

MICHIGAN TRADESMAN

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Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 4, 1916

Number 1724

A PRAYER

WE thank Thee for this place in which we dwell; for the love that unites us; for the peace accorded us; for the hope with which we expect the morrow; for the health, the work, the food and the bright skies, that make our lives delightful; for our friends in all parts of the earth, and our friendly helpers in this Isle. Help us to repay in service one to another the debt of Thine unmerited benefits and mercies. Grant that we may be set free from the fear of vicissitude and death, may finish what remains of our course without dishonor to ourselves or hurt to others, and give at last rest to the weary. ❦ ❦ ❦ ❦ ❦ ❦

Robert Louis Stevenson.

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GRAND RAPIDS, MICHIGAN

72nd Year



We extend a cordial invitation to all merchants interested to visit us and inspect our line of

Holiday Goods

in Toys, Dolls, Books, Games, China, French Ivory, Brass, Silver, Cut Glass, Novelties.

We invite you to come in and see our display in person because we realize that there is no such variety exhibited anywhere near us nor but few such stocks in the whole country; you would then be able to examine and handle the goods for yourself and consider your purchase with so much more satisfaction than if they are ordered in any other way.

It is more important this year than ever before owing to so many unusual conditions.

But we have our Holiday Catalog too. A faithful mirror of our stocks, pricing in plain figures the most popular staple goods, so that orders from it will secure quick selling CHRISTMAS LINES guaranteed to please in every respect.

We make prompt shipments and give equal attention to small and large orders, mark all our goods in plain figures, and in every way strive to serve the trade as only a large and low priced wholesaler's stock can serve. We sell to merchants only and have no connection with any retail store.

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TINKERTOY } Teaches Invention and Designing. Retails 50c.

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Grand Rapids

:-:

Michigan

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TARDY ACTION BY GREECE.

Greece comes into the Kaiser's war under circumstances different from those attending the entrance of Bulgaria and Rumania and closely resembling conditions in Italy a year ago last May. In Bulgaria and Rumania the final decision was made by the government. In Italy and now in Greece the decision has been forced by popular sentiment. Just as Italy declared war only against Austria. Greece is technically declaring war only against Bulgaria. But what we need not expect is the half-hearted way in which Italy carried on her earlier campaign. Italy learned after a time that it was a very grim business she had undertaken and that there was no room for the play of politics. King Constantine will profit by the example.

With a population of a little less than five millions, or exactly the same as that of Bulgaria, it may be estimated that Greece brings to the side of the Allies a minimum strength of 200,000 men, with a potential increase to 300,000. The number would be larger if Eastern Macedonia were not occupied by the Bulgarians, and but for the loss of the garrisons in that region, including about 400 officers. Nevertheless, Greece does mean ten more divisions thrown at once against the Bulgarian flanks. The account in the Balkans would then stand about 700,000 men for the Central Powers—350,000 Bulgars, 200,000 Turks, and 150,000 Austro-Germans—as a maximum. On the Allied side there would be 200,000 Russo-Rumanians in the Dobrudja, 200,000 Greeks, and the Salonica army, which has been rated as high as 600,000, and which may be half a million strong. This would make the Allies as 9 to 7 in the Balkans, with Greece capable of greater efforts and indefinite reinforcements from Russia. But a clearer way of estimating the effect of Greek aid would be to judge what the result would be of throwing as much as 100,000 fresh troops against the Bulgar flank south of Monastir, which is hard pressed as it is. If the Greek army acts as a unit, it means the addition of 200,000 men for the reconquest of Serbia and the cutting of the famous German corridor to Asia.

But the Greek army is not the only increase of strength which the Allies will receive. With that country openly on their side will come that sense of security for the army at Salonica, lack of which has undoubtedly hampered the full development of its operations. Espionage at Athens and Salonica will be greatly reduced and the facilities for Austro-German submarine warfare in the Eastern Mediterranean, which have been curtailed of late, will disappear so far as the resources of Greek harbors and islands are concerned. The moral effect in Germany of a thickening ring of enemies may be counted upon, although the consequences may not immediately be visible. Broader prospects open up in the Balkan peninsula itself. It is Venizelos, the creator of the Balkan League, who has brought Greece into war. It may be that the man's genius for statesmanship will yet be equal to persuading Bulgaria to a change of sides, a step which would carry such revolutionary consequences, and be of such immense profit to the Allies, that the latter might well agree to forgive and forget.

The great gains recently made by the Allies on the Somme are important for the light they throw on the probable nature of the trench problem they must face as they push forward. It has been a commonplace to speak of France and Belgium behind the German lines as gridironed with trenches all the way back to the frontier. The Allied task was described as an unceasing steeplechase, with ditch hazards at every mile. But the comparative ease with which the Allies on the Somme have been pushing forward a mile or a couple of miles at a time shows that if there are ever new trench-lines to cross, they are by no means as formidable an obstacle as the original front along which deadlock was established for nearly two years. When one reads of the elaborate nature of the German underground system of fortifications, of which a great part is now in the Allied hands, it is plain that no such vast labor could have been expended again and again on every mile of ground occupied by the German armies. If we may trust certain accounts of French unpreparedness around Verdun, the contrast between the situation there and on the Somme is evident. Around Verdun the first German rush was over the easiest portion of the French defences. On the Somme the Allies have been breaking through what is probably the strongest German line, at least for many miles to the East.

The more a man gets the more he wants—unless a police judge is dealing it out.

OWNERSHIP OR REGULATION.

The joint committee of Congress provided for by the Newlands resolution will begin its hearings November 20, Chicago being named as the probable initial point. Government ownership of the railroads and other public utilities, Federal regulation, increased powers to be given to the Interstate Commerce Commission—these are among the subjects to be investigated. The attitude of those who have inspired this enquiry is such as to suggest that Government ownership is gaining ground in their minds. One of the most curious claims set forth is that the Government as owner of the roads could reduce freight and passenger rates 50 per cent. by methods of economy. In view of the known fact that Government labor is less efficient than private one does not clearly see how this can be achieved, and when a large percentage of the railroad properties of the country cannot earn a fair rate of interest on a reasonable valuation of the property, although these roads are managed by highly developed and experienced men, one questions by what miracle these economies can be effected.

One of the curiosities of this plan assumes a value of \$9,000,000,000 to \$10,000,000,000 of the properties to be determined by the appraisal now going on, whereas the capitalized value at the present time is about \$20,000,000,000. The sapient author of this scheme probably does not recall the fact that public valuations already made in certain of the states exceed the value expressed by capitalization of the properties and also the estimate of good authorities that the Federal valuation of all the railroads in the United States will exceed their capitalization. He then mentions that the income from the railroads in one year would be about one-third of the cost of taking them over. These are peculiar figures in the light of statistics emanating from the office of the Interstate Commerce Commission. Then one cannot help asking what is to become of the interest on the mortgages covering these roads. It is commonly assumed that the contract involved in a mortgage is inviolable even by the Government. Cutting down the railroad rates would rob the bondholders of their interest. Or does the purchasing Government intend to buy up the mortgages as well as the capital stock? In that case it is just as bad for the Government as it would be for the bondholders. The Government would have an enormous investment and a beggarly income on it, if any, and the people would have to pay by taxation the difference between that and a fair income. Also

there is in this scheme a slight inaccuracy. The capital stock is set forth as \$18,000,000,000 whereas the capital stock of all the roads in the country is about \$9,000,000,000, the remainder of the \$20,000,000,000 capitalization being in the form of bonds and other liens. It will be a good thing to have this investigation if only for the purpose of showing up such crazy schemes as this.

WILDLY IMPROBABLE.

When such a story is put out as that of the deliberate infection of prisoners in Germany with the bacilli of tuberculosis, the only proper attitude to take towards it is that nothing short of the most authoritative evidence can give it any standing. A story wildly improbable on its face is not much advanced towards credibility by the mere fact that it is disseminated from respectable quarters, is apparently vouched for by two or three persons of high standing and is circumstantial in its details. That Germany has justly incurred the detestation of the world by many of her acts in this war, no paper has declared more strongly than the Tradesman, but between even the worst of these acts and the cold-blooded fiendishness charged in this story there is an immeasurable distance.

Winter has hitherto in this war brought no general cessation of fighting, and there is no reason now to anticipate a slackening of operations on either front. Mackensen's victory around Lodz was won the first December of the war. Hindenburg won his second East Prussian victory early in February. The conquest of Serbia was begun in October and continued in December. The attack on Verdun was begun in February. The unsuccessful French thrust at Soissons leading to a bitter week's battle was delivered in mid-January, 1915. There is all the more reason to expect a continuance of winter warfare in the West, because the Allies would naturally be unwilling to interrupt the impetus of their present sustained attack and afford the enemy leisure for the construction of new lines of defence or an elaborate regrouping of forces. It must always stick in the memory of the Allies that it was during the winter months of 1914-15 that Germany made the immense and silent preparations for the assault on the Russian lines in Galicia which ended in the conquest, or reconquest, of 10,000 square miles of territory.

But one doesn't need to be a botanist in order to recognize a blooming idiot.

Most men wouldn't do a thing if they didn't need the coin.

ARE PRUNES TOO HIGH?

Stubborn Facts From the Land of Sunshine.

San Francisco, Calif., Sept. 30—Letters received from wholesale grocers seemingly all agree in stating that "prices on prunes are too high" and that jobbers generally are going to wait until later, believing they will buy for less; we want to call your attention to the situation from a world wide viewpoint, for the sole purpose of correcting any misapprehension that may exist in the minds of your readers as to the reason for present prices.

You have but to look over the crop records for the past five years to see that this State has produced on an average of approximately 85,000 tons of prunes annually (as against an estimated crop of 65,000 tons this year) all of which have during that time gone into consumption, as for several years past there has been an absolute clean up—this in the face of large foreign crops as against very light ones this year. The trade generally have taken the position that with a lessening of the export demand more prunes would be thrown on the domestic market and lower prices result; therefore, just a word on the foreign situation.

The average crop of France for years has been about 25,000 tons. This year the highest estimate given us by any of our correspondents is 4,000 tons (some put it at 2,500) and this is verified by the very heavy business all exporters are doing through their French correspondents, the volume, we think, surpassing all records. France, instead of supplying Great Britain with a portion of her requirements from the French crop, will have but a small fraction of the tonnage necessary to supply her home needs and is buying California prunes accordingly.

It is true that according to the ruling of the British government, a tonnage equal to only 50 per cent. of last year's purchases of dried fruits may be imported this year, but the records of shipments to that nation show that the purchases for 1915 by the merchants of Great Britain were nearly double those of any former year, so that 50 per cent. for this year would mean that British imports of prunes will be practically normal.

In Scandinavia the embargo, so far as direct sales to the importers by American shippers are concerned, is getting tighter and tighter, but the various governments are taking steps to care for their merchants' requirements by purchasing direct and re-distributing under strict guaranties. Sweden has bought very large quantities during the past thirty days through a direct representative of the government, and it is believed that Denmark and Norway will soon arrange for purchases on similar lines, so that a continued demand from Scandinavia is confidently expected.

Prior to the war, Russia bought practically all her supplies of California products through German merchants. She is now buying direct and shipments via both New York and Vladivostok are quite heavy.

For the past two years, because of the war, no Bosnian nor Serbian prunes have been exported to the countries (other than Germany) that have heretofore used large quantities of them. This year it is reported that their crop will be light, and there will be few, if any, more than needed for home consumption.

So far as domestic trade is concerned, the advance in prunes is no greater than the advance which has taken place on most lines of food products handled by the average jobber. As compared with September 25, 1915, the present average prices on California canned fruits are fully 35 per cent. higher and stocks closely cleaned up.

On Maine corn the advance is from 12½ to 15 per cent.

Western corn, 30 per cent.

Maryland corn, 30 to 35 per cent.
Canned milk, 24 per cent.
Canned peas, 30 per cent.
Sugar, 20 per cent.
Beans, 50 per cent.

On many other commodities the advance has been even greater.

Although the tonnage of dried apricots this year is practically only half that of 1915, the crop is practically cleaned up, at prices which the jobbers of this country earlier in the season believed to be impossible, and the demand for the goods at the present high prices is greater than it has been any time this year.

The peach crop throughout the United States for the year 1915 was the greatest on record. This year it was comparatively light, and with the damage to small fruits because of the excessive hot weather throughout the East and Middle West, there will be but little home canning this year, as against very heavy stocks canned a year ago. This means that the housewives will have to call on their grocers for their supplies of fruits, whereas a year ago they were using stock they themselves had canned.

There are several excellent arguments in support of present prices.

The crop is unusually early and it was cured under ideal conditions.

Prunes this season are of exceptionally fine quality, large in size, contain an unusual percentage of sugar, and are in every way desirable.

Growers have disposed of 70 per cent. of the crop, all at from 5@5½¢ base net to them.

There are no cheap dried or canned fruits to compete with them, as was the case a year ago. Labor throughout the country is generally employed at high wages, and the present retail price of 10@15¢ per pound does not look so high as would have been the case a few years ago, when labor and financial conditions were less favorable.

Evaporated apples were last year exceptionally cheap and plentiful. This year, owing to the light crop in the Middle West, they are much higher and selling freely.

Another point: the present low freight rates are only guaranteed until December 31. They may not be increased, but all signs indicate that they will be, and if a decision should be reached prior to that time, making effective the quoted advance, there will be a rush to buy for shipment before Jan. 1, just as there was for shipment prior to September 1, that may, and probably will send prunes to much higher levels than they have reached so far this year.

The situation from production and selling standpoints is quite different from that of 1915, and while we have no wish to proffer any uncalled for advice, we believe the jobbers who are expecting to get prunes later in the season, or after the turn of the year, at lower prices, will find they have made a mistake.

A canner has just shown us some account sales received by him and gave us the following story: A certain district in this State produces very fine Bartlett pears, the bulk of which he has handled for many years. Last year he contracted for the entire output of \$27 per ton. This year he bought 750 tons under contract at \$52.50 per ton. They were ready to pick at a time when deliveries of green fruit were very heavy and his partner (an exceedingly smart man, by the way) thought they had too many pears, so they had them packed by a green fruit shipper and consigned East. He has received returns on the entire lot, and even at the high price paid for the fruit, the shipment showed a net profit of \$8,000.

Fruit could not have been very plentiful throughout the East when any such results as the above could have been achieved.

It may be that prices on pears were "too high," but it would be difficult to convince either the grower, who obtained the \$52 per ton or the canner who

made the unusual profit by shipping, that such was the case.

J. K. Armsby Co.

Flakes From the Food City.

Battle Creek, Oct. 2—"The greatest political gathering I ever attended." Thus did Theodore Roosevelt declare himself, as he was making ready to leave Battle Creek after delivering his speech in the interest of Charles E. Hughes, Republican nominee for President. The day dawned as bright and clear as the committee men hoped for and until 10:55 a. m., the arrival of the Colonel, everyone was busy attending to the comforts of arriving visitors; but after his arrival, well—things commenced.

A parade of nearly a mile in length, composed of local Republican clubs, visiting clubs and six bands, numerous floats, campaign emblems, etc., followed the Colonel's arrival and was reviewed by him and his party from a stand erected in front of Battle Creek's \$300,000 city hall. Then to the barbecue, where over 70,000 sandwiches were served, besides coffee and other trimmings to the hungry crowd.

Preceding the Colonel's address there were numerous addresses from Nationally known politicians, but the crowd displayed little interest until W. J. Smith, of Battle Creek, chairman of the entire proceedings, announced the Colonel.

Delivering a typical Rooseveltian address, the Colonel held the attention of nearly 18,000 people for over an hour, and believe us, the Colonel has lost none of his pep in the few years out of office and we verily believe that if he delivers the remainder of his speeches as forcibly as he did this one, somebody will be awake down the line. It sure took Battle Creek a long while Saturday night to get quiet again.

Summing it all up, we of Battle Creek can feel justly proud of the fact that the enormous crowd was handled without a mishap. No one went away hungry and the purpose for which the day was held (a Republican rally) was even beyond expectations. But, then that is the Battle Creek way!

Don Mudica has purchased the grocery of A. L. Bivens, of this city. Mr. Mudica is a young man and this is his first venture on the sea of commerce. We wish him success.

Battle Creek will retain its gala attire put on for the Republican rally of Saturday last until the Sanitarium Golden Jubilee is over. The Sanitarium has built hundreds of floats surpassing any circus floats ever seen here and this division of the parade will require a length of twenty city blocks. A magnificent pageant, called the "Triumph of Truth," will be another one of the stupendous undertakings the management will stage in honor of the occasion. It is deserving of all the events held in honor of its fifty years of growth and success, for nothing short of marvelous will explain such a growth. Predominating in all this period has been the commanding figure of Dr. J. H. Kellogg, the founder of the institution, and he will still predominate in the festivities Oct. 3 to 6.

There will be held in Battle Creek this week a campaign for establishing a permanent and Nationally incorporated Boy Scout organization. Some of Battle Creek's best known business men are taking the movement in hand and, like their various lines of business, the campaign can be nothing else but a success.

There is a lot more I can write about, but I fear that after the storm will come a calm and news might be a little scarce and I chuck the rest of the items in the pigeon hole and continue with my wondering. How do we do it? Otto L. Cook.

How easy it is to acquire a bad reputation and how difficult it is to lose it!

Boomlets From Bay City.

Bay City, Oct. 2—The Detroit Apron & Cotton Goods Manufacturing Co., Detroit, has decided to establish a branch in Bay City and has leased the Goetz building. The work of putting it in condition for use is being rushed so the company may be ready for business Oct. 10. One hundred hands will be employed to start with and it is expected the number will be greatly increased later.

According to the canvass of the primary vote, just made public, the Democrats made a very poor showing in Bay county. With three candidates for Register of Deeds, their total vote was 399, while the total Republican vote for the same number of candidates was 7,207. Two Democratic candidates for sheriff had 431, and the seven Republican candidates received 7,647. The vote for the Democratic candidate for Judge of Probate was 375. What has become of the Democrats in Bay county?

The officials of Bay City have at last come to realize that the time has arrived that some action must be taken to better our water supply. Burns & McDonnell, consulting engineers of Kansas City, Mo., were given the contract by the Water Works Committee Tuesday night to furnish expert information to the city in relation to what changes are necessary in the water works system to ensure a better supply of water for the consumers. The "watchful waiting" policy of the officials in regard to this matter has become as painful as the "watchful waiting" policy of certain other officials we read about occasionally. It is to be hoped that, now they have made a start, they will not stop until they have given the taxpayers of the city what they are entitled to—water that is fit to drink.

J. W. Grant, of Gaylord, who was engaged in the bakery and confectionery business for a great many years and whose business was destroyed by fire two years ago, has decided to again engage in business and has purchased the A. T. Van Dyne stock and fixtures. He will conduct the business in the same quarters.

Arthur E. Morrish, Gaylord, has sold his drug stock to Ted and Harry Gutteridge, who have taken possession. The business will be known as the Gutteridge Bros. Pharmacy.

George Dubey, grocer at Hale Lake, who recently purchased the Brown Hotel property, is remodeling it and will use it for his grocery and meat business. Mr. Dubey has been engaged in the grocery trade a little more than a year and has succeeded in building up a very successful business.

J. H. Kocher, who was formerly engaged in the grocery trade in Hale Lake, and later moved to Toledo, has returned to his former home and will again engage in business. He will occupy his own store building, recently vacated by George Dubey.

The stock of the Palace drug store, at Flint, under the management of Mat. McKay, is being closed out, preparatory to going out of business.

V. E. Rix, grocer at Oscoda, is taking a much needed vacation, visiting friends in Battle Creek.

The Solomon-Hayes-Cowley Co., of Oscoda, which recently purchased the H. W. Loud & Sons timber holdings in Iosco and three other counties, has decided to build a mill in Oscoda to manufacture lumber and other products.

Fred Alder, cigar manufacturer on the West Side of the river, died suddenly Thursday night as the result of a stroke of apoplexy.

F. J. McCartney, of this city, for nineteen years traveling representative of the Osborne division of the International Harvester Co., has resigned his position and signed a contract to represent the Sharpless Separator Co., of Chicago, in Tuscola and Huron counties in the Thumb district; also Arenac, Gladwin and Gratiot counties. W. T. Ballamy.

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

Grand Rapids, Sept. 18—George W. Hart, who was adjudicated a bankrupt, September 1, has this day filed his schedule, showing assets of approximately \$1,100 and liabilities of \$20,487.54. The list of creditors is as follows:

Grand Rapids Nat. City Bank, \$8,206.20
 Kate P. Adams, Grand Rapids 2,653.97
 Chas. B. Judd Estate, Grd. Rpsds. 1,580.76
 City Trust & Sav. Bank, G. R. 2,100.00
 Herald, Grand Rapids 391.37
 C. E. Converse, Jefferson Ave., Grand Rapids 85.00
 Exide Battery Depot, Philadelphia 119.69
 A. B. Knowlson, Grand Rapids 18.00
 W. T. Sandell, Belding 182.75
 John Collins, Grand Rapids 142.50
 Mrs. Lydia Torry, Grand Rapids 91.00
 Lewis Electric Co., Grand Rapids 44.99
 Chase Motor Truck Co., Syracuse 260.00
 H. E. Barclay, Grand Rapids 43.00
 L. W. Straham, Grand Rapids 22.82
 Gordon Dudley, Grand Rapids 525.17
 J. F. Meyer, Grand Rapids 100.00
 Mrs. R. B. Rickenbaugh, Grd Rpsds 18.00
 V. D. Hinderlong, E. Grand Rapids 200.00
 R. A. McWilliams, Grand Rapids 390.00
 Dr. A. A. Studley, Grand Rapids 350.00
 H. S. Clark, Saginaw 400.00
 Chas. T. Mitchell, Cadillac 400.00
 O. C. Severs, Toledo, Ohio 202.00
 Frank Bohm, Howard City 55.00
 Warren Fisk, Howard City 55.00
 Peoples National Bank, Jackson. 662.19
 Grace F. Ellis, Grand Rapids 150.00
 F. Blymeir, Grand Rapids 8.52
 Evening Press, Grand Rapids 135.32
 Central Fuel Co., Grand Rapids 42.22
 Grinnell, Row, Althouse Co., Grand Rapids 45.34
 Heystek & Canfield Co., Grd. Rpsds. 6.42
 Consumers Power Co., Grd. Rpsds. 23.26
 Milton P. Adams, Grand Rapids 70.00
 Great Western Oil Co., Grd. Rpsds. 351.59
 E. A. Maber, Grand Rapids 55.00
 Geo. Scofield, Grand Rapids 15.00
 Goodyear Tire & Rubber Co., Grand Rapids 10.00
 George S. Smith, Grand Rapids 12.45
 Charles E. Ward, Grand Rapids 32.00
 W. H. Howe, Grand Rapids 15.00
 U. S. Sponge Co., Chicago 25.00
 Leitelt Iron Works, Grand Rapids 18.67
 Roseberry Henry Co., Grand Rapids 15.60
 H. L. Merry, Grand Rapids 35.00
 Michigan Hearse Co., Grd. Rpsds. 40.00
 Hastings Banner, Hastings 8.64
 Isaac Neuville Co., Cleveland 20.55
 Charles S. Reeves, Grand Rapids 6.00
 Hooper Bros., Grand Rapids 7.90
 News, Grand Rapids 38.65
 Sept. 20—Emmet A. Davis, of Sheridan,

was on Sept. 13 adjudicated bankrupt. The schedules show assets listed at approximately \$1,750. The liability is shown at approximately \$1,966. First meeting of creditors has been called for October 10, at which time creditors may appear, elect a trustee, prove their claims and transact such other business as may come before such meeting. The schedules show the following listed as creditors of the bankrupt:

C. P. Leddick, Sheridan \$450.00
 Arbuckle Bros., Chicago 16.44
 Alma Roller Mills, Alma 44.09
 Aiken Bakery Co., Port Huron 34.00
 S. E. Almack, Sheridan 32.80
 Bank of Sheridan, Sheridan 355.31
 Baurle Candy Co., Lansing 8.29
 Wm. Bradley's Son, Greenville 65.16
 B. Berman & Co., Detroit 59.25
 Dudley Paper Co., Lansing 15.32
 Eureka Coffee Co., Buffalo 25.80
 Ferry Seed Co., Detroit 21.34
 J. G. Gardella, Grand Rapids 34.47
 Greenville Fruit Co., Greenville 17.60
 Hart Bros., Saginaw 45.25
 J. Hale & Son, Ionia 36.22
 Jennings Mfg. Co., Grand Rapids 2.25
 R. E. Lower, Sheridan 80.00
 Lion & Daniels, Carson City 42.80
 Lamberville Rubber Co., Lamberville, N. J. 39.00
 C. W. Mills Paper Co., Grand Rapids 48.09
 Metalcraft Emb. Co., Rochester 21.60
 Ny-way Stretch Suspender Co., Dundee 12.75
 News Pub. Co., Diamonddale 11.25
 Quaker Oats Co., Chicago 18.85
 Rademaker-Dooze Co., Grand Rpsds 69.86
 Renfro Bros., Chicago 27.90
 Sarson & Shetzer, Detroit 52.65
 Smith & Case, Greenville 22.00
 Saginaw Beef Co., Saginaw 12.05
 M. Seyfang Co., Toledo 92.05
 Stanton Candy Co., Stanton 19.61
 Shust Baking Co., Saginaw 34.50
 Selz, Schwab & Co., Chicago 5.62
 H. Vantongren, Holland 8.00
 Valley City Milling Co., Grd. Rpsds. 36.60
 Vicksburg Clothing Co., Vicksburg 15.00
 Wright Bros., Greenville 2.34
 Wolverine Condensed Milk Co., Detroit 22.43
 Walker Candy Co., Muskegon 37.09
 Widlar Co., Cleveland 4.78
 A. N. Russell, Sheridan 66.00
 John Carter, Stanton 175.00
 John Abbott, Sheridan 30.00
 John Andrews, Stanton 54.31
 L. L. Jenks, Sheridan 30.00

The schedules of Hunter J. Hayward, of Casnovia, show assets listed at approximately \$492 and liabilities of \$1,099. The schedules also show the following listed as creditors of the bankrupt:

Dr. S. J. Drummond, Casnovia \$150.00

J. I. Case Company, Lansing 191.00
 Martin Produce & Lumber Co., Casnovia 10.00
 Dr. S. J. Drummond, Casnovia 15.00
 J. L. Norris & Son, Casnovia 22.22
 Malinis Holben, Casnovia 16.00
 Perkins Machinery Co., Grand Rpsds. 13.72
 C. O. Porter Machinery Co., Grand Rapids 154.40
 Michigan Tire Co., Grand Rapids 22.62
 Roland Webb, Grand Rapids 5.00
 J. D. Hastie, Grand Rapids 2.00
 Richard Smith, Grand Rapids 4.00
 H. Wisner, Grand Rapids 5.00
 Lucy Atherton, Grand Rapids 5.00
 J. W. Hayward, Grand Rapids 100.00
 Golden & Boter, Grand Rapids 25.00
 Adolph Leitelt Iron Works, Grand Rapids 9.75
 Great Western Oil Co., Grd. Rpsds. 24.23
 Evening Press, Grand Rapids 1.67
 Star Clothing Co., Grand Rapids 16.00
 Allen & Dorthy, Grand Rapids 16.00
 A. L. Holcomb & Co., Grd. Rpsds. 5.60
 Grand Rapids Supply Co., Grand Rapids 64.42
 Herpolsheimer Co., Grand Rapids 8.72
 Standard Oil Co., Grand Rapids 3.44
 De Good Transfer Co., Grand Rpsds 1.50
 Columbia Transfer Co., Grand Rpsds. 19.25
 Nicklin Print Shop, Grand Rapids 16.00
 Reed Auto Co., Grand Rapids 5.00
 Middle States Oil Co., Cleveland 20.80
 Eekstrom & Walmsley, Kent City 24.73
 Patrons Mutual Fire Insurance Co., Fremont 4.25
 C. H. Whitney, Kent City 2.32
 H. N. Talcott & Co., Saranac 4.25
 Emerson Averill, Conklin 15.00

"Made in America."

After all, the famous "tanks" which are helping Tommy Atkins to win victories over the Germans are not of British manufacture, insofar as the important feature of their method of locomotion is concerned, but are American. The big caterpillar tractor that is used on American farms is the same sort of thing Great Britain has been using against the Germans. The British merely have armored and armed it. American ingenuity has been utilized to give to war one of its most remarkable weapons, but the "tank" is not the first product of American brains that has won an honored place in the great conflict. The aeroplane itself is of American invention. The first submarine that ever damaged an enemy was of American manufacture. Barbed wire, which is of inestimable value in trench warfare, was first "Made in America." And even this does not complete the list.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Oct. 4—Creamery butter, extras, 34@35c; first, 32@33c; common, 30@32c; dairy, common to choice, 25@32½c; poor to common, all kinds, 24@26c.

Cheese—No. 1 new, 20c; choice 19@19½c.

Eggs—Choice, new laid, 34@36c, fancy hennery, 40@44c; storage, 30@32c.

Poultry (live)—Fowls, 16@19c; broilers, 17@20c. old cox, 14c; ducks, 16@18c.

Beans—Medium, \$5.75@5.90; pea, \$5.65@5.75. Red Kidney, \$6.00; White Kidney, \$6.00; Marrow, \$6.25.

Potatoes—\$1.25@1.30 per bu. Rea & Witzig.

Will it add to the ill-feeling against the United States that was created by the submarine issue and the fact that the Allies have bought mountains of munitions in this country, when the Germans learn that the strange "tank" is of American manufacture? Even Germany is said to have obtained some of the tractors since the war began. If that be true and she could have spared them for use as armored cars, it is worthy of notice that it was not the Germans but the British who brought tractors to the battlefield and made instruments of death out of them in lumbering charges.

ROYAL BAKING POWDER

ABSOLUTELY PURE

ROYAL BAKING POWDER has "no season" and "no section" because it sells everywhere all the time. Of all the standard products in the grocery business, none has more thorough distribution and active demand than ROYAL BAKING POWDER.

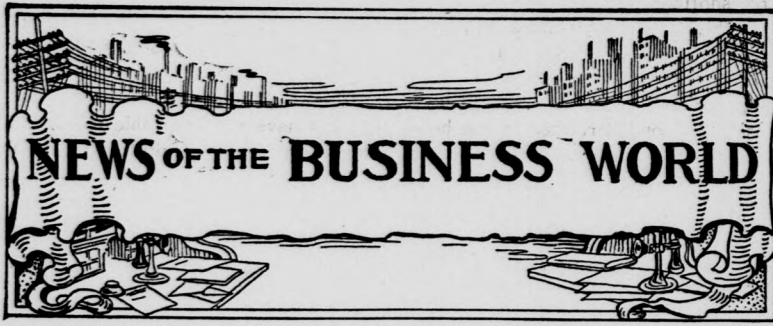
Keep a good stock of ROYAL BAKING POWDER on hand and keep it well displayed, because it will pay you more and surer profit than you can make on inferior brands.

Contains No Alum—No Phosphate



ROYAL BAKING POWDER CO.

NEW YORK



Movements of Merchants.

Greenville—Newton Slawson has opened a grocery store.

Maple Rapids—Edward LeRoy has engaged in the meat business.

Ewart—John Blanken has sold his bakery to William Chase, who has taken possession.

Battle Creek—Harry Spier has engaged in the electrical business at 46 East Main street.

Hastings—A. J. Brown & Co. succeed A. Clyde Brown in the grocery business on North Michigan avenue.

East Jordan—F. S. Calkins has leased the Commercial Hotel and will open it for business Oct. 5.

Elmira—John Petroski has purchased the A. H. Wickett stock of general merchandise and taken possession.

Ludington—Juneau & Stillwell announce their intention of discontinuing their dry goods business Jan. 1.

Nashville—C. A. Pratt has sold his hardware stock to Seth I. Zemer, of Plainwell, who has taken possession.

Belding—The Rex Upholstering Co. will remove its stock from Portland to this place and continue the business.

Eaton Rapids—James Sanders has purchased the bazaar stock of the late A. R. Boyd and will continue the business.

Saginaw—Edward E. Melville has opened a drug store in the Quinlin block, corner North Bond and Clinton streets.

Kalamazoo—Joseph H. Vyerman has opened a merchant tailor shop and men's furnishing goods store in the Burdick arcade.

Hastings—T. J. Potter has sold his interest in the Consolidated Press Co. to H. B. Sherman, President of the company.

Saginaw—Fire destroyed the bean and grain elevator of the Saginaw Grain & Produce Co. Oct. 2, causing a loss of about \$25,000.

Alma—Mrs. Edna Kelly has engaged in the millinery and women's ready-to-wear clothing business on Superior street.

Alma—F. R. Willett has leased the west store in the Arcada Hotel block and will occupy it with a stock of groceries about Oct. 16.

Hopkins—John Yeakey has taken over the interest of his partner, Daniel Requa, in the garage and paint business of Yeakey & Requa.

Charlotte—James Sanders has sold his interest in the stock of the John Tripp Clothing Co. to his partners and removed to Eaton Rapids.

Grand Ledge—Thieves entered the store of the Clarke Hardware Co. Sept. 27, carrying away the contents of the cash register and considerable stock.

Lansing—A. M. Robson has sold his grocery stock to Charles Robson, who will continue the business at the same location, 327 North Washington avenue.

Jackson—The Central Distributing Co. with plants here and in Detroit is erecting a brick and steel office building and warehouse on New street.

Martin—Harold Kelsey, who has conducted an ice cream parlor and bakery for the past two years, is closing out his stock and will retire from the retail business.

Ovid—W. D. Mosher, recently of St. Johns, has purchased the H. D. Lewis & Son grocery stock and will continue the business at the same location.

Owosso—E. G. Osborn has purchased the City steam laundry of M. D. Corey and will continue the business in connection with his dry cleaning plant.

Detroit—The Jefferson Auto Sales Co. has been organized with an authorized capital stock of \$9,000, of which amount \$4,500 has been subscribed and \$3,000 paid in in cash.

Martin—M. Piowati & Son, produce dealers of Grand Rapids, have purchased the Kent storage building and will continue the business under the management of F. M. Sage.

Detroit—The Rex Jewelry Co. has been incorporated with an authorized capital stock of \$1,000, of which amount \$500 has been subscribed and \$250 paid in in cash.

Ann Arbor—Fred J. Bason and Emil Golz have formed a copartnership and engaged in the monument and granite work business at 113 South Ashley street.

Detroit—Miller & Fineberg has been incorporated to buy and sell raw furs with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in cash.

Fountain—O. C. Hansen has sold his grocery stock to Charles E. Engfer, of Ludington, who will also act as manager of the Karl Ashbacher men's furnishing goods stock located in the same building.

Detroit—The Peoples Bazaar has been incorporated to deal in wearing apparel with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in property.

Grass Lake—Cochrane & Coulson, dealers in general merchandise, have dissolved partnership and the business will be continued by James E. Coulson, who has taken over the interest of his partner.

Fayette—The Fayette Mercantile Co. has been organized with an authorized capital stock of \$15,000, of which amount \$7,700 has been subscribed, \$1,

000 paid in in cash and \$3,000 paid in property.

Detroit—The Lane Brothers Coal Co. has engaged in business with an authorized capital stock of \$10,000, of which amount \$9,000 has been subscribed, \$3,200 paid in in cash and \$130 paid in in property.

Alma—Alfred Anderson, recently of Belding, has purchased the J. B. Smith grocery stock, on West Superior street, and will continue the business at the same location. The store has been closed since early in the spring.

Ann Arbor—Wadhams & Co. have merged their clothing business into a stock company under the same style with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in cash.

Detroit—The Linton Equipment Co. has been organized to deal in automobiles, merchandise and parts with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in in property.

Weidman—Hiram Hall and E. W. Benn have formed a copartnership and engaged in the grain and elevator business under the style of the Hall Elevator Co. The company is building a modern elevator which will be completed by Nov. 1.

Kalamazoo—Stanley Casebeer, alleged heir to a million dollars, accused of assaulting F. C. McQueen, an East Patterson street grocer, with intent to rob, endeavored to fasten the crime upon Philip Saia, who is accused as an accomplice, when brought into Circuit Court. Casebeer had informed the officers that he desired to plead guilty to felonious assault, and this was agreed to by Prosecutor F. F. Ford. However, after making his plea, Casebeer told Judge Weimer that Saia had attacked McQueen with a revolver and that in attempting to dash the weapon from Saia's hand he accidentally dealt McQueen a stunning blow on the head with an umbrella. The judge then refused to accept Casebeer's plea of guilty and told the respondent he would have to stand trial on the charge of assault while armed with intent to rob, which conviction bears with it a sentence of twenty-five years. Casebeer then concluded that he really was guilty of felonious assault and so pleaded. This plea was accepted. The maximum punishment for this crime is three years imprisonment.

Manufacturing Matters.

Detroit—The Arctic Ice Cream Co. has increased its capitalization from \$300,000 to \$1,200,000.

Watervliet—The Watervliet Paper Co. will enlarge its plant to enable it to double its capacity.

Detroit—The General Aeroplane Co. has increased its capitalization from \$4,000 to \$14,000.

Plainwell—Albert Dean has installed the machinery in his creamery and will open for business Oct. 7.

Detroit—The Detroit Pressed Steel Co. has increased its capital stock from \$350,000 to \$736,700.

Detroit—The Commerce Motor Car Co. has increased its capital stock from \$200,000 to \$400,000.

Muskegon—The capital stock of the Amazon Products Co. has been increased from \$20,000 to \$50,000.

Kalamazoo—The Bryant Paper Company has increased its capital stock from \$3,300,000 to \$6,300,000.

Big Rapids—The capitalization of the Four Drive Tractor Co. has been increased from \$50,000 to \$200,000.

Kalamazoo—The capital stock of the Kalamazoo Vegetable Parchment Co. has been increased from \$500,000 to \$1,000,000.

Escanaba—The Chatfield Machine & Foundry Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$12,500 has been subscribed and paid in in cash.

Detroit—The Dewey-Bergeron Motor Co. has engaged in business with an authorized capital stock of \$25,000, of which amount \$21,600 has been subscribed and \$8,600 paid in in cash.

Mt. Pleasant—The Mt. Pleasant Brick & Tile Co. has been organized with an authorized capitalization of \$10,000, of which amount \$6,000 has been subscribed and paid in in property.

Detroit—The Detroit Commerce Co. has been organized to manufacture and deal in all kinds of food products and supplies with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in in cash.

Detroit—The All-Lady Garment Co. has been incorporated to manufacture and deal in women's wearing apparel with an authorized capital stock of \$10,000, all of which has been subscribed, \$300 paid in in cash and \$4,700 paid in in property.

Bay City—The North American Construction Co. has merged its business into a stock company under the style of the Aladdin Co. with an authorized capital stock of \$1,000, all of which has been subscribed and \$250 paid in in cash.

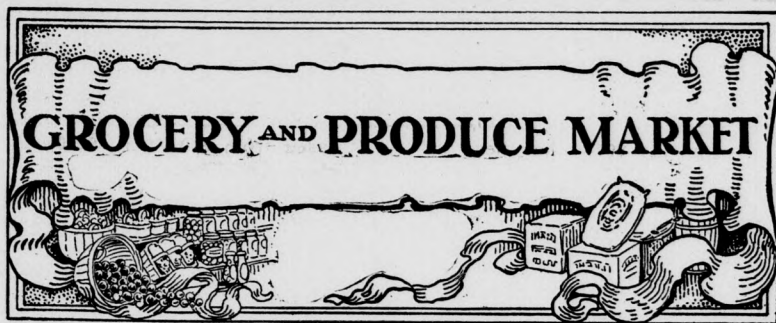
Filer City—The Filer Fibre Co. has been organized to manufacture pulp paper and chemicals for manufacturing paper with an authorized capital stock of \$300,000, of which amount \$200,000 has been subscribed and \$30,000 paid in in cash.

Monroe—The G. H. Wood Paper Co. has been incorporated to manufacture and sell paper and all kinds of paper stock and products with an authorized capital stock of \$300,000, of which amount \$164,560 has been subscribed and \$30,000 paid in in cash.

Jackson—The L. C. Auto Co. has engaged in the manufacture of motor vehicles and parts thereof and the general garage business with an authorized capital stock of \$25,000, of which amount \$12,500 has been subscribed, \$6,500 paid in in cash and \$6,000 paid in in property.

Manistee—The Manistee Art Furniture Co. has been organized to manufacture and deal in lamps, picture frames, fixtures and novelties with an authorized capital stock of \$12,500 common and \$12,500 preferred, of which amounts \$20,000 has been subscribed, \$10,000 paid in in cash and \$10,000 paid in property.

The Floyd Laboratories, Inc., has been organized with a capitalization of \$1,000 to deal in insecticides, sprays and disinfectants. The company will work in connection with the Floyd Construction Supply Co.



Review of the Grand Rapids Produce Market.

Apples—Wealthy and Maiden Blush command 75c per bu.; Wolf River fetch 75@90c per bu.

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

Beans—The Association price is \$4 for pea and \$4.50 for red kidney. These are the prices buyers pay the farmers.

Beets—\$1.10 per bu.

Butter—The market is firm at an advance of ½c per pound due to the falling off in the receipts and the good consumptive demand. Considerable butter is being exported and the market is healthy on the present basis. Everything points to a good market for some time. Creamery grades are held at 33c in tubs and 34c in prints. Local dealers pay 28c for No. 1 in jars and 24c for packing stock.

Cabbage—\$1.25 per bu.

Carrots—75c per bu.

Celery—20c per bunch.

Citron—\$1.50 per doz.

Cocoanuts—\$6 per sack containing 100.

Crab Apples—\$2.25 per bu. for Hy-slops.

Cranberries—\$7.25 per bu. for Early Blacks from Cape Cod.

Cucumbers—50c per dozen for fancy hot house; 60c for extra fancy.

Eggs—The market is firm at the recent advance on account of very light receipts and a good consumptive demand. Quality is showing fine and the market is firm without likelihood of important change. Local dealers pay 30c for fresh, candled and loss off, and hold at 32c. Cold storage are held at 30c for April and May, 29c for June and 27c for seconds.

Egg Plant—\$1 per dozen.

Grapes—8 lb. baskets of Wordens, Niagaras or Concord, 18c; 4 lb. baskets, \$1.50 per doz. for Concord and Niagaras and \$2.50 for Delawares.

Green Onions—Silver skins (black seeds) 20c per doz. bunches.

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

Lemons—California, \$6.50 per box for choice and \$7 for fancy; Messinas \$5 per box.

Lettuce—\$1.25 per bu. for leaf; \$1.50 per bu. for head.

Maple Sugar—17c per lb. for pure.

Maple Syrup—\$1.40 per gal. for pure.

Mushrooms—40@50c per lb.

Muskmelons—Home grown osage, 75c@\$1 per crate; \$2.50 for Standards.

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

Onions—Home grown \$2.50 per 100 lb. sack; Spanish, \$1.75 per crate of either 50s or 72s.

Oranges—Valencias, \$5.25@5.75 per box.

Peaches—Smocks and Lemons command \$1@1.25 per bu. The crop is pretty well marketed.

Pears—Anjous, Flemish Beauties and Duchess command \$1.25 per bu.; Sickles, \$1.50.

Plums—German Prune and Blue Damsons, \$2 per bu.

Peppers—\$1.25 per bu. for green; 20c per doz. for red.

Pop Corn—\$1.75 per bu. for ear, ¼c per lb. for shelled.

Potatoes—Home grown are strong at \$1.50 per bu.; Giants from New Jersey fetch \$4 for 2½ bu. sack.

Pumpkins—\$2 per doz.

Poultry—Mixed fowls command about 14c; broilers, 22@23c; turkeys, 18c; ducks, 17c; geese, 11c. Dressed fowls average 3c above these quotations.

Radishes—15c for long; 12c for round.

Rhubarb—85c per bu.

Squash—\$2.75 per bbl. for Hubbard.

