

THIRTY-THIRD ANNIVERSARY EDITION—Price, 25 cents

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS \$1 PER YEAR

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 25, 1916

Number 1727



“THE FLOUR THE BEST COOKS USE”

Proposed Fraternal Constitutional Amendment

TO BE VOTED UPON NOVEMBER, 1916

ART. XII,
Section 10—

A True Copy with Comments by Fraternal Amendment League, Grand Rapids, Michigan.

This will guarantee to lay members of fraternal insurance societies the right to organize and have a lodge or not, at their option, also all other benefits enjoyed by them. Prohibits the Legislature from denying to these societies these fundamental rights.

"Section 10. The Legislature shall provide by general law for the incorporation and regulation of fraternal benefit societies, which societies are defined as, any corporation without capital stock organized and carried on solely for the mutual benefit of its members and their beneficiaries and not for profit, and which shall make provision for the payment of death benefits. Every such society may provide for the payment of benefits in case of temporary or permanent physical disability, either as the result of disease, accident or old age, and for the payment of last sickness and funeral benefits. Any such society may at its option have a lodge system, with ritualistic form of work but neither such lodge system nor ritualistic form of work shall be compulsory."

This provides for Legislative supervision and regulation of other State Societies.

"The Legislature shall also provide by general law the terms and conditions upon which fraternal benefit societies organized under the laws of another state may do business within this state."

This Section provides for exemptions of labor organizations, traveling men's associations, Masons, Odd Fellows, Elks, Moose, Eagles, etc.

"No fraternal benefit society, excepting those now exempted under Section 29 of Act 169 of the Public Acts of the State of Michigan of 1913, shall be authorized to incorporate or do business in this state, unless it shall have in its laws:"

A real guaranty for Majority Rule by membership instead of by delegated authority, such as Grand or Supreme lodges.

"(a) A representative or democratic form of self-government, with a provision for the recall of its officers by a majority vote of its members voting, upon petition of not greater than 15 per cent. of the membership;"

Without a mailing list petitions could not be circulated.

Mailing list protected by making its sale or misuse a criminal offense punishable by jail sentence without option of fine.

"(b) Provisions authorizing the initiation of, or a referendum upon any By-Law, upon a petition of 10 per cent. of the membership, the same to be decided by a majority vote of the members voting;"

"(c) Provisions requiring its officers upon demand of five or more of its subordinate organizations, to furnish to such subordinate organizations a mailing list of Michigan members for use in the exercise of the initiative, referendum or recall; Provided, that it shall be a misdemeanor and punishable by imprisonment in the county jail not to exceed 90 days for any person to make use of such mailing list for any other purpose than hereinabove stated."

Vote "yes" on election day, November, 1916, and secure some constitutional rights that our supreme delegates, senators and representatives will have to respect.

For further information apply:

Fraternal Amendment League, Room 212 Shepard Building, Grand Rapids

This Section "No law shall be valid—

makes unconstitutional any law that declares a society insolvent when it has more cash than accumulated liabilities. "Mobile Law Valuations" require practically a \$2.00 rate for a \$1.00 benefit.

This paragraph will repeal present statute making it a misdemeanor for fraternal societies to use any more money in circulating constitutional amendment petitions for their own protection, and will make it unconstitutional for any future legislature to enact such pernicious legislation as this or to limit constitutional rights by indirect statutory enactments.

Does not repeal any present fraternal law not in conflict with this amendment.

Five hundred or more Michigan members of any other State Society if their Supreme lodge refuses to give them the rights set forth in this amendment may upon application and without re-examination secure a license from Michigan. In other words, this amendment proposes that Michigan shall protect these people, which is far better guaranty than any supreme lodge could possibly give.

(1) Which requires a valuation or inventory of any fraternal benefit society upon any basis which will show such society to be insolvent when its assets exceed its accrued liabilities, or which shall require the collection of assessments for death benefits in excess of the actual average mortality cost per one thousand dollars (\$1,000) insurance in force of the 10 largest legal reserve life insurance companies of the United States of America of 50 years' experience; Provided, that any society having a mortality higher than the average mortality of the legal reserve companies aforesaid, may be required to collect assessments on the basis of its actual average death rate experience for the previous five years; or"

(2) Which denies any fraternal benefit society the right to expend its funds other than mortuary funds, for the circulating of petitions or otherwise promulgating laws and constitutional amendments for its own protection; Provided, that no such funds may be used for corrupt purposes."

"Existing laws of this state governing fraternal benefit societies are not invalidated except so far as inconsistent with this section."

"Any fraternal benefit society authorized to do business in this state on the taking effect of this amendment, may continue to do such business only until the next meeting of its general or supreme body unless its laws shall comply in all respects with the provisions of this amendment. Societies organized under laws of another state, not exempt under Section 29 of Act 169 of the Public Acts of the State of Michigan of 1913, may transact business in this state by complying with the provisions of this amendment as to their business in this state; Provided, that if any such society shall fail so to comply, any 500 or more members of such society shall be entitled, upon application, to incorporate and do business under the laws of this state, as a fraternal benefit society."

Old Age Freeze-Out—

Double Headers for All!

Shall the Old Members Be Frozen Out?
Shall We Allow Our Rates to Be Doubled or Tripled?
Shall Fraternal Protection at Cost Be Destroyed?

THE QUESTION IS—Is it possible to perpetuate your lodge under the present fraternal insurance law?

WITHIN TWO YEARS—Four Michigan societies have SURRENDERED THEIR CHARTERS, three have been merged into Old Line Companies, and several others are in the process of being eliminated, while practically all are shown to be insolvent—technically.

The statistics below show the condition of some of the most popular:

	Technically Insolvent
Modern Woodmen	62 per cent.
Gleaners	51 per cent.
Woodmen of the World	42 per cent.
Royal Neighbors	67 per cent.
Mystic Workers of World	68 per cent.
American Yeoman	69 per cent.
K. & L. of Security	69 per cent.
Modern Brotherhood	42 per cent.
Protected Home Circle	51 per cent.
Woodmen Circle	44 per cent.

All of these societies have large cash balances over and above all their accumulated liabilities and yet the Michigan law is advertising them as "technically" insolvent. This alone is sufficient to put them out of business, and their Supreme Officers are neglecting to inform the members of the facts.

FRATERNALISTS ATTENTION! THE NEW FREEZE-OUT OR DOUBLE AND TRIPLE-HEADER RATE.

You will be compelled to pay, at your acquired age, the rate given below unless your society is already 100 per cent. "technically" solvent. If it is now "technically" solvent, it means that your Supreme officers and delegates have already frozen out the old member and forced upon the members who remained a rate actually double the cost price of life insurance.

The lamentable fact is that they still retain the power to not only repeat this freeze-out scheme when the young man of to-day grows old, but can at their pleasure surrender their charter and transfer the membership to an Old Line Company.

The Proposed Fraternal Constitutional Amendment will, if adopted November 7, positively prohibit any further deprecations.

Time is short and it is necessary that you work night and day to contribute to the success of this amendment, if you want to SAVE your Fraternal Protection AT COST, otherwise the following or their equivalent, will be your rates:

National Fraternal Congress Rates— Lodge Dues Extra.			
Age	Annual	Monthly	
21	\$10.62	\$.93	
22	10.92	.96	
23	11.24	.98	
24	11.57	1.01	
25	11.92	1.04	
26	12.28	1.07	
27	12.67	1.11	
28	13.08	1.14	
29	13.51	1.18	
30	13.96	1.22	
31	14.43	1.26	
32	14.94	1.31	
33	15.47	1.35	
34	16.03	1.40	
35	16.62	1.45	
36	17.24	1.51	
37	17.90	1.57	
38	18.60	1.63	
39	19.34	1.69	
40	20.11	1.76	
41	20.93	1.83	
42	21.80	1.91	
43	22.72	1.99	
44	23.69	2.07	
45	24.72	2.16	
46	25.81	2.25	
47	26.91	2.35	
48	28.20	2.45	
49	29.51	2.58	
50	30.98	2.71	
51	32.39	2.83	
52	33.97	2.97	
53	35.65	3.12	
54	37.45	3.28	
55	39.36	3.44	
56	41.41	3.62	
57	43.60	3.88	
58	45.94	4.02	
59	48.45	4.24	
60	51.13	4.47	

This table will show approximately what your new rate will be if the proposed amendment to the present law fails to carry.

Vote "Yes," November 7 on the Fraternal Amendment.

MICHIGAN TRADESMAN

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, OCTOBER 25, 1916

Number 1727

FROM THE FIRST.

Twenty-Eight Original Subscribers of the Tradesman.

Twenty-eight of the original subscribers of the Michigan Tradesman—that is, those who have taken every issue since the first number in 1883—are still on the subscription list, as follows:

Charles H. Coy, Alden.
Amberg & Murphy, Battle Creek.
Adam Newell, Burnips Corners.
J. L. Norris, Casnovia.
F. H. Bitely, Casnovia.
James H. Voller, Detroit.
E. S. Botsford, Dorr.
Richard D. McNaughton, Fruitport.
Wolbrink Bros., Ganges.
D. Gale, Grand Haven.
Belknap Wagon Co., Grand Rapids.
Frederick C. Beard, Grand Rapids.
George Carrington, Grand Rapids.
William, J. Clarke, Harbor Springs.
Walsh Drug Co., Holland.
Frank B. Watkins, Hopkins.
L. M. Wolf, Hudsonville.
Charles G. Phelps, Long Beach, Cal.
Rodenbaugh & Stevens, Mancelona.
Wisler & Co., Mancelona.
Thompson & Co., Newago.
Aaron Rogers, Ravenna.
M. V. Wilson, Sand Lake.
H. P. Nevins, Six Lakes.
Milo Bolender, Sparta.
Mrs. Anna Mulder & Son, Spring Lake.
O. P. DeWitt, St. Johns.
S. E. Wait & Sons, Traverse City.

A financial writer attempts to palliate extravagant spending on the ground that "if money is falling in value the only way to get its value is to exchange it for goods as rapidly as possible." He points out that "the dollar that was saved two years ago will buy one-quarter to one-third less than one could have had in exchange for it at the time it was saved." Now all this is liable to involve a pernicious confusion of thought. When it is declared that "gold is falling in value," what is actually meant is usually that gold has been falling in value. That gives no hint as to the future. Prices of steel, copper, coal, wheat, cotton, and goods generally, have been rising; and the mere fact of their rising means that the price of gold—represented by its purchasing power—has been falling. But is there any reason for assuming from this that it will continue to fall? It will continue to fall only if prices of commodities continue to rise. Prices of commodities have been advancing for the past two years. It is hard to imagine them going much higher. It is extremely easy, on the other hand, to imagine them going lower, and at the end of the war, falling precipitously. If they do, gold will rise precipitously. When the inducement to save begins to fade

because of the possibility of gold falling in value, industry and borrowing governments have to bid higher for gold; they have to discount the expected fall in value; they have to raise the interest rate. Thus the interest rate is an index (to be handled with care, however), as to where the financial community thinks the value of gold is going to go.

The State Secretary of the Fraternal Amendment League states that the first object of the proposed fraternal constitution amendment is not what the opponents of the amendment claim it is, that of repealing the Ogg law requiring ritualistic form of work. He says that while the amendment provides for doing business without ritualistic form of work, it also guarantees the right not only to have the lodge, but to make it possible to have one. The contention of the League is that the fraternal insurance system at cost is fast passing away, six grand lodges having gone out of business under the Michigan law within two years and practically all of the rest of them, especially the larger and more popular organizations, being advertised as insolvent (technically) when they have hundreds of thousands and in some instances millions of cash surplus over and above all accumulated liabilities. For instance, the Modern Woodmen are advertised as 62 per cent. insolvent, the Gleaners 51 per cent. the Woodmen of the World 42 per cent. the Royal Neighbors 67 per cent.—technically. The foregoing simply means that the old men in the fraternal societies will have to be frozen out and the young men assessed practically double the actual cost price of life insurance, according to the actual experience of legal reserve old line companies of fifty or more years experience. It is also cited that very few fraternal orders in Michigan are writing any whole life insurance, being already eliminated from competition with old line companies in this respect.

