of our President and Executive Committee:

J. Frank Gaskill, President.  
L. Jno. Witters,  
W. A. Wood,  
Peter D. Mohrhardt,  
L. O. Barber,  
John Frick,  
Fred W. Fuller,  
Executive Committee.

## Detroit Detonations by Proxy.

Grand Rapids, Feb. 15—Owing to the misfortune of our faithful Detroit reporter having company last Sunday, it was impossible for him to send in his regular Detroit Detonations and owing to the fact that Grand Rapids this week is favored with the Michigan Retail Hardware Association convention the hotels seem to be packed with officers and members of Cadillac Council, No. 143, of Detroit.

O. E. Jennings, who represents the Michigan Stove Co., is trying to make the dealer think his stove is the only stove and from all reports I guess he is succeeding.

H. B. Jickling, Secretary and Treasurer of Cadillac Council and also representative of Geo. H. Worthington & Co., of Cleveland, is making friends wherever he goes.

T. F. Burton, who represents the Lisk-Wire, usually is down on the programme for a speech, but this year he has been taking so many orders he didn't have time to prepare one.

Elmer S. Cheney, one of the live members of Cadillac Council, and who makes a living by selling belting for the Jewell Belting Co., arrived in town filled full of ginger, as he came direct here from his factory, at Hartford Conn., to attend this convention.

W. E. Bassett, member of Bay Council No. 51, represents the W. Bingham Co., Cleveland, Ohio.

Frank D. Ferris and the scribe not being members of the Michigan Retail Hardware Association were delegated on the reception committee and from all reports, doing nicely, even though I say it myself.

A. W. Wood.

College towns that have theaters often have disturbances, due to the exuberance of the youths. Ithaca is a college town, as everybody knows, and the manager of a theater there has been compelled to close the gallery of his playhouse because a limited number of young men are noisy. Others who patronize the gallery because they can not afford to pay more are unable to enjoy performances because of the rowdies who insult and inconvenience the quiet ones. Not all of the rowdies are students, but some of them are. Arrests of the disturbers, instead of the closing of the gallery, would cause no hardship to the general public, and make the guilty ones and not the innocent suffer.

Dr. S. Watley has engaged in the drug business at Lansing. The Hazeltine & Perkins Drug Co. furnished the stock fixtures and soda fountain.

## BUSINESS CHANCES.

Is any merchant looking for an established up-to-date dry-goods store? Good cash results shown. Will sell at right price. Investigate. Address No. 860, care Tradesman. 860

Wanted—General merchandise in exchange for fine improved Central Illinois farm, 250 acres. Want stock about \$18,000. Address Box 9, Greenup, Illinois. 861

Hardware Stock For Sale—Good opportunity to buy a first-class hardware stock which inventories (stock and fixtures) about \$15,000. Stock located in a city of 5,000. S. M. J., care Michigan Tradesman. 862



**THE BEST**  
piece of goods  
any dealer  
can hand over  
the counter.

## KC BAKING POWDER

The best at any price.

Free from adulteration.

It will pay you to push K C

**Jaques Mfg. Co., Chicago**

## "The Cereal Wonder"

that breaks all cereal precedents, that astonishes the oldest inhabitant by showing an unbroken record of increasing sales from year to year—

## Shredded Wheat

That's because it is made right, is sold right and represents the best process ever discovered for making the whole wheat grain digestible in the human stomach.



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

Made only by

**The Shredded Wheat Company**

**Niagara Falls, N. Y.**

## Sell Sugar in Packages

Every minute of measuring, weighing and tying a sack of bulk sugar is a dead loss of time and materials.

Sell Domino Cane Sugars in packages. They are easy and convenient to handle, save waste and assure cleanliness both for you and consumers.

Domino Tablet Sugar, full-size pieces, in 2 and 5-pound packages, half-size pieces in 2-pound and 10c packages.

Domino Granulated Sugar in 2 and 5-pound packages.

Domino Powdered Sugar and Domino Confectioners Sugar in 1 pound packages, 24 to container.

Whatever you need in sugar can be bought from us.

---

## American Sugar Refining Company

New York

The Most Complete Line of Sugar in the World

# New York or Chicago Has Nothing Like This!

It stands to reason that the only place for a mineral bath house is where the mineral water IS. Nature has all to say about that proposition.

Right here in Detroit—on property owned by J. R. Hayes, adjoining his Wayne Hotel—was discovered the most wonderful Mineral Water in America! Yes, sir, the most wonderful Mineral Water in America!

Surprised? So were hundreds of other men who thought Detroit couldn't have a REAL Mineral Bath House just because there never was such a place before.

In less than a year the

## Wayne Mineral Baths

have gained a national reputation. Patrons come here from the remotest parts of the country and from the big cities, New York, Philadelphia, Pittsburg, Chicago, Cleveland, St. Louis. Amazing cures have been effected. Cases of rheumatism, neuritis, gout, neuralgia, general debility, eczema, scrofula and other forms of blood and skin diseases invariably respond to the extraordinary curative powers of Wayne Sulpho-Saline Baths.

More convincing than all the analytical tests that can be made the actual results that these Baths produce.

Nearly every doctor in Detroit can confidently recommend Wayne Mineral Baths to their patients requiring hydro-therapeutic treatment.

This establishment, completed at a cost of over \$100,000, is a model of ventilation, sanitation and hygienic equipment. It is luxurious to the last degree. In all America there is not an establishment where

## Medicinal and Hygienic Baths or Scientific Massage

can be taken under more pleasing conditions. Every attendant is an expert—satisfactory service to patrons is our first rule. The manager was connected for many years with the Battle Creek Sanitarium.

Automobile men and business men in general are invited to call and see for themselves the fine facilities provided for them by the Wayne Mineral Bath House.

Third and Jefferson Avenues  
Adjoining Wayne Hotel  
J. R. HAYES, Proprietor

Open  
All  
Night