Sweet Potatoes—\$2.50 per bbl. for Virginias; \$2 per hamper and \$5.25 per bbl. for Jerseys.

Tomatoes—\$1.25 per bu. for ripe; 75c per bu. for green.

Turnips—75c per bu.

Veal—Jobbers pay 13@14c for No. 1 and 10@12c for No. 2.

The Grocery Market.

Sugar—The market on refined is very strong on the basis of 7c f. o. b. New York. Higher prices are looked for in the near future. From the viewpoint of the seller of raws it is pointed out that Cuba is not pressing its supplies, which will not exceed 200,000 tons, most of which are held in strong hands. Weekly meltings are estimated at 60,000 tons for the Atlantic ports, and the stocks are less than three weeks' supply. The combined stocks in the United States and Cuba are almost 100,000 tons smaller than in 1915, and in the event of a demand arising for exports of granulated on a large scale a bullish situation might develop. The Argentines has a short crop and may renew its buying in this country to make up the deficiency.

Tea—The country is not over well supplied for fall requirements, and a continued movement is awaited from now on, covering the general list of black and green teas. The advices from Shanghai the past week undoubtedly helped the market. It is said that the Chinese have bought the low grades and that the market is practically closed.

Crop shortage and higher exchange have been the stimulating factors in causing higher prices. Colombo was a little easier during the week, because of the temporary cessation of buying by the Russians. London reacted on the heavier arrivals of late from India. The feeling, however, is still confident as regards the future.

Coffee—The market is probably ¼c weaker for the week, this including all grades of Rio and Santos. The reason appears to be weak reports from Brazil and a pressure to sell from there. Buyers generally appear to be distrusting the market. Milds are quiet and no more than fairly steady. Java and Mocha grades are unchanged.

Canned Fruit—Just as special efforts were being made to get shipments through from the Coast the entire situation was thrown into confusion by the embargo being removed on the Sunset-Gulf lines. Local stocks are very light and new supplies are needed and the delays now likely to ensue may prove embarrassing. The market is very firm, with an advancing tendency.

Canned Vegetables—Having reached the dollar mark tomatoes have stopped their advance for the time being. A great deal will depend upon the weather this month, as to the ultimate outcome, but canners say that the demand has been so urgent, especially from the Middle West, that there is nothing in sight on which to base hope of a decline. The pack is below normal and as against this is an abnormal demand. This is further emphasized by reports coming from Canada indicating that the situation there is very much the same as it is here, and Canadian dealers say that they would not be surprised if, before the arrival of winter, wholesale houses would be obliged to import tomatoes from the United States. The American consul at Kingston, Ontario, has already asked for sample and prices, and states that a strict compliance with the food regulations of the United States would prove acceptable to Canadian custom officials. Corn is very scarce and very firm. Southern Maine style corn that opened around 60@65c is ruling at 95c to-day. The deliveries of Maine corn will not be more than 60 per cent. New York State will deliver about 25 per cent., and the Illinois pack, which is the principal Western pack, will also make very short delivery. Prices of Illinois corn are about 50 per cent. above normal. Peas are unchanged for the week but firm.

Canned Fish—The demand for all kinds of fish is unusually heavy and as to salmon the situation is further complicated by the embargo on the Sunset Gulf lines, which went into effect on Saturday. This is going to seriously interfere with deliveries of new salmon, which is just arriving at San Francisco. Reports regarding tuna are quite discouraging, as the pack will undoubtedly be a minimum one. Sardines have been advanced during the week on the quarter keyless oils and mustards, but so far as the Maine canners are concerned they are practically out of the market.

Dried Fruits—As a result of recent developments in the prune situation it has become more evident that the growers have met with considerable success

in controlling prices. Packers have been rather unfortunate from their standpoint, both as to the price proposition and the way the crop has turned out. Those who sold short earlier in the season have not been able to cover all their contracts at a profit, but, on the other hand, have sustained losses in many instances. They were also misled by crop conditions in that the grading has run to larger sizes, more particularly 40s to 50s, whereas 60s to 90s make up the smaller percentage of the run. This has increased the difficulty of covering contracts, as a large proportion of early sales was for these smaller sizes. The growers have apparently been able to stick to their 5½ per cent. basis, and it is now believed that fully two-thirds of the crop has been disposed of out of an estimated yield of 120,000,000 bushels. Prices quoted by packers have been generally about 5½c for most of the sizes below 60s and 5¼c for 60s to 90s, with practically nothing offering in the very small sizes. There is a good demand for raisins, and prices are very firmly maintained. It appears as if the crop would fall short of the demand, and, especially Thompson's, would have to be pro rated. Apricots show an advancing tendency, but with not much interest on the part of local buyers. There is no demand for peaches to speak of, which are offered freely at the equivalent of the Association's opening prices, notwithstanding the advance of ¼c which the Association has since announced.

Cheese—The market is firm at an advance of ½c. There is a light supply and a good demand, both for consumption and export. The quality is the best of the season. The market is healthy and if there is any change there will probably be a slight advance.

Rice—The market is quiet, although this is largely due to the difficulty in getting shipment through, the Southern Pacific embargo again complicating the situation for local buyers. It is feared that this may spread to other lines, thus further limiting the arrivals from the Southern ports. The new crop Honduras has been poorer than expectations, so far as quality goes, especially the fancy head rice, which makes a bad comparison with that of last year. Blue Rose is in demand, the price being firm owing to the fact that there is a heavy short interest, which lends support to the market.

Salt Fish—The embargo on the exportation of mackerel from Norway is still on and various exporters are attempting to have it lifted. At present there is no bright prospect of any Norwegian mackerel this year. The catch of shore mackerel has been unusual, not only in quality but in quantity. As previously reported, the quality has been very fine, and the quantity so far salted is about twice what it was last year. Even with this prices, as previously stated, are several dollars a barrel above normal. Cod is very scarce and very firm, without any immediate prospect of lower prices. The price is around 5@6c above normal. Hake and had-dock are about 2c above normal.

The capital stock of the Century Fuel & Materials Co. has been increased from \$16,440 to \$60,000.

Make Your Clerks More Valuable to You.

Written for the Tradesman.

The businesses throughout the country which show the most noticeable progress are those where proper consideration is shown clerks.

Your clerk is the most valuable asset in your business. He can bring you success or he can bring you failure.

Treat your clerks as partners and not simply employes. Confide in them. Be courteous and kind to them, thereby setting an example of the courtesy and consideration you wish them to show your customers.

Show them the fundamental principles of business and help them progress.

Attend your association meetings regularly and take your clerks with you. Oftentimes points are suggested which your clerks can use to splendid advantage in improving your business.

Let your clerks visit other stores and gain ideas how to improve the appearance of your store.

A great many failures in business today are due to clerks venturing into business with a false conception of profits. This is not strange when considering that the clerk has never been shown how small the profit on a great many goods you sell is.

The clerk stations himself behind the counter day in and day out and doesn't become familiar with anything but the receipts. When he sells a dollar's worth of sugar he feels either all or the major portion of it is profit.

He is not to blame for that. You are to blame because you haven't taken the trouble to explain to him what it costs to run your business.

Familiarize your clerks more fully with the merits of the various goods you carry, and give them talking points to sell them. If you cannot do this yourself, then you should insist upon the salesman who sell you explaining the merits of their products to your clerks.

When you get in a consignment of canned peas or canned corn, open a can and show your clerks how good the quality is.

You carry one brand of peaches at 15c and another brand at 25c. Are your clerks in position to tell your customers why the 25c grade is worth the difference in price? They should be.

I am in favor of manufacturers packing a circular in their cases explaining the merits and giving your clerks talking points on their products.

Aside from Quality, Service and Courtesy, being thoroughly posted and able to explain the merits of the goods you sell appeals to the customers more than anything else.

Educate your clerks to sell your customers additional items to what they ask to buy.

Don't let them feel that they are simply stationed in your store to hand out what people ask for.

There are lots of items in your line which your clerks would sell and which your customers would buy

if they were properly suggested to them.

Single out certain items, give your clerks special talking points, and ask them to feature them.

Analyze your accounts and see just what items your customers are and are not buying of you.

If you find Mrs. Jones or Mrs. Smith is not buying coffee and tea of you, call your clerks together and say to them:

"See here, boys, we are not selling Mrs. Smith and Mrs. Jones coffee and tea. There is no reason why we can't sell them these items. Now, the next time Mrs. Jones and Mrs. Smith come in, I want you to make an extra effort to sell them coffee and tea."

If necessary, offer your clerks an extra inducement to get this business. Install beside your telephone a bulletin listing certain specials and ask your clerks to feature them when taking telephone orders.

We have a special slate which will serve this purpose, which we will be glad to supply you free on request.

Last but not least,—show the proper interest in the advancement of your clerks. Keep them satisfied and help them progress.

If you will follow these suggestions you will effect a healthier condition in your business and make salesmen and business men of your clerks.

Paul Haserodt.

Cut Trees by Exploding Dynamite.

Instead of an axe and saw to remove the tops of trees that are to be used as masts in logging operations, dynamite is used to shoot off the tops. After the branches have been removed, a rigger climbs the tree, with a set of irons, to the point where it is necessary to cut off the top. Here the trunk is usually about 12 inches in diameter. The rigger ties a string of dynamite cartridges, fastened end to end like sausages, around the trunk at this point, inserts a blasting cap with about twenty feet of fuse in one of these sticks, lights the end of the fuse, and descends before the explosion takes place. The tree top jumps into the air with the explosion and the trunk is left ready for attaching the rigging for dragging in and loading the logs. —Engineering Record.

The railroad companies are evidently devising a method of contesting the eight-hour law. Their position in this matter will, doubtless, aggravate the antagonism against them, although they should fight the matter to the extreme limit, and one cannot see in the prospects of railroad stocks anything comparable with the outlook for the industrial issues. The collapse of the strike in New York relieves the country of a grave danger, for since the President committed his offense against the rights of the American people one might expect a long succession of revolts among the wage workers. Business may reasonably ignore for the present the reappearance of Villa as a conqueror among the Mexican people and a menace to our border, for the certainty that the Mexican sore will break out occasionally should now be considered a constant factor in our affairs.

Activities in Michigan Cities.

Written for the Tradesman.

The Adrian Chamber of Commerce is planning to establish a factory loan fund and several new industries are reported to be knocking at the city's gates.

Jackson's new city hospital will be known as the W. A. Foote Memorial Hospital, in honor of the late W. A. Foote, donor of the site.

The Manistee Board of Commerce has issued 10,000 copies of an artistic brochure, illustrating the industrial, agricultural and residential advantages of Manistee and its environs.

Four fishing tugs are now operating in the lake off Grand Haven, with daily hauls of 900 to 1,000 pounds of fish. This is a fair catch. They will operate until cold weather, although one of the boats will allow its nets to remain in the lake all winter, making trips to them as often as possible.

Manistee rejoices over the formation there of the Filer Fibre Co., capital \$300,000, which will build a plant on the Filer mill site, at Filer City, for the manufacture of wood sulphate pulp. E. C. Filer and other prominent men of Manistee are behind the enterprise and P. H. Schnorbach, former Secretary of the Muskegon Chamber of Commerce, and Max Oberdorffer, former chemist at the Central Paper plant, Muskegon, will be identified with the new concern.

Portland officials will set aside the surplus earnings of the electric lighting plant as an industrial or improvement fund, to be used for purchasing sites or buildings or otherwise assist-

ing or inducing manufacturing enterprises to locate there.

Mendon has engaged an engineer to make estimates on the cost of installing waterworks and sewers.

Saginaw will entertain the Michigan State Osteopath Association Oct. 26 and 27.

About 9,000 school children of Detroit, have half-day sessions because of lack of room in buildings. An increase in this school census of 9,608 is shown over last year, the largest in the city's history.

Ann Arbor will again conduct a "city beautiful" campaign, under direction of the City Forester and the Civic Association. Shrubs are supplied at cost by the civic association.

The output of the paper mill at Petoskey will be increased at least 50 per cent., which means additional prosperity for that city and territory.

Jackson will lay six miles of new pavement during the coming year.

Almond Griffen.

There is a shortage this year of more than 200,000,000 pounds of wool in the United States, and because of the European war there will not be much chance to get any wool from abroad. The shortage in wool will mean higher prices to woolen garments, but if the cotton crop does not fail calico will be in the market, and men, women and children can wear cotton clothes.

A man isn't necessarily bashful because he declines to meet his obligations.

Fancy Shelled Pop Corn

IN PACKAGES

Clean Sweet Corn

THAT WILL POP



**Snowball
Brand
Packed
40 1-lb. pkgs.
Retail at 10c**

PACKED BY

**THE ALBERT DICKINSON CO.
CHICAGO, ILL.**

Branches:

MINNEAPOLIS

DETROIT

NEW YORK

BOSTON

BUFFALO

Noisy Cheese First Marketed in a Belgian City.

"Four Limburgs dot the map of Europe," says a war geography bulletin issued by the National Geographic Society, "but the probable location of the German camp for English prisoners, where the execution of two Irish soldiers created a great stir in diplomatic circles recently, is Limburg-on-the-Lahn. The other Limburgs are: The smallest of the nine provinces of Belgium; the smallest province of Holland, and Limburg-on-the-Lenne; also called Hohenlimburg. Of course, there should be no confusion of these places with the Galician city which is spelled Lemberg.

"Limburg-on-the-Lahn is one of the oldest towns of Germany. It is situated in the principality of Hesse-Nassau and is 32 miles east of the important Rhenish city of Coblenz. As a prison camp it has the advantage of being comparatively near the battle fronts of France and Belgium, yet sufficiently far removed to be out of the danger zone of possible raid and rescue. It is at least 160 miles in an airline northeast of Verdun, the nearest important point of conflict at the present time, and lies 100 miles almost directly east of Malmedy, a town on the German-Belgium frontier. Germany's great cathedral city, Cologne, is sixty-five miles in an airline to the northwest.

"At the outbreak of the war Limburg was a town of slightly less than 10,000 inhabitants, and its chief interests were tobacco factories, soap and pottery works, machine shops and breweries. To the east, along the Lahn extends the Limburg Basin, for three or four miles,

and it is probably in this plain that the English prisoners are confined.

"One of the exasperating features of being a prisoner in Limburg must be the recollection to many of the English unfortunates that at this season of the year in peace times they were wont to flock to the baths of Ems, just twenty miles down the river. Ems was accustomed to entertaining 12,000 visitors during July and August, and the sufferers from pulmonary troubles gathered there from all parts of Europe and the British Isles.

"Another interesting town in the vicinity of Limburg is Nassau, seventeen miles to the west. It was here that the great German statesman, Baron Stein, was born and spent his youth. Stein was largely instrumental in saving Prussia after Napoleon had imposed the drastic terms of the treaty of Tilsit, for although he had only a short time before been dismissed by his sovereign as 'a refractory, insolent, obstinate and disobedient official,' when the critical moment arrived the baron was the pre-eminently strong figure to whom Frederick William could turn.

"During the middle ages Limburg belonged to the Counts of Lahngau, but early in the fifteenth century this line became extinct and the city passed under the jurisdiction of the Electors of Traves, who governed the city for nearly 400 years.

"The most interesting building in Limburg is the famous seven-towered cathedral, whose history dates back to 909. It was founded by the powerful

Salic Count of Niederlahngau, Conrad Kurzbold, the remains of whose castle adjoins the church. The present structure was erected in 1213-42, and was restored during the last quarter of the nineteenth century.

"One of the most famous bridges in Germany is the one which spans the Lahn here. It was built in 1315 and stands as a remarkable monument to the engineering skill of six centuries ago. A few miles up the river, perched on a rocky eminence is another ancient structure, the famous old church of Dietkirchen, built in 801.

"Limburg is esteemed in the history of Austria as the place where Archduke Charles defeated the French under Jourdan in 1796.

"One of the most highly prized possessions of this city is the famous Limburg Chronicle, or Festi Limpugeness, a source for the history of Rhineland in the fourteenth century and especially valuable on account of the light it throws on the German manners and customs of that period and for its preservation of old German folk-song.

"It is a common error to think of this city of Limburg as the place made notorious by a certain brand of odoriferous cheese, but the dairy product, the subject of many jests, originated in the province of Luttich, Belgium, in the neighborhood of Herve and was first marketed in Limburg, Belgium. Its manufacture has spread through Germany and Austria and large quantities of it are made now in New York and Wisconsin."

Increase in the Price of Cigars.

On account of the increasing cost of everything connected with the cigar manufacturing business, the G. J. Johnson Cigar Co. has been compelled to issue a new list on its various popular brands. The details of the change in price are fully set forth in the following letter to the jobbing trade:

Grand Rapids, Oct. 2—Because of the constantly advancing cost of production, we are obliged to revise our price list, which becomes effective today, and will remain in effect until further notice. We give you below the new price list on our leading popular brands:

- D. M. Club(10c) \$70 per M.
- D. M. Invincible ..(10c) \$70 per M.
- D. M. Banquet ..(10c) \$70 per M.
- D. M. Panatella ..(10c) \$70 per M.
- D. M. Grande(10c) \$65 per M.
- Little D. M.(5c) \$35 per M.
- 300 for \$10.
- D. M. Baby Grand (5c) \$35 per M.
- 300 for \$10.
- D. M. Hand Made (5c) \$35 per M.
- 300 for \$10.
- D. M. Seconds ..(5c) \$35 per M.
- 300 for \$10.
- Gee Jay(5c) \$35 per M.
- 300 for \$10.
- S. C. W.(5c) \$35 per M.
- 300 for \$10.
- El Portana(5c) \$35 per M.
- 300 for \$10.

A 2,500 club assortment of 5c brands \$32.50 per M.

Needless to say we regret the necessity of above action, and want to assure you there will be no further advance until absolutely necessary.

G. J. Johnson Cigar Co.

Perhaps nothing is calculated to make a girl so angry as the thought that a young man thinks she would not resent being kissed by him.



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

Barney says—

I have been drinking coffee for nearly seventy years, and sampling it for over 40 years, and by Golly, our Nedrow Coffee is the biggest value that I have ever seen in a 25c seller.

By the way it's going out, I guess a lot of other people think so too.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS



(Unlike any other paper.)

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OF BUSINESS MEN.

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Entered at the Grand Rapids Postoffice as Second Class Matter.

E. A. STOWE, Editor.

October 4, 1916

A NATIONAL CONSCIENCE.

We are approaching a Presidential election, and, for the first time since our Civil War, we are presented with a fundamental political issue—Nationalism vs. Provincialism; in other words, Unity vs. Separateness. With that quality of political claptrap which takes comfort in criticising the polished sentences and finished rhetoric of President Wilson's notes or that equally childish aptitude which finds its joy in discussing the particular fashion in which Mr. Hughes prefers to wear his beard, serious men are not concerned. The question really before us in that vital crisis which we are rapidly approaching is: Will America become a Nation or shall it continue a congeries of divided and more or less conflicting specific interests? As the present war in Europe exhausts its acute activity and the world at large begins to address its attention to reconstruction and readjustment, the place which America is to take in the group of nations will very much depend upon whether that heterogeneous mixture which we now are shall be crystallized into a definite state of solidarity or run more and more into that condition of division and confusion towards which it has for some years past been heading.

The order of mind which is structurally responsive to the diffusive method of government will naturally turn towards that political group, while the opposite character or temperament will fall into the so-called Republican party, the former representing the separative and differentiating tendencies, the latter having its trend towards concentration and organization. It is upon this problem that thoughtful men and real patriots should divide. The tariff will cease to be a party issue as soon as it is put into the jurisdiction of a properly constituted commission, a method towards which the demands of the people are rapidly leading, and this and other similar incidentals of government will be taken out of electoral dispute and placed in the category of legislative and administrative functions, where they properly belong. The political hack will, of course, vote his own party ticket, anyhow, right or wrong; but that large body of in-

dependent voters whose sway often decides important elections may be expected to turn their influence in the direction of establishing an administration fitted by tradition, by temperament and by natural administrative ability to carry America safely over a period which is surely coming, in which the "Spirit of '76" may again have need to assert itself.

WHY NOT BE CONSISTENT?

Advices emanating from Washington tend to indicate that the Department of Justice is ready to prosecute "any organization or combination of dairymen or breadmakers who agree to an increase of prices of milk or bread to the consumer." Any action that can be construed as a combination to fix prices of food products in restraint of trade will have the immediate attention of the anti-trust law experts of the Department, according to an official announcement. The Attorney General has instructed his office to follow carefully the threat of milk producers and breadmakers' associations in various states to advance prices.

This sounds like strange talk from an administration which permitted itself to be coerced into enacting a law only a month ago arbitrarily forcing the railroads of the country to pay ten hours wages for eight hours work and arbitrarily establishing the eight hour day by statute. The railroad which has to pay higher wages must, necessarily, recoup itself by raising the charges for transportation which the traveler and shipper must pay, the same as the consumer pays more for bread or milk when the price of either is increased.

Why cater to the arrogant aristocrats who dominate the labor unions and ruthlessly destroy the farmer or milk dealer, the baker or grocer, who undertakes to raise the price of milk or bread?

No one denies that many of the milk producers of the country are losing money—or at least not making a profit at the old rates—and no one questions the propriety of a milk producer refusing to sell his milk until he gets his price. But precisely the same thing has happened before with other producers and distributors where the law stood like a wall against any suggestion that they pool to enforce a price. The bread bakers are, unquestionably, up against a losing game, but the minute one of them starts to advance the price and others follow a howl goes up about "conspiracy" and half a dozen political officeholders and reformers start a campaign of investigation and probes and threaten prosecution.

As already stated in these columns, very few of the fool theorists and amateur statesmen connected with the Wilson administration have any adequate conception of the intricacy, magnitude or requirements of modern food distribution. Food products as a rule are highly perishable—milk particularly so—and in no field of distribution is the demand so keen for broadmindedness in dealing with the difficult problems which confront the producers and handlers of milk and the bakers and the distributors of bread.

Some men are good because they find it cheaper than being bad.

ALL RECORDS BROKEN.

The activity of business in general has to be expressed in superlatives. Never has this country had anything comparable with it. The industrial companies are turning away orders and struggling to make deliveries as near as possible to the time when they have been promised. Merchandising concerns are almost equally pressed by the demand. The railroads naturally derive a large share of the benefit from this situation. The spirit of the people has not been repressed by the poor crops of this year. Buying goes on regardless of advancing prices. For the period from April 1 to August 1 there was a gradual decline in the prices of ninety-six articles, but on the first of September that number was 11,785.3, which is the highest since the record was begun. It thus appears that in August there was an extraordinary advance in the prices of leading commodities. Partly this is attributable to the shortage in the crops but still more to the continued pressure on our markets due to the European war. Comparison of the September index number with that of the low in 1904, which was 7.6318, shows an increase of over 54 per cent. This is a great lift, particularly in view of the fact that averages do not disclose extremes. Certain articles have gone up many hundred per cent., and in the main those commodities do not form a part of this statement as they are not those of most common use. Tungsten may be mentioned in this connection. These high prices are contributory to a volume of bank clearings now greater than ever before in this country. It would seem that as regards many articles there must be before long a reaction, or at least an arrest of the advance, for naturally the disposition is to use less of them where that is possible. This should be true particularly in the case of family supplies. Merchandise to be used for war purposes or in manufactures tributary thereto must be had whatever the price may be.

The condition of American industries is perhaps best expressed in one sentence by the statement that they are taking all the steel that can be obtained at prices double those of the first part of 1915, and that deliveries are called for "as soon as you can." Thus the details are of comparatively little importance although it is well known that a great percentage of this material is required for military use in Europe, much of it after it has been converted into shells in this country. There are foreign enquiries for 100,000 tons of steel, but this is only one among many significant items. The effects of the recent great demand are seen more distinctly in the pig iron market than heretofore. Five large furnaces in Pennsylvania and Ohio have withdrawn from the market, which doubtless means an advance in prices; indeed, quotations have already been lifted by certain producers. The railroad demand is conspicuously small. Here and there a company is ordering a few cars or a little bridge material.

In the copper market, with prices

in New York quoted at 27 to 28½, the large transactions for account of foreign purchasers recently forecast are now in process of execution. The order placed by the British government in this country involving 200,000 long tons is the largest ever given in the history of the industry. The Allies thus far this year have purchased over 900,000,000 pounds of this metal. Recent purchases are for delivery in 1917 and the companies through them have provided for one-fourth of their output. Add to this the domestic demand and it appears certain that all the copper that the mines of the United States can produce will be called for next year. It is estimated that the production in this country will reach 1,200,000 tons in 1917, which would be 200,000 tons in excess of the whole world production per year before the European war. Copper for immediate delivery cannot be had in any considerable quantity unless materially higher prices than heretofore are paid. The price of lead has advanced again, 7 to 7.20 cents being quoted by the leading sellers in New York.

Reports that the President's advisers are urging him to name "as soon as possible the members of the new Tariff Commission, Shipping Board, and Railroad Investigating Committee" call attention to the large number of important appointments, some of possible political effect, that will have to be made soon. There are to be six members of the Tariff Commission, divided between the two parties, and none to engage in other business. There are to be four members of the Shipping Board, with the additional requirement that the geographical sections of the country shall be fairly represented. In each case the President has an opportunity to name genuine experts, as he was supposed to do on the Farm Loan Board. An unusual amount of attention will be centered upon the Investigating Committee of three to observe the operation of the so-called eight-hour day for railroads, and these appointments should be made before the law goes into effect. There are, besides such minor boards as the United States Employees' Compensation Commission and the advisory council on the co-ordination of industries for defence which Wilson will help choose, two bodies of potential importance provided for in the Naval Appropriations bill. One is the delegation of nine which the President would name for the international conference on world disarmament and world arbitration which he is requested to call "not later than the close of the war in Europe." The other is the Navy Yard Commission, which is not only to study the advisability of new yards, but may recommend the abolition of existing yards or stations. For appointees who would bring out the truth about alleged need for certain bases the country would be grateful.

When a man begins dodging his creditors he realizes how small the world is.

The man who does things can afford to let his wife do all the talking.

OUR NEWEST INDUSTRY.

The formation of new corporations, under the protection of the high duties prematurely promised by Congress, goes on apace. One such corporation, capitalized at \$6,000,000 is installing machinery to enable it to produce 5,000 pounds of dyestuffs daily by January 1, and much more later—and it is typical of many others. A year ago I. F. Stone, speaking to American chemists, stated that the production of aniline oil was growing toward the 10,000 ton mark yearly, while the normal consumption was but 4,000 tons, and that "at any rate, there will be enough manufactured in this country to take care of the whole consumption, so that Europe need not be depended upon." In point of fact, enough will be manufactured by the end of the war to allow of a considerable export. Direct and sulphur blacks are being produced in large amounts, and even synthetic indigos will be manufactured in quantity by the end of the year. If we must still depend upon Europe for some shades difficult to duplicate here, the staple colors we promise to make in abundance.

Even more remarkable is the increase of other products dependent on coal derivatives. Fifteen years ago the country's output of ammonia from coke ovens was negligible; the by-products of coke-making were wasted. Now thousands of bee-hive ovens have been replaced by modern by-product ovens and the production of ammonia for 1916 is estimated at 235,000 tons. Much of this goes into munitions-making, but it will be useful after the war in making the nitrogen compounds of the fertilizer industry. The production of carbolic acid has risen in a similar way. Practically none was made here before the war, although the normal demand is for from eight to ten million barrels. A year ago, Edison, who was one of the first to begin it, was making 12,000 pounds daily, and the country is supplying not only normal needs, but the huge new demand for it for making picric acid, a constituent of explosives. After the war it can all be used for ordinary commercial purposes. Naphthalene, another coal-tar product, was manufactured here before 1914 at the rate of only 2,500,000 pounds yearly, yet a year ago the output had come within 1,000,000 pounds of equalling the ordinary demand for 9,000,000. In partial summary of these advances, the Government estimates that the production of naphthalene, benzol, toluol, and other crudes from coal tar has risen from about 15,000 tons before the war to not far from ten times that amount to-day.

There is evidence that the war has joined the chemical and mining industries as never before. The barium industry has become one of importance, although its permanency is doubtful. Up to 1914 we imported—chiefly from Germany—40,000 tons of crude barytes, to be used principally in lithophone. Now sources have been found in Tennessee, Missouri, Kentucky and Virginia; and within a year after the war had opened six large factories were turning out lithophone of purely American origin. They and other factories have since begun the making of other barium products, as carbonate, hydrate, nitrate, and

binoxide of barium, increasing the demand for the crude mineral. The difficulty is that Germany will be able to deliver better barytes than ours at Philadelphia or New York at \$5 a ton, underselling our own field. The chemist has assisted the zinc miner by devising electrolytic processes which have increased the production of a metal much used in munitions factories. He has helped make the United States the greatest tungsten-producing nation in the world, putting on the market 3,291 short tons in the six months ending July 1. Within a year from the opening of the war the United States, which had obtained most of its caustic soda, soda ash, and bleaching powder from Europe, was making a sufficiency of all three, and we are now producing enough for a large export business. We formerly imported half our carbon tetrachloride, and now make all of it. Sulphuric and muriatic acids, stoppage of the European supply of which sent prices almost prohibitively high, are now made here in quantities that are bringing the cost to its old level. The same may be said of other drugs, as aspirin, acetanilid, saccharin, and so on.

Fully to cover the field would involve an account of how the United States has taken up glass-making, varnish-making, paper-making, and so on, in a totally new way. Six months after the war began, industrial chemists hoped that it would be the means of putting a few new industries on their feet; a year after, they were confident that it would put many there; now they see that a number of these industries will be in a position to supply their product to foreign lands. The whole development is calculated to give its observers a new confidence in the ability of American energy to meet an emergency and of American enterprise to make the most of an opportunity.

PREPARE FOR THE SLUMP.

It is very generally understood and appreciated that horrible as it is for those concerned and connected with it, the European war is bringing big prosperity to the United States. The exports are phenomenally large, and the balance of trade immensely in our favor. The money which is coming to this country to pay for the goods grown or manufactured here is counted not only in the millions but in the billions of dollars. Practically all of the exports are paid for at a very profitable price, and as a result, anybody and everybody wanting a job can get it at better wages than have previously prevailed. This is most excellent and enjoyable as long as it lasts and it will be wise for Americans to make the most of it during its continuance. It is likewise very generally understood and appreciated, that when the war ends, there will be a falling off amounting to a positive slump in this country which will create very different conditions. When there is all this talk about preparedness in a military and naval sense it is equally and even more important to consider preparedness in an industrial and commercial sense. For time out of mind people have been advised to prepare for a rainy day, and the maxim is full of sound sense.

The trend of most of the comment on

the situation sure to come has had to do with its depressing effect upon those who work in factories, and upon what is referred to as the commercial business of the country. In industrial matters it too often happens that the farmer is left out of intelligent consideration. Somehow he is expected to take care of himself, and not being organized, each has to do it separately and alone. If the farmers think that they are not immediately concerned by conditions sure to obtain in this country when the European war ends, they will find themselves greatly mistaken. They, too, have profited by the controversy on the other side. During the first two years of the war the United States sold \$523,000,000 worth of gunpowder, fire arms, etc., but during the same time they exported food stuffs to the value of \$1,938,000,000. In other words, the farmer sold about four times as much stuff abroad as those who manufactured munitions of war. When the fighting over there ceases, the millions upon millions of men in uniform will return to their several vocations at home, farming included, and the first thing they will do is to raise their own food stuffs and sell outside as much as they can, and thus at least partially if not completely cut off the American market. It follows, then, that the farmers are or ought to be in favor of legislation which will prevent importations into this country to still further lessen the prices of their goods, which, then, are sure to be lower than they are now. In other words, the farmer is just as much interested in industrial preparedness as the mechanic or any other business man.

THE AMERICAN SHELL.

Only in Germany have they recognized from the beginning the amazing effectiveness of American-made munitions. What the American shell can do, according to the Morahts and the Hansa Leaguers, is apparently as follows: It can kill several months before the shell is loaded with powder, weeks even before the shell-casting is made. It is effective at a range of five thousand miles. When it explodes it picks up its own fragments, reassembles itself, and ambles back to the Allied battery stations to be fired again and again. Such at least is the inescapable conclusion from the "fact" that American munitions have robbed Germany of her victory. We know that American shells were slaying German soldiers long before the shells had left the factory. It was with American shells, presumably, that Brussloff smashed the Austrian lines, getting his supply of munitions apparently through the air. It is only American shells that make up the ceaseless hurricane which has been pouring upon the German trenches on the Somme, the output of several thousand British and French factories being, of course, inconsiderable. That Germany can be in danger of losing the war through French generalship and devotion or British pluck or Russia's inexhaustible supply of men is utterly inconceivable. German defeat is so contrary to the dictates of human reason that only a supernatural cause will offer an explanation. And that cause is the supernatural American shell.

TIME TO CONSIDER PEACE.

The meeting at Christiania of the representatives of the three Scandinavian nations is the first conference of neutrals since the beginning of the war. It has resulted primarily in an agreement of these three nations to collaborate in maintaining "a loyal and impartial neutrality during the present war." This alliance was the result of a careful examination, it is stated, of the injuries to the rights and interests of the neutrals inflicted by all the belligerents. But the three nations found that this was not the right time for them to offer mediation, either individually or as a group. This will come as a profound disappointment to many Americans who believe that there could be no harm done by an offer of mediation at this time. The chances would be against any acceptance of such an offer by the Allies, but if there is one chance in a thousand of bringing about peace now on terms satisfactory to both sides, it ought to be utilized. Certainly, no harm would be done if the offer were made and rejected, as it probably would be in view of the widespread belief that the Allies are now getting the upper hand in so marked a way as to make it essential for them to go ahead in their efforts to ensure a lasting peace by absolutely crushing the Prussian military power. Those who believe that this is not possible, and that the outcome can only be the complete prostration of all the nations concerned, are the ones who are particularly desirous that there be not only mediation now but a permanent body appointed by the neutral nations ready to offer mediation the instant the hour seems at all fitting.

Whether one agrees with this or not, there are sound reasons for calling at once a gathering of all the neutral nations directly affected by the war with a view to comparing notes, precisely as the Scandinavians have been doing, and particularly with a view to agreeing what policy should be followed after the war in order to protect the neutrals from any subsequent economic war, and in order to re-establish and fortify international laws which have suffered so gravely at the hands of the German General Staff. Such a conference might play a powerful part at the time of the peace negotiations; it might influence the parties to those negotiations in the direction of the only kind of peace which will last—the peace of universal disarmament—for no peace will endure which is based merely on the entirely desirable smashing of the Prussian military power. When such a neutral conference was urged upon high authority in Washington a year and a half ago, it was rejected on the ground that it would be so anti-British as to be dangerous. The aggressions of Germany have grown worse, but that is still no reason why there should not be an immediate neutral conference to bring into existence a machinery of communication and a habit of co-operation which could easily be made of enormous value in helping the world towards that international organization which is its one hope of preventing such horrors as we are now witnessing. It is an opportunity for high statesmanship which ought to, but probably will not, appeal to Mr. Wilson.

OLD MAN ELOQUENT.

A Man of Mark Half a Century Ago.

Written for the Tradesman.

On reading in the Sunday Herald the story of early political campaigns, when torch-light parades and hurrah-boys demonstrations were the order, I noticed the name of Alanson St. Clair among those who aided in the first Republican convention at Jackson.

That name awakened old memories. Alanson St. Clair was an eloquent Congregational minister who preached both at Muskegon and Nawaygo in the days immediately preceding and during the Civil War. He was an ardent patriot, an Abolitionist who joined his fortunes with the new party of freedom and made his mark as "The old man eloquent," of that day.

As a boy I remember him as he took up the ganuntlet flung down by the Southern slaveholders, hurling defiance from his pulpit with all the powers of a John Quincy Adams or the later fervid utterances of Joshua R. Giddings.

St. Clair was an old man at the time of the Civil War, yet his voice was heard from the hustings, appealing to the patriotic citizen to volunteer for the army to fight for the Union. He was in the habit of calling a spade a spade. Nobody ever went from one of his meetings in doubt as to his meaning. He showed no mercy to the Copperheads of that time, but plied the lash of his caustic tongue without letup.

He was an old time Abolitionist, and during the Kansas troubles visited that territory, passing through extreme peril because of his outspoken denunciation of the border ruffians who streamed over the line from Missouri to vote the new territory into the Union as a slave State.

On one occasion he was riding on horseback along one of the highways of Kansas in company with Jim Lane the border free soil hero. Coming to a creek crossing, where the undergrowth covered each side of the road, Lane caught sight of a man in the brush. He knew what this meant. Drawing rein he turned to St. Clair, saying: "There's trouble ahead. They want me. I may be killed, but I am going through. You of course will be safer to turn back."

The eyes of the old minister snapped as he replied: "I shall go with you, Mr. Lane."

And he did. Putting spurs to their horses the two free state men dashed forward, through the creek, and beyond, escaping a fusilade of bullets by the merest chance. I heard the elder tell this and I have reason to believe it true.

At another time he was on a steamboat coming up the Mississippi River. A large majority of the passengers were proslavery, and they lambasted the free-soilers without mercy. To have resented the insults would have meant a bullet or a toss overboard. It may well be supposed that St. Clair kept his tongue in leash with the utmost difficulty.

Sometime later, at one of the landings, a large crowd of Kansans got aboard the steamer, after which the elder flayed his hectorers with caustic severity, almost creating a riot.

There was no discounting the patriot-

ism of Elder St. Clair. His eloquent voice was in constant demand outside the pulpit in that early day when brother was arrayed against brother in one of the most critical periods of the Republic. At war meetings the minister was in constant demand. He often addressed crowds of lumberjacks, and they were ready to cheer him to the echo, since a large majority of the men of the pines were true to the Union and the old flag. Many stalwart companies were recruited in the north woods to the duty as soldiers at the front.

The Tenth Cavalry was largely recruited from this hardy stock, rendezvousing at Grand Rapids.

I remember well when this company was in course of formation several recruiting officers came to our pinewoods burg and held a rousing war meeting. The principal speaker of the occasion was Alanson St. Clair, who gave one of his most eloquent appeals for liberty and Union.

He had but one child, a girl just out of her teens. In speaking of the need of men to go to the front, he declared that rather than surrender the Union to dismemberment by Southern traitors he would himself don the uniform, and if worst came to worst his patriotic daughter would be found carrying a musket in the ranks. He was then well along in the sixties, although in fairly good health.

At the meeting in question, four young men—boys rather, not one being 20, the youngest only 16—volunteered, and the captain of Company A had the pleasure of enrolling them as members of the Tenth.

Of the four who signed the muster roll that night two of them never came back. One's bones still rest in Southern soil, the other was fetched back in his casket and consigned to earth in the village cemetery. Alanson St. Clair preached the funeral sermon of this boy, who hardly one year before joined the army, influenced no doubt by the eloquent appeal of this master mind for men to join in defense of the Union.

One of the four soldiers boys returned to afterward become a judge, and who is to-day living in happy, hearty old age not many miles from the little town in which he enlisted over fifty years ago.

Alanson St. Clair was a man of mark in the State half a century ago. Many are still living who will call to mind this "Old man eloquent," should they chance to read this article by one of the old time settlers of the pines. Old Timer.

Price Cutting That Did Not Pay.

Written for the Tradesman.

"Funny thing happened the other day in a town near Saginaw," remarked the fat drummer, meditatively. "Just goes to show that the public are quick to smell a rat—often a non-existent rat, too."

That a non-existent rat possessed any smell whatever was an unique suggestion; that the general public could and did smell it was an assertion which drew a half dozen interested auditors to the smoke-blue vicinity of the knight of the grip.

"There was a grocer down in—well, we'll call the place B—," pursued the traveler. "He got a yellow streak the other day, just as even the best

grocers sometimes do, and started to build up his business by cutting prices. The other grocers in town didn't like it. Some of them went so far as to remonstrate personally, but to no avail. Business was business, said the price cutter, and went on cutting.

"One of the items he selected for the cutting process was a high class. Nationally advertised production. I won't tell you just what line, but it was a line that any grocer could sell on its merits at regular prices. Our grocer made a cut of three cents a box, and advertised it, along with his other 'specials,' quite extensively.

"I didn't see the finish of the cutting war, but when I called at B—the other day I found that that particular biscuit was selling at the regular price, and everything else was back at the old figure. I congratulated my man on coming back to his senses, although I put it in a more diplomatic style. He took it all very quietly for a minute; then he burst forth:

"Cut it out, old man. I had to do it."

"Then he explained:

"It was just killing my business. You know, for one thing, I started to cut on the Blank biscuits. Lopped off 3 cents on a box and advertised it broadcast—a penny saved is a penny earned, and all the rest of it. Advertised it every day for a couple of weeks, and how many boxes do you think I sold?"

"A couple of hundred," I suggested.

"Eight," he said. "Eight boxes in a week, where I used to sell dozens. And then I found out something, or rather, my wife did. Heard some people talking about biscuits at a picnic. Their dialogue was about like this:

"I see that McShea is selling biscuits cheap." "Yes, I guess it's some old stock he's had in his cellar for years, that he wants to get rid of."

A drug traveler countered with another story of price cutting. An aggressive but inexperienced young druggist had taken hold of an old, decadent business and wanted to pull in the crowds. In the stock list he found several thousand boxes of a stock herb tonic, put up for the old firm. The young man was prepared to make some sacrifices in order to advertise his business and draw customers.

Among other things, he decided to sacrifice the herb tonic in order to draw trade. It was, as the drug traveler recollected, a collection of old fashioned herb remedies which, taken with a certain prescribed amount of gin and a certain proportion of hot water, was apt to make a person feel temporarily better, particularly if there wasn't anything the matter anyway.

The young druggist planned his grand coup for the ensuing Saturday, and for days ahead ran double-space, in the city dailies with the announcement that on Saturday he would give away, absolutely free, one box of Blank's spring blood, nerve and kidney tonic to every person making a

50 cent purchase at the Blue Jay Drug Store.

"What will we do when the supply runs out?" remarked one of the clerks.

"Have to order more," surmised the druggist. "We've only 2,000 boxes in stock."

In addition to the flaring newspaper advertising, dodgers were scattered broadcast and card coupons were distributed on the Saturday market and from door to door throughout the town. The young druggist waited expectantly—confidently—for the crowd to come, and to carry away in their joyful possession 2,000 boxes of the B. S. B. N. and K. tonic.

But they didn't.

Saturday came and went. Just two people handed in coupons. Just two free boxes of the tonic passed over the counter. And this, despite the fact that a good many people made 50 cent purchases.

It was the old, old story. The public smelled a rat. When they saw someone giving something for nothing, they immediately began to question the quality of the something. The verdict was unfavorable. If a full size box of the tonic had any curative value, it would not pay the druggist to give it away; and if it hadn't curative value, they didn't intend to take chances on any "joker" in the thing.

The young man shut down on that particular form of price cutting right then and there, and proceeded to run his business on legitimate lines. He doubled that business in the first two years by straight quality advertising. As for the tonic—well, it was a dead issue.

Of course, "leaders"—carefully selected—are legitimate advertising for any merchant; but reckless price cutting is not good business. The public is more dubious regarding bargains than it used to be.

A decade of scientific advertising has educated a multitude of people into the firm belief that quality is an essential; that the cheapest is not always the best; but that, on the contrary, the best is usually the cheapest. The fake "bargain" has ceased to deceive anyone, and furthermore, it has taken all the edge off the real bargain. Cry bargain, and a multitude of people will hear "bluff" and, like the priest and the Levite, will pass by on the other side.

The public grows daily more and more suspicious of mere cheapness, and scents behind it the must of the cellar and nibbling rat—even if the must and the rat are merely products of the imagination.

William Edward Park.