The delay in handing down a decision in the trading stamp case in the Michigan Supreme Court is not unusual in the practice of that tribunal, but it does seem a little peculiar that decision of a cause so clearly defined as to merits should be delayed so long. It is not expected that any more decisions will be handed down by that tribunal before the end of December.

F. W. Geller, dealer in general merchandise at Fowler, writes as follows in renewing his subscription to the Michigan Tradesman: "Talk about getting your money's worth! You certainly get it in the Tradesman, if you read it."

Where Does Mr. Groesbeck Stand?

It is a little unfortunate that the Republican candidate for Attorney General should be the man who has been the chief attorney of the trading stamp sharks for several years and who has left no stone unturned to defeat the will of the people as expressed by the enactment of a prohibitory law by the Legislature. Mr. Groesbeck has been so subservient to his client that he has resorted to subterfuges and technicalities which are seldom resorted to by the high minded advocate. In the event of his election, which is clearly foreshadowed at this writing, it is to be hoped that he will forsake the associations of the past and act solely in the interest of the people he serves. With a view to determining his exact status in the matter, the Tradesman recently addressed him as follows, but no reply has yet been received to the enquiry:

"In the event of your election, will you pursue the same aggressive policy regarding the enforcement of legislation against trading stamps that Grant Fellows has pursued or will you be likely to be influenced by your long connection with the Sperry & Hutchinson Co. to work in the opposite direction?"

"The trading stamp people are urging their friends to vote for you, because, in the event of your election they will have a 'friend at court,' as they express it.

"The merchants of Michigan, as a class, are utterly opposed to trading stamps and many of them have appealed to me for definite information as to how their cause will be helped or hindered by your election.

"Will you kindly write me frankly—not privately and confidentially—what your attitude will be on the subject in the event of your election.

"I thank you in advance for the courtesy of a reply."

Want Small Sizes of Cigars.

Members of the Chicago Retail Druggists' Association have passed a resolution requesting manufacturers who have raised or who are contemplating raising the prices on their cigars to reduce the size of their product instead.

That the Chicago druggists are extremely anxious to have their resolution considered by the manufacturers is shown by the fact that copies of the resolution have been sent to practically all of the leading cigar manufacturers' organizations, to the Tobacco Merchants Association and to the trade press.

It is also requested in the resolution that the retail druggists' associations of the various states be asked to take the matter up, adopt a similar resolution and "proceed in the same manner" that was adopted by the Chicago organization.

Counsellor Charles Dushkind, Secretary of the Tobacco Merchants' Association, has announced his intention of bringing the matter to the attention of the manufacturers who are members of the T. M. A., so that they may take whatever action they deem best.

No Celebration Needed.

Grand Rapids, Oct. 23—In my opinion appropriate and adequate recognition should be made by the business men of Michigan of the unique anniversary which this week's issue of the Michigan Tradesman marks in the relation between E. A. Stowe and the city and State—it might be said, without hyperbole, between Mr. Stowe and the Nation.

For myself, I gladly improve this opportunity to put on record my own appreciation of the unfailing devotion and unparalleled qualifications which Mr. Stowe has brought to his work with his remarkably conducted trade journal during the past third of a century, and which it is yet happily sharing with its readers. I express their own desire that a connection so agreeable may be continued for many a long year to come.

Mr. Stowe's long record of service is exceptional in newspaper circles for other reasons than its obvious duration far beyond the average term of association with one journal. The men are few, indeed, who can close their thirty-third year of service with an institution of any kind and know themselves honored, admired and beloved by all their fellow-workers and associates in the mercantile world. Of the many laurels that crown E. A. Stowe's lifework I think this is the brightest. Wholesaler.

The German newspapers are publishing a full page appeal in large type signed by Chancellor Hollweg and Rudolph Havenstein, President of the German Imperial Bank, and others constituting a committee of which the Crown Prince is President, asking the people to contribute their ornaments of gold that they may be melted into coin. One sentence in the appeal reads: "The sacrifice demanded from you is light compared to the sacrifices of blood our heroes at the front continue to make." Presumably there will be generous response, and if so, it will be helpful. Incidentally the inference is that there is need for a great deal of assistance in Germany, and that conditions there are coming, indeed have already arrived at an uncomfortable pass.

The Barden Grocery Co., of Water-vliet, in renewing its subscription to the Michigan Tradesman wrote: "Send all back numbers—cannot lose any."

A fool squanders a lot of money for experience, then proceeds to give others the benefit of it free of charge.

Truth may be stranger than fiction, but some men make it hustle to keep ahead.

When you have no reason to smile, keep in practice, anyway.

UPPER PENINSULA.

Recent News From the Cloverland of Michigan.

Sault Ste. Marie, Oct. 23—R. W. Cowan, Manager of Prentzauer Bros. Company's general store, is off on a business trip to Detroit and New York, purchasing the winter supplies.

The dry campaign which is so strenuously waged in the Soo at the present time does not seem to have any effect upon the weather, as the town was never so wet as it has been this fall, with rain nearly every day and almost every night.

James B. Melody, well-known soap salesman for Swift & Company, is spending a week at the Soo. Mr. Melody left here last Wednesday with another party to make the smaller towns down the river and declared this was his first opportunity to have the sub-marine sensation while plowing through the little lakes along the road en route. However, Jim is of the cheerful disposition and reports an unusually properous trip and says there will be no occasion for anything but a clean-up throughout the winter.

Colonel Fish, well known capitalist, who makes his home at DeTour, is a brother to the famous golf player at Chicago, and the Colonel is in receipt of some fine photos from Chicago which have been taken from a golf tournament at the latter city, which he prizes very highly.

The Osborn hunting party, which were nearly lost during the big gale last week in the Canadian waters, have sent several heads and antlers of the caribou taken on Caribou Island, near the North shore of Lake Superior. The heads were sent to Vigent's store and are attracting much attention, as they are somewhat of a novelty to some Sooiters.

Two things you can say to almost any man without offending him. One is, "You are working too hard or you ought to get more pay."

J. MacManman, representative of the Cornwell Company, Canadian division, left last week for Saginaw on a brief visit.

F. J. King, representative for Swift & Company, Chicago was a visitor here this week.

Neilson Simonson, formerly book-keeper for the Armour Company, but now of Sandusky, was a visitor here last week, renewing old acquaintances. He states that he missed the good old Soo which has always had a warm spot in his heart.

Business conditions throughout this territory have been very satisfactory this fall. The surrounding towns are laying in their winter supplies prior to the closing of navigation and from present prospects there will be a large amount of lumbering carried on during the coming winter.

The Cornwell Company has opened a branch office in the Canadian Soo at 496 Queen street, which will be a valuable asset to the Canadian trade.

Otto Fowl, President of the First National Bank, left last week to spend the winter in California. He is accompanied by Mrs. Fowl.

"Misery loves company and it never needs to have a lonely feeling."

A. D. Kinsey, Manager of the Western Union Telephone Co., received word last week that his step-brother, Forbes Amos, was killed in action in France last week. Mr. Amos was a member of the thirty-third battalion of the Canadian overseas forces and was selected as one of the three sharpshooters of that battalion and later transferred to the mounted rifles.

The Connolly Manufacturing Co. is now installing a complete and up-to-date electric shoe repairing equipment in its building on Spruce street. J. P. Connolly purchased the entire stock and fixtures of A. A. Cummings while in Saginaw last week and arranged with Mr. Cummings to come to the Soo and take charge of the new work, the business

to be opened sometime next week. J. Booth, representing the Ohio Match Co., was a business visitor here last week.

Frank Allison, well known meat salesman for the Cornwell Company on the D., S. S. & A. division, made another record trip to St. Ignace and towns in his new Overland last week. Frank says he had a most exciting experience during the Saturday night gale. He left St. Ignace for Trout Lake, but as his car was not equipped with an aeroplane attachment, luck was against him. When only twenty miles from a telephone, both rear springs broke. He finally succeeded in getting two long poles under the body of the car, thereby enabling him to steer and he drove on low speed to Ozark, where he abandoned the car and cheerfully contributed to the D., S. S. & A. for a ticket to the Soo. Frank is somewhat of an optimist, however, and seems to appreciate the experience.

Morris Morrison, has secured a position with the Cornwell Company as shipping clerk.

Frank Oakes, of Daggett, arrived in the Soo last week and took a position on the police force staff.

N. J. LaPine, popular salesman for the Cornwell Company, Soo line division, paid the home office here a visit Saturday. William G. Tapert.

Late Business News From Saginaw.

Saginaw, Oct. 23—Dollar Day has come and gone and to say the merchants were busy would be putting it mildly. Every store was crowded from early morning until late at night with buyers, coming from all sections of the Saginaw Valley. The rainy weather failed to dampen the spirits of anyone and everything came off as advertised from Governor Hughes speech to the wonderful exhibition of Harry Gardiner, the Human Fly, who climbed the face of two buildings before a crowd of 30,000 people who were thrilled a plenty. Merchants who are looking for an attraction that will draw the people are advised to book the Human Fly.

Hauger's \$9.99 store is now conveniently located on Genesee street, next to the Bijou theater.

Hole-In-The-Wall Gardiner passed through the city this week en route to Chicago to attend a big auction sale. Watch him bring home the bacon.

The New Palace theater will begin a season of musical comedy next week, a stock having been booked which will give two plays a week. This is what the people want.

A blanket display by Mr. Fuller, of the M. W. Tanner Co., is attracting much attention. It consists of several children in sleepers indulging in a regular pillow fight. The effect is natural and very well done.

New boulevard lights are a pleasing addition to Jefferson avenue.

One of the most beautiful window displays seen in Saginaw in a long time was the fall opening window of the Barie Dry Goods Co.

Arthur Johnson, formerly of Ludington, is now with the E. L. Gardiner Co., of this city.

Don't forget to put into effect the State wide prohibition amendment. Take your time in voting. There will be other amendment ballots handed to you. If you are not sure, ask some one who knows. Be sure you vote it dry.

Some people never have any respect for gray hairs until they have acquired a few of their own.

AGRICULTURAL LIME
BUILDING LIME

Write for Prices

A. B. Knowlson Co.

203-207 Powers Theatre Bldg., Grand Rapids, Mich.

Mayer HONORBILT
SHOES
For Bigger and Better Business

REYNOLDS

APPROVED BY THE NATIONAL BOARD
TRADE MARK
FIRE H.M.R. SAFE
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.

If Interested in the Heating Question, Be It By

Steam, Vapor or Water

Look into the merits of the

"Prudential" Boiler

It has points of superiority not equaled by any other construction in the market

No problem too complicated for our heating experts

Pulte Plumbing & Heating Co.

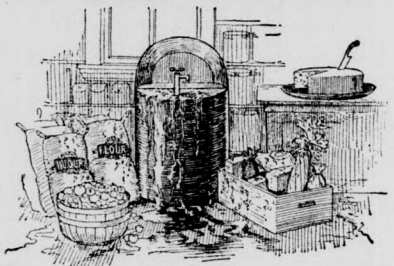
45 Pearl Street GRAND RAPIDS, MICH. In Business Since 1879



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.

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

Hartnett Flower Shop
Cut Flowers—Floral Decorations
Funeral Wreaths and Sprays
72 N. IONIA, Just North Monroe
Both Phones Grand Rapids, Mich.



You Can't Afford this—

The old-style tank with its jigger pump reduces your profits by leakage, makes your store "oily" and "smelly" and causes a disgruntled customer every time you deliver any groceries that taste of coaloil. If you are still using this method of handling kerosene you could easily pay for a

BOWSER
ESTABLISHED 1885

Self-Measuring Outfit

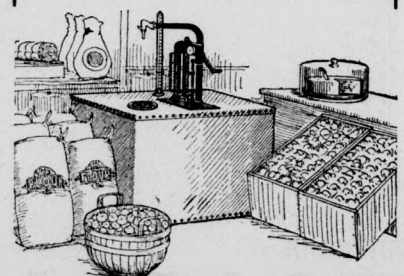
with what it's costing you to do without it.

The Bowser Outfit cuts off the flow of oil as soon as you stop pumping; it does not drip; it positively prevents evaporation; you save the oil and the foods; there's no oily smell; no dirty, oil-soaked floors; no odor—you get all your profit. The Bowser Outfit does away with the nasty oily measure and funnel—no necessity for washing your hands after every sale. You hang the customer's can on a clean nozzle and pump any predetermined quantity.

We make outfits for floor use (as shown below) or you can have the tank installed in the basement and place the pump any place you want it upstairs.

There's money in handling kerosene if you handle it right—and the right way to handle it is with a Bowser Outfit.

S. F. BOWSER & COMPANY

Incorporated
FORT WAYNE, INDIANASales Offices in all Centers and Representatives
Everywhere



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

Barney says—

In the old days long time credits some times got the business, but today it seems that the merchants want GOOD GOODS, PROMPT SERVICE and FAIR TREATMENT.

When the present management took hold, this policy was adopted, and I guess this is the reason why our business is six times as large as it was fifteen years ago.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

SEED AND HAVANA



A Smile in Each One

JOBBER, RETAILER AND CONSUMER

PETER DORNBOS - 16-18 Fulton St., W. - GRAND RAPIDS, MICH.

“STYLES THAT SELL”

SOFT
&
STIFF HATS

THE
NEWLAND
HAT

CAPS, GLOVES
&
MITTENS

We carry a complete line of the latest styles for prompt shipment
Mail orders solicited

Newland Hat Company

164-166-168 Jefferson Ave.

Detroit, Michigan

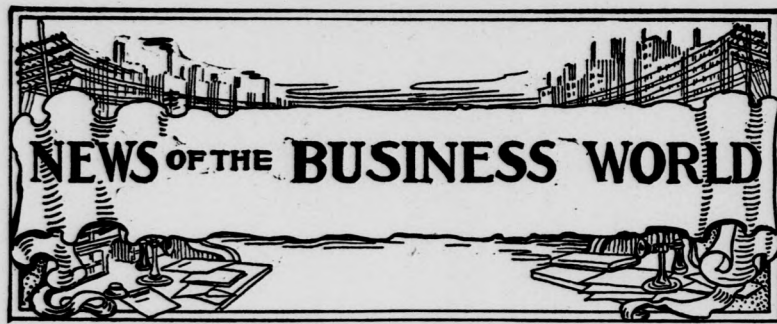
Foster, Stevens & Co.

Wholesale Hardware



157-159 Monroe Ave. :: 151 to 161 Louis N. W.

Grand Rapids, Mich.



Movements of Merchants.

Tallman—J. B. DeLing is adding lines of hardware to his stock of groceries.

Vassar—Bert Clark has sold his bakery to Claude D. Ellison, who has taken possession.

Lapeer—Tom E. White has added a line of wall paper to his stock of dry goods.

Lake City—James Sanborn, of Middleville, will engage in the meat business here Dec. 1.

Central Lake—Mrs. Jennie Adams has opened a second hand store in the Upthegrove building.

Detroit—The Griffiths-Jans Furniture Co. has increased its capital stock from \$8,000 to \$15,000.

Detroit—The Buhl Sons Co., wholesale hardware, has increased its capitalization from \$600,000 to \$1,000,000.

Kalamazoo—W. H. Wolcott, of Allegan, has engaged in the grocery and meat business at 1114 March street.

Bangor—J. J. Van Wieren, of Kalamazoo, has purchased the Walter Webster bakery and will continue the business.

Thompsonville—William Imerman & Co. are closing out their stock of general merchandise and will retire from business.

Mendon—G. A. Royer, meat dealer, will immediately erect a brick meat market in place of the one recently destroyed by fire.

Negaunee—Henry Levine has engaged in the clothing and men's furnishing goods business in the newly erected Kuhlman block.

Port Sanilac—P. L. Graham, who recently purchased the Oldfield stock of general merchandise, has closed it out and retired from business.

Vassar—C. Chrysler has sold his grocery stock to his son, Thurber Chrysler, who will continue the business at the same location.

Menominee—Fire damaged the plant of the Hansen & Olson Laundry Co., 631 Parmenter street, to the extent of about \$1,200 Oct. 20.

Atlas—Jordan & Kurtz have sold their stock of general merchandise and groceries to F. H. McGregor, recently of Davison, who will take possession Nov. 15.

Bangor—George Wyman, recently of Lawrence, has purchased the Earl W. Fausnaugh jewelry stock and will continue the business at the same location.

Ypsilanti—The M. M. Produce Co. has opened a wholesale and retail store at 17 East Cross street. The company has also opened a branch store at 517 East Williams street, Ann Arbor.

St. Ignace—Erard Bros., jewelers, will dissolve partnership and the business will be continued by Joseph Erard, who will take over the interest of his brother, Edward.

Saugatuck—A. C. Kelly has removed his bakery to the Heath block and added a line of confectionery and candy making apparatus to his baking equipment.

Applegate—Grover Whaling, general merchant, has filed a voluntary petition in bankruptcy in the United States Court, listing assets at \$1,850 and liabilities at \$3,123.14.

Battle Creek—Bert Van Syckel and Luther Wilbur have formed a copartnership and engaged in the grocery business at 370 West Main street, under the style of Van Syckel & Wilbur.

Negaunee—Winter & Sues, wholesale and retail grocers and meat dealers, have erected a cold storage and sausage manufacturing plant in connection with their business.

Stony Creek—William Wiederhoft has erected a brick store building in place of the one destroyed by fire last spring and has removed his stock of general merchandise into it.

Otsego—John McMullen, who recently purchased the feed and fuel business of Webster & Palmer, has sold it to H. M. Balsoy, of Holland, who will take possession Nov. 1.

Nadeau—The Nadeau Mercantile Co. has been organized with an authorized capital stock of \$10,000, all of which has been subscribed, \$1,300 paid in in cash and \$8,700 paid in in property.

Cassopolis—J. G. Hayden & Son have sold their wholesale butter, egg and produce business to Fred Castle, who conducts a chain of similar stores. Roy Pursel will act as manager of the Cassopolis store.

Gladwin—Capling & Coan, dealers in hardware, agricultural implements and jewelry, have dissolved partnership and the business will be continued by E. A. Coan, who has taken over the interest of his partner.

Constantine—D. Abrams has sold his stock of bazaar goods to Samuel Dintaman, who has admitted to partnership his son J. C. Dintaman and the business will be continued under the style of Samuel Dintaman & Son.

Manistee—Skidding as he approached Sibben and Fifth streets, Dona Nartineau, a druggist, of Arcadia, drove his machine entirely through the front of the drug store operated here by Mrs. Lena Heine. Counters were overturned, shelves were knocked down and stock was left in a heap. The machine was badly damaged, but both Mr. and Mrs. Nartineau were uninjured.

Escanaba—The Upper Michigan Logging Co. has been organized with an authorized capital stock of \$5,000, all of which has been subscribed, \$2,500 paid in in cash and \$2,500 paid in in property.

Detroit—The Broadway Bedding Co. has been organized to conduct a general furniture store with an authorized capitalization of \$2,000, all of which has been subscribed, \$1,300 paid in in cash and \$700 paid in in property.

Stanton—J. M. VanNocker has traded his store building to Walter Houseman, of Detroit, for 80 acres of land near Pentwater. Mr. VanNocker is closing out his stock of general merchandise and will remove to his farm early in December.

Durant—The A. D. Mosser Co. dry goods dealer at Ovid, has purchased the dry goods stock of Albert Bros. and will continue the business under the management of A. D. Mosser. B. S. Woodworth will act as manager of the Ovid store.

Detroit—Morrison Bros., have engaged in business to conduct a jobbing business of toys, novelties and confectionery at 682 Crane avenue with an authorized capital stock of \$2,500, of which amount \$1,500 has been subscribed and \$1,000 paid in in cash.

Benton Harbor—The Peck Sales Co. has been organized to carry laundry machinery and equipment and other machinery and merchandise with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed and \$1,000 paid in in cash.

Coldwater—The farmers have organized a co-operative creamery company and purchased the old creamery plant which has been closed for the past two years. W. H. Helrigel, of Nashville, has been engaged as butter maker and the plant will be opened for business about Nov. 1.

Hudson—The new schedule of prices for the next six months' milk has been made by the Helvetia Milk Condensing Co. and is as follows: October, \$2; November, \$2; December, \$2.05; January, \$2.05; February, \$2.05; March, \$1.85. This makes an average price of \$2.00 paid by the Helvetia for the next half year, a higher price than has ever been paid by it before.

Adrian—The jewelry business formerly conducted under the style of the Kirk & Judge Co. will hereafter be conducted by H. W. Judge & Son. Kenneth Judge, who has been employed by the Wilcox Hardware Co. for the past year, will be associated with his father in the business, with which the former has been connected continuously since the year it was founded, 1882. The new firm will conduct the business at its old location on South Main street.

Manufacturing Matters.

Lansing—The Barker Cole Electric Co. has increased its capital stock from \$10,000 to \$40,000.

Howell—The Howell Electric Motors Co. has increased its capital stock from \$30,000 to \$100,000.

Detroit—The capital stock of the Michigan Stamping Co. has been increased from \$700,000 to \$1,500,000.

Belding—The Spencer Electric Light & Power Co. has increased its capital stock from \$50,000 to \$75,000.

Kalamazoo—The Kalamazoo Shoe Manufacturing Co. will increase its capital stock from \$50,000 to \$100,000.

Howell—The Tower Creamery Co., of Detroit, is erecting a milk receiving station which it will open for business about Nov. 1.

St. Joseph—The Auto Specialties Manufacturing Co., of Joliet, Ill., is erecting a factory building here, 80 x 400 feet, two stories in height.

Baraga—The Sturgeon Valley Lumber Co. has been organized with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in in property.

Detroit—The Risdon Creamery has been organized with an authorized capitalization of \$50,000, all of which has been subscribed, \$1,000 paid in in cash and \$49,000 paid in in property.

Detroit—The Martin Radiator Co. has been organized to manufacture and sell radiator devices with an authorized capital stock of \$25,000, of which amount \$18,000 has been subscribed, and \$2,500 paid in in cash.

Detroit—G. W. Zanger, furrier, has engaged in the manufacture and storage of furs and merchandising of furs and ladies' apparel with an authorized capital stock \$25,000, of which amount \$18,000 has been subscribed and paid in in property.

Quincy—Emil Anderson, of this place, is building a creamery at Coldwater, which he expects to have in operation by Nov. 1. Mr. Anderson owns and operates the creamery at Quincy, where a large amount of butter is manufactured.

Flint—J. P. Burroughs & Son have engaged in the manufacture of flour and feed and in the sale of produce, building material and fuel with an authorized capital stock of \$300,000, of which amount \$200,000 has been subscribed, \$90,500 paid in in cash and \$109,500 paid in in property.

Detroit—The Schermack Corporation has engaged in business at 1606 Kresge building to manufacture, sell and lease stamp vending machines and other mechanical specialties with an authorized capital stock of \$900,000, of which amount \$500,000 has been subscribed and \$90,000 paid in in cash.

Detroit—The Detroit Metal Products Co. has been organized to manufacture sheet metal stampings of brass or steel and manufacture automatic and screw machine parts at 54 Vincennes street with an authorized capital stock of \$3,000 common and \$2,000 preferred, of which amounts \$3,000 has been subscribed and paid in in cash.

West Branch—One of the largest land transactions made in Michigan this year was recorded Oct. 22, when D. Fleming, a well known resident of this place, sold to the Antrim Iron Co., of Mancelona, one of the largest remaining tracts of virgin timbered lands, of hardwood, left in Michigan. The tract, consisting of 3,300 acres and estimated to contain 50,000,000 feet of lumber, was sold by Williams Bros., of Cadillac. It lies in Antrim county, near the Otsego county line.