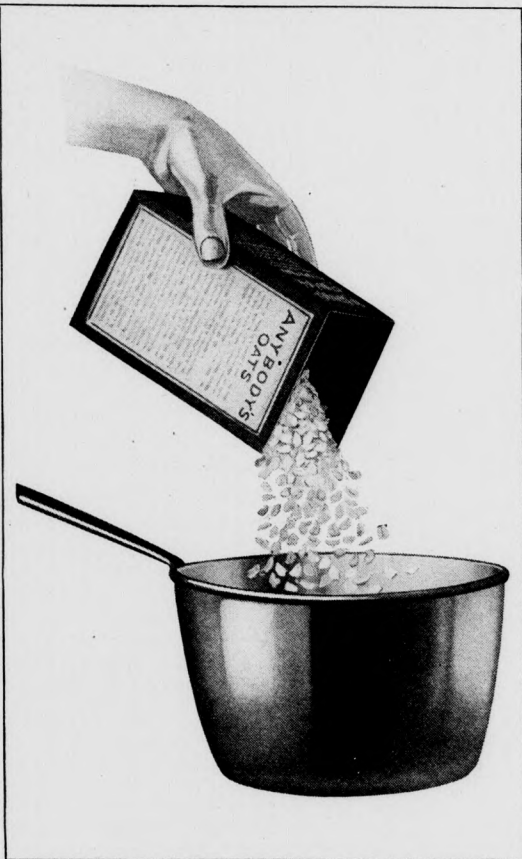
Nelson Not to Blame.

Once an old lady was being shown over Nelson's ship Victory. As the party approached the spot where Nelson met his death, the attendant pointed to the brass plate fixed in the deck and said:

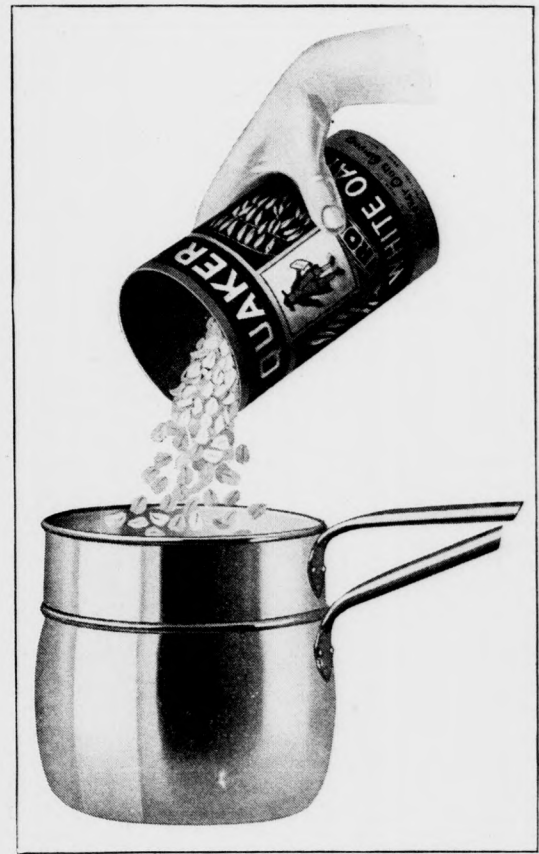
"That is where Nelson fell."

The old lady was impressed, but not in the right way.

"No wonder!" she said. "I nearly tripped over that thing myself."



Either
for
 $\frac{1}{2}$ Cent
Per
Dish



Luscious Quaker Oats Flakes or Others

Nearly everywhere folks find this choice presented.

There are Quaker Oats, made of queen grains only—fragrant and flavory, immensely inviting. And there are oat foods less tempting.

Either costs ten cents per package, which is only one-half cent per dish. One is a welcome dish. Children enjoy it.

It becomes the favorite breakfast, as it should be wherever folks prize vim.

The other is considered duty food.

We urge that this dish, above all others, should be made delightful. It is the premier grain food, rich in rare elements. Housewives who serve it should insist on the finest oat flakes made.

Quaker Oats

The World-Wide Vim-Food

The facts are these:

Quaker Oats is the favorite brand wherever oat lovers live. It is so all the world around.

It won that place on flavor. Nowhere do people find another oat food so enticing.

The reason is this:

Quaker Oats is made of just the big, plump

grains. We get but ten pounds from a bushel.

No puny grains, starved and insipid, go into this premier brand.

Please remember that. Whenever you ask for Quaker Oats you get this extra grade.

And you always will.

*10c and 25c per package
Except in Far West and South*

AUTOMOBILES AND ACCESSORIES

Autos Compete With Railroads on Pacific Coast.

Automobile stages, operated under business-like methods, are beginning to make railroads on the Pacific Coast, particularly, and in other sections of the West, feel the competition. Scores of automobiles are in competition with the railroads in thirty to 500 mile trips and with a success that has given traffic managers something serious to think about.

One company, alone, is operating thirty-seven automobiles in long distance hauls and diverting business from the railroad at a rate of more than \$100,000 a year. The concrete roads of the new California State highway system are responsible for the competition of the motor car with the railroad.

Perhaps the motor-stage travel between Los Angeles and the San Joaquin gives the most striking example of the new method of transportation. A recent consolidation of the most successful independent stage operators out of Bakersfield, under the name of the Western Auto Stage Company, is an excellent instance. Capitalized at \$200,000, the company is operating thirty-seven cars and maintains regular service between Los Angeles, Bakersfield, Maricopa, Taft, Fresno, San Francisco and intermediate points. Another line gives service between Los Angeles, Ventura, and Santa Barbara.

Already the railroad between Bakersfield and Taft has discontinued a train.

This train covered the distance of fifty miles between these towns in four hours and a half. The auto stages cover the distance in an hour and three-quarters for half the railroad fare.

Due to the directions of the State highway via the "Ridge Route," the motor stages between Los Angeles and Bakersfield have a decided advantage over the Southern Pacific local trains, which make the trip in seven hours. The Packard Twin Sixes travel on a six-hour schedule that includes a half-hour stop for lunch at Lebec or Sandbergs.

Stage work is a severe test on the motor cars. Sections of the road are unpaved and rough in many places. The Twin Sixes carry a load of nine passengers and luggage over the 3,000-foot climb, and often make the round trip in a day, covering over 260 miles with loads of more than three-quarters of a ton. At the end of two months' service, one of the Packards showed a record of 9,000 miles.

The men who drive know every

inch of the road and almost unflinchingly reach their destination within five minutes of the scheduled time.

One of the Los Angeles newspapers has characterized the competition between the automobiles and railroads as a "battle of oil, steam and steel against gasoline, concrete and rubber."

Selling Cars Now Is Opportunity.

Among the different branches of the automobile business which have opened up golden opportunities for thousands of men, that of the retail dealer stands out prominently as one of the most remunerative vocations connected with the industry.

"The sale of motor cars at retail offers opportunities for making a bigger return on the money invested than almost any other business," in the opinion of Charles E. Baker, of Detroit.

"Practically every city of any size can boast of its automobile row, and more often than not its location is in that part of town where real estate values are the highest and where trade is the best. This in itself is evidence of the automobile dealers' prosperity.

"The competition in selling automobiles is keener than it was a few years ago. In the early days of the industry motor car dealers were few and far between. It was not uncommon for half dozen men to contract for the entire output of a factory. Neither the dealer nor the purchaser knew much about the construction of a car, and the word 'service' was unknown to the trade.

"The result was that after the dealer had sold a car he pocketed his commission and promptly forgot his customer. When the car came back for repairs the owner was informed that it would take weeks or months to secure a new part from the factory.

"To-day the whole system of selling motor cars is changed. The successful dealer pays attention to his customers' wants. Service has developed into one of the most important factors in the business, and the modern dealer sees to it that a sufficient stock of parts is carried to enable him to take care of any repairs quickly and economically."

Oil Wells Will Last Only One Generation.

Petroleum has a useful history of little over half a century. In that time it has grown to a world's yearly production of about 300,000,000 barrels, with a sickening history of waste through burning oil wells, unstored surplus poured upon the ground, and

insufficient provision against premature water logging of producing wells. One cannot say that petroleum production, even in the United States, has reached its maximum. Nevertheless it has been pointed out that in the early days of the industry the average depth of a well was 150 feet, ten years later it was 400 feet. At the beginning of this century it was 1,100 feet, and to-day the average depth of oil may be placed at 2,000 feet, a very considerable proportion of the earth's workable crust. M. L. Requa puts the probable life of the flowing California wells at twenty-nine years.—Engineering Magazine.

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.

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Citizens 4261

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EIGHT CYLINDER
\$1350. 7 Passenger
Citiz. Phone 9968 Bell, M. 2450

Two Years Service in Two Weeks

A. A. A. Official Test Stock Car averaged 34 miles per hour for 10850 miles without stopping motor

Write for interesting booklet giving complete details

PHELPS AUTO SALES CO.
DISTRIBUTORS
New Location:—131 Michigan St.
GRAND RAPIDS, MICH.

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

FOR GOODNESS SAKE

BUY

Horse Shoe Tires

Wrapped Tread System

They are guaranteed for 5000 miles with many a long non-cost extra mileage tour in reserve.

The Deitz Vapor System

will positively save 25% to 60% in Gasoline. It will keep your Engine absolutely free from carbon. May be attached to any car.

5-Minute Vulcanizer

will produce a quick, permanent patch for inner tube — without cement, gasoline or acid.

A full line of Batteries, Spark Plugs and Accessories

Wholesale Distributors:

Brown & Sehler Co.
Grand Rapids, Mich.

We have an interesting proposition to make to dealers.

USED AUTOS

—My Specialty. Largest Stock—

Runabouts \$65—\$350 Touring Cars \$150 and up

Easy Terms

What have you to trade

Dwight's Used Auto Ex. 230 Ionia, N.W.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 2.—In answer to the enquiry of our esteemed erstwhile correspondent, Ja Dee, who has been so kind as to assume the duties of scribe during the absence of our regular correspondent, I wish to inform all members of Grand Rapids Council of the following facts:

The committee for the U. C. T. dances for the season of 1916-17, composed of Mr. and Mrs. E. W. Smith, Mr. and Mrs. A. J. Burr, Mr. and Mrs. Clyde Hart, Mr. and Mrs. Bob Elwanger, Mr. and Mrs. A. F. Rockwell and Senior Counselor A. N. Borden as an honorary member, met and have arranged for a series of parties for the coming winter.

The first party will be held in the Council hall on the evening of Saturday, Oct. 28, and the committee wishes me to say that this first party will be a regular affair. This will be a Hallowe'en party and extra music will be in attendance and an elaborate decoration and very fine refreshments are all being provided for.

The parties will be given in a series of twelve for \$5 or \$1 for a couple for a single dance, with an extra charge of 25 cents for an extra lady who is not one of the member's immediate family.

They will have dances to suit all who come, including everything from the old square dances to the up-to-date fox trot, and all parties will be informal, so you may attend with or without your evening gown or full dress suit and feel that you are not out of place. This will not be a swell affair, but just a good time for all members and their families. Those who wish to wear their full dress and who are lucky enough to possess such an article will not be shut out.

Don't forget to invite your good friends to attend these parties. This is not a free-for-all affair, but we do want all the good friends to come whom any member may feel that he may wish to recommend to attend.

The committee will have tickets printed and ready some time during the next week and they will be placed on sale at our next regular meeting of the Council.

Don't forget the date of the first party and let us all turn in and give the committee a good boost for a starter. The weather will be cool, perhaps, by that date and we will all be hungry for a good dance.

The committee was given to understand that the Bagmen were thinking very seriously of changing their meeting night to the third Saturday in each month, and as there will be no Bagmen meeting until Oct. 14, the committee was compelled to go ahead and fix their dates, and they have selected the second and fourth Saturday nights for these parties, so we hope the Bagmen will see fit to change their meeting night, and if this does not meet with the approval of the Bagmen, the committee would like to hear from them at once.

Let us all get in and boost for these parties and make them the best we have ever had.

In answer to Ja Dee in regard to the memorial services: During the hot weather and the summer vacations and touring trips, it has been nearly impossible to get a full set of officers and, in fact, very few members to attend the Council meetings, and I believe Grand Rapids Council is no exception to other councils in this respect. From now on we are looking forward to a goodly attendance at our meetings and when we get these officers all broken in and get them together, we will try and get in shape for our memorial services.

Look over the list of accidents we have had in No. 131 in the last thirty days: Charles H. Dunican, E. C. Leavenworth, Dick Warner, F. E. Rogers, H. W. Harwood, Perry Larabee and Ray Bennett. We are glad that a few of these were not serious and of those that were, they are all

improving and all expect to get around to their regular duties this week except Mr. Larabee, whose injuries are more serious than he thought at first and he has been tied up for quite a while. Mr. Larabee lives at 810 California avenue and I know that he would be only too glad to have members of the traveling fraternity drop in and make him a call.

William Sawyer reports that he has sold his residence and moved to 964 Cherry street.

Our next meeting of the Council will be held Saturday night, Oct. 7, at 7:30 p. m. and we will have several candidates and are in hopes that every member will bring in at least one new applicant for membership. Let us have a good big attendance, for there will be several important matters come up that all members should be interested in.

Over 450 members in Grand Rapids Council and to think that only about ninety of these are taking advantage of becoming members of the Grand Rapids Traveling Men's Benefit Association, which pays \$1 for each member in case of death. The cost is practically nothing and at the time when needed this money will come in mighty handy to those who are left behind to bear the burdens of sorrow and expense. Give any member of the Benefit Association \$1.50 for an application and get in. Help the other fellow by helping yourself.

I said to a traveling brother last week: "Do you know about so and so starting a new business in your lines?" He said, "No, I had not heard, but I suppose that if I would take the Tradesman, I would get the dope on all those kind of things." And I said, "Of course, you would and I'll take your dollar and see that you get it for a year," and he forked over the dollar in a hurry. Now, get in line, boys, and subscribe for this paper and get inside information which will enable you to make a few extra sales. Arthur N. Borden.

Light Up Wagons and Cut Down Accidents.

Education for the man who drives a wagon in the streets of Detroit is as essential to the safety of the motorist as any other item of education which might be named. Wagon drivers do not appreciate their danger when driving through city streets with no light front or back.

On such streets as John R. and Cass or many others overhung with trees, wagons cannot be seen until the driver is close up to the object. Lights dimmed place the motor car driver at a disadvantage in dark places.

Wagon drivers on country roads are in even greater danger than those on the streets of the city. This added danger has brought realization to many countrymen, for so many of these men of the outlying districts are automobile users themselves and realize the danger. But many do not and their lives are in jeopardy when the motorist cause accidents for which he is really not to blame.

Lights for all vehicles should be the law from one end of America to the other. What is right for the motorist is also right for the wagon driver and in addition the man with the wagon is being saved from risking his own life.

Motorists are so thick now on country roads and wagon drivers without lights escape serious accidents so often that it would be supposed they would become aware of their danger.

Not so, however, and it is the occasional wagon that has no lights that

is more dangerous than would be the case were all wagons to refrain from using lights.

Daily reports tell of accidents due to the fact that drivers of horses fail to display lights on their wagons, but apparently this repetition has no effect on the sensibilities of men who do not read or who learn nothing from doing so.

The automobile drivers and users do what they can to give instructions on the fly to the careless wagon driver by shouting warnings to carry lights, but their exclamations after escaping death or serious injury through coming up to the horse-drawn vehicle in a darkened spot, go over the horse driver's head without effect. The authorities should act in the matter and so cut down a fair percentage of these accident cases, which are becoming altogether too frequent to be wholesome, for the automobile business as a whole.—Detroit Free Press.

Against the shouters for unmitigated Frightfulness the German Chancellor took a bold stand in his speech before the Reichstag. A German statesman should be hanged, he declared, if he hesitated to use against the enemy every available instrument of battle that would "really shorten this war." In that word "really" is the complete answer to the Frightfulness hecklers. What Bethmann-Hollweg asks his opponents to prove is that the gain from letting the U-boats run amuck will more than compensate for the entrance of the

United States in the war on the side of the Allies. For that is, after all, what the Reventlows are driving at when they call for the use of all available weapons. Put aside the hypothesis of certain German defeat which the German mind refuses to accept, and speak only in terms of the prolongation of the war which Germany does recognize as a result of the increase in the number of her enemies. If Rumania's entrance means a prolongation, if the entrance of Greece means a prolongation, the question is how much would the war be "prolonged" by using all available weapons to force this country into war. Or is it a question only of strong words to bolster up national confidence in times of tribulation?

EVEREADY FLASHLIGHTS

The superiority of EVEREADY Flashlights is proved by the remarkable popularity which they have won.

About 80% of all the flashlights sold in this country are Eveready's. Last year over 18,000,000 EVEREADY Flashlights, Tungsten Batteries and Mazda Lamps were sold. This year sales are still better.

All EVEREADY'S are fully guaranteed. It's a great line for you to handle. Let us tell you more about it.

C. J. LITSCHER ELECTRIC COMPANY
Wholesale Distributors
41-43 S. Market St. Grand Rapids, Michigan



Tonnage Tells the Tale

In the final analysis of what constitutes efficient hauling, tonnage tells the tale, because real hauling economy results only when big quantities of material are transported at the least possible cost.

Big loads—fewer trips—less help—with minimum depreciation and upkeep is the modern method.

United Trucks

are designed essentially for heavy duty hauling. They have ample strength for the most severe service—plenty of power for quick trips—and the stability to endure in hard daily work of any nature

Made in 2, 3½, 4 and 5 ton sizes, and furnished with standard stake bodies or special dumping bodies with hydraulic hoists.

We will be glad to demonstrate United Trucks at any time, and show their remarkable adaptability to any business where there is heavy hauling to do and lots of it.

UNITED MOTORS COMPANY

673 North Street

Grand Rapids, Michigan



Story of a Dry Goods Dealer's Romance.

Chapter X.

Written for the Tradesman.

"The old Tucker mansion on Bond Hill, eh?" mused Elsworth Seaton Moore. And then he smiled as he read again the little lady's words, "the property recently acquired by the city for park purposes." Alas for fame! It was all too evident from this that Mrs. William Ernst Richardson didn't know that he, E. S. Moore, the dry goods dealer, was one of the five Centerville citizens who composed that important body entitled, "the Board of Park Commissioners," which invested millions of dollars of the city's money. If she had known this, and the further fact that it was due primarily to his own activities in the matter that the old Tucker property was bought-in at a bargain price, she need not have been so particular in designating the place of meeting.

Elsworth Seaton Moore is a public-spirited citizen as well as a merchant. From the very beginning of his business career he made up his mind that he would not allow his individual interests to monopolize his time and dwarf his sympathies; but, on the other hand, would cheerfully respond to the call, whenever it came, to serve his community in whatever way he could consistently. Without political ambitions, and emphatically refusing to accept appointments or nominations that your mere politician considers "plums" or "bonanzas," Mr. Moore vastly prefers to gain an independent livelihood from the business which he inherited from his father and learned to love in his youth, and do what he can for his community merely for the satisfaction of doing his bit. This, of course, means no small sacrifice on his part, for the time and brain-energy devoted to Centerville's somewhat ambitious park-extension scheme is just so much time and brain-energy, and he could very profitably invest it all in his own affairs if he chose. As every man in the trade knows, the pathway of the average dry goods dealer in a populous city isn't any primrose affair by a jug full. Elsworth Seaton Moore is a man of sound business sense and first-rate efficiency, as I think you will agree with me before this story is finished, but he hasn't found any way of keeping ahead in the game of dry goods merchandising without a certain amount of real work, incidental worry, and Simon-pure responsibility. When you stop to consider this—and the further fact that Centerville's Park Commissioners serve without

pay—you'll understand that his motives are unselfish.

And yet there is another phase to this proposition; or, in other words, a sense in which Elsworth Moore, the dry goods dealer, gets value received for all the time and talent that he gives his community so freely. It is based upon a very old and very sound principle, admirably summed up in these words: "Whosoever would lose his life, shall find it." This is a fine phrasing of the law of compensation—a law that seems to pervade the entire universe and the whole social order, so that it invariably comes about that whatever we give voluntarily of ourselves, our time, and our talent, open-handedly and unselfishly, comes back to us in some form of benefit, with compound interest. Elsworth Seaton Moore's name naturally became associated with Centerville's notable park-extension scheme. To him more than to any other man on the board belongs the credit for putting through the deal for a thousand-acre tract of land, including a hundred and fifty acres of the finest woodland in the state. This magnificent body of lands lies five miles beyond the present city-limits, north of the city. A fine piece of macadamized roadway has already been completed to the reservation, and our railway company promises us a double-track line thither in the spring. The plan of establishing there a vast nursery for the propagation and cultivation of imported and domestic trees, shrubs and plants, was another of Moore's advanced ideas. Naturally such matters were featured in our newspapers. Before the Great War broke out and its glaring headlines began to dwarf local happenings, Centerville's board of park commissioners and their doings used to get a lot of attention. There were pictures, write-ups, interviews and editorial comment, in all of which Elsworth Moore, as the leading spirit of the Board, got a whole lot of gratuitous publicity. And that, of course, is a big help in a business way to any man connected with the retail dry goods business.

As Elsworth Seaton Moore drove out Ludlow avenue on his way to Bond Hill, he recalled the opposition he had encountered, both in the Board and out of it, to his project to acquire the old Tucker estate, and convert it into a park. He also recalled how, later on, the Board had been loudly praised for putting the deal through. The tract embraced something over ninety acres of land, lying between a small valley known as "Mill Creek Valley," and the river. It was in a rapidly-growing suburb to the southwest, and about five miles from the

center of the city. The river view was magnificent. On a cone-shaped site—the loftiest elevation on Bond Hill—surrounded by massive pines, sugar maples, and gnarled oaks two hundred years old, stood the old Tucker mansion. It was vast, dingy brick structure comprising some sixty-odd rooms. In other days it had been one of Centerville's show places, and was the famous home of an old and wealthy family. Within spacious apartments many brilliant social events had occurred in other days, and beneath its roof more than one tragedy had taken place. But it was now sadly out of repair—although its thick walls of well laid brick were still solid and its interior woodwork of fine-grained, hand-carved cherry was still in a perfect state of preservation. At the expense of a few thousands, as Mr. Moore pointed out, it could be put into excellent condition—and, as soon as the Park Commission can get the work done, it will once again become a local show place. It was a wet, soggy night. There



733-35 Ottawa Ave., N. W., Grand Rapids, Mich.

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Don't kick a man because he is drunk. Help him. Surely every man is worth saving. Drop us a line and let us tell you how we can aid him. Address: The Keeley Institute

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12 Pairs for \$19.00, in best grade ticking.

Grand Rapids Bedding Co.

Grand Rapids, Mich.

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UNDERWEAR

Made of special patented fabric—ribbed for elasticity and fleecelined for a degree of warmth not even found in thick, bulky, heavy underweares. The fleece cannot wear off, wash away, or knot, and the entire garment is made to hold its shape for several seasons wear.

VELLASTIC is the healthful, comfortable, durable and economical underwear for the whole family. We sell it in both Union Suits and Separate Garments.

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majority of homes and practically
ALL BUSINESS PLACES.

15,196 Telephones in the
Grand Rapids Exchange.

Citizens Telephone Company



"The End of Fire Waste"

COMPLETE APPROVED

Automatic Sprinkler Systems

Installed by

Phoenix Sprinkler & Heating Co.

Grand Rapids, Mich.
115 Campau Ave.

Estimates Free

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909 Hammond Bldg.

was a wild, snoopy wind, and ever now and then a spray of fine rain would spit against the wind-shield. And dark—my, but it was dark! After leaving the avenue, and turning onto the gravel drive that ascends at a rather sharp grade to the mansion, it seemed to Moore that his headlights were boring a precarious tunnel of light through a colossal hill of inky blackness. He didn't know what manner of adventure was afoot. Mrs. Richardson's note had been too guarded even to hint it at it. But it struck Elsworth Seaton Moore that this was an ideal night for adventure. Most anything strange, romantic, and marvelous might happen on a night like this! Heigh-ho, but it's a worthwhile thing to harken to the call of adventure! And Elsworth Moore was glad in his heart, the call had come to him, and grateful that he had responded. "By George! It begins to look as if Lenier was right after all," mused Moore. "My own dear little sister will meet you!" Over and again the words recurred to Moore. They're musical, he thought; one can almost sing them! And he wondered in his heart if Mrs. William Ernst Richardson's "own little sister" were as pretty and sweet as she. "Further information how you can serve us in our time of need?" "All right," he mused, "show me! And if it's anything short of looting the First National Bank of Centerville or committing murder in the first degree, I'm with you, heart and soul."

It lacked one minute of 8:30 as Elsworth Seaton Moore drew up and stopped his car. The old mansion was as dark and silent as a graveyard at midnight. Above the soft purring of his engine he heard the sighing of the wind in the tree tops. As Mr. Moore knew, a caretaker and his family occupied a suite of rooms somewhere in the rear of the building. But no penciled ray of light filtered out on the enveloping darkness. Looking intently into the dark shadows filling in the vague outlines of the wide, old-fashioned porch, Moore presently made out two figures gradually disengaging themselves from the surrounding darkness, and moving down the gravel walk. When they got somewhat nearer he could see that the form of one was much slighter than other. "Mrs. Richardson's little sister," he thought. The other was a man, and from the way he limped, Moore at first supposed him to old and infirm, but, when the two had got nearer the machine and he caught a glimpse of the man's face, he knew he was not old, but ill.

Charles L. Garrison.

Store Inventory Methods.

I well remember when I was a salesman in a company store, and as the time for annual inventory came near it always caused a feeling of uneasiness, as we knew that for several days and nights, until probably 12 or 1 o'clock, it was dig, count and write, and then after the manager had figured and extended for several days, he would announce that the inventory was finished, and that we had either done well, or made a poor showing for the year.

Since becoming manager I have learned to take things calmly and not get excited on so simple a matter as taking an inventory. I might say that every item in our store is marked, showing the cost including freight added, and thus the retail price of every case and package of goods in our basement warehouse is so marked on the outside of the case or package, and when a case of goods is brought up to be placed on the shelves, each can, bottle or package is marked showing our cost and selling price.

We find that this method takes a little time, but it is worth the effort, as when we begin taking the inventory, we have all our costs and can make extensions immediately, instead of doing as I have seen done many times—looking for old invoices, to see what was paid for certain goods.

Our system of taking actual inventory is about as follows: We use inventory sheets spaced to show wholesale price, retail price, extension of wholesale price and extension of retail price. The retail price would be considered by some as superfluous, but we can add our retail prices, and then compare with wholesale prices on any line of goods handled and see at once just what percentage of profit the line is showing.

I start two competent clerks at work about three or four days before the close of the fiscal year, and they count, measure, and weigh, and enter on inventory sheets, extending as they go, beginning in the basement, and warehouse, and then the shelves making a clean sweep, and by the last night of the year we use our entire force for a few hours and the job is completed.

While the two clerks are working on the inventory the rest of the force is conducting the business along regular lines; so you see we do not have any disturbance, and it is not necessary to work nights, Sunday and holidays to do the work. I am interested to learn about what percentage of the stores have their entire stock marked showing costs, whether in basement, warehouse, or on the shelves.

E. F. Alexander.

Bright Salesman.

The depression in business caused a local jeweler to discharge his experienced man, replacing him with a high school graduate—a youth just out of school. He appeared very anxious to learn, and the proprietor at the end of the first week was much pleased with results. One day the merchant was obliged to be away from the store, and upon his return enquired:

"Well, Frank, did you sell anything?"

"Yes, sir; I sold five plain band rings."

"Fine, my boy!" said the jeweler, enthusiastically. "We'll make an A1 salesman out of you one of these days. You got the regular price for them, of course?"

"Oh, yes, sir. The price on the inside was 18c and the man took all that was left, sir."

Success is the one sin some people refuse to forgive in their friends.

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.

GEO. S DRIGGS
MATTRESS & CUSHION CO.

Manufacturers of Driggs Mattress Protectors, Pure Hair and Felt Mattresses, Link and Box Springs, Boat, Chair and Window Seats, Cushions. Write for prices. Citizens 4120. GRAND RAPIDS

REYNOLDS

APPROVED BY THE NATIONAL BOARD OF FIRE UNDERWRITERS
TRADE MARK
H.M.R.
ESTABLISHED 1868
OF FIRE UNDERWRITERS

SHINGLES

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.

Safety First in Buying

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

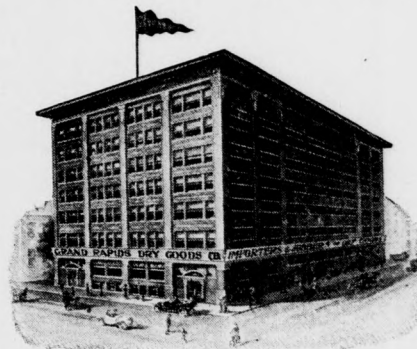
You can be safe in buying when you buy from "Our Drummer." If you haven't the current issue handy, write for it.

Butler Brothers

Exclusive Wholesalers of General Merchandise

New York Chicago
St. Louis Minneapolis
Dallas

Are You Getting Deliveries?



**Bungalow Aprons, Store Aprons
Shop Aprons
House Dresses, Children's Dresses**

are among the items that we can deliver promptly. Our goods are of the right sort and we know the prices will please. Have our representative book a trial order. * * * * *

Grand Rapids Dry Goods Co.

Exclusively Wholesale

20-22 Commerce Ave. - Grand Rapids, Mich.

ACCOUNTING METHODS.

Simple System Adapted To Use of Retail Merchants.

There is a tendency among retail merchants to conduct their businesses without an adequate system for determining their costs. This condition carries with it various undesirable results. In the first place, the merchant is unable to price his goods intelligently and conduct his business upon sound business principles. In the second place, he is unable, when seeking credit, to produce a correct statement of his financial condition which would enable a banker to extend to him the full credit to which he is entitled. He thereby limits the possible expansion of his business.

There are several forces at work which compel the retail merchant, if successful, to keep books, and the better and more comprehensive his methods the greater chance he has of being successful.

The first of these forces is, of course, competition, which at times compels him to make close prices. The second, and one of vital importance, is the attitude of the banks regarding the granting of credit. Banks are paying more and more attention to the accounting methods used by the merchant to whom they extend credit. They are willing to give larger loans and very often more liberal terms to the merchant who keeps his books in a way that enables him to show the bank at any time just how his business is progressing. A merchant who can show progress will undoubtedly receive more consideration with the same amount of assets than one who can not. Even if he is successful but can not show it because of his book-keeping methods the bank will not consider him a desirable credit risk.

Another very important point to which the bank gives consideration is whether the prospective borrower is making proper provisions for depreciation on stock, buildings, and fixtures, and his books should be so arranged as to show the amount of these provisions. No merchant can be said to be managing his business properly unless adequate provision is made for depreciation.

The system of accounts outlined in this article has been devised to meet the requirements of retail merchants. The aim has been to devise the least involved system which will give the information essential to successful management. The best system of accounts for any business is one which furnishes the information required with the least effort.

The value derived from an adequate system of accounts is obvious. The greatest value is that of making comparisons and analyzing differences. But before any fruitful comparison can be made between figures of different periods or between figures of different stores, it is absolutely necessary that the systems be uniform. With a uniform system of accounts in use, differences in items reflect differences in conditions, while without a uniform classification, dif-

ferences in items may reflect only differences in accounting classification.

In order to maintain the simplicity of the system, no departmentalization of the accounts is provided for, but any concern operating distinct departments can readily adjust the system to show the results obtained in each department.

A merchant in order to price his goods properly must know his overhead expenses. With a proper arrangement of his accounts the percentage of overhead may be readily obtained. Goods not priced high enough to cover this percentage are actually sold at a loss. The most convenient way of arriving at the proper percentage to add to the first cost of goods for overhead is to use the average ratio of operating expenses to net sales covering a past period. For instance, if a merchant's annual sales for the last fiscal year were \$25,000 and the expense of conducting his business was \$5,000, his overhead was 20 per cent. By adding

From these books certain statements, particularly a monthly summary of business, a profit and loss statement, and a balance sheet, should be prepared at definite periods in order to present the results in comprehensive form.

Journal.

The ordinary two-column journal can be used. The opening entry is an inventory of the assets and liabilities.

The totals of the charge sales as shown by the charge tickets should be entered in the Journal, debiting Accounts Receivable, and crediting Sales. The totals of the credit tickets are also entered in the Journal, debiting Sales with returns and Sales Allowances with price concessions and crediting Accounts Receivable.

Transactions which do not go through either the Cash Book or Invoice Book should also be journalized. These entries comprise such items as notes receivable and payable, allowances or corrections of purchase invoices after entry in the Invoice

The total cash receipts of each day should be deposited daily in bank and all payments should be made by check. The total of cash sales for the month should be checked against the total of cash sales tickets, and is then posted to the credit of "Sales," that of the "Collections on Accounts Receivable" to the credit of "Accounts Receivable account," and that of "Payments on Accounts Payable" to the debit of "Accounts Payable account." The total of the Discount on Purchases column is also posted to the debit of Accounts Payable.

All payments for expense items other than petty cash should be entered on the cash book as made and posted therefrom to the proper accounts. At the end of the month all expense bills for the month should be paid, so as to insure the expense being charged in the proper month.

Petty cash disbursements, such as car tickets, telegrams, and such minor items for which it is not expedient to draw checks, should be handled as follows:

	Net Sales.			Buying expense.		Selling expense.			Delivery expense.		General expense.							Total Expense.	Per cent of Net Sales.
	Credit.	Cash.	Total.	Salaries and Wages of Buying Force.	Miscellaneous Buying Expense.	Salaries and Wages of Sales Force.	Advertising.	Miscellaneous Selling Expense.	Salaries and Wages of Delivery Force.	Miscellaneous Delivery Expense.	Management and Office Salaries.	Office Supplies and Expense.	Insurance on Stock and Store Equipment.	Taxes on Stock and Store Equipment.	Losses from Bad Debts.	Miscellaneous General Expense.	Rent.		
Jan.....	\$3,356.31	\$1,301.65	\$4,657.96	\$25.00	\$14.00	\$177.33	\$30.00	\$3.75	\$102.67	\$8.08	\$260.00	\$22.03	\$1.61	\$2.50	\$33.56	\$26.79	\$71.25	\$787.67	16.9
Feb.																			
Mar.																			
Apr.																			
May.																			
June.																			
July.																			
Aug.																			
Sept.																			
Oct.																			
Nov.																			
Dec.																			
Total,																			
Per cent of Net Sales.																			

Form A.—For Monthly Summary of Business. Recommended by Federal Trade Commission.

the desired percentage of profit on sales to this overhead percentage, and deducting from 100 gives the percentage of invoice cost to selling price. The invoice cost of an article divided by this percentage gives the selling price.

The rapidity of the turnover is a very important element in conducting a retail business. It is obvious that an increase in turnover goes hand in hand with an increase in profit. A slow turnover may be due to poorly selected stock, to overstocking, or to an inefficient selling organization. No effort should be spared to increase the turnover to its maximum. To ascertain the turnover divide the cost of goods sold during the year by the cost of the average stock carried.

To operate the system of accounts here outlined requires but four books of account, namely, journal, general cash book, invoice book, and ledger. Sales tickets and credit tickets are used for recording sales and sales returns.

Book, the various adjusting entries at the end of the month, and the closing entries at the end of the fiscal period.

Journal entries affecting trade customers' and trade creditors' accounts will also have to be posted, respectively, to Accounts Receivable account and Accounts Payable account.

General Cash Book.

This book is for recording all cash transactions. The left hand, or debit, side is for recording receipts, and columns should be headed as follows, in the order named: Date, Name of Accounts, Description, Ledger Folio or LF, Collections on Accounts Receivable, Cash Sales, and General Accounts. The right hand, or credit, side is for recording payments, and these columns should be headed: Date, Name of Account, Description, Check No., Ledger Folio or LF, Discount on Purchases, Payments on Accounts Payable, and General Accounts.

A check should be drawn for an amount sufficient to cover petty disbursements for a definite period. At the end of the period the cashier should prepare his petty cash statement, which should be supported by vouchers, and a check drawn for the exact amount of the statement, thereby restoring the petty cash fund to the original amount. This check should be entered in the cash book in the regular way, charging the various expense accounts as shown by the petty cash statement.

The balance of the general cash book at all times should check with the balance as shown by the check book plus the amount advanced for petty cash.

In the check book keep checks and deposits footed separately. When the bank book is balanced, check up the bank list, then re-arrange the checks in numerical order, and check with the stubs. If any checks are outstanding, note them on the stub and deduct from total of checks drawn;

A MESSAGE to the AMERICAN GROCERS



This is to be a record year on Aunt Jemima's—the Quality Pancake and Buckwheat Flours.

More effort, more push, and more energy are to be put behind these great selling brands than ever before.

They will be advertised in a bigger, broader and more forceful way than was ever done by any manufacturer of a similar product. Full pages, many of them in brilliant four colors, will appear in the

Ladies' Home Journal
Good Housekeeping
Ladies' World

Saturday Evening Post
Woman's Home Companion
Woman's World

and other publications of national prominence and tremendous circulation. Street car advertising, bill posting, painted bulletins, and other forms of publicity will also be freely used to make Aunt Jemima's a household word in every home in America.

Aunt Jemima's—the Quality Pancake Flour will dominate the market because of this advertising program.

It's the favorite brand—outselling all other brands combined.

Why tie up your money, stocking miscellaneous brands?

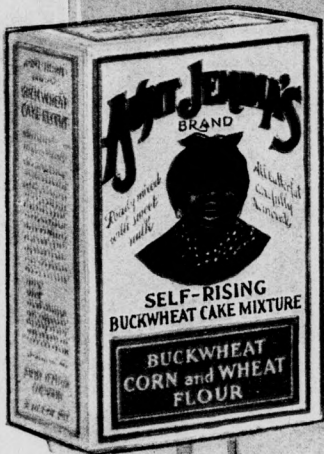
Concentrate on Aunt Jemima's the Quality Pancake Flour, the big seller!

It gives you a quick turn-over and a liberal profit.

Recommend Aunt Jemima's—you will do your trade a favor and besides that you will save them money. Why?

Because every housewife who buys Aunt Jemima's Pancakes or Buckwheat Flour saves the cost of milk she generally uses, as sweet milk (in powdered form) is already mixed with the flour, saving expense, saving trouble, saving time and adding to its convenience.

Push Aunt Jemima's—it pays.



Aunt Jemima's
Pancake Flour In the Red Package
Buckwheat Flour In the White Package

Supreme in Quality and Sales



We carry stock and have mill representatives—55 of them—all over the country. This insures prompt deliveries and careful service.

Aunt Jemima Mills Company, St. Joseph, Mo.

AUNT JEMIMA MILLS COMPANY

OFFICE OF THE PRESIDENT

ST. JOSEPH. MO.

Gentlemen:

It is our intention to make the season of 1916-1917 the greatest in AUNT JEMIMA'S history. The greatest in volume, greatest in profit, and greatest in satisfaction to the retailers of the country.

The greatest in volume by increasing the consumer demand; the greatest in profit to the retailer on account of the quick turn-over; and greatest in satisfaction to the retailer on account of quick and good profits, as well as the good-will that comes to him on account of satisfied customers.

The addition of powdered sweet milk in AUNT JEMIMA'S PANCAKE and BUCKWHEAT FLOUR formula, added materially to the cost, but it has improved the goods - really makes them perfect!

While the cost was increased, yet we have been able to make considerable saving on account of the volume lessening the overhead expense, which still makes it possible for us to provide a liberal retailer's profit.

Will you help us to keep up this volume? It means money to you.

Just remember that the smaller manufacturers of other brands cannot serve you as we can. They must sacrifice either quality or retailers' profits. Usually it's quality--and lack of quality hurts the retailer with his customer.

Every year we want to work closer with you for mutual profit. Every year we increase our advertising to help you make a quick turn-over on AUNT JEMIMA'S at a good profit.

Just look on the other side of this sheet, and realize the magnitude of our advertising program for the coming season.

Now, will you write me personally, if any way occurs to you by which we can do more, within reason, than we are doing, to help you and to push the sale of AUNT JEMIMA'S - THE QUALITY BRAND of PANCAKE and BUCKWHEAT FLOUR?

Your advice, I assure you, will be very welcome.

ROBERT R. CLARK,
President

the check book balance will then agree with the bank book balance.

Invoice Book.

This book contains the record of the invoices or purchases of merchandise only and should carry the following headings: Date of Entry, Date of Invoice, Number of Invoice, From Whom Purchased, Address, Ledger Folio or LF, and Amount of Invoice.

The postings are made direct from this book into the Purchase Ledger and the total at the end of the month carried to the debit of Merchandise Purchases and to the credit of Accounts Payable.

Where the business is departmentalized a more elaborate form of Invoice Book should be used, giving departmental subdivisions of purchases.

Sales and Credit Tickets.

The use of sales and credit tickets for recording sales and sales returns has become almost universal.

A sales ticket must be made out for every sale and the daily total of these gives the sales for the day. The cash sales tickets are checked against the cash received and the charge tickets go to the book-keeper. Credit tickets must be made out for credits to customers and these likewise go to the book-keeper.

Ledger.

The accounts in the ledger should be arranged in the following order:

1. General accounts,
2. Accounts with trade creditors,
3. Accounts with trade debtors,

allotting to each class such space in the ledger as may be necessary.

The general accounts should be arranged in logical order. (See arrangement of accounts.)

Accounts with trade creditors and with trade debtors should be arranged alphabetically, using preferably a loose leaf ledger.

Where the volume of business permits, it is advisable to use three ledgers, a general ledger, a purchase ledger, and a sales ledger, keeping controlling accounts of the purchase ledger and the sales ledger in the general ledger.

Where only one ledger is used it should be divided into three sections corresponding with the above.

The balances of the purchase ledger and of the sales ledger, or of these sections of the ledger if only one book is used, must agree with the balances of the Accounts Payable account and of the Accounts Receivable account. The advantage of these controlling accounts is that the aggregate of accounts payable and of accounts receivable can be had at any time without listing the balances of the individual accounts.

Customers are charged with goods purchased direct from the charge tickets. These tickets are first listed, then turned over to the book-keeper, who posts them to the debit of the proper accounts, listing the amounts as he posts, then comparing his total with that of the first list, which must agree. Credit entries for allowances, reductions, cash discounts, or return-

ed goods, are made from credit tickets in exactly the same manner.

Posting to the ledger therefore must come from one of four sources—the cash book, the journal, the invoice book, or the sales and credit tickets.

Monthly Summary of Business.

This record, Form A, will be found very useful for monthly and yearly comparisons of expenses and ratios. It is arranged with columns for sales, both cash and credit and total, and for the various expenses of the busi-

ness. The figures on this statement are taken from the ledger. Each month the figures for that month should be added to the previous total so that the record will give the totals from the first of the year to date as well as the monthly totals.

Profit and Loss Statement. The amounts for making up this statement, Form B, can be had from the ledger and from the trial balance. It is made up at such times as the inventory is taken. A physical in-

ventory should be taken at least once a year. The basis should be cost with conservative deduction for obsolete and shelf-worn goods. The inventory at the beginning of the period is, of course, that brought down from the end of the last period.

When monthly profit and loss statements are desired, and where the percentage of overhead and profit is known, the approximate cost of the goods sold can be arrived at in the following manner: Deduct the per-

centage of overhead and profit from 100 and multiply by the amount of the net sales; the result will be the cost of the goods sold, which, when deducted from net sales will give the approximate gross profit on sales.

If desired, the difference between the values placed on the inventory and the actual cost of same can be shown on the statement. Show the actual cost of inventory and then the deduction under the title "Stock Depreciation," carrying the net forward

as illustrated. While this is not necessary it is valuable information and this method is recommended. The total net profit as shown by the statement is that carried to the credit of the proprietor's account in the ledger.

Balance Sheet.

Ledger accounts should be kept by the double entry principle with all real (asset and liability) accounts, as well as with all nominal (profit and loss accounts). A Balance Sheet of the same date as the Profit and Loss Statement should be made up from the balances of all real accounts. The ordinary asset and liability accounts are shown by Form C.