Review of the Grand Rapids Produce Market.

Apples—Baldwins, Wolf River and Tallmans, \$3.50@4; Greenings, \$3.50@3.75; Hubbardstons and Spys, \$3.75@4.

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

Beans—The Association price is \$5 for white and red kidney. These are the prices buyers pay the farmers. Dealers hold picked at \$5.50@5.75 in carlots.

Beets—\$1.25 per bu.

Butter—The market is strong and unchanged from a week ago. Creamery grades are held at 33½c in tubs and 34½c in prints. Local dealers pay 28c for No. 1 in jars and 24c for packing stock.

Cabbage—\$1.25 per bu.

Carrots—90c per bu.

Celery—20c per bunch.

Citron—\$1.50 per doz.

Cocoanuts—\$6 per sack containing 100

Cranberries—\$7.50 per bbl. for Early Black from Cape Cod.

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

Eggs—Strictly fancy are scarce and in excellent demand, considering the extreme high price for the season. Local dealers pay 33c for fresh, candled and loss off, and hold at 35c. Cold storage are held at 32c for April and May, 31c for June and 29c for seconds.

Egg Plant—\$1 per dozen.

Figs—Package, \$1 per box; layers, \$1.50 per 10 lb. box.

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

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

Lemons—California, \$5.50 per box for choice and \$6 for fancy.

Lettuce—10c per lb. for hothouse 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.

Nuts—Almonds, 18c per lb.; filberts, 16c per lb.; pecans, 15c per lb.; walnuts, 16c for Grenoble, 15½c for Naples; 19c for California in sack lots.

Onions—Home grown \$3.25 per 100 lb. sack; Spanish, \$1.75 per crate of either 50s or 72s.

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

Oysters—Standards, \$1.40 per gal.; selects, \$1.65 per gal., New York Counts, \$1.90 per gal. Shell oysters, \$8.50 per bbl.

Pears—Anjous and Duchess command \$1.50 per bu.; Kiefers, 75@90c per bu.

Peppers—\$2 per bu. for green; 20c per doz. for red.

Pop Corn—\$1.75 per bu. for ear, 4¼c per lb. for shelled.

Potatoes—Home grown are strong at

\$1.50 per bu.; Giants from New Jersey fetch \$1.65 per bu. The farmers are marketing their crop very freely, receiving \$1.25@1.50 per bu.

Pumpkins—\$2 per doz.

Poultry—Mixed fowls command about 4c; broilers, 22@23c; turkeys, 18c; ducks, 17c; geese, 11c. Dressed fowls average 3c above these quotations.

Radishes—15c for round.

Squash—\$2 per bbl. for Hubbard.

Sweet Potatoes—\$3.25 per bbl. for Virginia; \$2 per hamper and \$5 per bbl. for Jerseys.

Tomatoes—\$2.50 per bu. for ripe; 75c per bu. for green.

Turnips—\$1 per bu.

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

Vanden Bergh Stock to Be Sold.

The general stock of Charles A. Vanden Bergh, of Howard City, will be offered for sale at public sale Nov. 2. The stock inventories about \$4,000. The liabilities aggregate \$10,150. The sale will be conducted by Wm. B. Holden, trustee for the creditors.

DeWitt—John Coverdale has his new cheese factory here completed and is taking in milk. The factory is of modern construction with tinted cement walls and floor. Good drainage is provided. Two latest improved noiseless vats that hold 4,000 pounds of milk each, two automatic cheese presses, a 15 horse power boiler and a 4,000 pound whey separator are in operation. The output of the factory is sold as "Eureka Cheese," and is all handled by one firm. Mr. Coverdale has owned and operated several cheese factories and has made a success of the business.

Kalamazoo—The Kalamazoo Sanitary Mfg. Co. has been organized with an authorized capital stock of \$350,000, all of which has been subscribed and paid in in cash. The company will absorb the Enamel Tank Co. and begin immediately the erection of a large pottery plant for the manufacturing of plumbers' sanitary earthenware.

Arthur F. Hoit, wholesale lumber dealer of Detroit, renews his subscription to the Michigan Tradesman as follows: "Enclosed please find check for \$2 covering one year's subscription in advance. It is a pleasure to pay for your paper. I consider it cheap at double the price asked."

Richard Rademacher, who retired recently from the grocery business, has taken the position of city salesman for the Voigt Milling Co.

C. T. Daugherty has engaged in the grocery business at 842 Prince street.

The Grocery Market.

Sugar—The market is firmer and all refiners are now on the basis of 7½c for granulated. The situation is very strong, but relief is reasonably certain to come within the next month, as Louisiana sugar and domestic beet granulated will both be on the market about that time. The consumptive demand for sugar is only moderate.

Tea—The market continues firm, with holders still asking full prices for both black and green teas. While the country is not buying on the same active basis as last month, there is a steady movement for consuming needs. The moderate warehouse stocks tend to militate against speculation, but steady improvement is awaited on the theory that all commodities are advancing.

Coffee—Rio and Santos grades are unchanged. Most people believe that coffee at to-day's quotations is a safe purchase. It seems reasonably sure that if peace should come the demand for Rio and Santos coffee, which is now being handled almost entirely by the United States, would be so increased that the price would advance several cents a pound. Mild coffees are dull and comparatively cheap. Java unchanged. Mocha is gradually working downward and is fractionally lower than it was a month ago, but is still about 2c above the price which was formerly considered about a normal average, namely, around 18@19c.

Canned Fruits—Apples are about 25c per dozen gallons higher. California goods are unchanged for the week, but the undertone is strong owing to the light stock on the Coast. Small Eastern staple canned goods show no change for the week, but the stock are very much reduced. Prices are very high.

Canned Vegetables—While there has been no lessening of the demand for canned goods, trading has in a sense been less active because of the fact that offerings have been curtailed. There have been no conspicuous advances during the week simply because in the opinion of many traders the string has already been stretched as far as it will go, but there are others who declare that there is a little more elasticity left yet. Nothing new is known about the tomato pack as yet, but everybody seems to agree that it is ample, and also to agree that present prices are excessive. It would be extremely risky to buy very many tomatoes at to-day's market. Corn is also, as has been previously reported, in an unprecedented condition, but there is reason for the high prices of corn, namely, short crop everywhere. Prices remain unchanged for the week. There is a better enquiry for cheap peas, which is to say the cheapest on the market. There are no really cheap peas about, and the best that can be done is around 90c. Ordinarily the same grade would sell at 65@75c.

Canned Fish—The trade is now awaiting the arrival of new pack salmon, which is delayed by freight congestion, and in the meantime only small consignments are coming in. As a result the spot demand is active, with prices at the highest point of the season. Domestic sardines are very scarce at previously reported quotations. Imported sardines are very firm and high. Tuna is in

excess of the offerings, and that market remains very firm.

Dried Fruits—The prospect of delayed deliveries from California is having the effect of stiffening values on all varieties of raisins. The Association has been advised of no new prices as yet and efforts are now being directed toward getting deliveries through as speedily as possible. Prunes are strong. There is no longer the same indifference on the part of buyers as has been shown all summer, but on the contrary there is a disposition to take advantage of any favorable offers that may show themselves. Advices now being received from the Coast indicate that there was not very much damage by the recent rains, as most of the prunes were out of the way in time. Oregon prunes are very firm, and there is more demand reported both locally and in the primary markets. Apricots are firm on the basis of quoted prices, with an improved demand. Peaches are quiet.

Cheese—The market is steady and unchanged. The home demand is good. The export demand continues, but mostly of under grades, and during the week has been very heavy.

Rice—The same active demand is reported in the trade, and owing to the light arrivals it is held in some circles that the scarcity may become acute before the embargo on shipments from the South is lifted. The trade is now anxious to replenish supplies and finds the stocks limited and assortments poorer. In the South Blue Rose is very strong, and the mills are refusing to take orders ahead until they catch up on advance sales. They are still experiencing difficulty in getting supplies of rough.

Provisions—The market is fairly steady, although prices have been shaded slightly to make sales. The consumptive demand has been fair. The supply has been good and the market is perhaps ½c lower than last week. Pure lard is very firm and shows an advance of ¼@½c. Consumptive demand is good and the supply fair. Considerable lard is being sold for export and prices will probably remain high for two or three weeks. Compound lard shows an advance of ¾@1c, due partly to the good consumptive demand and also to the pure lard situation. Barreled pork is firm and unchanged, with a fair demand and light receipts. Canned meats are very firm at unchanged prices. Dried beef firm and unchanged.

Salt Fish—Shore mackerel is beginning to be cleaned up, although they are still catching. Prices are unchanged. Some fine 1915 Norway mackerel have reached this country, greatly to the surprise of many of the dealers who did not know that there were any over there. They are selling at fair prices under the circumstances. Irish autumn mackerel are also coming, but not in any large quantities, and the price has advanced about \$1 a barrel. Codfish is so scarce as to be out of the market for a good many buyers. Hake and haddock are also correspondingly scarce. The price of all three are very much above normal.

William Augst has engaged to travel in Western Michigan territory for the Washburn-Crosby Co.

Hood Rubbers In Great Demand

As a result of the extraordinary demand for **Hood Tennis and Rubber Footwear** there is a real shortage of these great trade-building rubbers.

While we have **thousands of cases** on the floor now and more arriving daily, we shall without doubt find it impossible to furnish all the **Hood Rubbers** that will be wanted.

We ask you to be willing to **work with us.**

We are as desirous of supplying you as you are of supplying your trade; therefore

We recommend that you always state a **second choice** when ordering

No Rubbers are so popular as the Hood

No House in Michigan or nearby Territory has **so large and complete a stock** of Rubber footwear as we have here in Grand Rapids

Yet we admit that we are short of goods, and we ask you to work with us.

You wants HOODS anyway. We may have a style that will be satisfactory even if not just what you first wanted.

YOURS FOR SERVICE

The Largest Rubber House in Michigan

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

This is the Season When the Out Door Man Requires a Shoe That is Built to Stand the Knocks He Will Give It in His Daily Work. Sell Him the

H. B. Hard Pan Service Shoes

It will give him the service he has a right to expect from a high grade service shoe.

For a quarter of a century we have been making the H. B. HARD PAN shoe. From the first the object has been to produce a service shoe so good that every out door man would insist upon wearing it.

Today—owing to the unusual market conditions—we have to raise the price from time to time. We believe the consumer and the dealer would have us keep the quality up.

WE WILL NOT CHEAPEN THE SHOE TO KEEP THE PRICE DOWN—rather we will keep the quality up and let the price advance when necessary.

You can recommend the H. B. HARD PAN shoe to the out door man because *it is* the best shoe to stand the knocks.

It has built right into it those service giving qualities which a high grade shoe must have.

For building up your trade and holding it, you won't find a better value in shoes on the market. OTHER DEALERS ARE MAKING FRIENDS AND PROFIT ON THIS LINE—WHY NOT YOU?

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE COMPANY

Manufacturers of Serviceable Footwear

GRAND RAPIDS, MICHIGAN

What Makes Playmate Shoes

The Most Satisfactory Child's Shoe in The Market?



It's the excellent fitting quality of the lasts, which are especially designed for little growing feet;

And the carefully selected stock that gives the service required of children's shoes.

The child is pleased;
The parent is satisfied;
The dealer is profited

when Playmate Shoes are shown the prospective customer.

Sixty different styles for you to select from now in stock. Send for salesman, or samples.

HIRTH-KRAUSE COMPANY

Hide to Shoe
Tanners and Shoe Manufacturers
Grand Rapids, Michigan

Our Hunting and Sportman's

Boots

are considered Standard by Good Shots in Seventeen States.



All Styles from Featherweight to Full Double Sole.

One quality only,—the Extra Best



We go everywhere for business

Rindge, Kalmbach, Logie Company
Grand Rapids, Mich.