Accounts and Their Explanations. 1. Cash on Hand and in Bank. Charge this account with the total receipts of the month and credit it with the total disbursements as shown by the cash book. The balance should agree with the cash book balance.

2. Notes Receivable—Trade Customers. Charge this account with all notes, time drafts, and acceptances held against others, and credit it with the same when paid or otherwise disposed of. The balance will show the uncollected notes receivable.

3. Accounts Receivable—Trade Customers. Charge this account with the total of the charge tickets of the month, and credit it with the cash payments by customers (taken from the cash book at end of month) and with notes receivable, discounts, returns, and allowances (from the journal and credit slips). Balance of this account must agree with the sum of the balances of trade customers' accounts

4. Reserve For Bad Debts. Credit this account with an estimated amount, based on charge sales, sufficient to provide for losses, and charge the account with the balances of personal accounts when hope of collection is abandoned.

5. Prepaid Insurance. Charge this account with all insurance, fire, burglary, fidelity, plate glass, liability, etc. At the end of each month charge the proper accounts (Nos. 35 and 44) with their proportion, the balance being an asset as "Prepaid Insurance."

6. Accrued Interest Receivable. Charge this account at the end of the period with all accrued interest (not yet paid) on notes, etc., due from others, crediting "Interest Account." When the interest is received it is credited to "Accrued Interest Receivable."

7. Store Property. Charge this account with the purchase price of the store property. Do not charge repairs to this account, unless they are in the nature of permanent improvements. A fair amount should be periodically credited to "Reserve for Depreciation."

8. Warehouse Property. Charge this account with the purchase price of the warehouse property. Do not charge repairs to this account, unless they are in the nature

					Perct.	Perct.
23 Sales			\$1,639	96		
24 Less Sales Allowances			2	03		
Net sales			4,637	96		100.0
25 Inventory of merchandise at beginning		\$3,451	09			
Merchandise Purchases (cost delivered at store)			2,759	67		
Deduct inventory of merchandise at closing	\$3,062	17	6,210	76		
Less Stock Depreciation	153	11	2,969	06		
Net cost of goods sold			3,301	70		70.9
Gross profit from trading			1,335	26		29.1
BUYING EXPENSE.						
26 Salaries and Wages of Buying Force	25	00				
27 Miscellaneous Buying Expense	14	00				
Total buying expense			39	00		0.8
SELLING EXPENSE.						
28 Salaries and Wages of Sales Force	177	33				
29 Advertising	30	00				
30 Miscellaneous Selling Expense	3	75				
Total selling expense			211	08		4.5
DELIVERY EXPENSE.						
31 Salaries and Wages of Delivery Force	102	67				
32 Miscellaneous Delivery Expense	8	08				
Total delivery expense			110	75		2.4
GENERAL EXPENSE.						
33 Management and Office Salaries	269	00				
34 Office Supplies and Expense	22	03				
35 Insurance on Stock and Store Equipment	1	61				
36 Taxes on Stock and Store Equipment	2	50				
37 Losses from Bad Debts	33	56				
38 Miscellaneous General Expense	26	79				
39 Rent	71	25				
Total general expense			426	74	787	57
Net profit from trading					568	69
INCOME FROM OTHER SOURCES.						
42 Interest	17	09				
43 Cash Discounts on Merchandise Purchases	6	55				
44 Rent Income (net)	16	52				
45 Miscellaneous Outside Income	2	00			7	98
Total net profit					576	67

Form B.—For Profit and Loss Statement. Recommended by Federal Trade Commission.

ASSETS.						
CURRENT ASSETS.						
1 Cash on hand and in bank			\$1,611	67		
2 Notes Receivable—Trade Customers			191	84		
3 Accounts Receivable—Trade Customers	\$5,318	81				
4 Less Reserve for Bad Debts	33	56				
Inventory of merchandise (at cost)			3,485	25		
5 Prepaid Insurance			2,969	06		
6 Accrued Interest Receivable			199	14		
Total current assets					88,298	67
FIXED ASSETS.						
7 Store Property	4,500	00				
8 Warehouse Property	1,975	00				
9 Less Reserve for Depreciation on Store and Warehouse	6,475	00				
Store Equipment			6,448	62		
10 Office Equipment			272	71		
11 Delivery Equipment			74	37		
12			396	67		
Total fixed assets					7,191	77
Total assets					15,490	44
LIABILITIES AND CAPITAL.						
CURRENT LIABILITIES.						
13 Notes Payable—Trade Creditors	1,210	50				
14 Notes Payable—Banks	900	00				
15 Accounts Payable—Trade Creditors	3,685	72				
16 Accounts Payable—Others	485	00				
17 Accrued Interest Payable	19	23				
18 Accrued Salaries and Wages	82	00				
19 Accrued Taxes	7	75				
Total current liabilities			6,390	20		
21 Mortgages Payable (warehouse)			1,250	00		
Total liabilities			7,640	20		
22 Proprietor's Capital Account			7,850	24		
Total liabilities and capital					15,490	44

Form C.—For Balance Sheet. Recommended by Federal Trade Commission.

ness. The figures on this statement are taken from the ledger.

Each month the figures for that month should be added to the previous total so that the record will give the totals from the first of the year to date as well as the monthly totals.

Profit and Loss Statement.

The amounts for making up this statement, Form B, can be had from the ledger and from the trial balance. It is made up at such times as the inventory is taken. A physical in-

percentage of overhead and profit from 100 and multiply by the amount of the net sales; the result will be the cost of the goods sold, which, when deducted from net sales will give the approximate gross profit on sales.

If desired, the difference between the values placed on the inventory and the actual cost of same can be shown on the statement. Show the actual cost of inventory and then the deduction under the title "Stock Depreciation," carrying the net forward

of permanent improvements. A fair amount should be periodically credited to "Reserve for Depreciation."

9. Reserve For Depreciation.

Credit this account with the amount of depreciation on store and warehouse, and charge same to "Rent Income" (No. 44).

10. Store Equipment.

Charge this account with the value of all equipment such as counters, shelving, scales, measures, etc., used in the conduct of the business. A fair amount should be written off periodically for depreciation.

11. Office Equipment.

Charge this account with office furniture, desks, safe, and other office appliances (not included in 34). A fair amount should be written off periodically for depreciation.

12. Delivery Equipment.

Charge this account with the cost of automobiles, wagons, horses, and harness. This account must not be charged with repairs to automobiles and wagons, horseshoeing or anything of this nature. A fair amount should be written off periodically for depreciation.

13. Notes Payable—Trade Creditors.

Credit this account with all notes given to trade creditors or time drafts accepted in their favor and charge the account as the same are paid. Balance of this account shows the amount of notes payable outstanding.

14. Notes Payable—Banks.

Credit this account with all notes given to banks and charge the account as the same are paid.

15. Accounts Payable—Trade Creditors.

Credit this account with merchandise bought on account, the amount being carried to this account monthly from the total of the Invoice Book and charge it with all merchandise returned and reductions (Journal), and payments made and discounts taken (Cash Book). Balance of this account must agree with the sum of the balances of trade creditors' accounts.

16. Accounts Payable—Others.

Credit this account with amounts owing to creditors other than trade creditors.

17. Accrued Interest Payable.

Credit this account at the end of the period with interest accrued (not yet paid) on notes, etc., due others, charging "Interest Account." When the interest is paid it is charged to "Accrued Interest Payable."

18. Accrued Salaries and Wages.

Credit this account with salaries and wages earned and unpaid at the end of each month and charge the proper expense accounts. When payment is made this account is charged and closed out and the balance of the pay roll charged in the regular way.

19. Accrued Taxes.

Credit this account with the taxes due up to the end of each month, charging the proportionate amounts to the accounts in which they belong. When the taxes are paid this account will be charged.

20. Proprietor's Drawing Account.

Charge this account with all withdrawals of cash (not salary). At the

end of the period the amount of this account is closed into proprietor's capital account.

21. Mortgages Payable.

When a mortgage is placed upon real estate (or assumed at the time of purchase) this account is credited. When paid it is charged.

22. Proprietor's Capital Account.

This account represents the proprietor's net capital. At the end of the period the net profit is credited to this account. The amount of his drawing account is then closed into this account. The balance of the account is his net capital at time of closing.

In the event of a partnership each partner's net capital would be shown in his respective account and the net profit (or loss) carried to the credit (or debit) of their accounts in agreed proportions. In the event of a corporation this account represents the amount of the issued capital stock and the profit or loss is carried to "Surplus" account.

23. Sales.

Credit this account with the total sales of all merchandise, the charged sales being taken from the total of the charge tickets for the month and the cash sales from the "Cash Sales" column in the Cash Book. Returns should be charged at selling price for all merchandise returned by customers whether for cash or credit. The difference in this account will be the net sales which is transferred to the credit of "Trading Account."

24. Sales Allowances.

Charge this account with any allowance given a customer not contemplated when sale was made. Allowances should not be charged to "Sales," but closed at the end of the period into "Trading Account."

25. Merchandise Purchases.

Charge this account with the face of the invoices of merchandise before deducting cash discounts. The account is also charged with freight, expressage, and drayage on merchandise purchased. Credit the account with any returns of merchandise made to manufacturer or wholesaler and with any allowances for defects in goods received from manufacturer or wholesaler. The balance of the account is transferred to the debit of Trading Account.

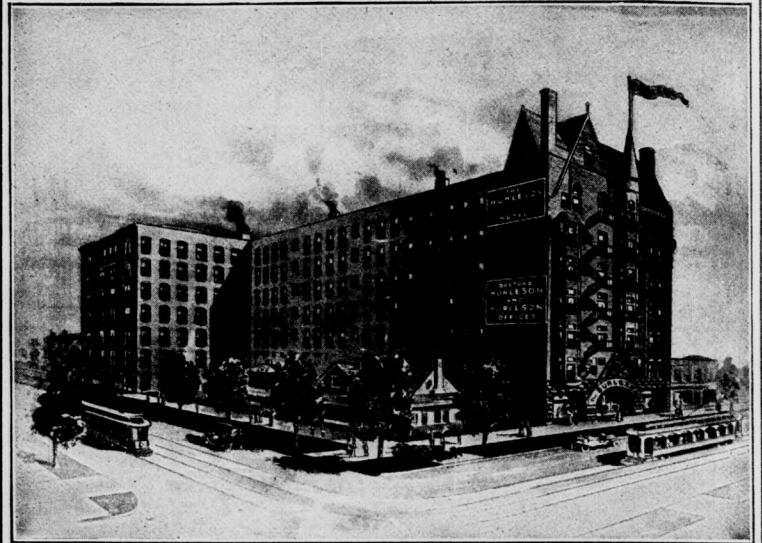
26. Salaries and Wages of Buying Force.

Charge this account with part of salary of proprietor, active partner, and manager or buyer and the wages of office force proportionate to the time given to buying. If, for example, the proprietor estimates altogether that he gave one-fourth of his time to buying and three-fourths to selling, then one-fourth should be charged to this account and three-fourths to "Salaries and Wages of Sales Force." Similarly, the estimated number of hours a week given by any member or members of the office force to buying should be charged to this account.

27. Miscellaneous Buying Expense.

Charge this account with the traveling expense of buying trips and

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WE CURE PILES, FISTULA and all other DISEASES of the RECTUM (except cancer) by an original PAINLESS DISSOLVENT METHOD of our own WITHOUT CHLOROFORM OR KNIFE and with NO DANGER WHATSOEVER TO THE PATIENT. Our treatment has been so successful that we have built up the LARGEST PRACTICE IN THE WORLD in this line. Our treatment is NO EXPERIMENT but is the MOST SUCCESSFUL METHOD EVER DISCOVERED FOR THE TREATMENT OF DISEASES OF THE RECTUM. We have cured many cases where the knife failed and many desperate cases that had been given up to die. WE GUARANTEE A CURE IN EVERY CASE WE ACCEPT OR MAKE NO CHARGE FOR OUR SERVICES. We have cured thousands and thousands from all parts of the United States and Canada. We are receiving letters every day from the grateful people whom we have cured telling us how thankful they are for the wonderful relief. We have printed a book explaining our treatment and containing several hundred of these letters to show what those who have been cured by us think of our treatment. We would like to have you write us for this book as we know it will interest you and may be the means of RELIEVING YOUR AFFLICTION also. You may find the names of many of your friends in this book.

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GRAND RAPIDS, MICH.

other expense incurred in buying (not covered by account 26).

28. Salaries and Wages of Sales Force.

Charge this account with wages and other remunerations of sales persons, order takers, and all others engaged in selling, both as regular and extra force; also with the part of the salary of the proprietor, active partners, or manager, and of the wages of the office force proportionate to the time given to selling.

29. Advertising.

Charge this account with all expenditures for advertising purposes, such as space in newspapers and periodicals, space on street cars and billboards, circulars and postage thereon, advertising novelties, trading stamps, charitable donations, window display, electric signs, etc.

30. Miscellaneous Selling Expense.

Charge this account with the cost of wrapping paper, cartons, twine, salesman's order books, and all other items of direct selling expense not covered by "Salaries and Wages of Sales Force" and "Advertising."

31. Salaries and Wages of Delivery Force.

Charge this account with regular and part time of employes engaged in delivering and with the part of the wages of other employes, whether on sales force or office force, proportionate to the time given to delivery work.

32. Miscellaneous Delivery Expense.

Charge this account with all stable and garage expense, including all re-

pairs, taxes, licenses, upkeep, and with the depreciation charged on the delivery equipment; also charge this account with payments for express, parcel post, and contract delivery service.

33. Management and Office Salaries.

Charge this account with the salaries of the manager, book-keepers, office clerks, stenographers, and of other general office help not otherwise charged.

34. Office Supplies and Expense.

Charge this account with purchases of stationery of all sorts, account books and forms (except selling and stock forms), typewriter supplies, printing and postage (except advertising), and depreciation on office equipment.

35. Insurance.

Charge this account with all expense of insurance, fire, burglary, fidelity, plate glass, employers' liability, and other. This account is not to be charged with insurance on store or business property.

36. Taxes.

Charge this account with taxes on all stock and store equipment. As taxes are not payable in advance, the amount charged this account must be credited to "Accrued Taxes."

37. Losses From Bad Debts.

Charge this account with the amount that has been reserved for bad debts (4).

38. Miscellaneous General Expense.

Charge this account with heat, light, repairs, depreciation on store equipment, and with any items that

can not be charged directly to any of the above particular accounts.

39. Rent.

Charge this account with all rents paid. If the store is owned, rent should be charged equivalent to the amount it could be rented for to others, crediting "Income from Other Sources;" in the latter event, "Income from Other Sources" should be charged with the taxes, insurance, repairs, and depreciation on the store.

40. Trading Account.

This account shows the inventory of merchandise at opening and is not touched again until the books are closed. It is then charged with Merchandise Purchases (25), and Sales Allowances (24), and credited with Sales (23). The inventory at closing is then credited and the balance will show the gross profit on trading. The gross profit is transferred to the credit of the "Profit and Loss Account." The inventory is then brought down as a new balance.

41. Profit and Loss.

Charge this account with the balances of all the expense accounts, and credit it with the gross profit from trading; the difference will be the net profit or loss, which is closed into the proprietor's account; if a partnership, to the partners' accounts, according to their several interests, and, if a corporation, to the surplus account.

42. Interest.

Charge this account with all interest paid and credit it with all interest received and close into "Profit and Loss Account."

43. Cash Discount on Merchandise Purchases.

Credit this account with all cash discount taken on purchases of merchandise. The account is closed into Profit and Loss.

A record of such discounts available but not taken—cash discounts lost—will be found of use.

44. Rent Income (Net).

If the store is owned, the rent which has been charged to account 39 should be credited to this account and it should be charged with insurance, taxes, depreciation, and repairs on store. The account is closed into "Profit and Loss."

45. Miscellaneous Outside Income.

Credit this account with incidental receipts such as toll from telephone pay stations in store, etc.

You and Your Town.

No matter how little to do and see
There is in your town—on your street;
No matter how lively the place may be;
No matter how dirty—or neat;

If you think it's nothing at all to you
Whether anything happens or not,
So long as the business you manage to do
Pays you to stay in the spot;

If you have no feelings of sorrow or pride
For the looks of the town, or its name,
If you're just that selfish you're satisfied
With playing your own little game;

Why, then, here's what I think of you,
And I'd say the same to your face;
I don't care a darn how much business
you do,
I call you a town disgrace!

Why don't you take off your coat and
join
With the rest of the population?
This isn't a day of each one for the coin.
It's a day of co-operation!

Never form your opinion of an egg
until the lid is off.

ASK YOUR JOBBER FOR

Hart Brand Canned Foods

HIGHEST QUALITY

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

Quality Guaranteed

The HART BRANDS are Trade Winners and Trade Makers

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

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

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

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HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE.



Mutual Relation of Chemistry and the Banker.

The present struggle at arms sooner or later will be followed by a struggle, possibly just as fierce, for the supremacy of commercial interests, and in this the chemist will play no small part. At one time England held the whip hand, but this position has been wrested from her by the plodding and thrifty methods of Germany.

The people of the United States of America never before have realized how dependent they were upon the German chemist, and the sudden collapse of the commercial relationship between the two countries is a calamity. The lesson has been taught us, and it now remains for the people of this country to profit by it. That they will do so, there is not the slightest doubt in my mind.

Theoretically, I never was a believer in tariffs. Practice, however, teaches us a different lesson, and the cost of any other policy must be put to book in our National system, just the same as the cost of the upkeep of our military and naval service.

Theorizing is all very well, but it does not take a very astute mind to determine that if the flood gates are open for the influx of the world's products later on a great deal of capital will be absolutely wiped out. It therefore behooves the banker, the merchant and the professional man to put his best efforts behind the one thought at the present time, and that is, to create a stability in our production that will resist all attempts of the outsider to overcome.

The chemical industry of the United States is making wonderful strides. It has quadrupled its output since 1880, and doubled since 1905. The capital invested is over six times as much as in 1880, and more than double that of 1905. The capital in 1880 was \$29,000,000, in 1910 \$155,000,000 and in 1915 approximately \$220,000,000 million, this estimate of capital for 1915 being based upon official figures of product of that year. The value of products turned out was in 1880 \$39,000,000 and in 1915 approximately \$158,000,000.

In addition to this there is a large group of products, many of them very important, classified by the census as "allied industries," including fertilizers, dyestuffs, explosives, essential oils, wood distillation, sulphuric and nitric acids, bone, carbon and lampblack, and paints and varnishes. The value of the output of these "allied industries" is much greater than that of the group classed distinctly as chemicals, having been in 1880 approximately \$72,000,000 and in 1915 \$400,000,000; the capital employed in 1880 \$57,000,000 and in 1915 approximately \$480,000,000.

This makes the grand total of output of the groups of manufacturers classed by the census as "general chemicals" and "allied industries" about \$550,000,000 in 1914 (census of 1915) and the capital invested approximately \$700,000,000, the 1915 figures of capital being estimates based upon known figures of output in that year and also known figures of capital in 1910.

Attention is especially called to the relation of capital employed to the value of output. It will be noted that a comparison of the figures of capital employed and product turned out in the appended tables shows a steady growth in the amount of capital utilized in the production of a given value of output. In the group, "general chemicals," the census figures show for 1880 \$29,000,000 of capital, and over \$38,000,000 of products turned out. The 1910 census shows \$155,000,000 worth of capital and only \$118,000,000 worth of products turned out. This increase in the amount of capital utilized in producing a dollar's worth of chemicals has been steady and consistent. In fact, this general rule applies in most of the manufacturing industries, the capital employed, according to the census figures in 1910, thirty-five times as much as in 1850; the value of manufactures only twenty-three times as much.

Chemicals form an important factor in the foreign trade of the United States, both as to imports and exports. Prior to the war imports of chemicals were largely in excess of exports, but the war has greatly increased the exportation of articles included in the general group "chemicals, drugs and dyes." The total imports of chemicals, drugs and dyes has grown from \$48,000,000 in 1896 to \$70,000,000 in 1906, and \$109,000,000 in 1916. The exports of chemicals, drugs and dyes were in 1896 \$9,000,000, in 1906 \$19,000,000, in 1914, the year preceding the war, \$27,000,000, in 1915 \$46,000,000, and in 1916 \$124,000,000.

The United States is apparently the world's largest importer of chemicals, the imports of Germany in 1913, the year prior to the war, being about \$75,000,000, Great Britain \$70,000,000 and France \$50,000,000. The exports of Germany for 1913 were \$140,000,000, Great Britain \$60,000,000 and France \$25,000,000.

Production of General Chemicals.

Census of—	Capital	Product
1880	\$ 29,000,000	\$ 38,600,000
1890	55,000,000	59,400,000
1900	89,100,000	62,700,000
1905	96,600,000	75,200,000
1910	155,100,000	117,700,000
1915	*220,000,000	158,000,000

Kent State Bank

Main Office Fountain St.
Facing Monroe

Grand Rapids, Mich.

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

Resources Over
8 Million Dollars

3 1/2 Per Cent.

Paid on Certificates

**Largest State and Savings Bank
in Western Michigan**

LOGAN & BRYAN
STOCKS, BONDS and GRAIN

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305 GODFREY BUILDING
Citizens 5235 Bell Main 235

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Boston Stock Exchange
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

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MICHIGAN TRUST BLDG GRAND RAPIDS MICHIGAN
INVESTMENT BANKERS

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CITY TRUST & SAVINGS BANK
ASSOCIATED



CAMPAU' SQUARE

The convenient banks for out of town people. Located at the very center of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

On account of our location—our large transit facilities—our safe deposit vaults and our complete service covering the entire field of banking, our institutions must be the ultimate choice of out of town bankers and individuals.

Combined Capital and Surplus.....\$ 1,778,700.00
Combined Total Deposits..... 8,577,800.00
Combined Total Resources..... 11,503,300.00

GRAND RAPIDS NATIONAL CITY BANK
CITY TRUST & SAVINGS BANK
ASSOCIATED

	Employees, number.	Wages & salaries.
1880	11,000	\$ 6,200,000
1890	17,100	10,100,000
1900	21,200	12,100,000
1905	22,600	14,800,000
1910	27,600	20,300,000
1915	No data	No data

*Estimated.

Production of General Chemicals and Allied Products.

(Allied products include fertilizers, explosives, dyestuffs, essential oils, wood distillates, sulphuric and nitric acids, carbon, bone and lamp black, and paints and varnishes.)

	Capital	Product
1880	\$ 86,000,000	\$ 99,000,000
1900	238,500,000	202,500,000
1905	324,100,000	281,000,000
1910	483,700,000	425,100,000
1915	*700,000,000	550,000,000

*Estimated.

Production of Fertilizers, Etc. Fertilizers

	Capital	Product
1880	\$ 17,913,000	\$23,651,000
1890	40,594,000	39,181,000
1900	60,686,000	44,657,000
1905	68,917,000	56,541,000
1910	121,537,000	103,960,000
1915	No data	168,388,000

Explosives

	Capital	Product
1880	\$ 6,585,000	\$ 5,802,000
1890	13,539,000	11,353,000
1900	19,466,000	17,125,000
1905	42,307,000	29,602,000
1910	50,168,000	40,140,000
1915	No data	42,160,000

Paints and Varnishes

	Capital	Product
1880	\$ 17,333,000	\$ 29,113,000
1890	45,318,000	54,234,000
1900	60,653,000	69,582,000
1905	75,486,000	90,840,000
1910	103,995,000	124,889,000
1915	No data	149,049,000

The relationships between the banks and the public in this country are quite different from what they are abroad. In America the banks are supposed to be the custodians of their clients' money; whereas in Europe the general idea is that the banks are the investors of the public's money and oftentimes the public is not quite so fortunate in the choice of its fiduciary. Therefore, in view of this known circumstance, when failure overcomes a bank, owing to bad investments, it is taken as a natural consequence and unless absolute fraud can be shown no particular odium attaches to the bank's officers. In this country the law prohibits specifically National banks from owning stock of any character whatsoever.

This does not, however, mean that capital is not available for industrial purposes. No meritorious undertaking is ever allowed to suffer for want of the necessary means to develop it. Capital is a greedy monster and seizes upon every opportunity whereby an increase can be expected, and the attention of the investor of the United States to-day is directed in a great measure toward the development of the chemical industry and its allied branches.

Chemistry is out of its swadding

clothes, and, while it has a great future in most lines, the experimental stage in a great measure has been passed, and it seems to me the chemist should be a proud individual. In the olden days the alchemists sought the easy means of the transmutation of metals. The modern chemist, through his skill, his industry and his research, turns the basest product into glittering gold.

John E. Gardin,
Vice President, National City Bank.

Is Germany's Credit Giving Out?

The German government has depended mainly upon domestic loans for the means of carrying on its gigantic war. It has avoided drawing heavily upon its own people by increased taxation, which they would have severely felt and which would have tended to weaken their moral support of the ruling power, and it has not been able or willing to place loans abroad to any great extent. It has sought to induce the people to take patriotic pride in meeting its huge expenditures from their own substance, virtually promising that it would be restored by indemnities drawn from their defeated enemies. It looks as though both their substance and their faith in victory were reaching exhaustion, and as if financial support of the government might go with these.

There seems to be peculiar significance in the report which comes from the Cologne Gazette by way of Amsterdam, that "small investors in Germany are holding back from subscriptions to the new war loan," without which, that paper is quoted as saying, the "war would never have been a great success." It is also said that "the farmers are afraid that Germany must suffer bankruptcy, owing to the gigantic and ever-increasing cost of the war." This indicates, not only that faith in the promised indemnities is disappearing, but that the means of meeting the demands are running low in spite of all the privations which the bulk of the people must be suffering. There is no doubt that there has been depressing economy in the living of the people in order that this "gigantic and ever-increasing cost of the war" might be met, and it is not improbable that the power to meet it is being exhausted.

It is something of a mystery how it has been met so long, and on what the vast credit that has been drawn upon is supported. All the real money of the people has been absorbed into the public coffers, and their own exchanges have been effected by a vastly inflated government and bank currency of doubtful redeemability. Presumably those concerns that have furnished munitions and other war supplies have received to a large extent government obligations and not cash in payment. The military forces may serve for pay of a similar kind, but they must be fed as well as supplied with arms and ammunition. There must be a limit to the ability to supply this support and to the inflation of credit, without a financial explosion. May it not be that the war will be ended by such a catastrophe, and a violent reaction of the people under its stress?

—Journal of Commerce.

A white lie is seldom as white as it is painted.

BY making a Will, legally valid, you save your beneficiaries the exasperating legal technicalities and misunderstandings which usually arise from intestate estates and which frequently eat up such a large part of the funds for legal or litigation expenses. Let us serve you in this matter.

Send for blank form of Will and Booklet on
Descent and Distribution of Property

THE MICHIGAN TRUST CO.
OF GRAND RAPIDS

Safe Deposit Boxes to rent at low cost

**Universal Valveless Motor Company
Employs Expert Manager**

At a special meeting of the board of directors of the Universal Valveless Four-Cycle Motor company Wednesday evening, Irving P. Miller was employed as chief engineer and production manager of the company.

Mr. Miller has a National reputation as a practical engineer and mechanic, and is an authority on gasoline motor construction, having been connected in the engineering capacity with such well-known concerns as the Pope Toledo Motor Car company, Ricard Engine and Boiler company, Universal Machine company, Toledo Motor Truck company, all of Toledo; the Atlantic Motor Truck company, New York city; Westfield Motor Truck company, Westfield, Mass., and Randolph Motor Truck company, Chicago.

Mr. Miller was engineer and superintendent of construction for the Toledo Carriage and Woodwork company of Toledo manufacturers of the Trojan motor truck, which won the famous endurance run from Toledo to Grand Rapids a few years ago, being the only thing on wheels to complete the trip through the heavy snow.

He brings to the company thorough experience in every department of the motor and automobile industry, having begun when the business was in its infancy and continuing right up to the present time—through pattern room, foundry, machine shop and sales department.

The company feels that it is very fortunate, indeed, to secure so versatile and competent a man at this time.

It is needless to say that Mr. Miller is enthusiastic over the prospects of the wonderful Clark-Anderson motor. The fact that he left a remunerative position with an old and well-established concern to ally himself with the new company is the best possible evidence of his faith. And it is the faith of experience and knowledge.

The company has moved very carefully in the matter of selecting a man for this position, and has not made a mistake.

It is handling the matter of location for its plant in the same careful manner, being in communication with twenty live cities that are ready to make concessions to secure the factory. When the location has been determined upon, it will be as a result of the most thorough investigation from every standpoint.

The Investment Opportunity of a Life-Time

Description of motor and company sent upon request

Universal Valveless Four-Cycle Motor Co.
406 Murray Bldg., Grand Rapids, Michigan

Reciprocal Relation Between Education and Business.

It seems to me that the age is potential in promise to the business man who has the foresight, the intelligence and the vision to see and to appreciate the possibilities that the present day affords. We are living in an era of change. We might say that the conditions are that of flux, ready at any time for readjustment. The things that were novel yesterday are common to-day and to-morrow they will be relegated to their place on the shelf of the museum of antiquity. We must be ever ready for change, for such the world is demanding and such the business world realizes. We are thinking to-day not with limited minds, not with limited vision. We are thinking to-day not as the farmer thought a number of years ago, when our grandfathers could ride over the rural acres adjacent to their homes and in a day's ride they would come home and tell you what the price of a bushel of wheat or a bushel of corn would be that season. The market was local and they could figure with a reasonable degree of accuracy, what their profits would be at the end of the year. But to-day we are thinking with the international mind; we are thinking in international terms, and before we can determine the probable price of a product that is put forth to-day we must reckon with the remotest part of the world with which we are in competition. So the horizon of business has extended gradually and gradually until now it is symbolized by the equatorial circles that surround the great world.

I write you in that spirit, as men who should keep in touch with the gradual changes which the business world has offered. You can appreciate the difference in the situation to-day from that which confronted even those who to-day reckon their success by having the grasp of the spirit of the times when they were in active business. We are neighbors to the world and with the world we must reckon.

The time has come, then, when the attitude of the business world must be one of consistency. We are reckoning more and more with the ultimate thought, which we some time must reach, that no business is worth while until it rests on a realistic, honest basis. The business world to-day is awakening to the realization that the only business to-day that is of any consequence is on an honest, realistic basis, and we are shaping our policies in consonance with this eternal principle. There is nothing in the world that is worth while unless there is some good in it. Those who are familiar with Bosworth's Life of Johnson are familiar with the fact that the time came in the life of that honest old Englishman when he thought he ought to have a wife. So he sat down and wrote to a widow, one Mrs. Cottingham, a proposal of marriage. He said, "I want to make to you three confessions in offering myself to you as a husband. In the first place, I came from very low birth and parents; in the second place, I have no money, and, in the third

place, I had an uncle that was hanged on the gallows." Mrs. Cottingham wrote in reply: "I have received your proffer of marriage and I accept same. I wish to make this explanation. In the first place I hold no man responsible for his condition of birth; in the second place I have no money and I do not expect it of the man I marry, and while in the third place, I do not remember of anybody in our family who was hanged on the gallows, at the same time I have three or four relations who ought to be hanged."

I think Thomas Higginson tells us that is the most interesting courtship on record. The same thing applies in business, and to the things we are doing every day. The new business world is going to bring such an ethical regime into the activities of business life that we will all feel that we have done some good in the world. Don't you know that is the secret of life? I don't care what the occupation of a man may be, how menial it may be, if it has been decreed by fate that he shall sell soap and candles at the country cross-roads store, if he feels that he is the agent of some product that has honestly come to him and he distributes it out to those who need it, he becomes a factor in the great economy of life and he feels he is an essential factor that can not be ignored or done without and his own business rises in the scale of his esteem. When a man has respect for his business and respect for himself, he has respect for his fellowman and for his God. Your business ought to be one in which you believe. There is nothing in the world that you can do so well as something that you believe in, through which your conscientious convictions run and with which you are in close and honest companionship.

That is going to be the new business. That will make every man feel that he is doing his duty behind the counter or out in the field the same as if he was in the pew of his church. That brings returns from a life well spent and at the close of life we can say we have tried to do good to our fellowmen. That is coming into the business world as the result of the standards you have been establishing. Permit me to say it is the business world that, as much as anything else, establishes the moral standard for society at large; for as the business world adjusts itself, so will society at large adjust itself, in accordance with the standards established in the business world. We are coming to the point when we are beginning to realize that honesty and integrity and all that is best in human conditions is reflecting itself in a humanitarian way and humanitarian ideas are finding their way into the business world.

The man who is working behind the counter, the man who is working behind a machine, has a right to the very best conditions that can be created for him.

I believe there is a new spirit abroad in the business world. Whenever I find business men who are anxious to know the problems of edu-

American Municipal Bonds

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Shrewd investors are taking their profits from their increased business and from the stock market, and are investing in secure Municipal Bonds yielding 4½ and 5 per cent.

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cation, the problems of the boy and the girl—it does not always arise from selfish motives—asking for a higher degree of efficiency, I know it is because they wish to make men and women out of the boys and girls of to-day. There must be closer co-operation between the business world and education, and that is what business men should request and require. In the readjustment of business conditions which must ultimately come with the close of the terrific conflict across the water, let us see that America has the place to which she is entitled, and let us hold to the idea that "Made in America" shall create a prestige in the rank and file of the people of our great Nation.

Two years ago I stood on the memorable field of Waterloo. I looked over that broad expanse of what it seemed nature had thrown up as a sort of a stage on which the tragic dramas of life were to be enacted. I tried to believe that that was a scene representative of a century ago. Scarcely had I turned back to go to the city of Brussels to make my escape when the thunder of the cannon and the roar of artillery began to resound. It indicated that the ratchet that was supporting civilization was giving way and that nations of the earth were precipitated into great caldrons of slaughter.

Men, what is the real cure? I am not prepared to prescribe for it today, but in some place there is a deep undercurrent that we must find to provide a pathway that we must follow in order to preclude the possibility of the repetition of anything of this nature; and that deep undercurrent will be that of human service and sacrifice. It will wash away all agencies of selfishness and help us to make life worth while. Let us all unite on that; and I believe we can offer much in the development and evolution of that kind of a thought; so that in education as well as in business there shall be that ethical standard which respects the rights of those with whom we deal and which recognizes the coming of the dawn of a universal brotherhood.

John D. Shoop.

If Your Store Should Burn To-night.

The Association of Credit Men has issued to retailers the following excellent reminder of their obligations under their insurance policies:

If Your Store Should Burn Up To-Night, Where Would Your Business Be?

Your credit is what makes it possible for you to conduct a successful business. This is not a new fact—it is a common saying and a true saying.

Your credit will be stronger and

better in every market where you buy goods if your financial statements given to commercial agencies show that you have adequate fire insurance on your merchandise. It is presumed that you have some fire insurance, but here are some questions it will pay you to consider well, because there is always a chance that your place of business may burn up during the night and cause you a serious if not fatal loss:

1. Is your fire insurance equal to at least 80 per cent. of the stock on hand? It should be.

2. How do you know it is?

3. Do you take inventory at least once a year? This is positively necessary.

4. How do you determine value of stock on hand at any other time? With annual inventory at cost prices plus freight as a basis, it can be estimated, twelve or twenty-four times—even oftener—each year. There is a simple way of doing this. Do you know how?

5. If you have the co-insurance clause on your policies, do you know just what effect it has on your risk? Are you aware of the fact that in case of partial loss, you have to share your stipulated percentage and that the insurance company will not pay the full claim for damage unless you carry policies equal to or more than the stated per cent. mentioned in the co-insurance clause?

6. Are your inventory records, your books of accounts and your invoices of purchases for at least a year back kept in fireproof safe or vault? They certainly ought to be. The insurance companies are ready to be fair in adjusting a loss—but they must be shown what you claim the loss to be.

7. Do you realize that you can have your rate reduced if you will make certain important improvements in your premises—water barrels and buckets, hand extinguishers, metal trash cans and packing material boxes, electric wiring in conduits, windows without broken glass, elevator traps, sprinkler systems—and perhaps even more important still if you never permit any rubbish, paper or old rags or kindling or paints or oils, to accumulate?

8. Do you realize your insurance policies are definite contracts, and that you are bound thereby?

These are pertinent questions and deserve your careful answers. It will pay you to take these questions to your local insurance agent and discuss them with him. If he cannot satisfy you completely, the insurance department of this Association will gladly furnish you the information. We will welcome any enquiries of this kind.



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Savings Department
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Our 3½ Per Cent Savings Certificates are a desirable investment



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WE WILL APPRECIATE YOUR ACCOUNT TRY US!

Strength of Preferred Stocks

of Public Utilities Companies depends upon five safe-guards.

What these safe-guards are, and how they apply to the preferred stock of the Consumers Power Company (Michigan) is explained for those who send for our circular No. R-81.

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Does not put the stock market up because it is done on reactions.

There are good chances to make money. Let us assist you.

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Grand Rapids, Michigan

LEAKS AND LOSSES.

How an Upper Peninsula Merchant Treats Them.

If we had a barrel of vinegar in the store room which was leaking, when would we want to know about it, at once, or at the end of the year. How often should we ascertain our financial condition? The answer should be "often enough to prevent unnecessary losses and to have available results so that we may know at any time where we are at."

I trust, therefore, that when I speak of "financial condition" you will understand me to mean an accurate statement of assets and liabilities. These assets to consist of those things which will be converted into cash or which have a cash value to the business. Stock which has deteriorated or gone out of use or fashion is not a good asset; articles which have declined in value are not worth what they cost; goods of which there is an overstock are rarely worth cost; and so on as to stock. It must represent the equivalent of cash or we are fooling ourselves. Unfortunately, we can fool ourselves more easily than we can fool anyone else, so most stocks are overvalued.

One of the largest store leaks is the failure to turn the capital often. The average retailer is a poor buyer. It is claimed that fully 90 per cent. of all retail stores overbuy. We should keep accurate records, through the use of duplicate sales slips, or other means, of all sales. We will not likely duplicate the mistake, even if we do not prevent it the first time. A wholesaler's discount of 50 per cent. from list is a loss if the goods will not sell. We should not buy for the extra discount alone, but for the profit.

I believe every employe in a retail store should be put on a merit basis. The clerk who is not able to sell goods at a profit is incompetent and unprofitable to any store. Keeping them is like letting the faucet remain open in the vinegar barrel—only it is profits and not vinegar which is leaking.

When a sale is made on credit and no record is made of it, we lose the profit we should make on the sale; the time which has been invested in buying; the time invested in the selling of the goods; the cost of the labor of handling the goods; the cost of keeping them on the shelves, and several other losses, including the big loss the carelessness will cause in other work.

It costs more money sometimes to keep incomplete records in an unsystematic way than it would cost to keep complete records in the right way. The book-keeping system should be adapted to the business and up-to-date. It should give the exact information needed, as economically as possible.

The amount of money lost in the average store every year through mistakes in figures is large. If we make a mistake in our figures we are sure to lose, whether it is against us or against the other fellow.

It is claimed by reliable authority that fully 75 per cent. of all retailers

figure profits on a basis which gives them from 3 per cent. to 8 per cent. less than they think they are getting, often figuring themselves out of any profit. This is one of the most vital ends of a business. What is the use of selling goods if profit, the whole purpose of selling, is lost in bad methods of figuring prices?

If we discount all our bills, the clean profit from this source alone amounts to a neat sum each year. If we do not take the discounts, we lose them, of course.

It costs from 5 to 10 cents to deliver every order sold. If from ten to twenty mistakes are made every day in deliveries, a leak of many dol-



John I. Bellaire.

lars a year will result. The loss in customers may increase the sum enormously.

When we hire a clerk we simply buy a certain amount of his time to be used as we direct. If we direct wrong, or the clerk wastes part of his time, we lose. Time can be wasted in a thousand ways. Most of these are under the control of the employer. Most of the waste of time is caused by bad methods controlled by owner or manager of the store.

When goods are marked to sell for a certain price and it is necessary for any reason to cut a certain per cent., the reduction from the marked price represents a loss. If a cut is necessary to make goods sell, it is a loss due to bad buying. It also produces another loss by giving our customers the impression that the original price allowed an enormous profit.

Some retailers use too much space to run a poorly worded and poorly arranged announcement. Advertising, properly directed, is one of the most productive expenditures of the modern retail store, but misdirected advertising can be very wasteful or even harmful.

We can cut the cost of our store lighting and increase its efficiency by studying the arrangements of our lights. The proper lighting puts just the amount of light where it is needed.

In some stores a clerk has to walk all over the store to wait on customers. A proper arrangement of the stock can stop a lot of this useless work and loss of time to the clerks. This time, which costs money, can be more profitably used. Goods

in a store should be placed in their proper places, so arranged where the customer who buys one item will see many others that he might need in the same line. This arrangement will save much walking for the clerks and help each kind of goods to sell themselves.

Sales books, report blanks, office stationery, statement forms, blank books and pens, ink, pencils etc., cost a neat sum in a year. A big saving can be effected by the proper care and a leak is pretty apt to follow lax methods.

Goods which have to be delivered to customers and goods which are purchased by our former customers require care in wrapping and packing. Many dollars worth of goods are damaged or entirely spoiled by poor wrapping and poor packing. Money is wasted each year through the use of larger pieces of paper, paper sacks, boxes and twine than is necessary. Even in a small store the cost of wrapping paper, twine, paper bags etc., amounts to a neat sum each year. A careless employe can easily cut a big slice off the profits by wasteful use of these supplies.

Clerks working at small salaries are usually careless, inefficient and thoughtless. They will make enough mistakes any time, but when tired they make more. Unless they work under the direction of a system which makes their work pretty nearly mechanical, and a close check is kept on their mistakes, they will likely do as much harm as good.

It is claimed a regular customer is worth from \$10 to \$50 a year to the average store. Some customers are worth a great deal more, and some a great deal less. It is very easy to drive customers away. Often it is hard to get them. It is easy to lose a big amount of money through careless handling of customers.

Some goods shrink in weight; others go out of fashion. These facts must be taken into consideration both in buying and in selling. Do not buy too much. Be sure the selling price covers the loss in shrinkage.

Be sure of collections—we must have accurate and complete records. The slow-pay customer may not remind us if we forget his bill. If he asks for a statement some day, when he has the money, and we can not give him the exact figures at once, then it is our fault if he spends the money for something else.

These leaks and losses suggested may apply to our own business. Some of them may cause only a little loss. Some may be swallowing about all the profits. We can not control the markets—the markets control us, but we can control our profits, however, and there is no excuse for our not doing so. We will get there safe and sound if we will regard the little dangers in business, but we are surely pulling against the current with a broken oar when we try to make our clerks get full value by any method other than the most up-to-date.

John I. Bellaire.

Many a good fellow has an excellent memory for faces and a poor memory for debts.

The Devil's Best Friend.

I am aware that there is a prejudice against any man who manufactures alcohol. I believe that from the time it issues from the coiled and poisonous worms in the distillery until it empties into the jaws of death, dishonor and crime, it demoralizes everybody that touches it—from its source to where it ends. I do not believe anybody can contemplate the object without being prejudiced against the liquor crime.

All we have to do, gentlemen, is to think of the wrecks on either bank of the stream—of deaths, of the suicides, of the insanity, of the ignorance, of the destitution, of the little children tugging at the faded and withered breasts of weeping and despairing mothers, of wives asking for bread, of the men of genius it has wrecked—the men struggling with imaginary serpents, produced by this devilish thing; and when you think of the jails, of the alms-houses, of the asylums, of the prisons, or the scaffolds upon either bank. I do not wonder that every thoughtful man is prejudiced against this damned stuff called alcohol.

Intemperance cuts down youth in its vigor, manhood in its strength, old age in its weakness. It breaks the father's heart, bereaves the doting mother, extinguishes natural affection, erases conjugal love, blots out filial attachment, blights parental hopes, brings down mourning age in sorrow to the grave. It produces weakness, not life. It makes wives widows; children, orphans, fathers, fiends—and all of them paupers and beggars. It feeds rheumatism, invites cholera, imports pestilence and embraces consumption. It covers the land with idleness, misery, crime. It fills your jails, supplies your almshouses and demands your asylums. It engenders controversies, fosters quarrels and cherishes riots. It crowds your penitentiaries and furnishes victims for your scaffold. It is the life-blood of the gambler, the element of the burglar, the prop of the highwayman and the support of the midnight incendiary. It countenances the liar, respects the thief, esteems the blasphemer. It violates obligation, reverences fraud and honors infamy. It defames benevolence, hates love, scorns virtue and slanders innocence. It incites the father to butcher his helpless offspring, helps the husband to massacre his wife and the child to grind the parricidal ax. It burns up men, consumes women, detests life, curses God, despises heaven. It suborns witnesses, nurses perjury, defiles the jury box and stains judicial ermine. It degrades the citizen, debases the legislator, dishonors the statesman and disarms the patriot. It brings shame, not honor; danger, not safety; despair, not hope; misery, not happiness, and with the malevolence of a fiend it calmly surveys its havoc. It poisons felicity, kills peace, ruins morals, blights confidence, slays reputations and wipes out that and more. It murders the soul. It is the sum of all villainies, the father of all crimes, the mother of all abominations. The devil's own best friend and God's worst enemy.

Robert G. Ingersoll.

Make Your Grocery More Profitable

If you will read these questions and answers, we shall be glad to show you how a complete National Cash Register will solve these troubles.

Do you always know that your cash is right?

You cannot know unless you have an accurate check on every cent that comes over your counter in exchange for goods.

Do you give goods away?

You do when you or your clerks "forget to charge" customers who buy on credit. In such cases the customers gets the goods and you get nothing.

Do you ever pay bills twice?

You surely do unless you keep a permanent record of every cent you pay out as a safeguard against mistakes.

Do you ever lose customers by billing them after they have already paid you?

You do if you depend on memory, or on an uncertain system, to see that customers get credit for the money they pay you.

A complete National Cash Register will help you—if you want to make more money; if you want to make your clerks more efficient; if you want to save yourself from worry and work; if you want to get ahead.

***More than 1,500,000 have been sold.
And they pay for themselves as they go.***

Write us on your letterhead for the little book, "Hints to Grocers."

The National Cash Register Company, Dayton, Ohio



THE MEAT MARKET

Old-Time Butcher to His Son.

I often hear butchers kicking about the neighborhoods where they are located. It is a common thing in the trade to hear a marketman declare that the only hindrances he finds to building up his trade are the class of people he has as customers and the other obstacles which the locality he is in throws in the way of his success. Usually the butcher who does this is located in a poor or middle grade locality, and believes that all would be easy sailing if he could only get where there is Fifth avenue trade.

My boy, that's all a lot of bunk. In a neighborhood is well populated, and there are not too many meat markets fighting to serve the number of possible customers within the radius from which they draw them, there's no reason why a butcher should not be able to build up a good and profitable business just as quickly and as easily as he could were he located in any other place. Boiling the whole situation down, there's just as much money to be made in First avenue as there is in Fifth avenue—and don't you forget it, either.

Take a case I happen to know of: Up here where I am there's one mighty poor section. Right in the center of that section, and drawing his entire trade from it, is a butcher who has his market there for over fifteen years. During all this time, not only has he made a comfortable living, but if he were to retire tomorrow he wouldn't have to worry about anything at all for the rest of his days. Show his location to the average man who is starting a new market and he would pass it up in disgust, claiming that there was no chance of any success being won there. And, at the first glance, you wouldn't blame him for thinking that, either.

What's the answer? Simply this: it's the butcher who makes the neighborhood, not the neighborhood the butcher. To be successful the marketman has simply to conform to the neighborhood's requirements; he has to study its likes and dislikes; he has to know it through and through. When he does this he knows the easiest lines of approach, and it is along these that success lies for him. It makes no difference whether the neighborhood be high class or low class; whether the people you are dealing with are well to do or poor, so long as an opportunity for a market exists there just so long will a butcher be able to build up a successful and profitable trade.

Few butchers seem to realize this—judging from the way they talk at least. The fact that Jim Jones over

on the avenue has his customers come to him to buy their meat in limousines, doesn't mean that Jim is making any more profit than Johnny Smith over on the river front, although the only limousines his customers are acquainted with are the baby carriages that they leave in front of his market while they are inside buying. Jim has to wait for his money with a smile on his face, usually on the wrong side, for six months and a good many times more; he has to grease the palm of the cook or the butler, or else the meat he is selling will suddenly develop everything wrong that could possibly happen to it; and his expenses are usually triple what Johnnie's are, while his business does not by any manner of means increase to the same degree. And I'll bet right here that his margin is no better, and that he sweats over his books at the end of a month trying to make both ends meet just as often as the butcher dealing with the poorer class does.

Of course, Jim's methods are not the same as Johnnie's. Jim does the proper thing to hold his trade as Johnnie does to hold his, but he's bound by the same limitations, no more and no less. There's reason why the latter can't build up his trade because of the neighborhood he is in, until he has exhausted the possibilities of his neighborhood, and I have as yet to see a butcher that has been able to do that.

One of the biggest chains of markets in New York had its start over on the East Side of that city. The biggest individual market in New York started in the same place, and is still located there, drawing the majority of its trade from people who live in that section. In fact, the most prominent and most successful markets in New York have had their be-

ginnings and their greatest success in the poorer quarters of the city. The fellows that started them, and who run them, don't allow their neighborhoods to bother them; they know there is business there, and they go out and get it. The only time a butcher can attribute his failure to the locality he is in—that is, in so far as the class of trade he deals with is concerned—is when the poorer people quit eating meat, and that time, I guess, will never come.

Next time you hear a butcher kicking about his neighborhood just do a little thinking over what I have said here.—Butchers' Advocate.

Handling Meats Successfully and Profitably.

This is a subject that is not a small matter to handle as it is a department dependent upon volume to a great extent. As one of our great writers of Wichita, Kan., once said in an article in which he came to the rescue of the meat dealer of his city (no doubt they may have been accused of charging high prices) he had not yet discovered any of them using limousines nor chartering Pullman parlor cars to take their vacations with. There is a great thought in this remark, one that is worthy of consideration.

To begin with we have a regular day each week when we place our fresh meat order. We anticipate our wants in this line for about four or five days' consumption and if necessary we place special orders in addition. If we run short of beef there is a man in our locality who will furnish us with beef at short notice. We have an understanding with him that he is to furnish us for six months at a time at a certain price.

We handle all kinds of fresh meats that can be had. We buy direct from the packers and the best we can get, as we believe it is best for our customers, as they feel and have more energy when they consume good meats. We handle all kinds of dry salt meats, bacon, hams, salt compound and all kinds of canned meats in tins and glasses. For bacon, hams and dry salt meats, we anticipate our wants about one week, so this will eliminate the shrinkage. For compounds we anticipate our wants for one month, buying from four to five

tons at a time and at prices guaranteed against decline on any amount we may take out at any time during the thirty days' period.

We handle all the small vegetables in the market, such as beans, peas, radishes, green onions—all kinds of greens. Such articles as potatoes and cabbage we handle in the grocery department. We believe the proper place for the meat market is close to the grocery department.

We have just placed an order for an electric meat chopper, with various attachments and we believe this will prove to be a very good investment to help us out on a little profit. A meat department needs special attention to put it on a paying basis, but it is a necessity with most commissaries. It takes volume to make it pay as most of the goods in it are sold on a close margin. But take the capital all in all invested if you pay strict attention to buying, selling and the care of the stock, the department will not show up as badly as you may expect. Of course, it looks as though there was a big amount of time over the amount made. We use the regular meat refrigerator to store our meats in, but we believe strongly in the up-to-date refrigerator system and think of installing a system of this kind at some future time.

We might also state that we buy quite an amount of fresh pork and mutton from the farmers, as this helps us to get considerable trade from the farmers. We try to buy from all of them, as just buying from one party in these lines works a hardship on others.

Summing up the whole matter, you must pay attention to the buying, selling, stock and above all have a good meat cutter and one that can make every cut count in a legitimate way. No doubt some day some of the great packing houses may conceive the idea of putting up the steaks, roasts, stew meats etc. in cartons the same as they put up sausage etc., and this no doubt would help us out as we know that meat cutting is an art not mastered by every cutter. J. C. Ziegler.

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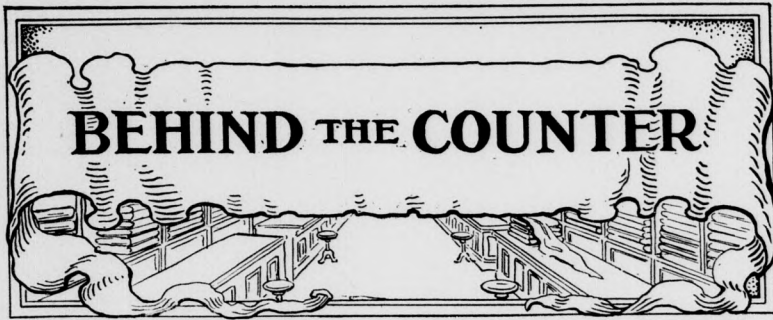


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ALWAYS OPEN TERRITORY TO FIRST CLASS SALESMEN



Make Yourself More Valuable to Your Employer.

You are the coming business men of our country. To be successful as a business man, however, you must first be successful as a clerk.

The most successful business man is the man who can best serve the wants of the people.

In every branch of business you are dealing with people. A business man is no more or less than a servant of the people.

There is no business that puts you in contact with people like the grocery business.

If I had a hundred boys to educate for business men, no matter what particular line I wanted them to follow, I would start them in the grocery business.

Think of the wonderful success of Marshall Field and John Wanamaker. They were once clerks, the same as you are to-day.

To be successful business men you must know all about every branch of the business you are engaged in, and to glean that knowledge you must necessarily start at the bottom and work your way to the top.

The president of any corporation must be thoroughly conversant with every element of his business in order to be successful and gain the respect of his employes.

My advice to every young man is: Start at the bottom and work your way to the top.

Learn the business you are engaged in thoroughly. Don't change your position for the sake of a dollar or two a week. The boy that is willing to quit one job and take another for the sake of a dollar or two a week will never get anywhere.

In most instances every time you take a new job you are starting all over again.

This is a handicap. Stick to one job and prosper.

Be loyal to your employer and be loyal to your fellow clerk, and advancement will follow. It is Loyalty and Teamwork which win.

Successful merchandising is the art of getting the public to prefer spending its money with you.

To effect this condition you must give the public the desired cause, and that cause is "Quality" and "Service."

Aside from Quality and Service, the strongest feature I know of to gain patronage is Courtesy. To be courteous you must possess an amiable disposition.

Be obliging always. Show your customers that you are willing to put yourself out to favor them. Don't approach a customer with the idea

of getting rid of her quickly. Be willing to entertain her.

Be prepared to suggest to her such items as will appeal to her desires.

If you are busy getting out orders for a certain delivery when a customer calls, or if she calls about the time you are going to lunch, don't approach her as if she were a hindrance.

Unless you show her the same attention and offer her the same courtesy and consideration she demands and is entitled to, it would be better if you would let someone else wait on her.

Your salary is governed by the profit you make for your employer. If he doesn't prosper you cannot succeed.

Your employer's profit is governed by the manner in which you serve your people.

In every transaction you make, consider your employer's and your customer's interests mutual. See that both profit.

Treat the business as if it were your own. Look upon each item in the store as money, and consider it your own money.

Be willing to do even more than you feel you are being paid for.

Remember: The man who doesn't do any more than he is paid for never receives pay for any more than he does.

Curtail waste. When you see the bananas turning black, or the strawberries decaying, make an extra effort to dispose of them. Go to the boss and say to him, "Don't you think we better make a special price on these bananas and a special price on these strawberries to get something out of them before they prove a total loss to us?"

Call up a restaurant or a hotel and see if you cannot sell them these goods for immediate use.

I have frequently noticed while standing in stores that the clerk while waiting on a customer is called to the telephone. He leaves the customer without even excusing himself.

He goes to the telephone with his mind set on getting back to the customer in the store. This is a disadvantage in two ways:

First: It is doing the customer in the store an injustice by keeping her waiting.

Second: He does not give the proper attention to the customer on the telephone.

If the lady on the phone says, "Send me 50 cents' worth of sugar and a quart of beans," he is glad because she doesn't want more goods. That's dead wrong.

By giving preference to telephone calls you encourage your people to

stay away from the store. You show the customers in your store that they can get better service over the phone than by coming to the store.

This is a disadvantage to your business because you know as well as I do that you can sell your customers more goods if they come to the store, because they see the things you have and are attracted by your displays. Therefore, you should encourage them to visit your store all you possibly can.

When talking to a customer over the phone, say to her, "Mrs. Smith, we have some very nice prunes. I would like to have you see them. Won't you drop in when you are down this way?"

While it is an advantage to get your customers to come to your store, there are of course some who prefer ordering by phone, and you want that business and you can make it valuable.

In taking orders over the telephone you should not simply go to the phone with the idea of getting an order. You should have at your tongue's end something special to suggest.

Always be pleasant to your customers, particularly on the telephone.

I suggest that you have a bulletin beside your telephone, listing various items you wish to feature.

We have a special slate you can use for this purpose, and will be glad to send you one free on request.

This bulletin should be changed every day or every other day.

When a customer phones in an order for 50 cents' worth of sugar and a quart of beans, say to her, "Mrs. Smith, we have some very nice strawberries." If she orders a quart of strawberries, then say to her, "Have you ever tried our — brand of canned peas? They're delicious." (In suggesting these various articles name one at a time).

In view of the efforts mail order houses and soap clubs are making on

coffee and tea, you should especially feature these items.

You should be conversant with the customers who are not buying coffee and tea of you.

Consult each customer's account and see what items she is not buying of you.

If Mrs. Jones is trading at your store but isn't buying her coffee and tea, make an extra effort to sell her coffee and tea when taking her order.

Say to her, "Mrs. Jones, we are having lots of compliments on our — coffee. I would like to send you a pound. I know you would like it."

If you suggest it in the right way, the chances are ten to one she will let you include a pound of your coffee.

It is especially important to show added courtesy and consideration to new customers. Whenever you see a strange face in the store, make an extra effort to wait on her promptly and please her.

If she receives better treatment at your store than at the store where she is accustomed to trading, you will get her business and thus make your services more valuable to your employer.

Always remember: He profits most who serves best.

Last but not least: Practice economy. Save. No matter what amount of salary you draw, save a little of it. If you are drawing \$10 a week, make it a point to lay away \$1 for a rainy day.

You will be surprised how interested you will become in your savings account and how rapidly it grows.

It is the continued practice of what I have cited to you that will make you more valuable to your employer and cause you to become a better business man. Paul Haserodt.

It is all well enough to begin at the beginning—unless you want to go up a river.



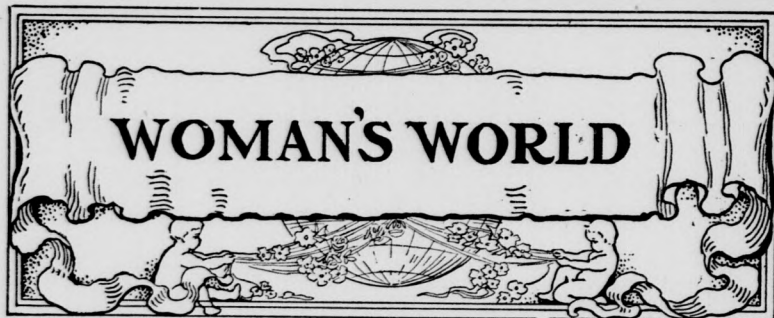
Wilmarth show cases and store fixtures in West Michigan's biggest store.

In Show Cases and Store Fixtures Wilmarth is the best buy—bar none

Catalog—to merchants

Wilmarth Show Case Company
1542 Jefferson Avenue Grand Rapids, Mich.

Made In Grand Rapids



WOMAN'S WORLD

What Do We Deem of Greatest Importance?

Written for the Tradesman.

The Whipples, a mother and daughter who live together and whom I have known for some years, recently moved to another town. Since I like them and feel very friendly toward them, I have been sorry—I can not say that I was greatly surprised—to learn that they left a grocery bill of twenty-four dollars, two years old, unpaid.

Mrs. Whipple and Stella are not dishonest. They would not defraud anyone of a penny by deliberate intention. There is nothing of the dead beat or the adventuress about either one of them. They are thoroughly nice women and both are church members. All they have is what Stella earns as a stenographer and a few dollars a month income which Mrs. Whipple receives from a little property she owns in another state, so their resources are very limited. As a rule they pay their bills promptly. I believe that this account with the one grocer is the only indebtedness they have failed to meet during their residence in this place. The firm Stella was with went out of business, and it was a few weeks before she secured another position. During that interval they got behind. They paid for all later purchases of this dealer, but never succeeded in discharging the debt incurred while she was not earning.

They live in a quiet way, but still they always rent a nice apartment, dress well, and indulge in many little entertainments and in occasional outings. Why didn't they pay Mr. Halloran his money?

They might have done it. They could have cut out a few good times. They could have saved on their clothes and hats and still have been perfectly presentable. As Mrs. Whipple is very handy with her needle, she could have learned that small amount of money in a short time, sewing for acquaintances who would have been glad to secure her help. Her light housekeeping leaves her many hours of leisure. She does quantities of crochet work for her own and Stella's under wear and to own and Stella's underwear and to the skill in her fingers into a little ready cash?

The only reason why the Whipples have neither saved nor earned in some such ways as those spoken of, is because paying that old bill did not seem to them of sufficient importance to make necessary any change in their habits, or the sacrifice of accustomed pleasures. They could have paid had they really cared to, but the

little pleasant things seemed to them more essential. If they were to get a windfall of five hundred or even of fifty dollars, they would write a check for Mr. Halloran at once. But they can not bring themselves to save nickels and dimes for the sake of paying him.

What do we regard as the important things in life? This question is old as the hills, but if we stop and consider it we are likely to find surprising answers. Most of us, if we were asked it, would reply readily, naming the things that we think ought to be regarded most essential, as honesty and uprightness, devotion to one's family, and the like. Our theory would be faultless. Trust us to rattle off a high-sounding string of virtues. But our practice may be vastly different from our theory.

As I sit writing and look at the houses where live some of the women I know, I apply the question. In that gray two-story house on the corner, what does the mistress there consider most important? Candor compels one to answer, "The eats." After the elementary morals, appetizing victuals rank everything else at that place. Health, digestion, reading, recreation, self-improvement—all are sacrificed to high living.

Do you see that little green bungalow there on the south side in the middle of the block, with everything around it so spick and span? Neatness and order are that woman's hobbies. Unceasing toil with dust mop and scrubbing brush, and no real comfort for anyone.

The woman who lives next door to the green bungalow puts clothes ahead of everything else. No matter how slim the fare, no matter what else has to be gone without, she and her family always are dressed in the extreme of fashion. She sits up nights to sew and practices all manner of wretched little economies in order to achieve her one great desire.

Very different is the woman living in the brown cottage just across the street. She is so anxious to lay up money that she begrudges every dollar spent for new apparel. Her husband and sons—the latter now nearly grown—are constantly humiliated by her shabby appearance. Her teeth have been in dreadful shape for years, but she is too saving—stingy, many call it—to have dental work done. Yet her bank account grows amazingly.

Off in another direction I see a little white house where an only child, a pretty girl of 16, is the mother's idol. Lucile must have everything that dotingly unwise fondness can think of. The husband's earnings are

spent freely for luxuries for the daughter. "Dad's" mission in life is to bring home pay checks. Anything is good enough for "Dad" and "Mother"—nothing is quite good enough for Lucile. As might be expected, the young lady is badly spoiled and extremely selfish.

In an elegantly furnished suite in a fine apartment house a few blocks away, live a young couple whose sole aim is to be in the swim of fashionable society. As it happens, while many of their friends are wealthy, they have nothing but the young man's salary, and this is not large. They are under a constant strain to put up a front. Debts are accumulating, yet they can not bear to give up the mode of life which they foolishly have begun. They are not yet ready to abandon the struggle.

We must not condemn any of these too severely. The persons mentioned are simply examples of a tendency—very human and so common that no one of us is entirely free from it—that of making some one aim or hobby the great end of life, to the neglect of other things that are equally essential.

It is a good plan occasionally to ask ourselves what are the things which we deem really important. How shall we know what these are? By two unfailling tests. What we spend our money for freely, and what we always find time to do, we may be sure we regard as genuinely important. We are apt to think we can afford what we want very badly. Families having the same income will



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MAPLEINE

It reveals a taste which surprises all novices. Sell MAPLEINE. It will improve your business—it will create demand.

Order from
Louis Hiltner Co.
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ECZEMA also EXTERNAL CANCER

Treated by methods that make results we promise before you pay. Eczema cases may be treated by our method at home when you know our hot compress system.

PURITAN INSTITUTE, Incorporated
77 Sheldon Ave. Grand Rapids, Michigan

Mr. Flour Merchant:

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

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

Purity Patent Flour

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

GRAND RAPIDS GRAIN & MILLING CO.,

Grand Rapids, Michigan

Boston Breakfast Blend



—Splendid Quality
at a
Moderate Price

Judson Grocer Co.
The Pure Foods House
GRAND RAPIDS, MICHIGAN

show the widest difference in expenditures. To one woman a fifteen dollar hat would be an extravagance not to be thought of. To another, no richer, it is simply a necessary item of the wardrobe. To the person of parsimonious inclination, what he or she may be willing to do without in order to save money, may be the test of what is considered important.

The moral of all this is plain—so obvious that it scarcely needs to be pointed out. It is that when we put excessive emphasis on one thing, we are sure not only to overdo that, but to fall short on other things that are just as necessary. Quite a number of duties have claims on us that are practically equal. The problem is—and it is no small problem—so to arrange our scheme of living that we can, under all ordinary circumstances, keep our bills paid and give just enough and not too much attention to such things as cooking and clothes and neatness and savings accounts and even to so precious an object of devotion as an only daughter.

Quillo.

Increasing the Efficiency of Clerks.

I do not know any place where the Golden Rule will bring greater returns than when applied by the merchant to his sales force.

The merchant should remember that his sales force is made up of men and women, human beings, finely woven together with a set of high tension nerves, adjusted by the hand of the Creator, and he should not fail to remember that enthusiasm is the electrical current which supplies the pulling power of this human mechanism. It is all very much like the electric battery in your automobile. You must continually recharge the battery if you expect the engine to start when you press the button. If you are continually drawing off the current and fail to recharge, sooner or later you will find you have a weak battery which will not respond when you press the button.

When the merchant comes into the store in the morning with a well-developed grouch and fails to greet the sales force with a pleasant good morning, he draws off just a little of the current of enthusiasm. Proceed down the line and reprimand before the entire crew one who has made a mistake and you draw off more current; fail to give praise where praise is due and you fail to recharge the battery. The very best recharging machine on earth for this human battery in the sales force is a cheerful, kind, good-natured merchant—one who believes in and practices the great fatherhood of God and brotherhood of man.

When the inventory is over and the balance sheet is out, and the showing made is good, tell your crew about it. Let them know and feel that they have helped to make it so and that because they made last year good you have reason to expect and to know that they will bend every effort to make this year better. Pin your flower on them on this side of the grave. Make each feel that he or she is a part—an important part—of the store machinery; that you are

depending on him to do his part when the wheel turn round to his cog, and he is sure to respond well, if you have used care and good sense in selecting the raw material.

When goods are to be bought, consult the sales force in the department expected to deliver the goods. In this you will inject into them that quality of enthusiasm which is very necessary in the selling end. If it should happen, and it most surely will, that when your clerk is trying to make a sale, you pass along and the customer appeals to you for a lower price, never change the price made by the clerk, at least do not do it then. To do so injures the customer's confidence in the clerk as well as the entire store system. It injures your own influence with the clerk, and can only create more troubles along this line which sooner or later must be eliminated or the confidence of your trade in your entire store crew is ruined and reduces the usefulness of your clerks to the minimum.

On the other hand, when so appealed to for a better price than that made by the clerk, let your reply be that the price named, which is shown on the article in figures so plain that "the wayfaring man although a fool need not err therein," is what you think the article is worth; otherwise it would show a different figure and that the clerk has just the same right to change it that you have, and that you think the price is right not only for him but for anyone caring to make a purchase.

This reply will recharge the clerk with enthusiasm for the confidence in him shown, and confidence for the customer in the clerk, in the manager and the entire store system, for the customer is sure to think it is right, simply for the reason that it is right.

In conclusion, I would sum the entire matter of increasing the efficiency of your sales force in these few words: Give your sales force exactly the same treatment you would like to have from your superior officer under the same conditions, and you are sure to increase your business.

C. C. Jackson.

Dealers in Bad Food Cannot Be Citizens.

Citizenship was denied recently in Chicago to two men who had been convicted of violating the pure food laws. Judge Rogers held that by their offenses the applicants had proved themselves to be undesirable. They had not only acted contrary to good morals, he pointed out, but had endangered public health as well. The applicants rejected are Morris Bressler and Joseph Gratz. Bressler was convicted in January, 1915, of selling rotten eggs for food purposes. He was fined \$200 and costs. In the last six years Gratz was twice convicted of selling unwholesome meat to poor people in his neighborhood.

"The law of the United States," said Judge Rogers, "requires that persons be of good moral character before they receive the high tribute of citizenship. In both of these cases the applicants are not deserving of

citizenship, as they have during the last five years not only behaved in a manner contrary to good morals but also endangered the health of the community by selling products unfit for food."

At a former session of naturalization court Bressler and Gratz were called for final examination on their qualifications, but their cases were continued, pending an investigation into their records. When Judge Rogers denounced them as unfit for citizenship Bressler accepted the court's decision without demur, but Gratz tried to make an "explanation." Judge Rogers' sharp questioning forced admissions from Gratz that he had been found guilty by a jury and that fines had been imposed upon him.

The patient seldom knows anything about the medicine the doctor gives him—and often the doctor doesn't, either.

Man wants but little here below, but a woman wants everything a little below its cost.

The Reputation and Standing of Walter Baker & Co.'s Cocoa and Chocolate Preparations



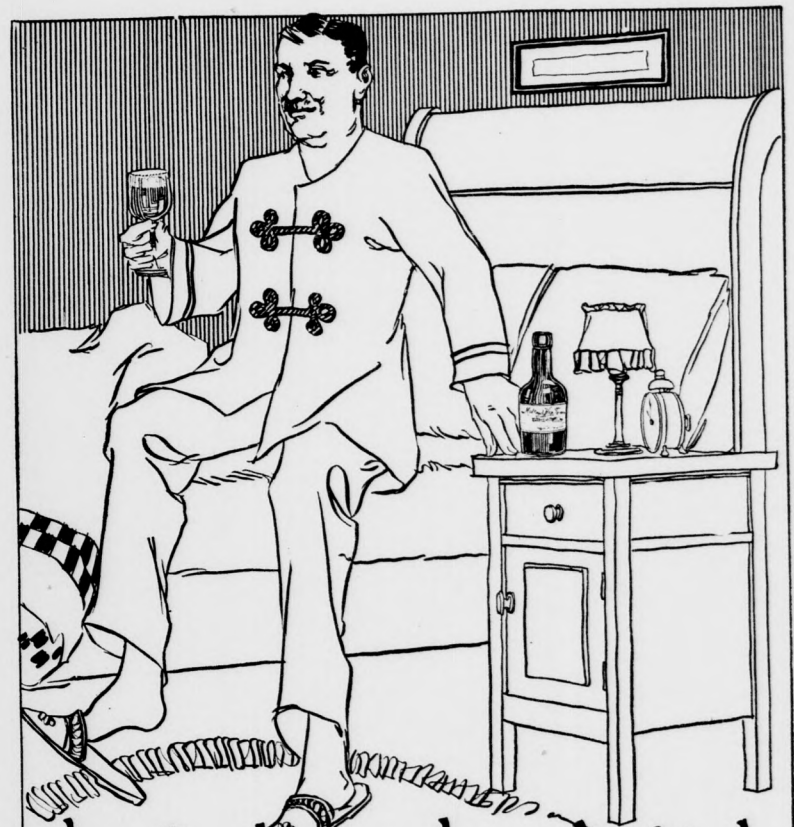
Registered, U. S. Pat. Off.

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

This means for the grocer a steady and increasing demand from satisfied customers, in the long run by far the most profitable trade.

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

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



The food that those should take whom insomnia keeps awake

For Sale by All Wholesale Druggists

Malt and Hop Tonic
Grand Rapids
BREWING CO.



Michigan Poultry, Butter and Egg Association.
 President—J. W. Lyons, Jackson.
 Vice-President—Patrick Hurley, Detroit.
 Secretary and Treasurer—D. A. Bentley, Saginaw.
 Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

Checking the Bet on the Egg Market.

Eggs were too high—everbody had that settled conviction.

And the worst feature of the situation was that prices were constantly creeping up day after day. They had been cheap—relatively dirt cheap—at the beginning of the season. Their cheapness, coupled with the fact that they were all fresh and good, had stimulated a tremendous consumption, and that could have but one result on the market when the time came for the big movement into storage. From \$5.40 per case the market had crawled up to \$6.80 on 'change today for spot delivery of round lots.

By the middle of the afternoon sellers were asking 5@7½¢ per case above the closing figures posted on 'change at the end of the day's session, which was dominated by the bullish element among the trade.

A regular procession of messenger boys had been filing in and out of Nast, Haig & Co.'s place all day. Telegrams! Heaps of them lay on "Hen's" desk. Some of them were unopened. Most of them were unanswered.

What was the use? Plenty of eggs were available, but values and prices had become so estranged that it seemed impossible to get buyers and sellers together.

"Can you buy 4,000 cases storage-packed firsts, six-fifty? If so, close trade; wire promptly!" ran a telegram that came at 4:15 from a Philadelphia customer. "Hen" tossed the message on the end of his desk where a healthy bunch of similar wires were lying that had come during the day from various Eastern firms, all wanting eggs, but below the market! Per contra, asking prices at country points were as high as in the big markets.

"Raw" Haig (his first name was Rawson) walked in from the street with a springy step, whistling like a school boy.

"Just bought two cars at six-eighty-five," he chirped.

"Sell 'em quick," snorted "Hen."

"Sell 'em! Man alive! I'm looking at a couple more cars at six-eighty-five," Raw' shot back with a look of surprise.

"Hen" reached for a cigar and lighted it nervously.

"Told you we better grab off a hundred thousand or so cases around

six-seventy-five," "Raw" continued, as he scribbled a memorandum of his purchase and handed it to the book-keeper.

"Hen" was sitting sphinx-like and said not a word for a few minutes. Slowly he arose from his desk, walked to the closet, put on his coat and hat as punctiliously as if he were heading for a reception in his honor.

"Raw," he began as he turned facing his partner, "I'm going to check this bet on the egg market—I'll beat this bull crowd into a corner to-morrow. Don't ask me now how we'll do it—I haven't time to go into details. I'm going home to have a good night's sleep. I want you to do the same. Meet me here at 7 o'clock sharp in the morning—rain or shine—7 o'clock." The last words were spoken as "Hen" passed through the door to the street. So suddenly, so quietly had he gone, it almost seemed he had vanished into thin air.

"I wonder what the devil he has up his sleeve now," "Raw" mused as he glanced nonchalantly towards the book-keeper.

"I fear Mr. Nast is going to worry himself sick," returned the accountant. "He is very pale, and hasn't had a bite of lunch all day," he went on in explanation of his fear that the resourceful old boss was on the eve of dragging down some dire calamity upon his head, long since bald from worrying over eggs.

II.

Precisely at 7 o'clock the next morning the two members of the firm exchanged greetings as they came into the office. "Raw" was whistling and cheerful. Apparently he had carried out instructions and had gotten a good night's sleep. On the contrary, "Hen" still wore a half-worried look. He seemed weighted down as though Atlas might have tired of his load and suddenly shifted the well known globe onto "Hen's" shoulders. How typical of men directing big events!

Wires! They were still coming galore—sellers all asking more money for eggs, and buyers slow to follow the advance, as for the past few days.

"Raw," we're going to bust this egg market to-day," "Hen" blurted out.

"Bust it—how?" "Raw" grunted.

"Sell 'em blind—sell 'em blind!" "Hen" shot back as he banged his desk with his clenched fist to emphasize that the moment had arrived for action. "We'll get out forty or fifty wires right now to the East, offering ten to twenty cars of storage firsts for future delivery at six-and-a-half. The first thing we've got to

do is to throw a scare into New York, Philadelphia and Boston, and the only way to do it is to discount the future market. Those Eastern fellows will relay this dope back to every Western shipper before noon. That will turn the trick." "Hen" stopped sharply and gazed at "Raw."

"You're not well to-day—you better go home and rest, and if you don't feel better by to-morrow, call a doctor," "Raw" ventured cautiously, for he was beginning to feel apprehensive over "Hen's" state of health.

There was no response, but "Hen" was already carrying out his plan of action by writing a telegram. When he had finished he handed it to "Raw," then grabbed a blank sheet and began making up a list of people to

Grand Rapids Store Fixture Co., Inc.

Better equipped than ever to "outfit" your store with new or used floor or wall cases, scales, cash registers, coffee mills, refrigerators and soda fountain supplies.

The Place, 7 Ionia Ave., N. W.

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.

GOLD BOND

PACKED IN CASES
BROOMS
 Manuf'd by
 AMSTERDAM BROOM CO.
 AMSTERDAM, N. Y.

GOLD BOND

Use Half as Much
Champion Motor Oil
 as of other Oil
 GRAND RAPIDS OIL CO.

Watson-Higgins Milling Co.

Merchant Millers

Grand Rapids, Michigan

Owned by Merchants

Products Sold Only
 by Merchants

Brands Recommended
 by Merchants

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.

SEND US ORDERS

ALL KINDS FIELD SEEDS

Medium, Mammoth, Alsylke, Alfalfa Clover, Timothy, Peas, Beans

Both Phones 1217 MOSELEY BROTHERS Grand Rapids, Mich.

The Vinkemulder Company

Jobbers and Shippers of
 Everything in

Fruits and Produce

Grand Rapids, Mich.

whom the wire was to be sent. He never wrote so fast before.

"Great jumping Jehosophat!" "Raw" shouted; "you're going to land us on the scrap heap. Do you realize, 'Hen,' we stand to lose \$150,000 on that offer to fifty firms? They're all sure to come back and take us up at this low price—six-fifty a case—my—my—it'll break us," he stammered as he mopped the cold perspiration from his brow.

"Hen" rang for a messenger. He folded up the wire which his partner had returned with a trembling hand, put the message and list into an envelope and dropped it into the accustomed box outside the railing.

Turning to "Raw," "Hen" observed he was shaking like an aspen leaf.

"Be calm, young man—I don't care if every mother's son of them comes back and takes every egg offered, which I'm sure they won't do—they won't dare do it—we can buy in more than enough to fill our contracts before time for delivery. I'm specifying September to December at our option. You see how this market is going. Right now there's no top to it. Later on there's going to be no bottom. Production is the heaviest ever known. It's high time somebody took the bits in his teeth and brought the trade to their senses. All these high-priced eggs have got to come out of the coolers and be sold later, and unless they can be put in at a price that will allow them to be taken out at a profit, we'll get on the short side of the market. That's where the profit lies," he finished abruptly, and sat down.

"But that's nothing more nor less than crazy speculation," stammered "Raw." "We simply can't afford to take such a chance, 'Hen.'"

"Crazy speculation! I'd like to know how speculation could be more crazy than that it is now running," "Hen" returned. "Here we are trying to buy eggs for more than we can sell them. There's a mortgage nowadays on every egg before it is laid, and a dozen buyers are chasing every farmer for whatever he has to offer. Nobody, not even the farmer, benefits in the long run from this practice. The most we've done for the past week or two is to help put Western Union on a 10 per cent. basis. The trouble is there's only one element at work in the entire market—the bulls. If eggs were selling at \$30 a case it wouldn't add a dozen to the possible production. What we need to even up our chances to make some money is to get prices back in line with values," he explained in a softer tone of voice, for "Hen's" face was lighting up with a smile.

"Well, you can have your fling at breaking the market. I don't want any of this short selling or price-cutting in mine. As soon as the book-keeper comes in I am going to have him figure up my account, and Rawson Haig will draw out his interest in the firm this morning. I hate to do it, 'Hen,' but my mind is made up and I'm not going to change it."

"Raw" grinned a sickly smile as he waltzed out of the office, leaving "Hen" seated at his desk opening a

stack of fresh wires which a messenger had just handed him.

III.

It was early in October when "Hen" returned from his vacation. Most people were not back on the job—that is, those who had jobs to which they might return. This is by way of saying that business conditions were not at their best, and quite a few people were running unattached.

Incidentally, consumption of storage eggs was slightly below par. Somehow, the production of fresh eggs had kept pace fairly well with consumption—neither was brisk, so it was a stand off. Moreover, the latest warehouse report showed a raft of eggs—a few more than the previous year's big holdings. What made matters worse was the fact that withdrawals from coolers were being handled in obedience to that biblical injunction which declares it is more blessed to give than to receive!

"Hen" was fully recuperated from the strenuous round of financing he had encountered some time before. How he ever stood the jibes and thrusts of pretty nearly everybody in the trade—aye, how he ever held his own partner in line—I don't attempt to explain.

The point is, he had survived. And to-day he was light spirited. It was he that was doing the merry-making—he walked from the station to his office whistling, although he hadn't heard a word about eggs while away.

"Our Pittsburgh friends want to settle on those twenty cars. There were two long-distance calls from New York yesterday. They're all asking how much we want to let them off," "Raw" began when his partner entered the office after his return.

"They want to settle, do they? How much profit have we?" "Hen" smiled.

"There's 50 cents on twenty cars, and 60 cents on twenty more to Benton and to Riley. P. Rock wired from Kansas saying he is coming to see us. I think we better begin settling with them all, don't you?" "Raw" queried.

"Whenever they're ready to lay down, 'Raw,' let 'em cash in. We'll have enough profits on the season to tide us over." It was "Hen's" way, for he never wanted to press anyone beyond what he considered a sporting limit. "They all figured they were buying eggs—and they did buy real eggs, too, if they want them. But what they were doing last April was buying on the future market. They put the bet up to me, and I checked it. They didn't realize it then, but I suppose it is clear to most of the trade now. They made a bet. I checked it—that's all."

"Raw," smiling, replied: "You certainly did."

"Next year some of them East and West will check it themselves, maybe," "Hen" nodded.—Wm. T. Seibels in Egg Reporter.

What's the Use?

Daughter—Father, our domestic science professor is teaching us how to spend money.

Parent (interrupting)—Why doesn't he teach fish how to swim?

Quality Guaranteed



Actual size 7 oz. Packed 2 doz. in case. Retail at 10c.

This 10c jar is identical with Nationally Advertised Brands selling at 15c.

Our packages re-tailing at 15c and 25c are equally attractive.

Nice profit for dealers. Ask your jobber. See quotations in Price Current. Made in Grand Rapids.

The Bel-Car-Mo Nut Butter Co., Inc
Grand Rapids, Mich.



Responsibility for Good Service

GOOD telephone service depends not only upon the telephone equipment and the skill and intelligence of the telephone employees, but also to a greater degree upon the cooperation of the telephone users.

The person calling assists in obtaining good service by always being sure to give the operator the right number.

The operator assists by answering the caller's signal promptly and by quickly and accurately giving the desired connection.

The person called cooperates for good service by answering promptly, and each one helps materially by speaking distinctly and by practising courtesy and patience under all conditions.



Michigan State Telephone Company

STORE ATMOSPHERE.

Advertising Should Convey Warmth, Cheerfulness and Welcome.

Webster defined the verb to advertise as "to make known." Later on some gentleman broadened upon this definition and said that "advertising is salesmanship on paper." But advertising has come to be more than this to-day, for advertising, as we understand it, is anything that creates an impression of a person, a thing or a business, and advertising, if it attains its highest purpose, creates a favorable impression, creating also desire and aiding in its fulfillment. Salesmanship seldom attempts to create a desire, for generally the province of a salesman is simply to "catch a good order" and let it go at that.

But advertising does more than this, for its purpose is to gain attention, to interest, to instruct, to sell and to hold the attention and the regard or favorable impression it has made upon all who come under its influence.

Retail advertising is particularly informative and, consequently, it touches upon almost every phase of the retail business.

In its application one comes across problems of art and literature, mechanics, draftsmanship, business efficiency and management, merchandise and merchandising, store methods, store service and store policies, crowd-appeal, psychology and even telepathy.

For instance, let me illustrate: We all know something about telepathy: At least enough about it to believe that one highly developed mentality can communicate with another without words, looks or gestures. If minds are able to communicate with one another, can not a business communicate with its public in ways just as subtle, and if there are such ways for business to communicate with their public surely these ways are a study under the caption of advertising, for have we not said that advertising is anything that creates an impression of a person, a thing or a business.

Steps in Psychology.

Now, advertising also touches the subject of psychology. Although psychology may seem to some a mysterious, impossible-looking word, every successful merchant applies some of its fundamental principles in his daily business, whether he knows it or not.

For instance, when you hear some woman say: "Why, I trade at Smith's, I don't know just why but everything seems to be so nice there," put it down that the answer may be found in the primer of psychology. For her to have such an impression or sensation when the thought is shopping, there has been created in her mind a mental picture of Smith's, his advertising or his store which is so pleasing to this woman that she holds Smith's in her subconscious mind with favor whenever she has a thought that comes under her mental classification of stores, persons, methods or merchandise.

Again, psychologists tell us that a mind can not picture a thing without identity. For instance, try to think just dog or house and we find that it can not be done, for before we can mentally visualize dog we must call to mind some particular dog; before we can think house we must think of some particular house we have seen or imagine.

Now apply this principle to business and we find that we can create an impression in a person's mind through advertising, that will at once force that person to visualize our store, when he or she is thinking "store."

Now all these matters are met daily by any advertising man or business man who is keen for analysis, and they do their share in making advertising an interesting study indeed.

We, of course, can easily see that advertising touches upon all the material features of a business. We must know merchandise, know the business romance of it, and be dreamers enough to have that imagination from which we may weave the fabric of an interesting story. And, then again, we must have matter-of-fact common sense to leaven this imagination with the practical features of business.

In fact, while a store's advertising should impart information, should help create desire and should definitely direct in its fulfillment, it should be a mirror of the store, and, consequently, touch upon every material feature of the business while its get-up and make-up are touching upon art and literature on the one hand, and cold type, brass rules and pica slugs on the other.

There are a few simple rules which underlie the foundation of advertising copy. We apply them in this way: an advertisement should, first, be like a news-story in any newspaper. It should attract attention by its headlines or its illustrations or both; next, it should engage interest. After that it should go beyond the usual news features, because it should inform and convince and turn conviction into action. In order to attract attention, we put the "surprise element" in the head-line. In order to engage interest, we carry this on in proper sequence inviting the reader to continue his or her attention by using short sentences at least in the beginning, and making those sentences interesting and informative. Then, in the usual order and with the usual logic, we develop the interest into carefully constructed argument, finally carrying this argument to a point where we hope it will bring about conviction and action.

Creating a Store Atmosphere.

We try to create an "atmosphere" around our advertising that will reflect the atmosphere of the store itself, so that a person picking up a newspaper, in which our advertisement appears, will consciously or unconsciously get a fairly good mental picture of our store, helping in this way to create the desire to trade with us. This is accomplished in several ways—by type style, by continuity of pleasing illustrations, by the style of our writing and the way we write

of our store and the way we manage it.

In fact, we always like to look upon our advertising as the mirror of the store.

We feel whatever else it may be that it is for us as a never-tiring stream, here laughing and sparkling over the rocks, there deeper in a quiet pool, but always the same happy, beautiful good-natured stream reflecting this store's business life. Indeed, we try always to make our advertising a straight, frank, unequivocal written presentation of the spirit and ideals of our business.