MICHIGAN TRADESMAN

(Unlike any other paper.)

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by
TRADESMAN COMPANY,
Grand Rapids, Mich.

Subscription Price During 1916.

One dollar per year, if paid strictly
advance.

Two dollars per year, if not paid in
advance.

Canadian subscriptions, \$2.04 per year,
payable invariably in advance.

Subscription Price After January 1, 1917.

Two dollars per year, if paid strictly in
advance.

Three dollars per year, if not paid in
advance.

Canadian subscriptions, \$3.04 per year,
payable invariably in advance.

Sample copies 5 cents each.

Extra copies of current issues, 5 cents;
issues a month or more old, 10 cents;
issues a year or more old, 25 cents; issues
five years or more old, \$1.

Entered at the Grand Rapids Postoffice
as Second Class Matter.

E. A. STOWE, Editor.

October 25, 1916

THIRD OF A CENTURY.

This week's edition of the Michigan Tradesman marks the completion of thirty-three years of successful publication and the triumphal entry upon the thirty-fourth year. The Tradesman believes it is the only trade journal in the world which has been published so long a time without change of ownership, editorship or business management.

Thirty-three years is a long time to look back on, but they have all been years of pleasure and profit, only occasionally marred by disappointment and sadness. Many of the mercantile, manufacturing, moral and civic changes which have occurred during this long period are graphically set forth in the thirty-three contributed articles kindly prepared by the friends of the Tradesman for publication in this anniversary edition. No more comprehensive treatment was ever accorded an anniversary than this one and the Tradesman feels under great obligations to its contributors for the effort they put forth in the preparation and presentation of such a remarkable collection of interesting information.

Unfortunately, some contributions reached us too late for publication this week. They will appear in next week's edition, as follows:

Judicial Procedure—Hon. Arthur C. Denison.

Banking—Frank S. Coleman.

Wholesale Grocer Business—William Judson.

Candy—Ben. W. Putnam.

Housing Conditions—Lewis T. Wilmarth.

Awnings—Charles A. Coye.

Many changes have taken place in the trade journal field since the Tradesman was established. The only trade journal publisher now actively engaged in the business who was prominent in 1883 is Frank N. Barrett, who has rounded out forty years as editor of the American Grocer, New York. Mr. Barrett is the Nestor of mercantile trade journalism and is to-day the ablest practical authority on food topics now living. Most of those who were important factors in

the trade journal field a third of a century ago have long gone to their reward or retired to live on Easy Street.

A feature which distinguished the Tradesman from the beginning was its out-spoken attitude on the tariff and on temperance. When it first undertook to discuss the former, political partisans insisted that the Tradesman was venturing into the mire of party politics and treading on dangerous ground. The Tradesman defended its position on the ground that the tariff was properly a business question and not a topic to be made the foot ball of party politics. The Tradesman was one of the first journals in the country to urge that the tariff be placed on a rational business basis, treated solely as a business question and that tariff duties and the regulations incident thereto should be established and maintained by a non-partisan commission. This consummation is now about to be realized.

The position of the Tradesman on the temperance question found decisive expression in its persistent refusal to accept any advertising for spirituous liquors, including whisky, wine and beer. It has never deviated from this policy, which has also been stretched to include cigarettes as well. The temperance question has invariably been discussed solely from a business standpoint on the theory that liquor drinking and business are incompatible and that the sooner all forms of liquor drinking are abolished the better it will be for all concerned. This consummation is being rapidly accomplished through the efforts of business men who are actuated solely by the demands of efficiency.

Another feature which has commended the Tradesman to its readers is the rigid scrutiny invariably exercised over its advertising columns to exclude any announcement which has a tendency to mislead the merchant by causing him to form improper conclusions or to excite him by exploiting unwise methods of money making by short and devious processes. As a matter of fact, the Tradesman has refused as much advertising as it has accepted because of its well-defined ideas in this respect. This policy, constantly adhered to, has given the Tradesman a remarkable advantage, because its readers have come to regard an advertisement in the Tradesman as equivalent to a recommendation.

Another feature which has been given prominence since the beginning has been the willingness of the Tradesman to ferret out frauds and cheats in trade and relentlessly pursue them until they are abolished. It is within the bounds of reason to assert that the Tradesman has saved its readers several hundred thousand dollars by this policy.

The Tradesman has always stood for individualism and freedom—mercantile, commercial and individual. It has opposed tyranny in any form and cast its influence in behalf of the right of private agreement and individual action. This has led it to oppose the walking delegate, the closed shop and the collective agree-

ment as to wages, because all of these weapons are based on unfairness, intolerance and injustice.

Perhaps the most remarkable feature of the Tradesman is the close touch it maintains with its readers. Probably half of them are known to the editor personally. The other half are almost as well known through the correspondence department of the Tradesman which is readily available to every subscriber, no matter on what topic information or assistance is desired. This correspondence feature has given the editor a personal touch with those he serves to an extent that has been of great assistance to him in meeting the desires and anticipating the hopes and ambitions of his readers.

The Tradesman has one great longing and that is to round out fifty years with the merchants of the Middle West whom it has undertaken to serve well and faithfully during two-thirds of that period. If a kind Providence generously permits this hope to be realized, the editor of the Tradesman—who will then be 74 years of age—will be content to shift the burden of duty and responsibility to other and younger shoulders, who may be able to carry on the work more successfully and effectively than the founder of this publication has been able to do.

THE TRADE SITUATION.

Taken in its entirety the trade situation presents practically the same features as noted in the recent past. While some subsidence of activity is noted in a few isolated cases, business on the whole continues of decidedly large volume. The slackening of activity mentioned has given rise to no complaint, as many producers have welcomed the respite which has enabled them to readjust themselves and catch up with their orders. Nor has this abatement resulted in any reduction in prices, a development which so generally takes place in ordinary seasons when the demand becomes less urgent.

This steady maintenance of values is largely regarded as a reflection of the strong position of practically all producers and manufacturers. In short, production in virtually all lines is so far short of actual requirements that no necessity is felt of reducing prices to stimulate business. In fact, so far as immediate deliveries are concerned, little is now available, and hence it is useless to quote prices. In some lines, while there is some slackening of demand for the near future, which has been well provided for in previous purchases, the enquiry is now extending still further into the coming year, and in some cases business has been placed for delivery in the third quarter of 1917.

For a short time early in the week the slower tendency in the copper market noted in our last review was continued. At no time, however, could it be said that the market was at all dull. It was true, there was some tapering off in the buying, but on the whole the demand was regarded as remarkably good considering the heavy buying of the first few months. Moreover, the slight decrease in activity caused no complaint among producers, who consider their

position decidedly strong, and are not disposed to make concessions. Domestic demand concerned itself largely with the first and second quarters of 1917, and as the week progressed the enquiry for those deliveries became more active, leading to the belief that the total sales for the week would be in excess of the previous week's total.

The feature in the demand was the enquiry from Italy for about 1,000,000 pounds. There was also some enquiry from France and England, and it is estimated that contracts made, or pending, were in the neighborhood of 5,000,000 pounds. In view of the continued good demand it is considered gratifying that the production promises to be about 10,000,000 pounds heavier this month than the preceding one.

On the whole, the coffee market has continued decidedly quiet, although from time to time more satisfactory reports were received in a few cases. In the main, the country's buyers seem disposed to wait future developments, being convinced that the continued easiness in Brazil will become more pronounced as supplies there continue to accumulate. In some quarters it is claimed that while the tendency in Brazil seems to be easier, as yet there has been no great pressure to sell, which has partly ascribed to a less favorable outlook for the crop and a bullish estimate regarding the present crop and the prospective yield of the next one.

The raw sugar market continues to gain in strength, and the fact that practically all refiners are well sold out seems to indicate that there will be no weakening in the near future. The statistical position continues decidedly strong, and refiners have been forced to meet holders' views in order to secure the necessary supplies. The scarcity of Cubas has led to fair purchases of Peruvian and St. Croix sugar at firm prices. The strength was partly due to the fact that the movement of the new beet sugar crop is delayed and is not expected to become of large volume for several weeks. The receipts of Cubas are running seriously short of the meltings. In keeping with the advances in the raw market, prices for refined have been advancing steadily. On each advance the demand for a time showed abatement, but as the country needs sugar badly buyers soon adjusted themselves to the new conditions and bought somewhat freely at the new levels.

For two weeks past the Tradesman has been printing installments of an address Mr. H. H. Crowell recently made before the Michigan Electric Light Association on the subject of Franchises and Public Utilities. The Tradesman intended to present the concluding portion in this week's paper, but is precluded from doing so by the overcrowded condition of its columns. The publication of the address has met with much commendation at the hands of the reading public who are interested in the subject and the concluding portion will be awaited with increasing interest.

It takes longer to earn a dollar than it does to forget a favor.

Economy is the road to wealth—but it's a hard road to travel.

Power on All Four Wheels

"The man who condemns or turns down any proposition without first having acquainted himself with all details thereto confesses his ignorance and stupidity."—Marshall Field.

You know people who have had opportunities to become wealthy by investing a part of their savings in new enterprises—and you have heard them regret that they did not have the sand to take a flier.

You know others—foresighted people who understand industrial conditions, supply and demand, and have the nerve to take a sporting chance by backing their judgment—who have made comfortable fortunes from small investments.

You know that the fellow who makes real worth-while profits is the fellow who gets into new enterprises, thereby getting the profits from increased value of his stock as well as the high rate of dividend paid on the small capitalization.

Read the following testimony of some of America's greatest self-made men:

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"Buy when the stock is first offered."—Chauncey M. Depew.

"Don't delay. Get in while you can."—John D. Rockefeller.

"Find the newest and greatest invention and buy its stock."—A. Graham Bell.

Investigate now the plant and product of The Four Drive Tractor Company at Big Rapids, Michigan. Consider the demand for the product to be manufactured—farm tractors—the demand for those which have power on all four wheels. New buildings planned for spring for manufacture of powerful heavy four wheel drive trucks. First year's output of tractors sold now.

Buy stock in a concern whose products are in great demand and whose profits are greater than you would consider sufficient for a dividend paying investment. Better get on now than to have wished you had in a few years as the Motors stock you passed up before.

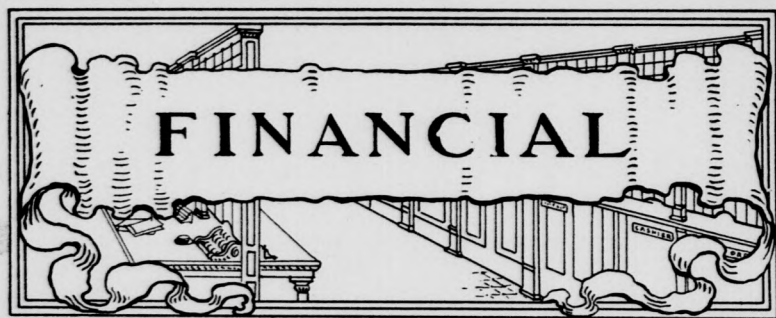
Stock is selling at par value—\$10 per share. Capitalization of the company is \$200,000. One-half of new capitalization now subscribed. Write

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Bell Telephone 238

949 East Maple Street

Big Rapids, Michigan



THE INVESTMENT BUSINESS.

Modern Methods Unknown Third of a Century Ago.

Written for the Tradesman.

To review the changes in the investment business during a third of a century almost requires the writing of a complete history of the retail distribution of bonds. It is more especially so if we are to deal with activities in the Middle West. Thirty-three years ago we were still in the development stage in this section of the country and, as a result, always in need of new money. Capital for investment was just beginning to accumulate and financial transactions of any magnitude were confined to the Eastern markets and more specifically in the New England territory. We were still "way out West." In a history of one of the oldest bond houses in Chicago, it is stated that their first activities were in buying securities in Illinois and neighboring states to be sold in the East, and their retail distribution was practically nil, compared with to-day's figures.