As it came into being with our store itself, it is an integral part of our store-policy and from its very inception it was addressed to the common-sense and self-respect of every person who patronizes the store.

Its purpose is to appeal to discrimination, that those who think will, through reason, rely upon our published word as they would upon the word of any other friend, and others will rely upon it, because they have faith that this store would not under any circumstances take advantage of any person's lack of shopping experience.

Our advertising is written remembering that intelligent men and women know that an organization of this kind must have scientific, highly efficient merchandising machinery, constantly in operation—and that, therefore, when the phrase "unusual value" is written it can and does represent a concrete and dependable statement of fact to the purchaser.

In the matter of fashions and all thereto appertaining, our advertising follows the authority of all the best sources of style, but we leave it to our customers to accept or reject as they see fit. We do not try to force a fashion upon them any more than we would try to force some out-of-date goods or merchandise not up to the right standard of quality.

In the matter of furniture, household devices, honest analysis is always given—of their elements, their operation, their advantages over others.

But this advertising, even though an inalienable part of each branch of merchandise, is not, we believe, merely a bald statement of fact, and unattractive because of its sheer strength.

Although no empty, high-sounding phrases are used, no convolutions of rhetoric permitted to obscure the real character of the merchandise, it is our constant endeavor to use a phraseology that will convey our "merchandise" ideas, clearly and pleasantly—that these ideas in themselves may be a reflection of the atmosphere of our store and the spirit of its service.

Rather, then, is our advertising a "news story," fresh, interesting, newly informed from day to day because it has to do each day with the new, refreshed offerings of this store, and, like the editorials of a trusted newspaper, this advertising is purposed to mold the merchandise opinions of an intelligent patronage, a patronage that has learned to put implicit faith in the honesty and trustworthiness of

this store's spoken and published word.

Now, I think, many of these principles of advertising are to be applied to any business, large or small—for advertising is a service in itself because it is part of the service of any store to inform its customers of its daily happenings, of the things that are new, and of events of a profitable and educational nature. Today a store's advertising largely takes the place of that personal element typical of the old "one line" store where the proprietor had the opportunity of coming in contact with his customers, one by one.

If the advertisement contains warmth, cheerfulness and a welcome written in between the lines it makes the reader believe that the message has gone out to him or her direct, and it leads the reader to believe that it is a message from his or her store, which it is, whether all this is expressed in the first person and to the party personally by the proprietor of the store or not.

It is the "atmosphere" which the advertisement carries with it that accomplishes most, and atmosphere is after all only another word for personality.

If a man has a personality strong enough to carry throughout his store, whether it be a big or little, a personality that his clerks can see and unconsciously acquire that man has an "individual" store.

He in his business is applying the principles we apply in advertising, whether he knows it or not. He, having a personality, allows it to become the "atmosphere" of his store—and that personality, being liked, forms the favorable mental impression of the store in the minds of those people who come into it to trade. Then if his store advertises, and the principles of advertising as I have put them down are applied, that "atmosphere" is carried on and on in broadening circles until all who come in contact with his advertising know his store almost as well as do those who come in contact with his store, itself, or him, personally.

J. R. Parsons.

The Grocer.

Who feeds the inner man each day?
The Grocer.
Who hopes the outer man will pay?
The Grocer.
Who puts your foodstuffs in a sack
And sends you on your homeward track
Not knowing when he'll see you back?
The Grocer.
Who closes up each night and sighs?
The Grocer.
Who goes to bed with heavy eyes?
The Grocer.
Who walks all day from aisle to aisle
And seldom gets a pleasant smile?
Who longs to stop and rest awhile?
The Grocer.
Who gets fresh eggs and fruit each day?
The Grocer.
Who gets more products than pay?
The Grocer.
Who listens to your daily roar,
Your threats to try another store
Without a sign that he is sore?
The Grocer.
He tries to do the best he can,
The Grocer.
He's kinder than the average man,
The Grocer.
When days are hot and tempers flame
And wild words take the place of tame,
Who nearly always is to blame?
The customer.

W. F. Kirk.

A wise man does his duty; a fool does his friends.

A War Record

These *DRY-SOX* Shoes were in continuous service for 15 months and 13 days in the European War.

The average life of an army shoe in this War is 6 weeks.



Read the remarkable story of M. S. Dangubich of Lead, So. Dak.

"I am sending to you by express today the pair of Mayer *DRY-SOX* Shoes I wore during the entire time of my enlistment with the Serbian Army in the European War, which was 15 months and 13 days; beginning Dec. 25th, 1914, and ending May 7th, 1916. During this time the shoes received constant service over some of the roughest roads that had to be traveled in all the territory where the War raged. At one time I had to travel 8 days without removing the shoes from my feet, as we were retreating from the enemy at an average of 25 miles a day.

Mayer's

DRY-SOX

Honorbilt Brand

The SHOE of SPECIAL QUALITY and CONSTRUCTION for WET WEATHER

The *DRY-SOX* is not only a most profitable seller, but is unequalled as an advertising leader and feature for your store.

It is made in many handsome styles and patterns and will give your trade the utmost satisfaction for style, fit, comfort and long wearing service. Send for our *DRY-SOX* catalog and selling plans.

F. MAYER BOOT & SHOE CO.
MILWAUKEE, WIS.





Michigan Retail Shoe Dealers' Association
 President—Fred Murray, Charlotte.
 Secretary—Elwyn Pond, Flint.
 Treasurer—Wm. J. Kreger, Wyandotte.

Annual Meeting of Michigan Retail Shoe Dealers.

The twelfth annual convention of the Michigan Retail Shoe Dealers' Association, which was held at the Hotel Tuller, Detroit, was well attended.

Mayor Oscar B. Marx welcomed the shoe retailers most heartily to Detroit, the convention city of the Middle West. He told the shoemen that since they were distributors of necessities as well as one of the most particular and important parts of raiment, so far as health was concerned, their duty in life was a most important one. He made a few jocular remarks relative to the freakish fads that were being worn on the feet of women and wound up by offering the delegates the hospitality of Detroit, "where life is worth living."

Ferd Adams, shoe dealer at Flint, was the first speaker scheduled. He left home in such a hurry he forgot to bring a carefully prepared paper captioned, "Guarding the Profit Mine." However, he did his best from memory. He took the stand that the shoe retailer did not get the profit to which he is entitled.

"We are more or less plungers and, when we consider the risks we have to take, we don't make enough profit on our investment," remarked the speaker. "I have in mind the case of a dealer in women's clothing with whom I am acquainted. He placed in his display window a beautiful velvet gown. He didn't expect to sell it. He merely used it to attract attention to other goods of which he was making a specialty. A woman whom he had never seen before came into the store and asked the price of the gown. He didn't want to sell it, so he said \$135 was his price. The sale was made. After the woman left the dealer said he felt guilty, for the gown had cost him but \$50 wholesale. However, much to his surprise, he had made a steady customer for the other merchandise. The woman got what she wanted and paid for it.

"It is the same with shoe retailers. We should base our prices more on what the buying public want and what is in demand than we should on what the manufacturer or jobber charge us. The trouble is we lack nerve and as a result many of us sail too closely to the rocks of bankruptcy. There is nothing in handing out a lot of marked-down shoes and getting the thanks of the public instead of profits. This talk about big sales and short profits is not what it is cracked up to be.

"Another thing is our failure to take

proper care of our short or slow moving lines. There is no use to hoard these until we have a store full of antiquated stock and then sell it at a big sacrifice. Keep this stock moving all the time.

"Perpetual inventories are the thing for the shoe retailer. He should at all times know what he has in stock and know just where it is. He should not divide his inventory merely into classes of men's, women's and children's shoes. He should divide them according to styles, lasts and colors, so that he knows at all times just what particular style is moving and what is not. He then knows better how to buy and better how to keep his stock moving at a profit, not at a sacrifice.

"The sooner you get novelties and freak styles out of the store the better. Staples will take care of themselves. Keep your store looking clean and well decorated. You will not buy from a slovenly wholesaler—how about your customer?

"I went into a Boston house on a buying trip not long ago. I asked what they had that was good. 'We have some regular bargains upstairs that will move out of any store,' was the reply. When I got upstairs the salesman took me over in a corner and from a pile of floor sweepings selected several samples which he dusted off with a cloth. Needless to say, I didn't take the 'bargains.' Neatness and proper care of stock is a mighty big factor in the shoe business just as it is in everything else."

At this juncture Ira C. Henry, formerly a Michigan retailer and now a traveling man representing the Cahill Shoe Co., Cincinnati, took occasion to laud the remarks of Mr. Adams, but believed he left out an important item when profits were to be considered.

"Did it ever occur to you dealers to ask the salesman what he should sell his shoes for?" queried Mr. Henry. "The traveler, if he is fair with you, can greatly help you in fixing the prices which you should charge for your stock. Don't tell him what you paid for any shoe and then figure the smallest possible margin, but ask him what you should sell that particular shoe for and what it is bringing elsewhere. It is profit that keeps the front doors open and it is profit that you must look out for."

The only other speaker at Tuesday's session was F. J. Blake, manager of the sole and heel department of the Goodyear Tire & Rubber Co., Akron, Ohio. He chose as his topic, "Is Leather Necessary for Shoes?"

Mr. Blake gave a summary of conditions in the hide and leather market to show that leather is actually getting scarcer and higher in price each year,

Use Extreme Care in Fitting Children's Shoes



Fit the little growing feet with Playmate Shoes.

Allow liberally for expansion.

See that the shoes are amply long.

You will make the child happy in the comfort secured.

You will make the parents glad in the service Playmate shoes give.

This is the satisfaction to the consumer that means profit to the dealer.

We will gladly send samples or salesman.

HIRTH-KRAUSE COMPANY

Hide to Shoe
Tanners and Shoe Manufacturers

Grand Rapids, Michigan

The Shoe For You

Every dealer wants to supply his trade with the most dependable shoes the market offers.

The more serious the dealer—the more earnestly do we say **THE SHOE FOR YOU** is

The Bertsch (Goodyear Welt) Dress Shoe Line for Men

In this shoe is embodied all the essentials of good style — up-to-date lasts, perfect fit, and expert workmanship.

The materials used are the very best obtainable—the constantly rising price of leather will cause cheap substitutes to be used by some manufacturers.

The BERTSCH won its reputation through its uniform wearing qualities.

These will remain so.—We will not substitute cheaper materials.

That is why the BERTSCH will always be **THE SHOE FOR YOU.**

You can make more money selling the BERTSCH SHOE.

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

and that with this situation confronting the trade his company had found a substitute for leather soles in a product which it manufactures and distributes under the name of "Neolin." He describes how "Neolin" had given satisfactory service in many extreme tests of the material and that since it was introduced the soles had been used with satisfaction by many manufacturers, retailers and consumers.

He said that the United States Navy Department recently made tests of twenty-four pairs of shoes, the soles of which were made of material used as a substitute for sole leather and from individual reports received the Department felt warranted in placing a contract for its first order of 10,000 pairs of shoes to have soles that would replace leather. The fact that the Government has decided to officially recognize a material to replace leather soles should be proof that this material has passed the experimental stage. In conclusion, he urged retailers to investigate any new product that appears on the market and if it possesses merit to give it careful consideration.

Second Day's Session.

The programme as prepared by the committee was almost abandoned for the day because of the inability of several prominent speakers to appear as promised. Eleventh hour telegrams announced that those who had previously agreed to deliver addresses or read papers on important topics were detained in their home cities and could not appear.

Clifford Page, a retailer of Lansing, wrote that because of a "Dollar Sale" being worked out by all of the merchants in his city he could not be present. His topic promised to be of great interest, as Mr. Page is a man of wide experience and progressive ideas pertaining to the retail distribution of shoes. His topic was to have been, "Coining Personality Into \$\$\$\$\$."

Dr. Block, of St. Louis, an expert on foot ailments, was to have appeared with a paper at the morning session. He was unable to appear with his paper, entitled "The Correction of Foot Ailments," but E. C. Dieckmann, representing the Wizard Foot Appliance Co., of St. Louis, discussed the same subject and gave an interesting talk.

F. W. Spencer, of Grand Ledge, who has been a speaker at the sessions of the Association in former years, was scheduled to read a paper entitled, "How to Meet the Catalogue House Proposition." Much interest centered in what "Mr. Spencer might have said" and it was a source of great disappointment when the convention was advised that he could not appear.

"Adjustments and Readjustments" was to have been the topic of Harris W. Fleming, advertising manager of the Churchill & Alden Co., Brockton, Mass. This topic was another one of the headlines of the convention, but Mr. Fleming wrote to Secretary Elwyn Pond that because of the protracted illness of a member of the firm he would be unable to attend.

C. A. West, of the Pingree Co., Detroit, also was unable to appear. He was to have discussed, "Women's Footwear."

Notwithstanding these disappoint-

ments the retailers went ahead with their convention with more enthusiasm than ever. The lack of the scheduled speakers seemed to inspire the members with the idea that there was a hard situation to be met and they met it nobly by showing up in large numbers and taking part in the discussions with a will.

Roy Pingree, of F. C. Pingree Son's Co., threw a monkey wrench into the cogs of some of the well laid plans and pet ideas of the Michigan dealers when he decried the tendency toward fancy and freak ideas in footwear which are engaging the attention and filling the shelves of the shoe merchant.

"To say that the fancy and freak shoes which are now being shown are in the majority, that the demand will continue and that these types are the best things to load up your shelves with is all bunk," said Mr. Pingree. "If the situation is carefully considered you will find that 90 per cent. of the shoes now being sold are staple lasts and shades. They will always be with us and will continue to bring the profits that make a healthy business.

"While we are clamoring for fancy and freak shoes let us consider what the war in Europe is doing to the fancy market by the stoppage of exports of European hides and dyestuffs. With embargoes on Russian and German hides, the enactment of laws in Russia and Germany forbidding the slaughter of cattle until they have grown to the meat producing age, we are facing a serious situation. We had better get down to staples and find 'where we are at.' To load up with a lot of shoes with great high tops and a lot of fancy dyestuffs spread over them is a waste of hides and a waste of money. Conservation would be a good thing in these directions.

"It is no wonder that the warring nations in Europe will not ship us hides. Did you ever stop to think that there are between 15,000,000 and 18,000,000 soldiers in Europe who are wearing out a pair of perfectly good shoes every six weeks when prior to the war they wore but two pairs a year?

"We are crying now about the advance in shoe prices. Why shous haven't begun to go up. Some shoes are going to cost \$2 more a pair than they do now before the war is over. There will be no relief until a year after the war has ended and the retailer who loads up now with shoes that he considers high in price need have no fear that the stock will be dead wood on his hands, for there will be high-priced shoes until a year or more after the European conflict has ended, whenever that may be."

Mr. Pingree was roundly applauded as he sat down, and being a manufacturer of shoes, his words caused a hum of "unofficial" discussion. President Edward Stocker rapped for order and then introduced J. E. Wilson, manager of the Walk-Over store in Detroit, which through aggressive business methods has spread over the entire area of a five-story building. President Stocker called attention to the fact that Mr. Wilson was a new member, having only just signed up an application blank.

"Yes, I'm a new member and it's all your fault," began Mr. Wilson. "Why

THEY WILL PROBABLY LAST ONE WEEK LONGER SO WE ARE REPEATING THIS ADVERTISEMENT

Try one of these

(First come, first served)

**We
Have
In
Stock
TWO
WORLD
BEATERS**

First is No. X10

A Woman's Mahogany Tan Russia Calf Lace. 9 inch. Blind Eyelets. Goodyear welt. Louis heel. Whole quarter. C wide, at . . . **\$4.00**

Second is No. X20

A Woman's Black Vice Kid Lace. 9 inch. Blind Eyelets. Goodyear welt. Louis heel. Whole quarter. C wide, at **\$3.50**

Only 20 cases in all, but "believe us" they are great for the money, Fine Store Stuff and, NOTICE! all Genuine Goodyear Welts,—not sloppy McKays.

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

**Value is Salvation
in Merchandise, and Shoe-value is
measured by Usefulness
to the Wearer.**



**Our MOHAWK line meets these
standard Shoemaking Requirements**

They are \$2.25 if you order now.

Rindge, Kalmbach, Logie Company
Grand Rapids, Mich.

didn't you fellows come out and stick an application blank under my nose long ago? And to think that the Association is charging \$2 per year for dues! Why, I would rather pay \$20 to belong to a live wire organization than 15 cents to belong to one that wasn't. Why don't you fellows charge at least \$5 or \$10 a year? You'd have a lot bigger membership of your officers had more change to handle. There would be more interest on the part of the individual member if you 'soaked' him a little more for the privilege of getting together with his fellow shoe retailers and getting the great benefits that are to be derived from a gathering like this.

"Everybody tells us that the shoe business is getting to be a harder proposition right along. Well, so be it. The harder it gets the better I like it. We will have to work harder, that's all, and any regular healthy fellow likes to work. Drop your fears and pick up a lot of nerve and get together and you can't lose. We can make our business easier by such gatherings as this. You are making things easier for yourselves by being here to-day. And there isn't a fellow in the room right now that is too big to learn a whole lot from his smaller brother.

"Shoemen are the most poorly organized of any of the crafts, and many a shoe store is so conducted that at the end of the year the proprietor is lucky if he has enough left to buy himself a lot in the cemetery and a casket. Many a shoe dealer is afraid to take profits that will enable him to live and pursue his search for happiness and comfort. The only way to sell shoes is to make enough profits to live and to carry on your business.

"Right here I am going to take a shot at my good friend, Roy Pingree. He is trying to tell you that staples are the only thing that is worth carrying. Why, he might as well tell us to live on beans and bacon like some of our ancestors had to. We have passed the beans and bacon stage in the shoe business. The public demands fancy shoes and freaks. Give them to the buyer. The more fancy shoes you have on your shelves and in your windows, the more business you will do. If you haven't got enough courage to carry the stocks that sell best, stiffen up your backbone.

"Maybe I'm rambling, but let's get back to this organization work. Shoemen need more and stronger organizations. Every man who comes to a convention with his eyes open gets some new idea that will help him to get profits if he properly carries out the suggestion given. I have in mind a young fellow who came to the last Buffalo convention of Walk-Over dealers. He came from a little town and was trying to live on a business of \$1,700 a year. Someone sprung the rather unusual idea of having a reception room in the front of his store. When he got back home he thought over the proposition. He sized up his store and thought that a lot of improvements could be made. He got a saw and hammer and tore his store all apart. He established a reception room in the front of his store, not for the town loafers, but for citizens—women who were shopping and who were tired. He painted up. Why, the results were

wonderful. Within two years he was doing about all the shoe business in his town and his store brought in \$14,000 a year. If he had not gone to the Buffalo convention he would probably be worrying along with a little business of \$1,700 a year.

Before adjournment on Wednesday, the following officers were elected:

President—Fred Murray, Charlotte.
Vice-Presidents—V. A. Osborn, Dowagiac; J. E. Wilson, Detroit; A. Germer, Mt. Clemens; Fred Adams, Saginaw.

Secretary—Elwyn Pond, Flint.
Treasurer—Wm. J. Kreger, Wyandotte.

Directors—E. J. Dittman, Mt. Pleasant; Edward Stocker, Detroit; Charles Webber, Kalamazoo; Joseph Brozette, Bay City; L. P. Hyde, Hart; Albert Lutz, Ann Arbor; Rollo Chase, Owosso.

PLEASANT SURPRISE!

"I say, chauffeur, what place is that?" asked a New Yorker yesterday, one of a party of four who had entered an open automobile at the LaSalle Street Station only a few minutes before. They were riding north through Clark street. "That's the New Kaiserhof Hotel," replied the chauffeur, "but your Hotel is farther north."

"Well, why go farther?" asked the New Yorker. "Just stop here, old chap, and we'll have a look at this. This Hotel looks good to me."

They alighted at the main entrance unmindful of the glum looks of the chauffeur, who saw a short fee in the brief ride. Entering the Hotel the visitors found themselves in the main lobby, a luxurious and large, but home-like apartment, spread with costly rugs, with easy chairs here and there, inviting to rest.

"Better and better, let's register," suggested the New Yorker, and they forthwith. Ascertaining that the hotel was a new one, the visitors afterward accepted the invitation of the manager to inspect it. Throughout the New Kaiserhof was found to contain every luxury, so dwelt upon in descriptions of more pretentious hostelries.

Individual desks in the writing room, afforded every element of privacy to the guests in writing their letters to friends and business houses. Every desk was provided with stationary of the most artistic sort. An attendant was on hand to carry out the wishes of any of the guests using the room.

The Ladies' parlor revealed a dream of luxury and comfort. From there the visitors went in turn to the garden, where amid plants and potted palms they could dine as comfortably as in any Summer garden. From there they went to the Ladies' cafe and the grill room, and after making a tour of the private dining rooms which are especially fitted for social functions and small business assemblages, they entered the lofty and wonderful Louis XV. banquet hall.

Lastly, an inspection of a number of the private dining rooms was made, to the delight of the visitors. They were surprised to learn that the Kaiserhof has 450 rooms and that 300 of them have private bathrooms. That evening the New Yorker sent a night letter to his wife, reading:

"I have found just the place for us, right in the center of the city, near theatres and business houses. It's a dream. Come and bring the children."

Trying to Make Sure.

"I say, what do you think that is?" said a man to an assistant in a general store. He laid on the counter a paper containing some powdery matter. "Just taste it and give me your opinion."

"I should say it was soda," said the

shopkeeper after putting some of it on his tongue.

"That's what I said," replied the visitor; "but my wife contended that it was rat poison. Try it again to make sure!"

DORNBOS' SINGLE BINDER CIGAR

50

Seed and Havana

A Smile With Each One

PETER DORNBOS

Cigar Manufacturer

16-18 Fulton St. W., Grand Rapids, Mich.

Mail Orders Promptly Attended To

TAKING INVENTORY

Ask about our way

BARLOW BROS. Grand Rapids, Mich.

Schwartzberg & Glaser Leather Co.

Shoemakers and Shoe Store
Supplies

240 Pearl St. "Near the Bridge"

Both Phones

Grand Rapids, Mich.

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
Saglaaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives
Junction

Henry Smith FLORIST

139-141 Monroe St.
Both Phones
GRAND RAPIDS, MICH.



"Brandau-Brand"

Service Shoes
FOR SHOP AND FARM

Manufactured by
Brandau Shoe Co. - Detroit, Mich.



The Tradesman's Sworn Statement Made Under New Postal Law

Statement of the ownership, management, circulation, etc., of
THE MICHIGAN TRADESMAN, published weekly at Grand Rapids,
Michigan, required by the Act of Aug. 24, 1912.

NOTE—This statement is to be made in duplicate, both copies to be delivered by the publisher to the Postmaster, who will send one copy to the Third Assistant Postmaster General (Division of Classification), Washington, D. C., and retain the other in the files of the postoffice.

Editor—E. A. Stowe, Grand Rapids.

Managing Editor—E. A. Stowe, Grand Rapids.

Business Manager—E. A. Stowe, Grand Rapids.

Publisher—Tradesman Company, Grand Rapids.

Owners: (If a corporation, give names and addresses of stockholders holding 1 per cent. or more of total amount of stock.)

E. A. Stowe, Grand Rapids.

W. N. Fuller, Grand Rapids.

S. A. Sears, Grand Rapids.

S. F. Stevens, Grand Rapids.

Henry Idema, Grand Rapids.

F. E. Stowe, Grand Rapids.

John DeBoer, Grand Rapids.

Fred Pettinga, Grand Rapids.

E. L. Fox, Grand Rapids.

Known bondholders, mortgagees, and other security holders, holding 1 per cent. or more of total amount of bonds, mortgages or other securities:

There are no bonds, mortgages or other securities outstanding against the Tradesman Company.

In regard to section 2 of the law, the Tradesman does not accept payment for any editorial or other reading matter printed as news.

E. A. Stowe, Business Manager.

Sworn to and subscribed before me this 2nd day of October, 1916.

(SEAL)

Florence E. Stowe,

Notary Public in and for Kent Co., Mich.

(My commission expires Jan. 9, 1919.)



Michigan Retail Hardware Association.
 President—Karl S. Judson, Grand Rapids.
 Vice-President—James W. Tyre, Detroit.
 Secretary—Arthur J. Scott, Marine City.
 Treasurer—William Moore, Detroit.

The Clerk Who Hadn't Any Head For Business.

Written for the Tradesman.

Phillips smiled sardonically. The deal whereby Morris Jaffray acquired the Phillips Hardware Company was all closed up, signed, sealed and delivered; and Phillips felt that he could now afford to be frank on one point. "Oh, the staff is just so so. Rutland is a pretty good salesman, and the others are fair average hardware clerks—nothing very brilliant, but they'll do because you can't get anything better. Except for one—and he's a regular dunderhead."

"They looked good enough to me," commented Jaffray. He knew from experience that you had to work with a man a while to know all his possibilities for good and for evil, for achievement and for non-achievement.

"I'd recommend you to fire him. He's got no head whatever for business. And he will persist in butting in and insisting on doing things in his own fool way. He's the big-eyed, big-nosed fellow, Clint Thompson. I'd say, fire him, even if you can't get another."

Jaffray found the staff pretty much as Phillips had described them. He tolerated Clint Thompson, the big-eyed, not from kindly motives, but because he didn't believe in a new broom sweeping clean until the person who held the broom had a chance to-size things up. Thompson was a junior, with an especial attachment for the smallwares and the households, and a sort of roving commission (issued by himself, evidently) to get on the nerves of the rest of the staff. The first Monday Jaffray discovered Clint in collision with Dennis, who was putting on a paint window.

"Say, Dennis," he jeered, "that looks like a moving picture of the dead on a battle field."

"Perhaps, Clint," intervened the boss, "I could get you to tell Dennis here how to improve our paint sales. He's had charge of the paint department only three of four years."

The sarcasm was quite lost on Clint. "Boss, if you can pad the day out to forty-eight hours, I'll try," he said, coolly.

Jaffray laughed. A laugh was the easy way out of an embarrassing position. He turned away.

"But see here, Dennis" he heard the junior arguing, earnestly, "there does

seem to be something lacking in that window of yours. It's like lemonade without any lemon or sugar."

"What would you do to improve it?" snapped Dennis.

The junior subsided. Evidently he had no remedy to suggest. "He's a nuisance," mused Jaffray. "The other clerks don't like him. I'll let him go."

Next day, though, he witnessed a 15 cent transaction at the smallwares counter. A customer had picked out a 5-cent fly-swatter, a very cheap affair. Big-eyed Clint butted awkwardly in. "This one at 15 cents is a beauty," he declared. "It will be swatting the great grand children of flies that will be born after the other swatter is worn out. It's worth ten times the money." And he rang up a 15-cent sale.

Jaffray eyed him.

"Just why did you do that?" he demanded.

"So's he wouldn't think afterward that the store had stung him. I know what those 5-cent swatters are like. My mother's used both kinds at home."

Any other clerk would have knocked at the entrance to Jaffray's little office; but Clint at 6 o'clock blundered noisily in unannounced. "Mr. Jaffray," he blurted out, excitedly. "I've figured out how that paint window could have been improved? D'you know what's the trouble? It's too entirely neat. Now, when I was taking down the mail, I lamped every window between here and the post-office, and if I was making that window over, I'd pump it full of home made show cards that'd hit folks square between the eyes and make 'em sit up and take notice. And an umbrella, right in the center of it. Say, 'Paint's the umbrella that shelter's the property.' I'll hustle out and tell Dennis—"

"Hold on," said Jaffray. He called Dennis, and pleasantly suggested Clint's ideas to him. "Clint will make the show-cards for you," he added, "if you're too busy."

The show-cards Clint turned out were crude, but forceful in their very crudeness. Clint had used what other show-cards he saw in Carisford store windows as his imperfect models; but the slogans he put into the window were terse, slangy expressions characteristic of himself.

"There's some punch to that display now," commented Clint, egotistically.

Jaffray at 6 o'clock called him in and handed him a trade paper. "There's an article on show cards I want you to read," he said.

The boss came down late next

morning. The crude, curlicue-lettered cards of the day before had vanished from the window; their successors showed a decided improvement in legibility and effectiveness. Jaffray smiled. "I guess I helped him to acquire both knowledge and modesty," he mused.

A minute or two later he looked up to find blundering, noisy Clint Thompson at his elbow, staring at him with the same big eyes.

"Say, Mr. Jaffray," he blurted, "that trade paper had a dandy article about showing the small wares on tables instead of stacking them away on the shelves where folks can't see them. Instead of waiting for a customer to ask for things, the goods jump right up at him when he comes in and howl to be bought. Don't you think we'd better put in a couple of tables?"

Jaffray choked. "I'll get them in," he parried, "as soon as you figure out how big they should be." To think that, far from being "taken down" by the lesson of the trade paper, this big, awkward boy would innocently read his own employer a lesson, would have irritated a good many merchants beyond measure.

Jaffray had a sense of humor. Also, he was not entirely stupid. Only two of his sales people had volunteered suggestions since he took hold, or had asked for advice. They were Rutland, the star salesman, and Clint Thompson, the big-eyed junior who—according to old Phillips—hadn't any head for business and should be fired. Conversely, there were only two of the sales people to whom he had volunteered suggestions, and they were the same two.

At the first opportunity he made it a point to have a series of little, personal chats with the other members of his staff. These were not sessions on the carpet, but little, informal gossipings as the boss moved about the store and happened to notice things. A little later he held his first staff conference. There were lots of staff conferences after that, but that was memorable. Jaffray knew—any student of salesmanship could see—Clint's weak point and his strong one. His strong one was earnestness. His weak one was a noisy, blustering, know-it-all manner. Jaffray himself, quiet, smooth spoken and yet very earnest, himself went on the floor and impersonated a skilful

salesman answering all manner of objections of an imaginary customer. Then, himself impersonating the customer, he put Clint through the same drill. The contrast wasn't lost on Clint. Even before the conference closed, his manner showed a modification that told he was learning to adapt himself to new ideals. But just as the conference broke up, he made a suggestion—not blurted out, but advanced with an air of polite deference that was close to Jaffray's own style.

"Pardon me, Mr. Jaffray, but wouldn't a customer be rather repelled by a salesman who kept running his hand through his hair?"

Jaffray dropped his hand. That little habit, he knew, was one of his pet weaknesses: something he had never thought to check.

Old Phillips would have fired Clint for such a suggestion. Jaffray smiled—and, at the first opportunity, boosted Clint's salary.


Victor Lauriston.

We have on hand for instant shipment:—
 10 carloads Radiators, Boilers, Pipe, Asbestos Cover, Cement and Paper.
 We can save you money and time.
 Ask for prices.
VANDERVOORT HARDWARE CO.
 LANSING, MICH.

AGRICULTURAL LIME
BUILDING LIME
 Write for Prices
A. B. Knowlson Co.
 203-207 Powers' Theatre Bldg., Grand Rapids, Mich.

Johnson Paint Company
 "Quality" Paint Manufacturers
 The Prompt Shippers
 Get Our Dealers Proposition
BIG RAPIDS, MICHIGAN

Holland Ladder & Mfg. Co.
 Holland, Mich.
 High Grade Ladders of all kinds.
 Write for Catalogue and Prices.

TENTS

 All sizes and prices. Write for catalogue.
CHAS. A. COYE, INC. Grand Rapids, Mich.

Foster, Stevens & Co.
Wholesale Hardware

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

TRAITOR TO HIS TRAINING.

Right Kind of Experience Beats Wrong Kind.

Hugo had just barely wriggled through his freshman year in college! No, bless your little heart, he had no difficulties with his studies—it was the finances that nearly flunked him.

When he had first landed among the elms and essays, Hugo boasted a last year's suit and enough money to hand the Dean for his tuition. They had to take his word that he would pay for his room and board.

Many and many a night he had studied great themes while tending the night switchboard of a second-rate hotel.

Morning, noon and night he had slung hash at a beanery where his more fortunate classmates dined, biting his lip while sarcasm, jibes and witty comment went the rounds at his expense.

But with all this, Hugo had finally made both ends meet ending with a supreme effort by which he managed to accumulate a reserve fund of five dollars.

This latter incident was very lucky, for it enabled him to make his first plunge into society.

He just finished saving the V on the day the richest man in class overspent his allowance and Hugo had the fine revenge of lending it to him.

But, at last, examinations were over and Hugo was turned out of house and dormitory while he watched the boys who had other homes, packing their wardrobe trunks and golf clubs and beating it back to their thirty-room summer bungalows.

On the other hand, Hugo beat it to the employes' entrance of an establishment which had signed its name to a little gem in the Daily Gazook, entitled "Wanted Experienced Salesmen."

A modest little chap like Hugo would never have applied when the word Experienced was mentioned, except that he had noticed by three months' careful reading of the Want Columns that nobody ever mentioned Inexperienced ones, and so had come to believe it was pure bunk.

When asked about it, Hugo had to admit that his sole experience had been selling cigarettes at the college smoke-shop; even this could hardly be called Salesmanship, it was like Automatic Vending!

But it was enough to fill up the Application Blank and Hugo squeezed by, which explains the fact that we find him one fine morning (fifteen minutes too early) punching the time-clock and finding out that he had been assigned to Lace Curtains—which meant less than Sanskrit to him.

The fact that being the youngest apprentice in the place gave everybody for miles around the right to give him the dirty work they did not want to do, bothered Hugo not at all, for a freshman year in college makes a man meekly submissive to the most pointed insults.

But along about ten o'clock, the

chores done. Hugo had a chance to look around and be initiated into the mysteries of salesmanship.

He found much to his surprise that selling lace curtains was not so unlike selling cigarettes as he had supposed.

Even the star salesman, whom all the others looked up to as a Grand Mogul of the Tribe, always approached a customer with the inevitable question as to what she wanted to pay.

The question answered, he laid before her several samples and condescendingly allowed her to take her choice—a privilege customers did not always seem to appreciate.

The Grand Mogul's success, he confidentially imparted to Hugo later in the day, lay in hustling them in and hustling them out. If they did not care to buy, he should worry—he passed on to the next who would probably prove a richer field.

Hugo had been taught in college that the first foundation for any work he purposed to do was information. He had been raked over the coals a dozen times for neglecting to take the college library, the Encyclopedia and several other friends into his confidence when embarking on a new enterprise.

Consequently, it is easy to understand why he made the break he did! He asked the Grand Mogul to tell him something about how lace curtains were made, where they came from, and something about the uses to which the various kinds were put.

It took him exactly five minutes to learn his place. With a sneer and a lifting of eyebrows he was told that this was all rubbish. The thing to do was to find out how much they would stand and slip them the stuff.

Hugo apologized and sneaked into his rat-hole. At lunch-time he sneaked out of his rat-hole and over to the public library.

By 2 p. m., although he had a yearning void where a lunch should have been, he had satisfied one appetite and had learned the part that Belgium, Ireland, France and these United States played in the making of lace curtains.

He had learned scrim from marquisette, and filet from both. He had learned where Barman lace, Arab color and Dutch valance got their cognomens.

The next noon, he slipped over to see a college chum whose father was in the lace business, where he did some more research work, through an introduction to the old gent.

He learned to tell the real article from the imitation. He learned of all the changes that the war had made and which of the substitutes were regular fellows and which were merely hoboos with their faces washed!

And that night as he lay in the little room he had hired at the Y. M. C. A., Hugo made up his mind that he would be a Traitor to the Salesmen's Fraternity.

He would be a Nihilist, a Revolutionist, a Socialist, a Democrat—call it any hard names you wish—but he

would not sell lace curtains the way they were selling them!

And so we find Hugo taking in tow what the Grand Magul called a Hard-boiled Egg—a woman with an 1898 bonnet who looked as though she wanted a yard of cheesecloth to keep the sun out of a hencoop.

What did Hugo care? If his new tactics were right, he could earn commission on the cheap-skates the more experienced salesmen would not condescend to wait upon.

Hugo's first question was not how much the Hard-boiled Egg wanted to pay. He asked what kind of a room the curtains were for, he asked the color of the wall paper, the height of the windows, the color of the furniture, the maker of their piano—everything but the price.

And then he laid before Mrs. Hard-boiled three lace curtains—all in the same color, a rich cream, which he told her would blend well with the furniture and finishing.

One was a simple pattern that cost little, but would wear forever; the second more elaborate, but a rank imitation of good lace that would fall away in no time; the third their most expensive kind—true it did not look it, but its cost was justified by its rich simplicity, artistic design and genuineness.

For the first time, Mrs. Hard-boiled broke the frigidity of her countenance, which as a matter of record had been frozen stiff by her set-tos with the dignities of the store—the doorman who had directed her to the bargain basement after giving her the once-over, the elevator man who had ignored her questions, and the Grand Mogul who had turned his back on her and left her for the "freshman."

With a friendly wave of her hand, she indicated the most expensive without asking the price, and ordered duplicate sets for a room with six windows.

With a friendly nod, she gave the charge address of a name that always led the patronesses at charity bazaars and horse shows.

With almost a smile, she asked Hugo to pass on to the curtains for bungalows as her summer home at Bar Harbor was to open shortly.

And when the Hard-boiled Egg passed on, Hugo had earned enough commission to get a flying start on his next term's tuition.

No, dear reader, Hugo did not become the buyer the next week, nor marry the proprietor's daughter, nor was he called to the firm's office and given the Iron Cross.

He merely went right along through the sultry summer selling lace curtains to Hard-boiled Eggs and the friends Hard-boiled Eggs recommended him to.

He went merrily along never inquiring prices, but finding needs and supplying them—telling the truth and giving information.

He applied real salesmanship to a fertile field which had languished for the want of gray matter.

Along toward fall he had saved enough, so that he could study a

little harder the next winter without slinging hash at a beanery.

And when he left for the elms and essays, the Chief Guy invited him to come and spend the Christmas holidays with him—behind the counter, selling!

Moral: The right kind of inexperience beats the wrong kind of experience by a city block.—Francis Grover Harrison in Women's Wear.

Hunting For the Right Man.

Jackson, an active manufacturing center of about 40,000 inhabitants, adopted the commission-manager plan in November, 1914. At the very outset the City Commission determined to secure the best available "talent" for the city managership, regardless of all considerations of residence or politics. Its first selection was a man who had been holding a similar position in the very much smaller Michigan city of Big Rapids. He remained, however, but a few months.

When it came to appointing the successor, the Commission undertook to secure Mr. Ashburner, the city manager of Springfield, by an increase of salary of \$1,500, but he declined.

Still resolved on a tried man they offered the position to Gaylord C. Cummin, the city engineer of Dayton, an understudy of Mr. Waite. He accepted.

Mr. Cummin has made good in a conspicuous fashion—nothing spectacular but the sort of thing that distinguishes a well run municipality from a local "pie-counter."

He installed modern accounting systems.

Put the budget on a scientific basis. Started a water waste survey that will save the city 400,000 gallons a day.

Instituted the purchase of coal on a heat unit basis.

Centralized purchasing.

Put back \$300,000 on the tax duplicate which had formerly been exempted without legal reason.

Gave the city its first decent repair of unpaved streets.

Instituted food and milk inspection. Reorganized the public welfare sources.

Gave efficient sanitary inspection. Began work on a 520-acre park.

Reduced the standing debt by \$50,000.

Gave \$10,000 worth of extra service not figured in the budget.

Paid off a floating indebtedness of \$14,000 and

Ended the first year with a balance of \$10,000.

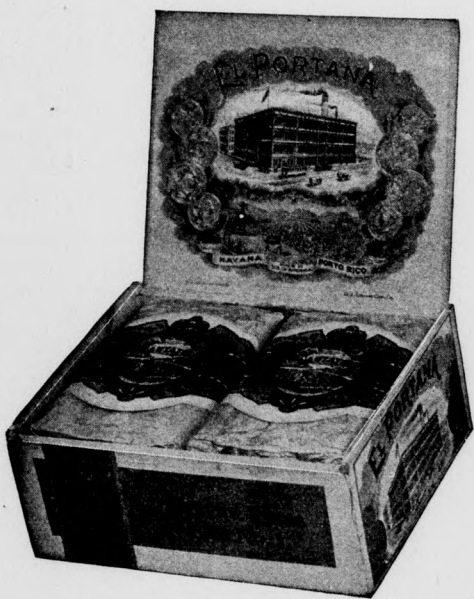
These are only a few of the items which suggest that the Commission was justified in seeking far and wide to get the best in the way of a city manager.

Temporary Objection.

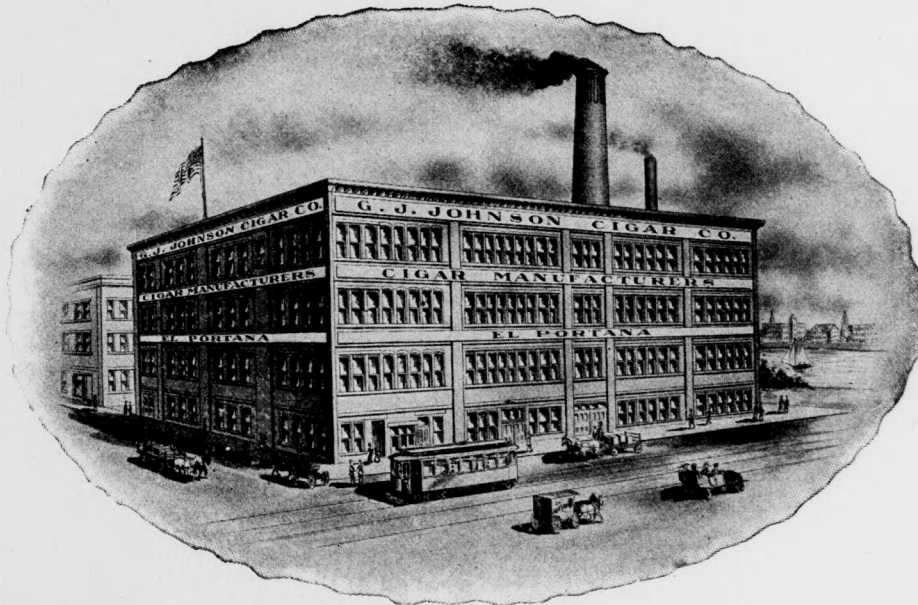
A shoemaker was fitting a customer with a pair of boots, when the buyer observed that he had but one objection to them, which was that the soles were a little too thick.

"If that is all," replied the shoemaker, "put on the boots and the objection will gradually wear away."

EL PORTANA 5c CIGAR



“In a
Class by
Itself”



Manufactured
Under
Sanitary
Conditions



Made in
Eight Sizes

**G. J. Johnson
Cigar Co.**

Makers

Grand Rapids, Mich.





Grand Council of Michigan U. C. T.
 Grand Counselor—Fred J. Moutier, Detroit.
 Grand Junior Counselor—John A. Hach, Jr., Coldwater.
 Grand Past Counselor—Walter S. Lawton, Grand Rapids.
 Grand Secretary—Maurice Heuman, Jackson.
 Grand Treasurer—Wm. J. Devereaux, Port Huron.
 Grand Conductor—W. T. Ballamy, Bay City.
 Grand Page—C. C. Starkweather, Detroit.
 Grand Sentinel—H. D. Ranney, Saginaw.
 Next Grand Council Meeting—Bay City, June 1 and 2, 1917.

Pickings Picked Up in the Windy City.

Chicago, Oct. 2.—From reports of the school board, Chicago schools will have enrolled for the winter session of night study between 40,000 and 50,000 scholars for the winter. This is the largest average of any attendance for the past five years. It seems that the foreign element in Chicago is grasping for more knowledge. This is the reason for such a large enrollment.