The major portion of investments, both East and West, were confined to such securities as were listed on the New York Stock Exchange and bankers and large financial institutions looked askance at anything not bearing this stamp of approval. In fact, one instance has been cited, which was typical, of a bank which refused to permit the substitution of Pennsylvania State bonds for an equal amount of B. & O. Railroad which were held as collateral to a loan. Another banker of those days is quoted as saying that he would not lend 50 cents on the dollar on the bonds of the city of Chicago.

All business being on a comparatively small scale, there was not the necessity for the large distributor of securities that we know to-day. What would be the progress of our country now without our J. P. Morgan & Company, the National City Bank, The Harris Trust & Savings Bank and others too numerous to mention? At almost a moment's notice, these gigantic institutions can make available, for either corporations or governments, almost any sum of money from a few hundred thousand up to, as has been the case during the past twelve months, a half a billion dollars. It is well to remember that this amount—almost beyond the comprehension of the layman—has come from, not alone the banks, insurance companies, etc., but from the individual who has accumulated his \$100, \$500, \$1,000 or more.

It would seem that the most remarkable thing in the retail distribution of securities is the confidence which the investor has in the investment banking institutions of our own country. Most

investments are made on the character of the house presenting the offering. This is necessarily so, because the man or woman who has managed to accumulate a few hundred or a few thousand dollars can not afford the expense of a personal investigation of the loan which he is making. This puts a grave moral



Claude H. Corrigan.

responsibility on the investment banker. In recognition of this responsibility, we find the successful institution either with a staff of attorneys and engineers of its own or employing the best that the country affords to pass on all features of the loans before they are offered to the investor. It is only as a result of to-day's so-called "Big Business" that these expenses (safeguards) can be provided for.

It has only been within the last few years that bonds were issued in any smaller denominations than \$1,000—frequently they were larger. To-day the importance of the \$100 denomination is recognized and we see most of the loans carrying an ever increasing number of the so-called "baby bonds." This gives to the man of limited means the opportunity to purchase exactly the same security that his banker or his insurance company is buying. His principal is

equally well secured with the larger amounts. His interest is paid every six months and the return is in proportion to the safety. Should necessity require that he convert his securities into cash, a market is made available for them.

This last item brings up another development in the investment business. Bonds are sold primarily for investment, to be held to maturity, but should the holder find himself in need of cash, it is usually the policy of the high grade investment banker to resell the securities and charge the holder only a nominal amount for handling the transaction. This is part of the service which every conservative house extends to its clients and is a big factor in building up that item which cannot be capitalized on account of its priceless value—confidence.

were very fortunate in having our activities confined principally to public utilities. Even before the advent of the investment house, Grand Rapids was the purchaser of large amounts of public utility securities on either re-organized companies or combinations of several companies into what we know to-day as our holding companies. The first exclusive stock and bond houses were primarily interested in selling the securities of companies in which they were directly interested. Other issues were only an incident in their business.

Charles F. Hilliker, of the present firm of Kusterer, Hilliker & Perkins, was the first to open an exclusive security house in Grand Rapids. There were others handling stocks and bonds before this, but, as previously stated, they were interested principally in their own promotions. Mr. Hilliker entered into partnership in 1906 with Aldrich Blake under the style of Blake & Hilliker to deal in stocks and bonds. In view of Mr. Hilliker's subsequent success, it might be appropriate to repeat a story which he tells on himself. After furnishing his office, his check stubs showed a balance in the bank of \$27.12 with which to do business. Another of the early security salesmen who is still engaged in the business is A. E. Kusterer, one of Mr. Hilliker's associates. Mr. Kusterer represented C. H. Geist & Co. and others in the distribution of their own securities, finally entering the local field for himself under the style of A. E. Kusterer & Co. Later came C. H. Corrigan & Co., with only desk room and one clerk, whose services were shared with the other occupant of the office. From this small beginning has grown the present firm of Howe, Snow, Corrigan & Bertles, with a capital of \$200,000 and whose gross yearly sales of bonds and stock now aggregate \$20,000,000. They are the largest bond house in Western Michigan and it is doubtful if the volume of their strictly investment business is exceeded by any exclusive investment house in Michigan. The new offices of this firm will occupy practically the entire fourth floor of the new Grand Rapids Savings Bank building and will be among the finest in Michigan—quite a contrast to the early beginning. Claude H. Corrigan.

It makes a man feel cheap to be caught looking at his own photograph.

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East End Branch, Cor. Wealthy and Charles

Leonard St. Branch, Cor. Leonard and Broadway
Plainfield Ave. Branch, Cor. Plainfield and Coit
Ninth Ward Branch: 752 West Fulton St.

The development of the Kent State Bank has been marked by a strict adherence to methods of conservatism yet progression. That it has builded well is evidenced by the strength of its position in the banking world and its far reaching influence in the commercial life of this city and state. With its unexcelled facilities, it invites the accounts of banks, corporations and individuals, extending to each every courtesy and consideration.

Resources Nine Million Dollars

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TELEPHONE BUSINESS.

Marvelous Development of a Third of a Century.

Written for the Tradesman.

The story of the growth, development and use of the telephone during the past third of a century is one of great interest. It is the story of a gouging monopoly with all of its arrogance, greed, selfishness, exorbitant rates, poor service, and "public be damned" policies. It is the story of competition with cut rates, free service, tremendous development and improved and almost unlimited service. It is the story of regulation, where the people to protect themselves, the investors and the service, have enacted laws providing for the appointment of commissions which have authority to regulate the telephone companies and to act as an umpire between the telephone companies on the one hand and the telephone user on the other hand.

It is the story of the filing of a patent on February 14, 1876, when there was no Bell telephone in existence that would talk and its development and improvement by many men until now the official report of the United States Census ranks the telephone as the fourth great industry of this country.

A third of a century ago there was considerably less than 100,000 telephones in existence; to-day there are estimated to be more than 11,500,000 in the United States alone—more than 70 per cent. of the telephone development of the world.

By decision of the United States Supreme Court in October of 1887, the Bell Company were left with a strangle hold on the telephone business and in 1894, when the last essential Bell patent expired, they had placed in operation a total of only 291,253 telephones. That is, under a complete monopoly of the business, the company had put out in eighteen years less than 300,000 telephones.

Paul Latzke, in his book, "A Fight with an Octopus," gives us the following vivid word picture of the methods used by this monopoly in an effort to destroy competition:

"Telephone plant after telephone plant was ripped out and the apparatus was piled up in the most conspicuous place that could be found and burned as an object lesson. In St. Louis and the surrounding country, the Pan-Electric Company and other concerns had a number of active exchanges in operation. The equipment of these exchanges was piled upon the levee as high as a house, and then the torch was applied. So it was in Pittsburg and other cities."

It is notoriously true that the service furnished by the Bell Company up to this time, 1894, was extremely poor. The unlucky subscriber whose telephone was out of commission failed to get any attention or satisfaction oftentimes for weeks after he had made a complaint.

In 1894 when the last of the Bell essential or primal patents expired, independent telephone companies be-

gan organizing all over the United States, each under some local name, such as "Citizens" or "Home" or "Union." Rates were reduced; the public were educated to the use, convenience and necessity of the telephone. Local capital was furnished with which to build local telephone plants. Grand Rapids had the first independent telephone exchange in the United States to have more than 500 subscribers.

Independent telephone manufacturing plants were necessarily organized to build switchboards and telephones and supplies because the Bell manufacturing plant—the Western Electric Company—refused to sell to the independents. These independent manufacturing plants employed the best engineers they could get, with the re-

lighting a lamp in front of the operator.

5. Instantaneous disconnect system, which made it possible for a subscriber to automatically get disconnected by hanging up his receiver.

Many other improvements as to designs and durability were discovered and exploited, such as the adoption of Bakelite in the manufacture of telephone parts, Bakelite being an almost indestructible substance.

During the last twenty-two years of competition, the independent manufacturers have been the pioneers in practically all of the more important improvements and these improvements have been an important factor in enabling the independent companies to maintain low rates. It is remarkable that while other com-

panies have been thirty times as many. At that time there were 1,471 telephones in the city of Grand Rapids, said to be the largest development per capita of any city in the United States; now there are approximately 22,000, of which more than 15,300 are independent telephones. Then the rates were from \$50 to \$115 for business telephones and from \$40 to \$65 for residence telephones. To-day you can get 1,500 per cent. more service for much less money.

The recent publication in the official organ of the Grand Rapids Chamber of Commerce, which very fully indicated that the business interests and residences of Grand Rapids are getting more favorable rates than any other city of like population in the United States, attracted much attention at the time and should not be lost sight of in any discussion of the great development of telephone service in this city, Western Michigan and indeed, the entire State. At this point it is not unfair to add that statistics of telephone business, more especially of the independent business, as to the long distance calls to and from Grand Rapids as a trade center, have become a very important factor in the business service of the city and of the entire State, of which it is so important a factor. Statistics of the Long Distance Clearing House and of the local independent exchange indicate that considerably in excess of two million long distance conversations in and out of Grand Rapids occur annually on the independent lines and the increase in business in that direction is very steady and large.

In three states, Michigan, Ohio and Indiana, there are now approximately 1,485,756 telephones, or nearly fifteen times as many as there were in the United States thirty-three years ago.

Of the 19,093 cities and towns in the United States which have telephone exchanges the independent companies operate exclusively in 12,764; the Bell companies operate exclusively in 4,456 and there are two companies competing in 1,864. To-day practically every community has telephone service.

That this is true is undoubtedly very largely the effect of competition; that thought should not be lost sight of and if it seemed to be repetitious, its importance justifies it. Where competition has been most general and aggressive, as statistics of the Interstate Commerce Commission show in the last report, the development of telephone service is notably greater. For example: The report for 1912, Department of Commerce, Bureau of Census, shows that in the East North-Central states, Ohio, Indiana, Illinois, Michigan and Wisconsin, with a total population of 18,700,000, there were 2,373,257 telephones in service in 1912, whereas in the Middle Atlantic states, the great populous, wealthy states of New York, Pennsylvania, New Jersey with 20,179,000 population, there were less than 1,800,000 telephones, the development per capita being 88 per thousand, while in the portion of the country of which Michigan is a part, the



Frank V. Newman.

sult that important improvements in switchboards and telephones were perfected with a rapidity that had never before been dreamed of. Among the more important of these was:

1. The automatic telephone, such as is in use in Grand Rapids, Muskegon, Holland, Lansing, Battle Creek and scores of cities throughout the United States.

2. Automatic ringing, where just as soon as the operator established the connection, the called party's telephone would automatically ring.

3. Harmonic ringing, whereby on a line with several subscribers any one of them could be rung without ringing the bells of any of the others.

4. Flash recall system, which made it possible for a subscriber who had a connection established to attract the operator's attention by moving the switch or receiver hook, thereby

modities have in many instances doubled and trebled in cost, telephone rates have remained practically the same. It costs the telephone company to-day twice as much for labor, material and taxes, as it did a few years ago and in some cases considerably more than double.

During these twenty-two years a great development has taken place. The telephone has become a business and household necessity; no longer is it a mere "plaything" or even a luxury. It has become indispensable in our modern life. To-day there are estimated to be about 400,000 telephones in Michigan, more than 300 per cent. more than there was in all of the United States a third of a century ago! And in 1896, twenty years ago, when competition began, there were only 13,163 telephones in all Michigan; to-day there are about



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development per capita was 127 per thousand. Is it worth while that such conditions have been obtained and that so important an instrumentality of business is so generally in use among ourselves and our neighbors?

Thirty-three years ago there were but comparatively few people who ever used a telephone—none who enjoyed the telephone as we do to-day. Now there are only two states which use a telephone more than the people of Michigan—California and Ohio. The census report of 1912 shows that every man, woman and child of the entire population of Michigan talked over the telephone 240 times or a total of 694,363,250 talks. The average throughout the United States was 65 messages per capita.