Chicago for the past three weeks has been hard hit by private bank failures. Each one closed has left so little cash or negotiable notes in the vaults that the depositors have very little chance to realize any returns. For four days past there have been from one to two failures per day. All but two were located in the foreign district and meant the life savings of some. A few, it was found, had accepted money for deposit to be transported to some foreign government to the war zone, but this money had never left Chicago, the private bank owners using same for their own benefit. This, as any one can see, is partly the fault of our State law makers in not having any jurisdiction over private banks in this State. It was found that some had organized for the purpose of manufacturing certain merchandise and were drawing the money from their own banks without any security for the purpose of running these factories, and on closing some of the private banks, it was found necessary to foreclose on the factories in order to get back some of the depositors' money. If ever there was a time for the State to put a check to this it is now by putting every private bank under the jurisdiction of the State banking law.

It is expected that the city council of Chicago will vote to spend \$1,500,000 on improvements the coming winter. If so, this will give a great many workers something to do during the cold weather.

As election draws near in this town, one finds both sides doing their level best to make the other side look very small, some going so far as to try to have their political competitors pulled into court on some technical charge for the purpose of belittling them before the people.

Money in Chicago is so plentiful—that is, with a certain few—that it took the Morrison Hotel Co. only four months to sell over \$500,000 worth of stock for the purpose of building the new addition to the New Morrison Hotel.

The past week Chicago entertained the National Vegetable Growers Association. The convention was held

at the La Salle Hotel. The meeting it is said, will bring the commission men and growers closer together in a way that both will derive a better understanding as to marketing this great food product and also give the growers an opportunity to hear the commission men's side of the transaction that both are interested in. It is reported that 500 were in attendance at headquarters. One of the delegates present from Grand Rapids was Otto DeJong. One of the commission men present and who enjoys the confidence of most all the vegetable growers throughout Central Michigan is Daniel J. Coyne, of Coyne Bros., 119 West South Water street, Chicago. This firm, handles during the course of the season thousands of dollars' worth of Michigan vegetables and the vegetable growers always feel at ease when shipping this firm goods.

One of the interesting things that has come to the attention of the writer in Chicago is the way that the vehicle tax is used by the city to repair the streets. It is reported that 15 per cent. of this tax is kept by the Street Repair Department to be used in the section which carries the most traffic. The balance is allowed to the section where the owner of the vehicle lives. This, as one can see, gives each section a certain amount of available cash to keep in repair the streets in that location. On the other hand it works a hardship to some sections where there are not so many cars owned and vehicle tax paid. Where this money is not spread on the general tax rolls. The papers of late have been giving this quite a lot of publicity and, no doubt, very shortly this vehicle tax will be so arranged that every section of the city, regardless of the number of cars owned and tax paid, will get the same amount of repair work. As it is now, some streets get a new pavement, other streets get patched and some streets will have to wait for the general tax fund before they get paved.

Chicago has added one more boulevard to its great boulevard system. This is known as South Park boulevard, formerly called South Park avenue. The writer learned this a short time ago by being stopped by a South Park policeman while driving on this new boulevard with a Dutch Master advertising car. Chicago is getting so full of boulevards that the poor advertising vehicles will be forced out of existence or else carry automatically operated drop curtains, so that they can be dropped and raised every two or three blocks.

There seems to be no let up in Chicago on the number of new apartments being built and it seems that the new ones are immediately leased by tenants. This seems to be the case twice a year—the first of May and the first of October—which is Chicago's leasing seasons. All leases in Chicago begin and expire on the first day of the above months.

Charles W. Reattoir.

Not From Our Regular Muskegon Correspondent.

Muskegon, Oct. 2.—A. W. Stevenson left for Mackinac Island Friday night, this being his last trip for the season.

The Muskegon union depot, we are

very sorry to announce, is in a very untidy condition.

Speaking of trains, funny so many stick to the smoker on the gubernatorial train when numerous politicians prefer the Sleeper.

Better not continue roasting E. P. Monroe about those bear stories, Editor Stowe. He might get even.

We are informed that W. A. McFarland has purchased the Mulder drug store, on Pine street, and placed George Barr in charge.

We wonder when Milton Steindler is going to take that business (?) trip to New York. Say, Milt., we are getting anxious for that smoke.

Jay Lyon says he cannot make any progress writing without help from the balance of the U. C. T. boys, as he is no good in fiction, so come on, boys, let us give him a lift.

Kaiser Bill Engle has moved from his farm to the city for the winter. While busy selling lard, Will gets time to move every six months from the farm to town and back.

Our correspondent says members of No. 404 ought to go and hear Dr. Honeywell preach, so we went and found one other brother there also. We must admit we rather enjoyed the meeting, as they have very fine singing and we concede that the speaker tells you the exact truth. We hear the Muskegon people are liberal in their donations to the good cause.

It is rather amusing to hear our friends from some other cities give their reason why Muskegon will never be a large city. We do not blame them for boosting their native city, but dislike to hear them knock ours.

The local street railway company has two more new cars which arrived this week. Here is hoping it may continue in the good work, as it has not kept pace with our city's rapid growth.

We were highly entertained last week by John Sharp, of B'g Rapids. We always thought John a fine fellow and now we know it.

No doubt if President Wilson could have heard all the wise (?) discussions we were forced to listen to last week and had put them into practice, we would have had the European war ended, the Mexican problem settled and never any thought of a railway strike, but he, poor man, did not have access to such great storehouses of knowledge.

Charles Inman, (Heinz Pickles) and his smiling face were present on our territory last week. Charley always wears a cheerful aspect.

Despite the fact that house building is going on at a rapid rate, hundreds of Muskegon families are living in tents and temporary shanties in the outskirts of the city.

The P. M. wreck at Newaygo caused somewhat of an uncertain train schedule last Thursday.

E. P. Monroe.

Idle curiosity is the busiest thing on earth.

The Cushman Hotel

PETOSKEY

The Leading Hotel of Northern Michigan

One day LAUNDRY SERVICE
 Send your soiled linen by parcel post
 Make the Cushman your headquarters while working this entire region

\$2.50 and up

American Plan All Meals 50 Cents
 W. L. McMANUS, JR., Prop.

The Hotel Geib

Eaton Rapids, Mich.

L. F. GEIB, Propr.

AMERICAN PLAN

Artesian Water Steam Heat

\$2 Per Day

Sample Room in Connection

THE RATHBONE HOUSE AND CAFE

Cor. Fulton and Division

It's a good place to stay and a good place to eat. You have service when you want it.

If you will try us out once we'll make things so comfortable for you that you'll come again soon.

HOTEL CODY

EUROPEAN

GRAND RAPIDS, MICH.

Rates \$1 and up. \$1.50 and up bath.

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

GRAND RAPIDS

Rooms Without Bath \$1.00
 With Bath (shower or tub) \$1.50
 Meals 50 Cents

Union Station



75 Steps East

Fire Proof

DETROIT DETONATIONS.

Cogent Criticisms From Michigan's Metropolis.

Detroit, Oct. 2—Detroit has many criminals in its busy midst who stoop at nothing to accomplish their ends, even to murder. The Grand Trunk Railway, a foreign controlled corporation, operates one of the vilest depots of any in a city the size of Detroit. Sunday several people were killed at a grade crossing of the G. T. If memory serves us right, the company has fought every attempt to make them separate the crossings. There are several methods of murder and several combinations to commit it.

S. M. Weinberg, general merchant of Prescott, was a Detroit business visitor this week.

I. Altman, has opened a men's furnishing goods store at 134 Lafayette boulevard in the building formerly occupied by the Rochester Clothing Co.

Straw votes may show which way the political wind blows, but \$7 beans should cause it to waft in the right direction.

Burglars entered the jewelry store of P. D. Wicks, 1740 Woodward avenue, last week. Proceeds, \$100 worth of merchandise.

For the benefit of those who have tried to telephone news items to us only to find an incorrect number was given in the Tradesman, we wish to announce the number is Hickory 3202 West. In fact, we already told the fellow.

I. Korobkin and S. Rappaport have opened a men's furnishing goods store at 331 Michigan avenue.

Wooden shoes will be furnished Allied prisoners in Germany. The prisoners will, undoubtedly, object to the innovation, wooden shoe?

Employees of the Commercial Electric Supply Co., 42-46 Congress street, with their wives, were entertained at dinner in the Hotel Cadillac Saturday evening as guests of the company. The dinner is an annual affair. The gathering was presided over by F. W. Woolrich, general manager.

Clyde Cochrane, general merchant of Yale, was in Detroit this week on business.

A. MacMillan, department manager for Burnham, Stoepel & Co., is in New York on business for the firm.

Fourteen hundred trail hitters in Billy Sunday's tabernacle Sunday. The saloons, too, had a few thousand hitting 'em up.

K. J. Hines, who has been connected with the Detroit Board of Commerce, has resigned to accept a position as manager of the Marathon Tire Sales Co., 580 Woodward avenue. The company will handle a complete assortment of auto accessories.

Detroit hotels are going to charge extra for butter. That's what we call spreading it on.

The Rochester Clothing Co., 134 Lafayette boulevard, has moved into a newly remodeled store at 255 Michigan avenue.

Frederick Stockwell and William Hazelton, of Edson, Moore & Co., have returned from a business trip to New York in the interests of the house.

The news last week of the death of Lem Thompkins, of Jackson, was received with regret by his host of friends, in this city. Others, no doubt, will eulogize him in this week's issue of the Tradesman. Suffice for us to say, he was a loyal friend whose personality was such as to make him friends wherever his business called him. His passing will also be felt by the United Commercial Travelers, an organization in which he took a great interest and devoted much of his time.

J. V. Harding, formerly representative for the Goodyear Tire & Rubber Co., of Akron, has been appointed General Manager of Sales for the Neville More Room Steering Wheel Co., 74 Congress street, West. The

company is now seeking a new and larger factory location.

John Scudder, Treasurer of the American Electrical Heater Co., of this city, has resigned and will retire from active business.

Fred W. Chaffee, well known in local automobile circles, has been made Manager of the George W. Franklin Co., 700 Woodward avenue, and will cover a portion of Southeastern Michigan in the interest of the Dort cars, which are sold by the Franklin agency.

The clothing store of Jabor Karon, 566 Gratiot avenue, was entered and \$100 worth of clothing taken last week.

What promises to be the bon ton event of the traveling men's social season will be a banquet, followed by a ball, on Nov. 25. Full details will appear in these columns at a later date. The appointment by Cadillac



Martin F. Reed.

Council of Martin Reed as chairman gives assurance that no details will be lacking in the arrangements for the success of the event.

M. Stone, 1066 Joseph Campau avenue, dealer in men's furnishing goods, has opened a branch store at 322 Ferndale avenue.

Fred J. Armstrong, has been advanced from Assistant to General Manager of the General Ice Delivery Co. Mr. Armstrong's advancement is all the more notable from the fact he began as a driver's helper for a small ice company in Detroit in 1883.

Charles Holtz, for the past fifteen years identified with the leading hat stores in the country, has been appointed manager of the hat department for Grimshaw & Stevens, haberdashers and hatters, 16-18 Grand River avenue.

Mr. Peters, department manager for the Davidson Mercantile Co., of Davison, was a Detroit business visitor this week.

The slump continues in Detroit. Building permits for the past week fell off to \$1,037,335.

A fleeting glimpse of John D. Martin was reported in our dynamic city last week. Whither bound, John?

Charles Reattoir, the Chicago scribe says, "Don't fail when in Chicago to visit the great stock yards." Personally, we don't care a smelt about it.

What's become of the old fashioned traveling salesman who used to write poetry for the Tradesman?

One thing we must say for the boozier who is in business—he never loses a cent.

Billy Sunday is still with us and the dod gasted, rum soaked, blithering, ivory domed, inebriates are ketchin' hell.

Also other things too horrible to mention. James M. Goldstein.

A child's cuteness or impudence depends on whether it belongs to you or to one of the neighbor's.

Not a Ford.

William Judson
Has a new car.
A Packard.
A twin-six.
And it's nice
And shiney
And smooth-running
And he's proud
Of it,
As well
He might be.
And he has
A relative,
A lady,
A minister's wife.
And she's nice,
And honest,
And a good judge
Of automobiles,
Nit.
And William
Being proud
Of his new car,
And wishing
To show it to her
Drove out
To her home,
And she,
Being duly
Impressed,
And nice
And honest,
And his relative,
Wished to show
Her appreciation,
And said
My! that's
A nice car.
I believe
That it's
The nicest car
I ever saw.
Is it
A ford?

Why Do They "See Things?"

The Tradesman is unable to explain what there is about the work of corresponding for the Tradesman which causes its correspondents to "see things." Reattoir sees snakes, Monroe sees bears, Martin sees committees who are derelict in their duty. Borden sees the same committees working like Trojans. Cook sees great things in store for Battle Creek. Ganiard sees Jackson rivaling the growth of Flint. Goldstein sees Billy Sunday rolling in wealth. Tapert sees Cloverland blossom like a rose. Ballamy sees Democrats remain away from the polls at Bay City. Lyon sees Muskegon going ahead with giant strides. Hopkins sees himself writing a letter to the Tradesman every week.

Received Too Late to Be Classified.

Walter E. Mellenger, who went to Chicago last Saturday to attend the second annual dinner of the Amateur Editor Fossils, was introduced to the diners, at the conclusion of the repast, as the most popular ladies man and the most colossal heart smasher in Michigan. Mr. Mellenger pleaded guilty to the charge and announced himself in readiness to stand trial on the indictment.

E. A. Fellers, who for the past year has been in Ionia, has resigned his position in the Walk-Over store and taken a position as traveling salesman for the Scholl Foot Co., of Chicago. Mr. Fellers has been interested

in foot work, having made a study of it for some time.

Oka Town, of Allegan, has taken a position with the United Drug Association, of Chicago and will travel over Southern Michigan. He has all of this territory to cover.

A change has been made in the Alma Hotel, which will affect to some extent the management of the place. F. Gallagher, through arrangement with Mr. Moore, the proprietor, will have charge of the dining room in the future. Mr. Moore will continue to manage the hotel, which will be under the European plan in the future, the dining room being entirely separated through being under a different management.

Years ago yellow fever was a scourge of the tropics, and semi-tropical sections suffered from epidemics of the disease. But so effective has been the fight against yellow fever that on its tour of Ecuador, Peru and Columbia, the Rockefeller Yellow Fever Commission found the disease in only one port, at Guayaquil, Ecuador, and visitors are the chief victims there, as the natives are immune. Due to the yellow fever, the trade of the port of Guayaquil is slight. The city is now putting in a water and sewage system which will do away with stagnant pools and the use of rainwater. The cisterns and pools help in the breeding of mosquitoes, and when Guayaquil abolishes them the yellow fever may disappear.

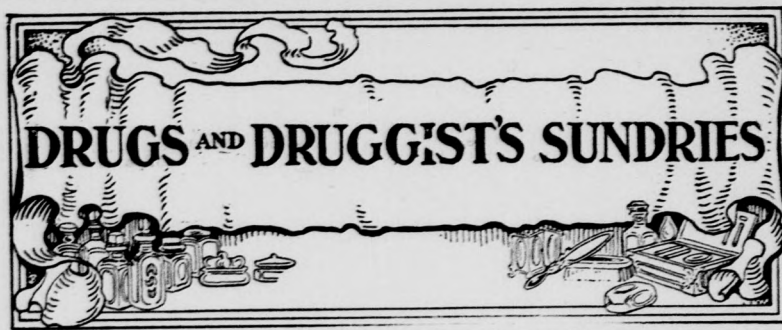
At the annual meeting of stockholders of the Macey Co., held last Thursday, a report was presented by the trustees showing that the indebtedness had been reduced 37 per cent. since Jan. 3—from \$412,000 to \$275,000. A portion of this result is due to the reduction of the overhead account \$110,000 per year. The report was received with much enthusiasm by the stockholders.

Provisions—All smoked meats are firm but unchanged in price and with a moderate consumptive demand. Pure and compound lard are steady and unchanged, with a light demand. No change seems likely at the moment. Dried beef, on account of aggravated scarcity, has advanced during the week and is firm at the advance. Canned meats are unchanged and so is barreled pork.

Katherine Stonehouse, dry goods dealer at 937 Division avenue, South, has merged her business into a stock company under the style of the Stonehouse Dry Goods Co. The corporation is capitalized at \$6,000, of which \$5,180 has been paid in. The stockholders are as follows: Katherine Stonehouse, 400; Evelyn Matthews, 104; Rupert V. Pfeffer, 14.

R. J. Barnes, formerly engaged in the drug business at Otsego, has taken the position of prescription clerk for W. W. Barth, corner Wealthy street and Diamond avenue.

T. R. White, who conducts a general store at Solon, in renewing his subscription to the Michigan Tradesman, says: "The Tradesman is the best paper I am taking."



The Fundamental Business Needs of Pharmacy.

Among the illustrious men who have chronicled the history of as noble a calling as man ever followed, but few have touched upon that phase of the business that constitutes the very foundation on which success must be builded. The wizards of scientific research have taken the unlettered youth and led him throughout the mystic aisles and taught him the secrets. Listening, wide-eyed and astonished, he has heard the story and seen the birth of an alkaloid; with trembling hand and brain alert, he has beheld the wonderful transformations of chemistry; with attentive ear and tolerant understanding, he has devoured the wonders of serum therapy. He is tutored in the ethical relations that he must maintain toward his co-worker, the physician, in the field of usefulness. He is sent out into the world with material for a great superstructure, although, with sickening certainty, he must realize that he has no foundation upon which to build.

The commercial needs of pharmacy have been overlooked. Our educators have discussed every requisite of success save one. The young pharmacist comes from the laboratory and lecture room with a knowledge of pharmacy that is superb. Before the State Board he displays a knowledge of the processes of pharmacy, the accuracy and thoroughness of which are beyond criticism. Yet to the veteran of the tile and spatula, who has been throwing bottles at the wall for a lifetime, he is yet a child, because with all the tutorship of the masters of the mystic art, he has never learned that the grand prize of the high calling is a meal ticket and a room key. He has traced rare chemicals to their sources and made them reveal their identity, but has never been enlightened on the subject, "How to pay the rent."

To the gray-haired, practical druggist, the battle-scarred graduate of the school of experience, who has given humanity the "once over" and recorded their numbers on the pages of a retentive memory, the pride of Alma Mater and the wonder of the State Board is a joke. He looks on the young man as a matriculate in pharmacy's finishing school. He sizes him up from every angle, and with figures that do not lie shows that his real worth to a modern drug store is less than the young man could live on. The education of a pharmacist may start in a noble institution of learning that has to its credit nearly a hundred years of usefulness, but until the curriculum is changed it must have its finish in a

"human suffering parlor" where the dollar is a part of the goal.

The pharmacy schools of the country do not merit all the blame for the existing business needs of pharmacy. A part of this blame may be placed at the doors of the journalists of the craft who have evaded commercial pharmacy with a reticence akin to silence. The editorial pages of our greatest publications are prone to discuss elaborately everything that pertains to pharmacy, excepting that one thing that is so needful, if we are to stay in the game—providing for the girl and the babies and garnering a few shekels for the rainy day. Contributing editors from the ranks and hand-embellished orthographical dream about how to pack a percolator when really the howling need of the craft is a thesis on how to melt the bearings out of a cash register. The formula page is rife with methods for making everything but a dollar. We seen so fascinated with the work that we forget the wage.

Successful proprietors have come to look on a college graduate as being a man capable of being educated to a degree that he will finally be able to steer a store clear of the breakers to success. So far, the colleges have sent us unfinished products and given us the task of teaching them the business of pharmacy.

The writer does not wish to be misunderstood by having anyone infer that we do not believe in the highest standards of professional pharmacy. We would not for the world lower the plane of scientific pharmacy one jot or tittle. But since 75 per cent. of the business of a modern drug store comes from in front of the prescription partition, the business needs of pharmacy are at least as important as the scientific or professional needs, although they have never been recognized as such. A knowledge of the business end of pharmacy does not detract from the professional ability of a pharmacist. That a man is able to call the alkaloids by their chemical initials and is versed in the technical processes of pharmacy should in no way hinder him from being thoroughly conversant with the legitimate dollar-getting methods of modern business. The man who is to come up to the standard of the pharmacy of today should be able to make a trial balance and a urine analysis with equal deftness. His inability to do so shows that he is only half equipped. Some of the best pharmacists of this country argue that the business or commercial end of pharmacy cannot be taught successfully in the schools. This we think is an error, because not so many years ago many

of the proprietors were prejudiced against the college man in favor of the man who got even his technical knowledge of pharmacy in a drug store. We have all seen this theory smashed into smithereens. We know that so far as the scientific side of pharmacy is concerned, the college men of to-day are well-nigh faultless. Our state boards meet men who are wonders of scientific knowledge. If the great teachers are able to graduate men who border on scientific perfection, we know that men may be found who can teach business.

Once the highest priced man on the pay roll of the great factories was the chemist who worked and loved into existence the processes by which the products were made. This is not so to-day. The wizard who sets his own salary, the man who is of greatest importance and who is worth whatever he costs, is not the chemist—he is the man who is doing for the great manufacturing plants what somebody should do for pharmacy. He is the efficiency expert who conserves the company's interests by husbanding its dollars and teaching its employes business.

The needs of pharmacy are not confined to a thorough knowledge of it as a science. That part has been well cared for. A pharmacist who is unable to go further than the preparation and dispensing of medicinal products can play but a small part in what we are pleased to denominate pharmacy to-day. A very small percentage of the drug stores in America can be divided into departments in which the worker is required to do only the work of his department. The ideal pharmacist is the man who can do whatever there is to do. We do not believe that the scientific end has been or can be overdone, but we do believe that scientific achievement has been cheapened because our young pharmacists have not been equipped to meet the business needs of pharmacy. The vocation of a pharmacist is 25 per cent. a profession and 75 per cent. a business. Some of us are loth to admit this, but it true just the same.

To equip a man for the scientific end of pharmacy alone is very much like teaching a physician anatomy and sending him out into the world as a general practitioner. He cannot succeed. He is not a master of his craft.

He is only partially equipped for the work that is demanded of him. A pharmacist should be able to conduct a pharmacy. When he is given a diploma he is a finished product and should meet every demand of his calling. When a graduate of the engineering department receives the O. K. of the faculty he is ready to dig a tunnel, construct a sky-scraper or build a railroad. When a student finishes the school of law he is able to take care of himself and his client in any court in the land. But when James Brown, Ph. G., winner of the honors of the graduating class of nineteen-fifteen, is placed in charge of a busy store on Main street and told to make an inventory and render a sworn statement to Bradstreet, of the exact financial condition of the business, he feels like mailing the sheepskin back to the faculty with a request to please cancel the honors. He is up against the task of admitting his gross inefficiency. He must tell his employer that he cannot do it. He must make a confession that is the most humiliating one that any craftsman ever had to make. He must say "I don't know how." He must acknowledge that the job is too big for him. This is enough to kill progress and crush every bit of punch and fighting

Malt and Hop Tonic

"When mothers once take it
They never forsake it."



Grand Rapids
BREWING CO.

For Sale by all Wholesale Druggists

Satisfied Customers

are the foundation of our business

Good Merchandise and Prompt Service

have strengthened this foundation

Heystek & Canfield Co.

Jobbers of

Wall Paper — Paints — Factory Supplies

spirit out of him. Is it any wonder that the pathway of American pharmacy is thickly strewn with financial wrecks? Can you marvel at the fact that a large percentage of the drug stores of this country are insolvent and do not know it? There are stores that have been operated for years that have never been solvent. There has been no time since their establishment that they could have been sold for enough money to liquidate their debts, yet the proprietor thinks he is getting along fairly well and has never dreamed that he has been broke for years. Some druggists at the end of each year wonder why they have no money to show for a year of hard work, but they do not know how to find out. Our educators and the pharmaceutical press are too prone to stand aloof from simple, commonplace business. Too many of us delight to delve into science and discuss the rare products that mean little or nothing to the druggist. We are servants of the craft, and to say that so far we have served it poorly is putting it mildly. We do not mean by this that it is possible to make a financial success of every man who enters the game.

Our ideal pharmacist is a man learned in the science of pharmacy, who is able to make a statement showing the profit on the business for July with the same ease with which he shows the percentage of iodine in a specimen of the tincture. The plan of pharmaceutical education in vogue at present makes it necessary to employ two men to do what one

should do. After we have employed a graduate pharmacist to conduct a store, many times we find it necessary to go to a hardware store or a lumber yard and find a man who does not know whether a halogen is for soft corns or is a new name for the banana split, but one who can tell an asset from a liability without taking it to the laboratory. Merging the two men, we get an efficiency that we should get from one. This condition grates on the nerves of the man who wants both the professional and business side of his business efficiently managed. The outlook is no brighter to the young man who has spent two or three years in a college of pharmacy and on completing his course finds that he must serve an apprenticeship at a nominal salary to learn business. Of course, there are a few places in pharmacy for the young man whose ambition is to spend his life wearing out a hole in the floor in front of the tile and who is satisfied with \$25 a week for dispensing physicians' prescriptions; but he is a long way from being an antidote for the business needs of pharmacy because the man who is satisfied with his salary would be satisfied with his sales, and the druggist who is satisfied with his sales is finished.

We hope that in the near future the business needs of pharmacy will be recognized and met by a system of business education that will equip the young pharmacist to fill efficiently the position in the world's work for which he seeks to qualify.

W. H. Cousins.

WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue

Acids	Mustard, true, oz. @ 1 80	Ipecac @ 75
Boric (Powd.) .. 17@ 25	Mustard, artifil oz. @ 1 65	Iron, clo. @ 60
Boric (Xtal) 17@ 25	Neatsfoot 85@ 95	Kino @ 80
Carbolic 74@ 78	Olive, pure .. 2 50@3 50	Myrrh @ 1 05
Citric 81@ 85	Olive, Malaga, yellow 1 60@1 75	Nux Vomica @ 70
Muriatic 2 1/2 @ 5	Olive, Malaga, green 1 60@1 75	Opium @ 3 50
Nitric 8 1/2 @ 15	Orange, Sweet .. 4 00@4 20	Opium, Capmh. .. @ 90
Oxalic 80@ 90	Origanum, pure .. @ 2 50	Opium, Deodor'd .. @ 2 75
Sulphuric 2 1/2 @ 5	Origanum, com'l .. @ 75	Rhubarb @ 70
Tartaric 82@ 85	Pennyroyal 2 25@2 50	Paints
Ammonia	Peppermint 3 25@3 50	Lead, red dry .. 10 @ 10 1/2
Water, 26 deg. .. 8 @ 12	Rose, pure .. 12 00@14 00	Lead, white dry 10 @ 10 1/2
Water, 18 deg. .. 5 1/2 @ 9	Rosemary Flows 1 50@1 75	Lead, white oil 10 @ 10 1/2
Water, 14 deg. .. 4 1/2 @ 8	Sandalwood, E. I. 9 50@9 75	Ochre, yellow bbl. 1 @ 1 1/2
Carbonate 13 @ 16	Sassafras, true 1 25@1 45	Ochre, yellow less 2 @ 5
Chloride 10 @ 25	Sassafras, artif'l 50@ 60	Putty 2 1/2 @ 5
Balsams	Spearment 2 75@3 00	Red Venet'n bbl. 1 1/2 @ 4
Copaiba 1 00@1 40	Sperm 95@1 05	Red Venet'n less 1 1/2 @ 5
Fir (Canada) .. 1 25@1 50	Tansy 3 50@3 75	Vermillion, Amer. 25@ 30
Fir (Oregon) .. 40@ 50	Tar, USP 30@ 40	Whiting, bbl. @ 1 45
Peru 4 50@4 75	Turpentine, bbls. @ 53	Whiting 2 @ 5
Tolu 60@ 80	Turpentine, less 58@ 63	L. H. P. Prepd. 1 60@1 70
Berries	Wintergreen, tr. 5 50@5 75	Insecticides
Cubeb 70 @ 75	Wintergreen, sweet birch 4 00@4 25	Arsenic 9 @ 15
Fish 15 @ 20	Wintergreen, art 2 60@2 80	Blue Vitriol, bbl. . . @ 13
Juniper 8 @ 15	Wormseed 3 50@4 00	Blue Vitriol, less 14 @ 20
Prickley Ash @ 30	Wormwood 3 75@4 00	Bordeaux Mix Pat 8 @ 10
Barks	Potassium	Hellebore, White powdered 35 @ 40
Cassia (ordinary) 25 @ 30	Bicarbonate 1 90@2 00	Insect Powder .. 30 @ 50
Cassia (Saigon) 90@1 00	Bichromate 60 @ 65	Lead, Arsenate 10 1/2 @ 16
Elm (powd. 35c) 30 @ 35	Bromide 1 80@2 00	Lime and Sulphur Solution, gal. . . 15 @ 25
Sassafras (pow. 35c) @ 30	Carbonate 1 60@1 75	Paris Green ... 37 1/2 @ 45
Soap Cut (powd.) 35c 23 @ 25	Chlorate, xtal and powdered 57 @ 60	Miscellaneous
Extracts	Chlorate, gran'r 62 @ 65	Acetanalid 90 @ 1 00
Licorice 38 @ 40	Cyanide 50 @ 60	Alum 9 @ 12
Licorice powdered 50 @ 55	Iodide 4 30@4 40	Alum, powdered and ground 11 @ 15
Flowers	Permanaganate 2 15@2 25	Bismuth, Subnitrate 3 80@4 00
Arnica 85 @ 90	Prussiate, yellow @ 1 50	Borax xtal or powdered 10 @ 15
Chamomile (Ger.) 80 @ 85	Prussiate, red @ 3 50	Cantharides po 2 00@12 00
Chamomile (Rom) 55 @ 60	Sulphate @ 1 10	Calomel 1 95@2 00
Gums	Roots	Capsicum 30 @ 35
Acacia, 1st 50 @ 60	Alkanet 90 @ 1 00	Carmine 6 50@7 00
Acacia, 2nd 45 @ 50	Blood, powdered 20 @ 25	Cassia Buds @ 40
Acacia, 3rd 45 @ 50	Calamus 75 @ 80	Cloves 30 @ 35
Acacia, Sorts 25 @ 30	Elecampane, pwd. 15 @ 20	Chalk Prepared .. 6 @ 8 1/2
Acacia, powdered 40 @ 50	Gentian, powd. 38 @ 45	Chalk Precipitated 7 @ 10
Aloe (Barb. Pow) 30 @ 40	Ginger, African, powdered 20 @ 25	Chloroform 65 @ 70
Aloe (Cape Pow) 20 @ 25	Ginger, Jamaica 30 @ 35	Chloral Hydrate 1 92@2 12
Aloe (Soc. Pow.) 40 @ 50	Ginger, Jamaica, powdered 30 @ 35	Cocaine 5 40@5 60
Asafoetida 1 00@1 10	Goldenseal pow. 7 50@7 70	Cocoa Butter 60 @ 70
Asafoetida, Powd.	Ipecac, powd. . . 3 25@3 50	Corks, list, less 70% @ 2
Pure 1 15@1 25	Licorice 32 1/2 @ 35	Copperas, bbls. @ 2
U. S. P. Powd. 1 30@1 50	Licorice, powd. . . 28 @ 35	Copperas, less .. 2 1/2 @ 7
Camphor 89 @ 92	Orris, powdered 30 @ 35	Copperas, powd. . . 4 @ 10
Guaiac 40 @ 45	Poke, powdered 20 @ 25	Corrosive Sublim. 1 85@1 90
Guaiac, powdered 50 @ 55	Rhubarb 75 @ 80	Cream Tartar 50 @ 55
Kino 70 @ 75	Rhubarb, powd. 75 @ 80	Cutticlebone 45 @ 50
Kino, powdered .. 75 @ 80	Rosinweed, powd. 25 @ 30	Dextrine 7 @ 10
Myrrh @ 40	Sarsaparilla, Hond. ground 55 @ 60	Dover's Powder .. @ 2 50
Myrrh, powdered @ 50	Sarsaparilla Mexican, ground 25 @ 30	Emery, all Nos. .. 6 @ 10
Opium 12 75@13 00	Squills 35 @ 40	Emery, powdered 5 @ 8
Opium, powd. 14 25@14 60	Squills, powdered 40 @ 60	Epsom Salts, bbls. @ 2 1/2
Opium, gran. 14 25@14 60	Tumeric, powd. 13 @ 20	Epsom Salts, less 3 @ 7
Shellac 40 @ 45	Valerian, powd. 70 @ 75	Ergot 1 25@1 50
Shellac, Bleached 45 @ 50	Seeds	Ergot, powdered 2 75@3 00
Tragacanth	Anise 20 @ 25	Flake White 15 @ 20
No. 1 @ 3 50	Anise, powdered @ 25	Formaldehyde lb. 15 @ 20
Tragacanth powder 2 25	Bird, 1s @ 10	Gelatine 1 10@1 15
Turpentine 10 @ 15	Canary 8 @ 12	Glassware, full cases 30%
Leaves	Caraway 30 @ 35	Glassware, less 70%
Buchu 1 75@1 85	Cardamon 1 80@2 00	Glauber Salts bbl. @ 1 1/2
Buchu, powdered 1 85@2 00	Celery (Powd. 40) 30 @ 35	Glauber Salts less 2 @ 5
Sage, bulk 67 @ 70	Coriander 10 @ 18	Glue, brown 13 @ 18
Sage, 1/2 loose .. 75 @ 78	Dill 25 @ 30	Glue, brown grd. 12 @ 17
Sage, powdered .. 55 @ 60	Fennel @ 75	Glue, white 15 @ 25
Senna, Alex. 55 @ 60	Flax 5 1/2 @ 10	Glue, white grd. 15 @ 20
Senna, Tinn. 42 @ 50	Flax, ground ... 5 1/2 @ 10	Glycerine 50 @ 60
Senna, Tinn. pow. 50 @ 55	Foenugreek, pow. 8 @ 10	Hops 45 @ 65
Uva Ursi 18 @ 20	Hemp 8 @ 12	Hops 45 @ 60
Oils	Lobelia 40 @ 50	Iodine 5 68@5 91
Almonds, Bitter, true 15 00@15 25	Mustard, yellow 19 @ 25	Iodoform 6 78@6 94
Almonds, Bitter, artificial 7 00@7 25	Mustard, black .. 19 @ 25	Lead Acetate 20 @ 25
Almonds, Sweet, true 1 25@1 50	Mustard, powd. 22 @ 30	Lycopodium 2 25@2 50
Almonds, Sweet, imitation 65 @ 75	Poppy @ 40	Mace 85 @ 90
Amber, crude .. 2 00@2 20	Quince 1 00@1 25	Mace, powdered 95 @ 1 00
Amber, rectified 3 00@3 20	Rape 10 @ 15	Menthol 4 25@4 50
Anise 2 00@2 25	Sabadilla 40 @ 50	Morphine 6 20@6 55
Bergamont 8 00@8 20	Sabadilla, powd. . . @ 40	Nux Vomica 20 @ 25
Cajeput 1 35@1 60	Sunflower 7 @ 10	Nux Vomica pow. @ 20
Cassia 2 25@2 50	Worm American @ 25	Pepper, black pow. @ 35
Castor 1 40@1 55	Worm Levant .. 1 50@1 75	Pepper, white @ 40
Cedar Leaf 1 25@1 40	Tinctures	Pitch, Burgundy .. @ 15
Citronella 90 @ 1 20	Aconite @ 75	Quassia 12 @ 15
Cloves 1 85@2 00	Aloe @ 65	Quinine 55 @ 65
Cocanut 20 @ 25	Asafoetida @ 75	Rochelle Salts ... 43 @ 50
Cod Liver 5 90@6 00	Belladonna @ 1 35	Saccharine oz. @ 1 60
Cotton Seed 1 15@1 25	Benzoin @ 1 65	Salt Peter 35 @ 40
Croton 1 50@1 80	Benzoin Compo'd @ 1 00	Seidlitz Mixture .. 36 @ 40
Cupbebs 4 25@4 50	Buchu @ 1 50	Soap, green 20 @ 25
Eigeron 1 75@2 00	Cantharadics ... @ 1 80	Soap, mott castile 12 @ 15
Eucalyptus 1 00@1 25	Capsicum @ 90	Soap, white castile case @ 8 00
Hemlock, pure ... @ 1 00	Cardamon @ 1 50	Soap, white castile less, per bar .. @ 85
Juniper Berries 10 00@10 20	Cardamon, Comp. @ 2 00	Soda Ash 4 1/2 @ 10
Juniper Wood .. 2 00@2 20	Catechu @ 60	Soda Bicarbonate 2 1/2 @ 6
Lard, extra 95 @ 1 05	Cinchona @ 1 05	Soda, Sal 1 1/2 @ 5
Lard, No. 1 85 @ 95	Colchicum @ 75	Spirits Camphor @ 75
Lavender Flow. 5 00@5 20	Cubeb @ 1 20	Sulphur roll 2 1/2 @ 6
Lavender, Gar'n 1 25@1 40	Digitals @ 80	Sulphur Subl. 3 @ 7
Lemon 2 00@2 25	Gentian @ 75	Tamarinds 15 @ 20
Linseed, boiled bbl. @ 86	Ginger @ 95	Tartar Emetic @ 80
Linseed, bld. less 91 @ 96	Guaiac @ 1 05	Turpentine Ven. 3 00@3 25
Linseed, raw, bbl. @ 85	Guaiac, Ammon. @ 80	Vanilla Ex. pure 1 00@1 50
Linseed, raw, less 90 @ 95	Iodine @ 2 00	Witch Hazel 65 @ 1 00
	Iodine, Colorless @ 2 00	Zinc Sulphate ... 10 @ 15

Holiday Goods AND Staple Sundries

Now on display in our sundry room, viz:

- White Ivory Goods
- Leather Goods in Gents' Sets
- Hand Bags, Writing Sets, Collar Bags, etc., Toilet, Manicure and Military Sets
- Smoker's Articles, General Novelties
- Cut Glass
- Stationery, Books, Bibles, Games

Hazeltine & Perkins Drug Co.