To-day all of the states of the Union except five have commissions with jurisdiction over telephone companies. The Interstate Commerce Commission also has jurisdiction over telephone companies. This is an age of governmental regulation. This has been beneficial as affecting the securities of the telephone companies.

Thirty-three years ago a man who put his money into the telephone business was not considered conservative by any manner of means. To-day investments in public utilities such as the telephone are considered the best.

This question recently appeared in the Review of Reviews: "Of the three general divisions, railroad, industrial, and public utility, which stocks would you suggest as the best investments at the present time?" And this was the answer:

"For strictly investment purposes, public utility. We say this on the strength of the records which show the rather remarkable stability of the earning power, through good times and bad, of established utility enterprises, as a class, as compared with the rather wide fluctuation of the earning power under similar conditions, of both railroad and industrial corporations. As for the utility corporations, some of the things which they produce, such as light, heat and telephone service, have come to occupy such peculiar positions among the necessities, that demand for them seems to be affected little if any, by conditions like these. It is a matter of statistical record, for example, that depression affects the telephone industry as a whole merely to the extent of retarding normal growth. Practically the same thing may be said of the gas industry. The tractions are, however, more susceptible; and companies whose business comprises to any appreciable extent the furnishing of power are, perhaps, the most susceptible. But given a com-

pany, or consolidation of utility companies of diversified business, and serving a community or communities of diversified population—that is, not dependent upon one industry or division of industry—and earning power, which is the basis of investment merit in stock is found to hold up remarkably well."

Thirty-three years ago trade followed the flag, but to-day trade follows not the flag, but the wire.

Thirty-three years ago communications were sent by carrier and post; chiefly, to-day, by telephone. It can, perhaps, be best described in the words of Professor Eliot of Harvard University, as follows:

Messenger of sympathy and love
Servant of parted friends
Consoler of the lonely
Bond of the scattered family
Enlarger of the common life.

Carrier of news and knowledge
Instrument of trade and industry
Promoter of mutual acquaintance, of peace
And good will among men and nations.

Frank V. Newman,
Sec'y Michigan Independent
Telephone and Traffic Ass'n.

Business Specialization.

Men who have before known all the facts of an entire business now know only a few facts concerning a small part of the whole. Operating men now know little about costs. Purchases are known only to purchasing agents. Costs, in fact, are now largely made up of overhead and indirect expense, of depreciation and maintenance. Even in the cost department no man knows more than the cost of a portion of the operation. The final assembling of costs is made only by a confidential man who is close to the final executive. Salesmen know nothing of costs or of selling policies. They know only that they can or cannot sell at the prices which are given them. Of trade agreements, "gentlemen's agreements," price policies fixed by after-dinner or luncheon conferences, or even by bankers who control innumerable businesses—of these even sales managers and executive officers know nothing. Because of the railroad, the telegraph and the telephone, one man in New York City may control a hundred thousand men who know no more of what is passing in his mind than the field officers of an army in battle know of the plans and purposes of the general in his headquarters.—World's Work.

Seek Truth.

Where the seeking of truth begins, always the life commences, too; so soon as the seeking of truth is abandoned, life ceases.—John Ruskin.

And many a man's so called dignified silence is due to the lamentable fact that he doesn't know what to say.

THE ELECTRICAL INDUSTRY.

Thirty-Three Years Covers Life of the Business.

Written for the Tradesman.

Looking back a third of a century over the electrical industry is really covering the entire life of the business. Thirty-three years ago there was no electrical supply business because there were no electrical supplies to sell, for the very first commercial light and power station was only established in 1882 in New York City. But the spectacular development of the electrical industry is something which concerns us all so intimately that every man has been impressed with its marvelous rapidity and progress.

The business of selling electrical supplies, of course, has followed this development through all its stages and grown from a very small beginning to an industry of tremendous volume and importance. Before the coming of the first light and power station, about the only popular utilization of electric current was from the use of batteries for the ringing of bells and the operation of annunciator systems. Both the batteries, bells, push buttons, bell wire and other materials then in use were mainly sold by the so-called electricians who operated in every large community as sort of "handy men" or often in conjunction with a plumbing or a carpentry business. The coming of electric light, however, was naturally a matter of tremendous popular interest, for the idea appealed to every one,

and every family talked of having electric light. And immediately there began the invention and development of all the varied apparatus necessary for the installation of electric lighting systems. Electrical engineers began to tinker with new kinds of switches, sockets and insulation devices, and as they worked came constant changes in the conditions under which electric current was supplied for lighting service which required other changes in the design and treatment of the various fittings and accessories. It was the period of the inventor more than of the supply man.

But as more and more light and power stations were established in cities large and small throughout the land, the demand for electric light increased by leaps and bounds and the

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Grand Rapids, Michigan

electric companies were busily engaged in wiring houses and installing lighting equipment. There was an opportunity also for a bona fide electrical contractor who could specialize in this work, and with it naturally came an ever increasing demand for electrical goods. At first however, the sale of electrical supplies were handled almost entirely through the manufacturer to the light and power company, but as in the development of any trade, the function of the jobber and the dealer in electrical supplies soon found its opportunity and there developed this new branch of the industry which has ever since enjoyed a steady growth and provided a gradually extending service.

In many fields the jobber and supply dealer is gradually being eliminated but in the electrical industry, the great

years. The selling of electric heating and power devices to the home, store, shop and factory has required more extensive measures for publicity in sale. The growth of the local contractor and dealer as a merchant in his town, has brought a need for active sales co-operation between the jobber and his dealer customer. The improved facilities for communication and shipment have also refined the service which the jobber is able to provide with a result that his small order business has greatly increased until to-day he practically is keeping the dealer's stock room for him and furnishing equipment in small quantities as needed. It is a service of infinite value to the local men.

What the future has in store for the electrical supply man is hard to say except that the merchandising feature



C. J. Litscher.

variety of stock required for use under wide range of conditions met in installation work, makes necessary a tremendous stock of material of endless variety accessible to the local contractor or dealer. The jobber and supply dealer therefore, is an essential link in the chain between the contractor and the ultimate consumer, making it possible for the man who does the work to properly equip himself for any job without the necessity of purchasing continually from innumerable manufacturers. And nowadays, with the growing number of appliances that are being introduced for electric circuits, we have added also what amounts to a line of popular merchandise which comes within the scope of the supply man's line.

Conditions in the business have changed exceedingly in the last ten

of his business is bound to grow year after year as labor saving and home-comfort appliances increase in number and diversity. The popularity of electric service in the home and in the place of business is spreading with surprising speed so that it is hard to realize that so short a time ago electric service was a thing unknown. And yet, no man can say that this great industry has even now progressed beyond its very childhood.

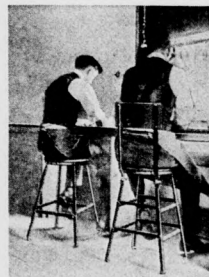
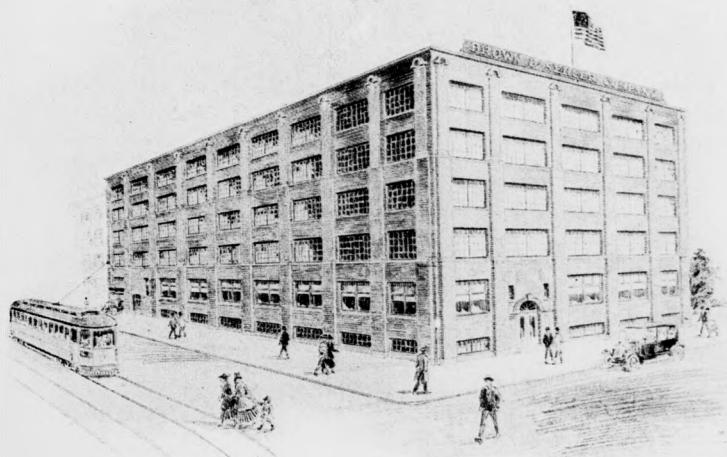
Chris. J. Litscher.

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THE LIME INDUSTRY.

Many Changes in Past Third of a Century.

Written for the Tradesman.

Your invitation asking for an article on the changes in the lime business during the last third of a century, (and I suppose this carries with it the cement business, an allied industry,) reverts my mind backward. One is inclined to be absorbed in the present, to be planning for and looking forward to the future, thus putting the past behind him and partially forgetting the struggles and efforts which one has made to develop a business. It is interesting, however, to sit down and review the past, taking inventory of what has been accomplished in the industrial world in our community, to see what strides have been made in the short space of a third of a century.

With your permission I will go back still farther, inasmuch as the firm with which the writer is connected is probably the oldest firm in the city continuously in one line of business except the firm of Foster, Stevens & Co. On account of the lime stone deposits in this valley, mostly above the dam in Grand River, Grand Rapids has been a lime producer for the early and middle growth of the Grand River valley and for the early growth of this part of Western Michigan. Before the advent of railroads lime was hauled by wagons for long distances into the surrounding country. After the entrance of the old Detroit & Milwaukee Railroad, now the Grand Trunk, lime was shipped both East and West to the towns along the road and from there distributed to the surrounding country. These lime kilns were located along the banks of the river, first on the West side of the river near the Grand Rapids Veneer Works, where William Morman, the father of the writer, operated a kiln between 1850 and 1860. There were old lime kilns on the bank of the river North of Leonard street, operated by George and Warren Congdon. The first perpetual burner was built by Horatio Brooks before the Civil War on the bank of the river at the foot of Mason street, opposite the Oriel Cabinet Co., now absorbed by the Berkey & Gay Co. This kiln was afterward purchased by William Morman, above referred to. At one time during this early period, L. C. Davidson, an early contractor, father of our present building inspector, was interested for a short time. Afterwards John Hill was interested and the firm of Morman & Hill conducted the business.

During these years the country was growing, the railroad had arrived and lime was being distributed in larger quantities. The business was more of an industry. The lime stone was mostly quarried from the bed of the river during low water stage in the summer when men pried up the rock with bars and teams were driven into the river to haul the stone to the banks. Here it was piled up and stored for the coming year's burning. The lime kilns on the East bank of the river were land marks for several decades. The last kiln went out of

existence previous to 1890. Before this date S. A. Morman purchased the lime business of William Morman & Son and has conducted the business to this date.

The Grand Rapids lime was a hot, strong lime and not so well adapted for plastering as a cool lime. The demand of the masons brought about the importation of the Sheboygan lime from Wisconsin. This was brought over by schooner loads to Grand Haven, re-shipped by Grand River boats to Grand Rapids and then distributed to the trade. The empty barrels were gathered, repaired, re-shipped down the river and taken back to Sheboygan by the schooner, where they were refilled and slipped back. This would be a rather crude method for the present day.

With the entrance of the Lake Shore and the Grand Rapids & Indiana Rail-

In recent years a new process of treating lime has been introduced by which the lime is hydrated, that is, reduced to powder form and still retain its strength. Nearly all companies of any size have their hydrating plants. Hydrate lime is coming into more general use. It is more easily handled and stored, inasmuch as the dealer has no fear of its slackening and losing its strength.

Forty years ago lime was used almost exclusively for laying stone foundations, laying brick and plastering buildings. To-day it is not used for much of any work about the building except for laying brick and the finish coat for plastering. Cement has superseded lime for nearly all foundation work and is also taking the place of brick in the form of concrete buildings. The magnitude of the building industry is such, however, that the

will soon bring us to the Concrete Age.

Grand Rapids has the usual number of dealers in lime, cement and building material, commensurate with a city of its size. There is not much opportunity for the dealer to become a jobber of car lots in this class of building material, as the manufacturers generally act as their own distributors.

I heartily congratulate you and the Michigan Tradesman upon rounding out the third of a century in such a successful way. S. A. Morman.

Motto for a lawyer: "I will." Motto for a fruit preserver: "I can."