Wholesale Druggists

Grand Rapids, Michigan

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED		DECLINED	
Holland Rusks	Flour		
Brooms	Jelly		
Sauer Kraut	Currants		
Tomatoes	Lemon Peel		
Citron	Scotch Peas		

Index to Markets

By Columns

Column	Item	Price
A	Ammonia	1
A	Axle Grease	1
B	Baked Beans	1
B	Bath Brick	1
B	Bluing	1
B	Breakfast Food	1
B	Brooms	1
B	Brushes	1
B	Butter Color	1
C	Candles	1
C	Canned Goods	1-2
C	Catsup	2
C	Cheese	2
C	Chewing Gum	3
C	Chocolate	3
C	Clothes Lines	3
C	Cocoa	3
C	Cocoanut	3
C	Coffee	3
C	Confections	4
C	Crackers	5, 6
C	Cream Tartar	6
D	Dried Fruits	6
E	Evaporated Milk	6
F	Farinaceous Goods	6
F	Fishing Tackle	6
F	Flavoring Extracts	7
F	Flour and Feed	7
F	Fruit Jars	7
G	Gelatine	7
G	Grain Bags	7
H	Herbs	7
H	Hides and Pelts	8
H	Horse Radish	8
I	Ice Cream	8
J	Jelly	8
J	Jelly Glasses	8
M	Macaroni	8
M	Mapleine	8
M	Meats, Canned	8
M	Mince Meat	8
M	Molasses	8
M	Mustard	8
N	Nuts	4
O	Olives	8
P	Peanut Butter	8
P	Petroleum Products	8
P	Pickles	8
P	Pipes	8
P	Playing Cards	8
P	Potash	8
P	Provisions	8
R	Rice	9
R	Rolled Oats	9
S	Salad Dressing	9
S	Saleratus	9
S	Sal Soda	9
S	Salt	9
S	Salt Fish	9
S	Seeds	10
S	Shoe Blacking	10
S	Snuff	10
S	Soda	10
S	Spices	10
S	Starch	10
S	Syrups	10
T	Table Sauces	10
T	Tea	10
T	Tobacco	11, 12
T	Twine	13
V	Vinegar	13
W	Wicking	13
W	Woodenware	13
W	Wrapping Paper	14
Y	Yeast Cake	14

1	2
AMMONIA	
12 oz. ovals, 2 doz. box 1 60	
AXLE GREASE	
Frazer's	
1lb. wood boxes, 4 doz. 3 00	
1lb. tin boxes, 3 doz. 2 35	
3 1/2 lb. tin boxes, 2 dz. 4 25	
10lb. pails, per doz. 6 00	
15lb. pails, per doz. 7 20	
25lb. pails, per doz. 12 00	
BAKED BEANS	
No. 1, per doz. 45@ 90	
No. 2, per doz. 95@1 40	
No. 3, per doz. 1 35@1 75	
BATH BRICK	
English 95	
BLUING	
Jennings'	
Condensed Pearl Bluing	
Small, 3 doz. box 1 95	
Large, 2 doz. box 2 40	
Folger's	
Summer Sky, 3 dz. cs. 1 40	
Summer Sky 10 dz bbl 4 50	
BREAKFAST FOODS	
Apetizo, Biscuits 3 00	
Bear Food, Pettijohns 2 13	
Cracked Wheat 24-2 2 90	
Cream of Wheat 5 40	
Cream of Rye, 24-2 3 00	
Quaker Puffed Rice 4 25	
Quaker Puffed Wheat 3 45	
Quaker Brkfst Biscuit 1 90	
Quaker Corn Flakes 1 75	
Washington Crisps 1 85	
Wheatena 4 50	
Evaporated Sugar Corn	
Grape Nuts 2 70	
Sugar Corn Flakes 2 50	
Holland Rusk 3 80	
Krinkle Corn Flakes 1 75	
Mapl-Flake, Whole	
Wheat 3 60	
Minn. Wheat Meal 4 50	
Ralston Wheat Food	
Large 18s 2 25	
Ralston Wht Food 18s 1 45	
Ross's Whole Wheat	
Biscuit 2 70	
Saxon Wheat Food 2 80	
Shred Wheat Biscuit 3 60	
Triscuit, 18 1 80	
Pillsbury's Best Cer'l 1 50	
Post Toasties, T-2 2 60	
Post Toasties, T-3 2 70	
Post Tavern Porridge 2 80	
BROOMS	
Fancy Parlor, 25 lb. 5 00	
Parlor, 5 String, 25 lb. 4 75	
Standard Parlor, 23 lb. 4 00	
Common, 23 lb. 3 75	
Special, 23 lb. 3 25	
Warehouse, 23 lb. 5 25	
Common, Whisk 1 10	
Fancy, Whisk 1 40	
BRUSHES	
Scrub	
Solid Back, 8 in. 75	
Solid Back, 11 in. 95	
Pointed Ends 85	
Stove	
No. 3 90	
No. 2 1 25	
No. 1 1 75	
Shoe	
No. 3 1 00	
No. 7 1 30	
No. 4 1 70	
No. 3 1 90	
BUTTER COLOR	
Dandelion, 25c size 2 00	
CANDLES	
Paraffine, 6s 7	
Paraffine, 12s 7 1/2	
Wicking 20	
CANNED GOODS	
Apples	
3 lb. Standards @ 90	
No. 10 @ 2 75	
Blackberries	
2 lb. 1 50@1 90	
Standard No. 10 @ 5 25	
Beans	
Baked 1 00@1 30	
Red Kidney 90@ 95	
String 1 00@1 75	
Wax 75@1 25	
Blueberries	
Standard 1 40	
No. 10 6 50	
Clams	
Little Neck, 1 lb. 1 25	
Clam Bouillon	
Burnham's 1/2 pt. 2 25	
Burnham's pts. 3 75	
Burnham's qts. 7 50	
Corn	
Fair 85@ 90	
Good 1 00@1 10	
Fancy @1 30	
French Peas	
Monbadon (Natural)	
per doz. 1 75	
Gooseberries	
No. 2, Fair 1 35	
No. 2, Fancy 2 50	
Hominy	
Standard 85	
Lobster	
1/4 lb. 1 75	
1/2 lb. 2 90	
Picnic Flat 3 10	
Mackerel	
Mustard, 1 lb. 1 80	
Mustard, 2 lb. 2 80	
Soused, 1 1/2 lb. 1 60	
Soused, 2 lb. 2 75	
Tomato, 1 lb. 1 50	
Tomato, 2 lb. 2 80	
Mushrooms	
Buttons, 1/2s @25	
Buttons, 1s @40	
Hotels, 1s @34	
Oysters	
Cove, 1 lb. @ 75	
Cove, 2 lb. @1 40	
Plums	
Pears In Syrup	
No. 3 cans, per doz. 1 50	
Peas	
Marrowfat 90@1 00	
Early June 1 10@1 25	
Early June sifted 1 45@1 55	
Peaches	
Pie 1 00@1 25	
No. 10 size can pie @3 25	
Pineapple	
Grated 1 75@2 10	
Sliced 95@2 60	
Pumpkin	
Fair 80	
Good 90	
Fancy 1 00	
No. 10 2 40	
Raspberries	
Standard @	
Salmon	
Warrens, 1 lb. Tall 2 30	
Warrens, 1 lb. Flat 2 45	
Red Alaska 1 85@1 95	
Med. Red Alaska 1 40@1 45	
Pink Alaska @1 20	
Sardines	
Domestic, 1/2s 3 75	
Domestic, 1/4 Mustard 3 25	
Domestic, 3/4 Mustard 3 25	
French, 1/2s 7@14	
French, 3/4s 13@23	
Sauer Kraut	
No. 3, cans 90	
No. 10, cans 2 75	
Shrimps	
Dunbar, 1s doz. 1 25	
Dunbar, 1 1/2 doz. 2 40	
Succotash	
Fair @90	
Good @1 20	
Fancy 1 25@1 40	
Strawberries	
Standard 95	
Fancy 2 25	
Tomatoes	
Good 1 20	
Fancy 1 65	
No. 10 3 75	
Tuna	
Case	
1/2s, 4 doz. in case 2 60	
3/4s, 4 doz. in case 3 60	
1s, 4 doz. in case 5 60	
Catsup	
Snider's pints 2 35	
Snider's 1/2 pints 1 35	
Cheese	
Acme @22 1/2	
Carson City @22 1/2	
Brick @25	
Leiden @15	
Limburger @25	
Pineapple 40@60	
Edam @85	
Sap Sago @30	
Swiss, Domestic @30	

CHEWING GUM	
Adams Black Jack 62	
Adams Sappota 65	
Beeman's Pepsin 62	
Beechnut 62	
Chiclets 1 33	
Colgan Violet Chips 65	
Colgan Mint Chips 65	
Dentyne 62	
Doublemint 64	
Flag Spruce 62	
Heshey Gum 48	
Juicy Fruit 64	
Red Robin 62	
Sterling Gum Pep. 62	
Sterling 7-Point 62	
Spearmint, Wrigleys 64	
Spearmint, 5 box jars 3 20	
Spearmint, 6 box jars 3 85	
Trunk Spruce 62	
Yucatan 62	
Zeno 64	
Smith Bros. Gum 62	
CHOCOLATE	
Walter Baker & Co.	
German's Sweet 24	
Premium 35	
Caracas 28	
Walter M. Lowney Co.	
Premium, 1/2s 35	
Premium, 3/4s 35	
CLOTHES LINE	
Per doz.	
No. 40 Twisted Cotton 1 00	
No. 50 Twisted Cotton 1 40	
No. 60 Twisted Cotton 1 75	
No. 80 Twisted Cotton 2 00	
No. 50 Braided Cotton 1 45	
No. 60 Braided Cotton 1 85	
No. 80 Braided Cotton 2 25	
No. 50 Sash Cord 2 25	
No. 60 Sash Cord 2 75	
No. 60 Jute 90	
No. 72 Jute 1 10	
No. 60 Sisal 1 00	
Galvanized Wire	
No. 20, each 100ft. long 1 90	
No. 19, each 100ft. long 2 10	
No. 20, each 100ft. long 1 00	
No. 19, each 100ft. long 2 10	
COCOA	
Baker's 39	
Cleveland 41	
Colonial, 1/2s 35	
Colonial, 3/4s 33	
Epps 42	
Hershey's, 1/2s 32	
Hershey's, 3/4s 30	
Huyler 36	
Lowney, 1/2s 38	
Lowney, 3/4s 37	
Lowney, 5 lb. cans 37	
Van Houten, 1/2s 12	
Van Houten, 3/4s 18	
Van Houten, 1s 36	
Wan-Eta 65	
Webb 36	
Wilber, 1/2s 33	
Wilber, 3/4s 32	
COCOANUT	
Dunham's per lb.	
1/2s, 5 lb. case 30	
3/4s, 5 lb. case 29	
1s, 15 lb. case 29	
3/4s, 15 lb. case 28	
1s, 15 lb. case 28	
1/2s & 3/4s, 15 lb. case 27	
Scalloped Gems 10	
1/2s & 3/4s pails 16	
Bulk, pails 16	
Bulk, barrels 15	
Baker's Brazil Shredded	
70 5c pkgs., per case 2 60	
36 10c pkgs., per case 2 60	
16 10c and 33 5c pkgs., per case 2 60	
Bakers Canned, doz. 90	
COFFEES ROASTED	
Rio	
Common 19	
Fair 19 1/2	
Choice 20	
Fancy 21	
Peaberry 23	
Santos	
Common 20	
Fair 20 1/2	
Choice 21	
Fancy 23	
Peaberry 23	
Maracaibo	
Fair 24	
Choice 25	
Mexican	
Choice 25	
Fancy 26	
Guatemala	
Fair 25	
Fancy 28	
Java	
Private Growth 26@30	
Mandling 31@35	
Aukola 30@32	
Mocha	
Short Bean 25@27	
Long Bean 24@25	
H. L. O. G. 26@28	
Bogota	
Fair 24	
Fancy 26	
Exchange Market, Steady	
Spot Market, Strong	
Package	
New York Basis	
Arbuckle 19 00	

McLaughlin's XXXX	
McLaughlin's XXXX	
package coffee is sold to	
retailers only. Mail all or-	
ders direct to W. F. Mc-	
Laughlin & Co., Chicago.	
Extracts	
Holland, 1/2 gro. bxs. 95	
Felix, 1/2 gross 1 15	
Hummel's foil, 1/2 gro. 85	
Hummel's tin, 1/2 gro. 1 43	
CONFECTIONERY	
Stick Candy Pails	
Horehound 11	
Standard 11	
Standard, small 12	
Twist, small 12	
Cases	
Jumbo 11 1/2	
Jumbo, small 12	
Big Stick 11 1/2	
Boston Sugar Stick 15	
Mixed Candy	
Pails	
Broken 12	
Cut Loaf 12	
French Cream 13	
Fancy 14	
Grocers 8	
Kindergarten 12 1/2	
Leader 11	
Monarch 11 1/2	
Novelty 12	
Paris Creams 14	
Premio Creams 16	
Royal 10	
Special 10 1/2	
X Valley Creams 15	
X L O 8	
Specialties	
Pails	
Auto Kisses (baskets) 13	
Bonnie Butter Bites 17	
Butter Cream Corn 15	
Caramel Bon Bons 15	
Caramel Dice 13	
Caramel Croquettes 14	
Cocoanut Waffles 14	
Coffy Toffy 15	
National Mints 7 lb tin 20	
Empire Fudge 15	
Fudge, Walnut 16	
Fudge, Filbert 15	
Fudge, Choco. Peanut 14	
Fudge, Honey Moon 15	
Fudge, White Center 15	
Fudge, Cherry 15	
Fudge, Cocoanut 16	
Honeysuckle Candy 15	
Iced Maroons 15	
Iced Gems 15	
Iced Orange Jellies 13	
Italian Bon Bons 13	
Jelly Mello 13	
AA Licorice Drops	
5 lb. box 1 25	
Lozenges, Pep 14	
Lozenges, Pink 14	
Manchus 14	
Molasses Kisses, 10	
lb. box 13	
Nut Butter Puffs 14	
Star Patties, Asst 14	
Chocolates	
Pails	
Assorted Choc. 16	
Amazon Caramels 16	
Champion 15	
Choc. Chips, Eureka 20	
Climax 15	
Eclipse, Assorted 15	
Ideal Chocolates 15	
Klondike Chocolates 21	
Nabobs 21	
Nibble Sticks 25	
Nut Wafers 21	
Ocoro Choc Caramels 18	
Peanut Clusters 24	
Quintette 15	
Regina 14	
Star Chocolates 15	
Superior Choc. (light) 18	
Pop Corn Goods	
Without prizes.	
Cracker Jack with	
coupon 3 25	
Oh My 100s 3 50	
Cracker Jack, with Prize	
Hurrah, 100s 3 50	
Hurrah, 50s 1 75	
Hurrah, 25s 85	
Balloon Corn, 50s 1 75	
Cough Drops	
Boxes	
Putnam Menthol 1 00	
Smith Bros. 1 25	
NUTS—Whole	
lbs.	
Almonds, Tarragona 20	
Almonds, California	
soft shell Drake @20	
Brazilis 14@18	
Filberts @18	
Cal. No. 1 S. S. @20	
Walnuts, Naples 16 1/2@18 1/2	
Walnuts, Grenoble	
Table nuts, fancy 13@14	
Pecans, Large @15	
Pecans, Ex. Large @17	
Shelled	
No. 1 Spanish Shelled	
Peanuts 7 1/2@ 8	
Ex. Lg. Va. Shelled	
Peanuts 11 1/2@12	
Pecan Halves @85	
Walnut Halves @42	
Filbert Meats @38	
Almonds @45	
Jordon Almonds ..	

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Table with 2 columns: Item Name and Price. Includes categories like Sugar, Butter, Soda, Oyster, Dried Fruits, Evaporated Milk, Farina, Beans, Pearl Barley, Peas, Sago, Tapioca, Fishing Tackle, Cotton Lines, Linen Lines, and Poles.

Table with 2 columns: Item Name and Price. Includes categories like Flouring Extracts, Flour and Feed, Mapleine, Molasses, Mustard, Olives, Peanut Butter, Petroleum Products, Pickles, Playing Cards, Potash, Provisions, and Herbs.

Table with 2 columns: Item Name and Price. Includes categories like Tallow, Ice Cream, Jelly, Mapleine, Molasses, Mustard, Olives, Peanut Butter, Petroleum Products, Pickles, Playing Cards, Potash, Provisions, and Herbs.

Table with 2 columns: Item Name and Price. Includes categories like Smoked Meats, Sausages, Beef, Pig's Feet, Tripe, Canned Meats, Rolled Oats, Salad Dressing, Saleratus, Salt Soda, Common Grades, Warsaw, Solar Rock, Smoked Salmon, Holland Herring, and Trout.

Table with 2 columns: Item Name and Price. Includes categories like Mackerel, Lake Herring, Seeds, Shoe Blacking, Spices, Soda, Whole Spices, Rice, Starch, Syrup, and Tea.

Table with 2 columns: Item Name and Price. Includes categories like Oolong, English Breakfast, Ceylon, Tobacco, Plug, Kingsford, Muzzy, Silver Gloss, Argo, Muzzy, Syrup, and Tea.

SPECIAL PRICE CURRENT

12

Table with 2 columns: Item Name and Price. Includes categories like Smoking, Cigars, and various tobacco products.

13

Table with 2 columns: Item Name and Price. Includes categories like Butter Plates, Wire End, Churns, and various food items.

14

Table with 2 columns: Item Name and Price. Includes categories like Clothes Pins, Egg Crates and Fillers, Faucets, and various household goods.

15

Advertisement for Telfer's Coffee, featuring a tin image and text: 'YEAST CAKE', 'TELFER'S COFFEE', 'MADE IN DETROIT USA'.

AXLE GREASE



1 lb. boxes, per gross \$ 70
3 lb. boxes, per gross \$ 110

BAKING POWDER K C

10c, 4 doz. in case ... 90
15c, 4 doz. in case ... 1 35
25c, 4 doz. in case ... 2 25

Special deals quoted upon request.

K C Baking Powder is guaranteed to comply with ALL Pure Food Laws, both State and National.

Table listing various items like Royal, Mouse, and Rat with prices.

Table listing various items like Tub, Washboards, and Window Cleaners with prices.

SEND FOR SAMPLES



Place an order with your jobber. If goods are not satisfactory return same at our expense.—FITZPATRICK BROS.

Economic Coupon Books
They save time and expense.
They prevent disputes.
They put credit transactions on cash basis.
Free samples on application.

16

Advertisement for White House Coffee, featuring a tin image and text: 'Roasted Dwinell-Wright Brands', 'WHITE HOUSE COFFEE'.

White House, 1 lb.
White House, 2 lb.
Excelsior, Blend, 1 lb.

Distributed by Judson Grocer Co., Grand Rapids; Lee & Cady, Detroit; Lee & Cady, Kalamazoo; Lee & Cady, Saginaw; Bay City Grocer Company, Bay City; Brown, Davis & Warner, Jackson; Godsmark, Durand & Co., Battle Creek; Fieibach Co., Toledo.

Advertisement for Morton's Salt, featuring a tin image and text: 'SALT', 'MORTON'S SALT', 'NEVER CAKES OR HARDENS'.

Morton's Salt
Per case, 24 2 lbs. 1 70
Five case lots 1 60

SOAP
Lautz Bros. & Co.
[Apply to Michigan, Wisconsin and Duluth, only.]

FITZPATRICK BROTHERS' SOAP CHIPS
White City (Dish Washing) (Caustic).....210 lbs.....3c per lb.
Tip Top 88% Dry.....250 lbs.....4c per lb.
No. 1 Laundry 88% Dry.....225 lbs.....5 1/2 c per lb.
Palm Soap 88% Dry.....300 lbs.....6 1/2 c per lb.

SEND FOR SAMPLES

Guaranteed to Equal the Best 10c Kinds

80 Cans.....\$2.90 Per Case
SHOWS A PROFIT OF 40%

Handled by All Jobbers

Place an order with your jobber. If goods are not satisfactory return same at our expense.—FITZPATRICK BROS.

17

Climax, 100 oval cakes \$ 25
Gloss, 100 cakes, 5c sz \$ 3 60
Big Master, 100 blocks \$ 4 00
Naphtha, 100 cakes ...
Oak Leaf, 100 cakes ...
Queen Anne, 100 cakes \$ 3 60
Queen White, 100 cks. \$ 3 90
Railroad, 120 cakes ..2 50
Saratoga, 120 cakes ..2 50
White Fleece, 50 cks. 2 50
White Fleece, 100 cks. 3 25
White Fleece, 200 cks. 2 50

Proctor & Gamble Co.
Lenox 3 20
Ivory, 6 oz. 4 00
Ivory, 10 oz. 6 75
Star 3 35

Swift & Company
Swift's Pride 2 85
White Laundry 3 50
Wool, 6 oz. bars ... 3 85
Wool, 10 oz. bars ... 6 50

Tradesman Company
Black Hawk, one box 2 50
Black Hawk, five bxs 2 40
Black Hawk, ten bxs 2 25

Scouring
Sapolio, gross lots .. 9 50
Sapolio, half gro. lots 4 85
Sapolio, single boxes 2 40
Sapolio, hand 2 40
Scourine, 50 cakes .. 1 80
Scourine, 100 cakes .. 3 50
Queen Anne Scourer 1 80

Soap Compounds
Johnson's Fine, 48 2 35
Johnson's XXX 100 5c 4 00
Rub-No-More 3 85
Nine O'Clock 3 50

WASHING POWDERS.
Gold Dust
24 large packages ...4 30
100 small packages ...3 85

Lautz Bros. & Co.
[Apply to Michigan, Wisconsin and Duluth, only]

Snow Boy
100 pkgs., 5c size ...3 75
60 pkgs., 5c size ...2 40
48 pkgs., 10c size ...3 75
24 pkgs., family size ...3 20
20 pkgs., laundry size 4 00

Naphtha
60 pkgs., 5c size ...2 40
100 pkgs., 5c size ...3 75

Queen Anne
60 5c packages 2 40
24 packages 3 75

Oak Leaf
24 packages 3 75
100 5c packages 3 75

CHARCOAL

Can lots or local shipments, bulk or sacked in paper or jute. Poultry and stock charcoal.
DEWEY - SMITH CO. Jackson, Mich.
Successor to M. O. DEWEY CO.

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.

Drug Store For Sale—Or trade. Modern, good stand, terms easy. \$1,500 value. Write, Low Rent, care Tradesman. 533

Store For Rent—Nos. 23, 25 and 27 Ottawa avenue, six floors and basement, 80,000 square feet. Railroad siding and team track. Will rent first and second floors and basement if desired. Steam heat, electric light and power. Freight and passenger elevator service. Night watch and janitor service. Sprinkled for cheap insurance. Apply on the premises or to H. Leonard & Sons, Grand Rapids. 524

Tenant Wanted—For store room 30 x 90 ft., brick building with warehouse in rear 30 x 30 ft., also flour house, county seat town 1,400. Good churches and good schools. Two railroads. Up to date building on good location, suitable for general merchandise. Rent reasonable. Address H. P. Otto, Wapello, Iowa. 525

For Sale—Ice cream parlor, confectionery, periodical and news store, all marble iceless soda fountain; located in a good live manufacturing town of 3,000. Address S. H. Browne, Sandwich, Ill. 526

For Sale—Lamson tube system, 21 stations, with all accessories. Also one Otis passenger elevator and one glass entrance display case. Paul Steketee & Sons, Grand Rapids, Michigan. 527

Store For Rent—In Owosso, a very progressive town of 12,000 inhabitants, before November 1. Write Star Bargain House, Owosso, Michigan. 528

For Sale—Seventy-four acre general purpose farm, good soil, living water, fruit, stock or grain. 300 peach, 26 apple trees, other small fruit. Good eight-room house, barn, nice bunch timber, one-half mile to school, one and one-half miles to stone pike, or might consider clean stock of merchandise up to \$3,000 or \$3,500. Price of farm \$4,500, including team of farm mares. For particulars write No. 518, care Tradesman. 518

For Sale—Prosperous drug store in city of Grand Rapids. This store is located in best growing part of city. You can clean up \$2,000 per year. I have done this and better. Home must be sold with store, both \$11,000. Opportunity to get located right with city advantages. Address No. 519, care Tradesman. 519

For Sale Or Trade—For farm, three-story brick block suitable for department store or can be remodeled. Tremendous bargain for quick sale. Clear title. W. E. Miller, Cochoctah, Michigan. 520

Wanted—Good hardware stock in live Michigan village for good 80-acre farm, value \$5,000. Might pay some difference. C. G. Mabey, Wayland, Michigan. 522

For Sale Or Trade—For farm, barber shop with three table billiard room in connection. No competition. A snap. Barbershop, Cochoctah, Michigan. 521

For Sale Or Trade—For farm, implement business, building, stock and two homes. Twenty-two years in business. Best reason for selling. A. J. Peckens, Cochoctah, Michigan. 523

For Rent—An up-to-date store-room, 36 x 108, with a well lighted basement salesroom, 36 x 90, on a prominent corner in a manufacturing city of 30,000. A second and third floor with 12 and 15 foot ceilings, if desired. For particulars address S. L. Van Petten, Anderson, Indiana. 529

General Merchandise Auctioneer—Ten years success closing out and reducing stocks. Reference any reliable merchant in Cadillac. Address W. E. Brown, Cadillac, Michigan. 530

For Sale Quick—Up-to-date and complete dry goods stock at Hart. Great reduction sale this week. Will reduce to low figure. Great opportunity for a young hustler. Fixtures and balance of stock at a bargain. Must act quick. Charles B. Eddy, Hart, Michigan. 531

For Sale—Feed and seed store doing good business in live town. Reason too much other business. Do not answer unless you want to buy. Address No. 532, care Tradesman. 532

Drug Store—Well located, good trade, low expense. Favorable terms. Owner wishes to retire. Address Age 66, care Tradesman. 534

For Sale—360 acres of virgin hardwood timber in Northern Michigan. Estimates furnished on application. Quality of soil A 1. Might exchange for other desirable property. Mulholland Bros., Reed City, Michigan. 503

For Sale—Clean, staple, well assorted stock general merchandise. Discount for cash. Would consider small farm as part payment. Good reasons. W. F. Beatty, New Lothrop, Michigan. 506

For Sale—Wholesale paper and notions business in good town in Michigan. Excellent territory. Established twenty years. Address Paper, care Tradesman. 514

For Sale Or Trade—Park View Hotel, Bloomingdale, Michigan for farm. Wm. Bensinger, Proprietor. 515

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

For Sale—Half interest in grocery doing \$45,000 business in college town of 8,000 population. If you are looking for a good paying business investigate this. Address No. 499, care Tradesman. 499

GOOD DRUG CLERK AT ONCE—Experienced young man. Must be strictly honest, industrious and reliable. Good habits and references. State particulars and salary required. F. R. Skinner, St. Charles, Michigan. 512

For Sale—Drug store in a Northern Michigan town of 500. Wet county but no saloon in town. Good place for doctor who wishes to run store in connection with practice. Stock, fixtures and building \$3,800. Address Druggist, care Michigan Tradesman. 513

For Sale—Bakery and grocery in good farming town of 500. The only bakery in town. Stock and fixtures invoice about \$1,600. Owner must retire. You can buy this business right. E. J. Stanton, Caledonia, Michigan. 507

Excellent Opportunity—Clean stock of general merchandise, shoes, groceries, men's furnishings, salt and flour. Inventory about \$18,000. Can reduce to any desired amount in a few weeks. Will sell at invoice. Most stock advance from 10 to 50 per cent. in valuation. Good, excellent German farming country. A good chance for any live party to clean up from \$1,000 to \$2,000 before the first of the year. Pay \$30 per month rent, \$24 per week for labor and do business from \$38,000 to \$45,000 a year. This is a bargain, better hurry. Lock Box 222, Bonduel, Wisconsin. 509

For Sale—General merchandise stock in Southern Michigan. Established about 25 years; good locality; good business. Address No. 511, care Tradesman. 511

For Sale—One H. B. Smith moulder machine No. 1162, four inch head, four sides. This machine is in good condition. Slater Construction Company, Pontiac, Michigan. 500

For Sale—Elegant full modern brick boarding house, Illinois city, 40,000, central location; business established 25 years. Price \$12,000. Union Sales Co., Galesburg, Illinois. 501

For Sale—A stock of ladies' ready-to-wear furnishings located in a thriving Michigan city. Address No. 489, care Michigan Tradesman. 489

Gall Stones—Your bilious colic is the result; your physician can not cure you; only one remedy known on earth, positively cures. Free Booklet. Brazilian Remedy Co., Box 3021, Boston, Massachusetts. 478

For Sale—Meat market in prospering town of 5,000. Good business, good location in business section. Price reasonable if taken at once. Address No. 497, care Tradesman. 497

For Sale—Machinery, formula and patent for an absolutely fire and acid proof paint. A paint which can be heated white hot without injury. Can be made cheap. There is an unlimited field and no competition. Would consider removal of plant to Southern Michigan or to Ohio or Indiana. For particulars address Box 87, Oden, Michigan. 498

A Partner Wanted—To conduct and have charge of a large manufacturing business; 100 employees; working capital \$100,000; will be able to pay 50 cents dividend or more upon working capital each year. 22,000,000 customers (a patent). Partner can own one-fourth interest if desired. A youngish man preferred, but must be a thorough business person. Write for full particulars. Address P. O. Box No. 155, Howell, Michigan. 485

For Sale—National cash register and paper baler nearly new, office safe, twelve iron couch trucks, six wood, nine iron Eureka table racks, lace curtain rack, glass and wood caster cups, one hair picker. Furniture wagon and horse. Address No. 447, care Michigan Tradesman. 447

For Sale—Spring wagon with top, wood sides, driver's seat, brake, pole, shafts, condition good, price \$65. One 7 1/2 H. P., A. C. Motor, 3 phase, 60 cycle, price \$120. One 3 H. P. second-hand gasoline engine, in good condition, price \$55. One 4 H. P., oil engine, new, price \$145. One 7 H. P., new, gasoline engine price \$155. One 20 H. P. Callahan gasoline engine, good condition, price \$260. "M" Engineer, Box 4, Station "U" Cincinnati, Ohio. 462

For Sale—Old established furniture and rug business. City 10,000. All trade. Will sell part or all of stock. Must sell account ill health. F. S. Gutschow, Mt. Clemens, Michigan. 410

The Detroit Mercantile Adjusters, counselors and executors of high grade special sales and buyers of entire stocks. Room 1, Vhay Block, 91 Grand River Ave., Detroit, Michigan. 32

For Sale—At a bargain, stock of merchandise, store and house. Wm. Sweet, Cedar, Michigan. 416

POSITION WANTED.

Position Wanted—As grocery clerk by experienced young man. Best references. Address Floyd W. Kniskern, Elkhorn, Wisconsin, Box 224. 516

Wanted—Position by experienced sales-lady either in general store or department. References furnished. Address No. 504, care Tradesman. 504

Wanted—Position as book-keeper by woman of experience. References. Address 623 E. Chestnut St., Denison, Iowa. 505

HELP WANTED.

Wanted—Experienced young man for general store. Must be well recommended. Married man preferred. Geo. M. Brooks, Manton, Michigan. 517

Wanted—Girls and Women. Steady work; \$1 a day to beginners with advancement. Room and board with all modern conveniences, including the use of the laundry, at the company's boarding house at \$3 a week. For information write Western Knitting Mills, Rochester, Michigan. 502

Wanted—A butcher and meat cutter. Married man preferred. 119 Bell Phone or write J. K. Jackson, Otsego, Michigan. 474

THE WORLD'S GREATEST SALES CONDUCTORS—Offer you the services of men who have had extraordinary success, in handling both large and small stocks in the United States and Canada. There is no sales promoter operating in the world to-day can furnish you with the references we can. We not only sell your stock—but we sell it at a profit during one of our personally conducted sales. We handle Department Stores, Clothing Stores, Shoe Stores, Furniture Stores and General Stores, and no town or stock is too large or small for us to handle successfully. You pay us absolutely nothing until we have sold your stock at a profit. Write to-day for free plans and information. LYNCH BROS., 28 So. Ionia Ave., (Wm. Alden Smith Bldg.) Grand Rapids, Michigan.

For Sale—200-acre stock and grain farm in Southern Michigan. Will take some property in part payment. W. Wallace, 1419 Forbes Ave., St. Joseph, Michigan. 480

For Sale—Drug stock, consisting of drugs, paints, and oils, wall paper, books and stationery, school supplies. Only store of its kind in small but prosperous town, in best farming and dairying section in Central Michigan. One sideline alone paying \$85 per month. Owner wishes to retire. Snap for a live wire druggist. Price including one-story brick building 22 x 85 \$4,500. \$3,000 down, balance easy. For information address all enquiries to J. D. G., care Michigan Tradesman or J. D. Gilleo, Pompeii, Michigan. 491

For Sale Cheap—One V. & K. No. D A 6 water motor. Used less than year. Address E. J. M., care Tradesman. 494

For Sale—120-acre farm twelve miles from Alpena. Ninety acres cleared; 350 fruit trees. Small house and barn, also cattle, horses and machinery. Owner dead. Address Lock Box 232, Onaway, Michigan. 475

Safes Opened—W. L. Stocum, safe expert and locksmith, 128 Ann St., N. E., Grand Rapids, Michigan. 104

The Merchant's Auction Co. The most reliable and successful sale concern. For closing out, cleaning or reducing, address Reedsburg, Wisconsin. 289

Stocks Wanted—Write me if you want to sell or buy grocery or general stock. E. Krusenga, 44-54 Ellsworth Ave., Grand Rapids, Michigan. 304

Will pay cash for whole or part stocks of merchandise. Louis Levinsohn, Saginaw, Michigan. 757

For Sale—Best grocery and meat market in Northern Michigan. Will sell below inventory about \$6,000 stock. Located at one of the finest summer resorts in the United States. Doing \$70,000 business a year. Good reasons for selling. Apply owner, Box 84, Charlevoix, Michigan. 338

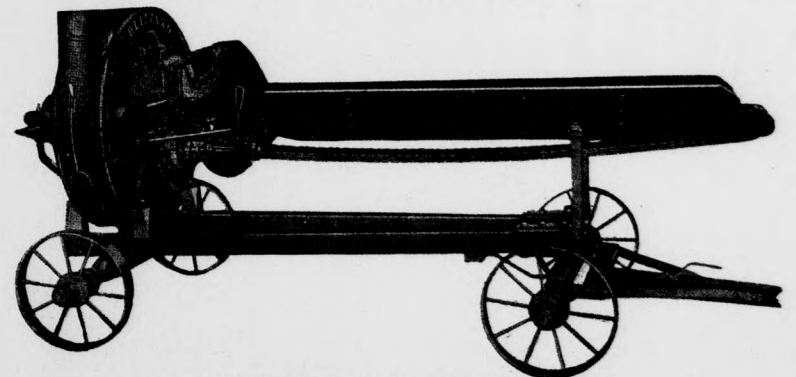
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ALL KINDS OF WAGON AND BLACKSMITH WORK PAINTING AUTOMOBILES CARRIAGES, ETC.

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957 LAKE DRIVE

"Blizzard" Ensilage Cutters



CLEMENS & GINGRICH CO.
Distributors for Central Western States
1501 Wealthy St. Grand Rapids, Michigan

UPPER PENINSULA.

Recent News From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 2—J. W. McTavish, proprietor of the Murray Hill hotel, has returned from Rochester, Minn., where he accompanied his wife, who underwent a serious operation at the Mayo hospital. Mr. McTavish reports her condition as favorable, but he will not be able to bring her home for several weeks.

A large bull moose crossed the river from the Canadian side last Thursday morning, landing at the mill of Kelly & Mayor. It being fair time, he was tendered a reception at the fair grounds and was quite an attraction after the news was spread around the city.

Escanaba is after the big armor factory and an appeal has been sent to Secretary of the Navy Josephus Daniel and members of the General Naval Board at Washington.

"Most of the slips occur after the cup has been to the lips."

Manistique is to have a new restaurant. The Cameron cafe, recently operated by W. S. Bayliss, has been rented by Charles Sample, who will conduct a first-class restaurant.

A deal which has been pending for some time was closed late Saturday afternoon, when papers were signed at the office of the Consolidated Lumber Co. for the transfer of the Manistique Light and Power Co.'s holdings and the water power right of the Consolidated Lumber Co. to Minneapolis capitalists, represented by F. W. Little. This transaction will mean much to Manistique and may decide its future destiny to become the city of the Upper Peninsula, as the new owners have big plans in store regarding their newly-acquired property, involving expenditures of nearly \$1,500,000. The power plant will be enlarged to its full capacity in development of power and will be thoroughly modernized to keep pace with the growth of the city, including a new concrete dam to reach from shore to shore. A pulp mill, with a capacity of 6,000 tons of pulp per year, will be constructed, to be ready in the spring of 1917. Manistique is also planning on a \$1,000,000 paper mill to be located at the old west side mill which has been idle for a number of years.

F. A. Johnson, of St. Paul, has arrived in the city to succeed E. D. McLean as Manager of Armour & Company. Mr. McLean has made many friends while here who regret to learn of his departure, but wish him every success. He expects to leave the city shortly for Minneapolis, where he expects to make his permanent headquarters. Mr. Johnson comes highly recommended and will carry out the good work started by Mr. McLean.

The Chippewa County Clam Bake Club held its second annual clam bake near Raco Sunday. The party enjoyed themselves to the full extent, judging by the favorable comment made by those present. Expert chefs were engaged and the eats were excellent. The band was in attendance and Mr. Burns favored the crowd with ideal weather.

The Chippewa County Fair here closed Friday night and was pronounced by all a grand success, even with the bad weather during the week. A number of prizes were awarded the list of winners. The officials of the society plan on having the grounds in better shape than ever for 1917.

W. T. Feetham, jeweler, has returned home after a two weeks' trip, during which he visited at Chicago, Milwaukee, Cleveland, Detroit, Elgin, Ill., and other cities. Mr. Feetham has added much to his already large stock and assures his many patrons he can take care of their Christmas orders to their entire satisfaction. Mr. Feetham says the war has certainly hit the jewelry business hard, but the Soo won't suffer if Billy can help it. He was accompanied on his trip by his wife and while in Elgin they were guests of their son, George, who

expects to make a visit to his old home town here during the holiday season.

Francis T. McDonald, city attorney, has been appointed District Deputy Grand Exalted Ruler by Edward Righthor, of New Orleans, Grand Exalted Ruler of the National order. The position is one of honor and importance for our Soo man and he has been receiving the congratulations of his numerous friends here upon his selection. He has tendered his resignation as Exalted Ruler of the local lodge of Elks, to take effect next Tuesday as he cannot hold both positions at the same time.

The County Clerk's office has been a busy place during the past few days, getting out licenses for the rabbit season which opened Sunday and a long list of sportsmen left the city to enjoy the first day's hunt. They were favored with ideal weather.

Director Thompson, of the Y. M. C. A., has been a busy man during the past week or two, getting his training class in readiness for the season, which will open Tuesday evening with a big banquet. Mr. Thompson has 100 men now in his class and expects to increase this number to 140.

About October 15 our weather bureau will inaugurate a new system of night storm warning displays on the Great Lakes. During the past several years night storm warnings have been displayed by the aid of two lanterns, while the new system uses three lanterns. The small craft warning, a red pennant above a square red flag with black center displayed by day, or two red lanterns, one above the other displayed by night, indicate the approach of a storm of marked violence with winds beginning from the Northeast. The Southwest warning, a red pennant below a square red flag with black center displayed by day or one red lantern displayed by night indicates the approach of a storm of marked violence with winds beginning from the Southeast. The Southwest storm warning, a white pennant above a square red flag with black center displayed by day or a white lantern below a red lantern displayed by night indicates the approach of a storm of marked violence with winds beginning from the Northwest. Hurricane or whole gale warning, two square flags, red with black centers, one above the other, displayed by day or two red lanterns with white lantern between displayed by night indicate the approach of a tropical hurricane or of one of the extremely severe and dangerous storms which occasionally move across the Great Lakes. This will be of great interest to the boats making late trips.

Lorenzo DeLuca, one of our Italian grocers, is entertaining his brother, P. DeLuca, and his son, Joe DeLuca, who arrived last week from Naples, Italy. America is not strange to the son, he having spent several years in this city, returning to Italy only a few years ago. The brother, however, is a stranger in a strange land.

Fourteen of our young men and women left the city last week for Ann Arbor, where they will enter the State University, six others having left previously. This speaks well for the Soo and all join in wishing the young people every success during the coming year.

O. J. Classen, representative of Swift & Company, who has been here during the past two weeks, left to-day for Saginaw.

The Watson & Bennett Co., Drummond Island, suffered a large loss from the effects of a bad fire last week. It carried insurance ample to cover the loss.

W. G. Tapert left last week on a business trip to Ann Arbor, Detroit, Saginaw and other cities. He was accompanied by his wife and daughter, Miss Jessie Tapert, who will enter the University at Ann Arbor.

J. McMannell, Canadian salesman for the Cornwell Co., returned last week from Toronto, where he spent a few days in the interest of the company.

He was accompanied by O. J. Classen, representative of Swift & Company.

Michael McCann, native of Mackinac county and former resident of St. Ignace, died at Rotterdam, Holland, where he had for several years been a representative of Nelson Morris & Co., Chicago. The news of his death was received by his many friends at St. Ignace with much regret. It was a terrible blow to his sisters who were prostrated over the news and have the sympathy of the entire community in their bereavement.

Fred Avery, well known pioneer grocer of Drummond Island, has sold his business to Adams & Leedy, who will continue the general store with a full line of groceries, merchandise, hardware and dry goods. The new proprietors are both young men having had previous experience in the above line and are considered both hustlers and should make the new venture a decided success.

William G. Tapert.

Bankruptcy Proceedings in Western District of Michigan.

Grand Rapids, Sept. 21—In the matter of the National Woodenware Company, Ltd., a final meeting of creditors in this matter has been called for Oct. 5, for the purpose of passing upon the final report and account of the trustee, which shows total receipts from the sale of the assets in this estate, \$5,000; disbursements as follows: administration expenses, \$154.81; preferred and secured claims paid by order of the court, \$3,673.21; total \$3,828.02; balance on hand, \$1,171.98; and also for the purpose of declaring and ordering paid a first and final dividend to creditors herein.

Sept. 24—Harvey L. Godfrey and Wilder H. Godfrey, individually and copartners as H. L. Godfrey & Son, doing business at McBrides, were this day adjudicated bankrupt and the matter has been referred to Referee Corwin. The schedules show total liabilities of \$7,345.25 and assets of \$4,655.50. The first meeting of creditors has been called for Oct. 9, at which time creditors may appear, elect a trustee, and transact such other business as may come before such meeting. The following are listed as creditors:

Cora Godfrey, McBrides	\$ 65.00
Allith Prouty Co., Danville, Ill.	39.39
Allen & Company, Philadelphia	15.37
Atlas Oil Company, Cleveland	149.44
Assoc. Mfg. Co., Waterloo, Iowa	632.73
Atherton Mfg. Co., Batavia, Ill.	24.16
Alma Roller Mills, Alma	47.08
Andre, Julius & Son, Milwaukee	42.15
Bruick Sectional Book Case Co., Saginaw	5.45
Brooks, Oil Company, Cleveland	112.79
Boye Needle Company, Chicago	19.45
Born Sales Co., Grand Rapids	104.25
C. Burnett, Lowell	125.00
Belknap Wagon Co., Grand Rapids	14.00
Carpenter Udell Co., Grand Rapids	199.61
Colson & Co., Paris, Ill.	30.00
Caughey, Jossam, Detroit	129.50
Durant-Dort Co., Flint	400.00
Elkenhout H. & Sons, Grand Rapids	44.96
Fales, E. E., Belding	10.60
Fleck, J. J., Tiffin, Ohio	8.00
Foster-Stevens & Co., Grd. Rapids	104.56
Geographical Company, Chicago	14.50
Hale, J. & Sons, Ionia	123.50
Godfrey, Cora, McBrides	310.00
Hunt, Helm & Ferris, Harvard, Ill.	62.95
Haggard, Marcossion Co., Chicago	11.93
Hardie Mfg. Co., Hudson	117.80
Kompass & Stoll Co., Niles	35.50
Knap, E. J. & Co., Belding	11.20
LeClear, C. E., Edmore	1,000.00
Mills Paper Co., Grand Rapids	81.68
Milwaukee Separator Company, Milwaukee	205.75
Michigan Coal Co., Lansing	57.30
Monarch Mfg. Co., Omaha, Neb.	13.25
Newaygo Portland Cement Co., Grand Rapids	100.00
Norcross, C. S. & Son, Bushne, Ill.	1.00
Paragon Refining Co., Lansing	25.48
Philadelphia & Reading Coal Co., Buffalo	135.57
Reliance Engineering Co., Lansing	69.81
Standard Oil Co., Grand Rapids	33.25
Superior Glove Co., Greenville	9.14
Seeley, Shafer Co., Detroit	12.00
Saginaw Ladder Co., Saginaw	7.75
Turnbull Wagon Co., Defiance, O.	361.25
Universal Power Co., Edmore	72.68
Usinger Razorblade Co.	38.25
Winegar Mfg. Co., Lowell	12.50
Weller, Foard Co., Morristown, Tennessee	29.50
Walter A. Wood & Co., Moosac Falls, N. Y.	1,413.88
Zeeland Brick Co., Zeeland	87.55
Independent Silo Co., St. Paul	22.00
Review, McBrides	21.00
Times, Edmore	10.00
Clipper-Herald, Stanton	10.00
Rumery Silo Co., Shelbyville	150.00
Geo. E. Sherwood, McBrides	1,377.81
Geo. E. Sherwood, McBrides	300.00
Neff's Bank, McBrides	20.65
Albert Shuman, Alliance	35.00
Chas. H. Dopp, McBrides	35.00
C. B. LeClear, Edmore	65.00

Neff's Bank, McBrides	118.75
Albert Shuman, Alliance	22.00
State Savnigs Bank, Stanton	123.00
Bert Hayes, Lowell	12.00
Dr. R. L. Bently, Stanton	8.00
Dr. Lilly, McBrides	2.50
Lowell State Bank, Lowell	25.00

The above named bankrupts were dealers in hardware, farm implements and coal.

Sept. 26—In the matter of Mason W. Manly, bankrupt, Grand Rapids, the trustee having filed a report and petition setting forth that he had an offer for all of the stock in trade, fixtures and book accounts of the bankrupt's estate in the sum of \$450, an order was made that the creditors show cause, if any they had, at the office of the referee on Oct. 6, why such offer or any other offer which might be received on or before such date should not be approved, and the sale of such assets confirmed.

Sept. 27—In the matter of Michael S. Razzoog, bankrupt, Ewart, a final meeting of creditors has been called for Oct. 9, for the purpose of paying certain administration expenses and declaring and ordering paid a first dividend to creditors. The trustee's first report and account filed in this matter shows total receipts from the sale of assets, accounts receivable and rent of premises, \$2,534.58; disbursements for administration expenses, \$93.04, and a balance on hand of \$2,441.54.

Sept. 28—D. H. Geyer, of Clarion, was this day adjudicated bankrupt and the matter referred to Referee Corwin. The first meeting of creditors has been called for Oct. 12, at which time creditors may appear, prove their claims, elect a trustee, and transact such other and further business as may properly come before such meeting. The following are listed as creditors:

Secured Creditors.	
State Bank of Petoskey	\$100.00
Charles Geyer, Clarion	200.00
Unsecured Creditors.	
Armour & Company, Chicago	\$ 72.06
Vinkemulder Company, Grd. Rapids	9.48
Orator F. Woodward, N. Y. City	18.20
Petoskey Grocer Co., Petoskey	828.97
Hankey Milling Co., Petoskey	122.90
G. R. Dry Goods Co., Grd. Rpd.	130.59
International Harvester Co., Grand Rapids	26.25
W. R. Warner Company, Philadelphia	11.00
American Thread Agency, N. Y. City	4.14
McCaskey Register Co., Alliance	5.40
Ideal Clothing Co., Grand Rapids	11.97
Straub Brothers & Amcotte, Traverse City	8.40
Standard Oil Co., Grand Rapids	12.92
F. E. Moore & Co., Lakeview	12.00
Foster, Stevens & Co., Grd. Rapids	22.42
Iowa Soap Company, Burlington	9.63
Woodhouse Company, Grand Rapids	12.64
Nat. Biscuit Company, Grd. Rapids	25.92
W. F. McLaughlin & Co., Chicago	26.20
State Bank of Petoskey	175.00

October 3—In the matter of the Arcadia Co-operative Co., an order was this day made directing the trustee to make sale of certain property in his hands to Vincent Babnaw for the sum of \$10. This represented an equity in some real estate mortgaged for more than could be realized from it and the trustee is deeding to the mortgagor.

Mr. Hutchins a Wonder.

Petoskey, Oct. 3—The Grand Rapids Wholesalers were successful in leaving a good impression with the business men of Petoskey. They gave us some good talks. Lee Hutchins is certainly a wonder and a city which possesses such a gifted speaker among its business men is fortunate indeed.

John A. Lake.

S. M. Frost, an experienced groceryman, has taken the management of the grocery department of the I. M. Smith Co.

Grass is naturally green, but after a man has bumped up against a grass widow he is apt to imagine he is color blind.

No matter how bad a man may be, there is one woman who can find some good in him.

BUSINESS CHANCES.

For Sale—Only steam laundry in town 3,000; doing good business. Also hotel building, partly brick, on Main street. Cash or easy terms. H. C. Cobb, 221 W. Main, Durand, Michigan. 535

For Sale Or Rent—Double store building. Electric lights, city water, steam heat (can be heated with stoves), best corner in the village. Will rent store-rooms separately or as one. Manton is one of the best towns in Northwestern Michigan. Right in the center of the best growing dairy, stock and general farming district. Write or call on V. F. Huntley, Manton, Michigan. 536