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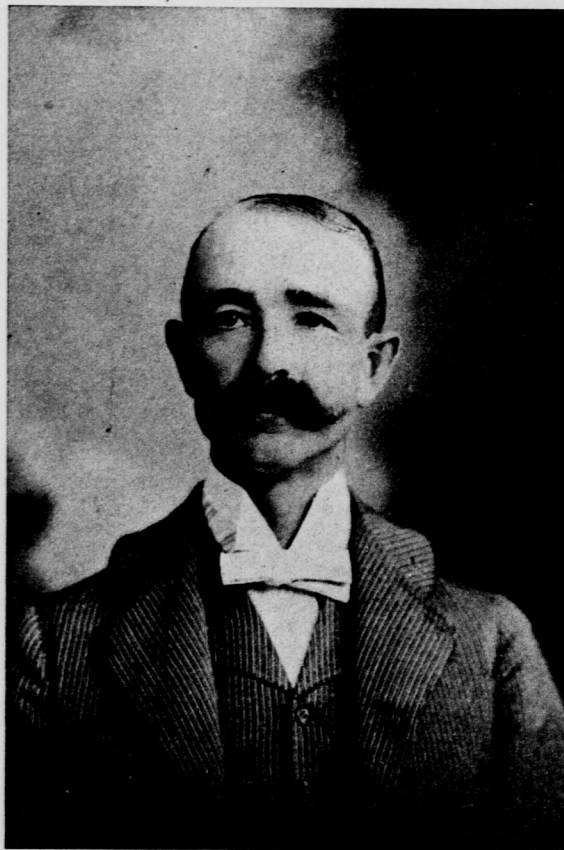
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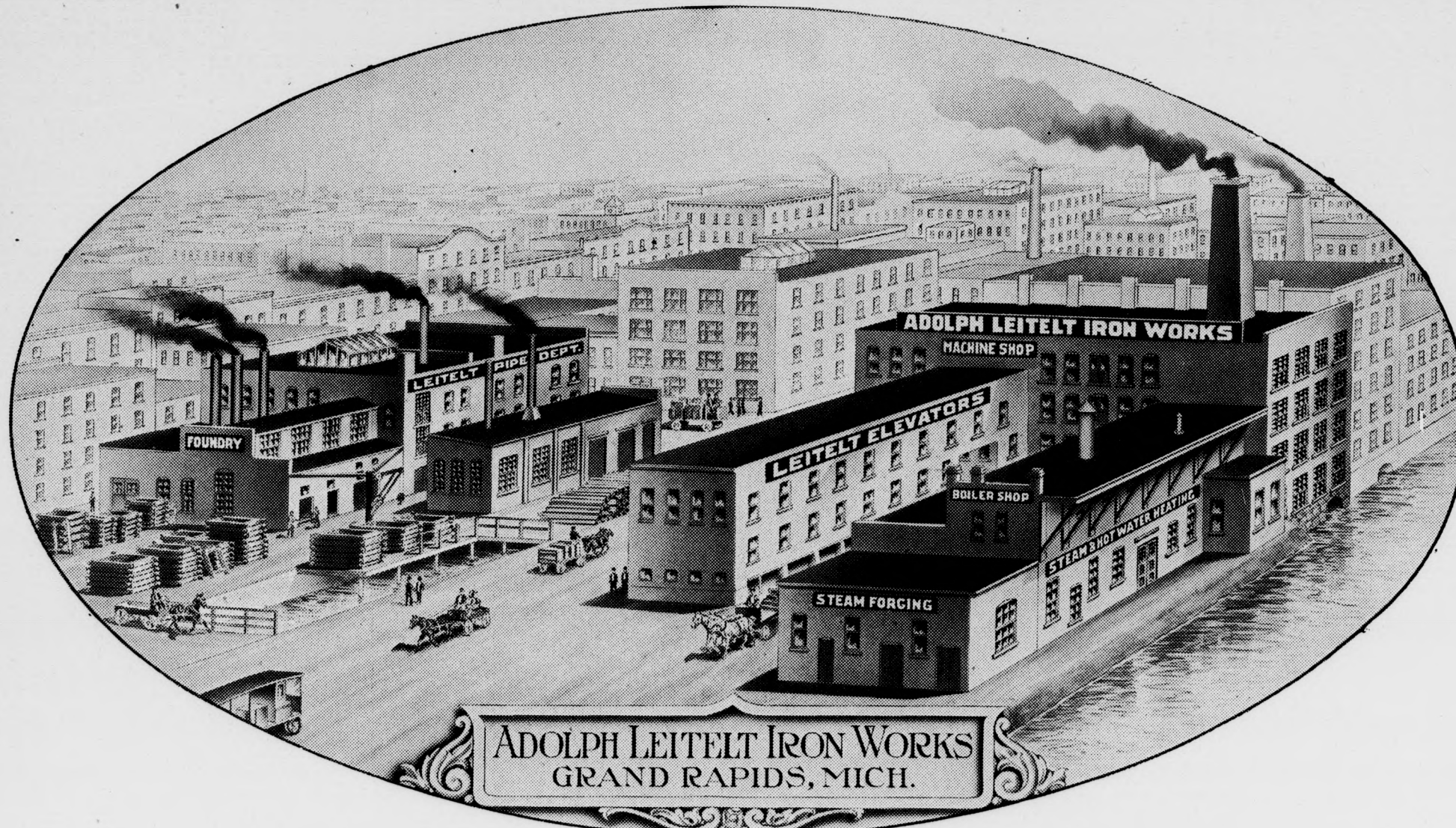
S. A. Morman.

roads, this market was opened to the lime companies of Ohio and Indiana. These states possessed larger quarries, and more modern kilns and were able to make lime more cheaply than the Grand Rapids kilns. The easy working qualities of the Ohio lime, together with cheapness, crowded out the Grand Rapids lime, hence its manufacture was abandoned. Many of the old churches, stone houses and old brick buildings were built with Grand Rapids lime and are evidences of its strength and durability as a binding material.

With the organization of the lime companies in Petoskey and nearby country, a new lime entered the market. This lime has a higher percentage of carbonate of lime, with enough magnesia to make it work easily under the trowel, consequently it in turn crowded out the Ohio lime and holds the market at the present day.

production of lime has not been reduced, even though it is used almost entirely for brick work. The common hydraulic cement, such as Louisville cement, Milwaukee cement and Akron cement superseded lime for foundation work, laying brick under ground, etc. Its manufacture twenty years ago was one of the leading industries in the building world. It was obliged to give way to Portland cement, and the manufacturing of the common hydraulic cement has been practically abandoned. The plants have been dismantled.

Portland cement is now the king. The consumption is enormous. During the year 1915 over ninety million barrels were sold and consumed. The year 1916 will see a still larger production. Millions of capital are engaged in its manufacture. It is one of the largest industries of the country. Concrete roadways, concrete buildings and numerous other uses



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INTERURBAN RAILWAYS.

They Were Unknown Thirty-Three Years Ago.

Written for the Tradesman.

I gladly comply with your request to furnish an article on interurbans in commemoration of your thirty-three years as owner and editor of the Michigan Tradesman.

Thirty-three years, a third of a century, why, that's the average life of man; and no change of ownership, editorship or management in the Tradesman during that length of time! It is a record that any man with red blood in his veins should be proud of and we all must admit that the editor of the Tradesman has an abundance of the red corpuscles.

When this periodical was born an interurban railway was not dreamed of, to say nothing of electrically equipped street railways.

It is true that we had in Grand Rapids and in other cities of the Nation what was then known as "dummy lines," connecting or pretending to connect the cities with adjacent resorts. We had one of these wonderful institutions in Grand Rapids. You started from the city limits early in the morning and if you had decent weather and a track which was not slippery, sufficient cordwood and a sober engineer, you usually arrived at Reed's Lake, a resort some three miles from the city, in time for lunch, provided you were not ditched before you reached the happy fishing ground. This condition continued for many years under the able management of the late Jeremiah Boynton, a pioneer in street railway transportation, and one who deserved a better reward than he received for his strenuous labors. But every dog has his day, and so did Jerry Boynton and dummy lines generally. The dummy succeeded the mule as a propelling power and continued to do so up to less than a quarter of a century ago. Then came that wonderful genius, Edison, and other distinguished electricians who ventured the bold statement that street railways could be operated by the unseen power, which the Chinaman described as he saw the cars propelled, "No pushee, no pullee, but go like hellee. just the same."

Old railway men, engineers and operators tapped their heads and pointed at the would-be inventors dubiously, but sorrowfully. Poor fellows—they were good men—gone wrong. Finally, a line here and there was started. One was started here about twenty-five years ago. The grade on East Bridge street hill is 9 per cent. It was said by most of the practical men of experience that no electric car could ascend that grade even unloaded; but it came to pass that they were mistaken and that the ascent could be made as speedily as the descent, and it was found that it was only a matter of equipment—and "juice" (the unknown power that no mortal eye has seen).

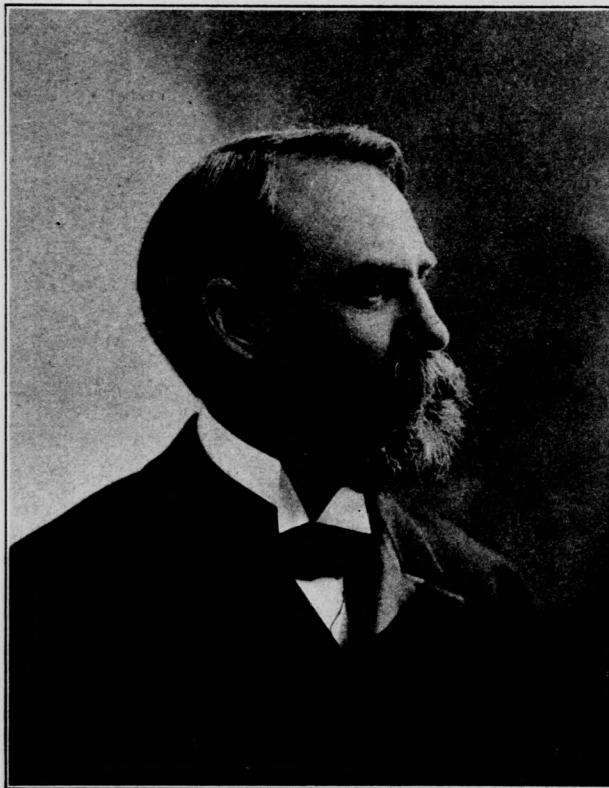
From the electric street railway came the need of the useful linking interurban, connecting cities and towns far distant apart and giving

frequent service of from one to two hours each way during the riding day. Again the wise men shook their heads and whispered, "crazy."

No one would be foolish enough to invest money in such an enterprise, with its right of way, bridges, rolling stock and expensive power house, costing all together forty to fifty thousand dollars per mile. But lo and behold! the money was forthcoming for the new and undeveloped interurban railway project and the need of the hour was met, the roads were built, put in operation, and, after the usual lean years which come to all pioneer enterprises, they came to a substantial dividend paying basis. The men who had the foresight and the nerve to build the prop-

urban railway. About the same time the Holland Interurban was organized and it was built connecting Grand Rapids with the beautiful city of Holland and the intervening towns, as well as connecting with the substantial resorts of Macatawa Park, Ottawa Beach and Jenison Park. Then came last, but not least, the splendid interurban connecting Grand Rapids, the second city in the State, with her rapidly growing neighbors, Kalamazoo and Battle Creek, and giving as good service as can be given on any line. All of this was accomplished without the noise of the engine and with no smoke, no dust, no cinders, giving patrons a most delightful and enjoyable ride.

Less than a quarter of a century



Thomas F. Carroll

erties won against all the supposed odds.

The writer conceived the idea of an interurban for Grand Rapids some fifteen years ago and organized a company which built the Grand Rapids, Grand Haven and Muskegon railway, connecting Grand Rapids with two of the finest seaports on the Great Lakes—Grand Haven and Muskegon—and making direct connection with the Chicago and Milwaukee steamships. This service varies from one to two hours between terminals from 6 a. m. to 12 midnight; and during the summer months it transports the people from Grand Rapids and the surrounding country to the delightful resorts of Grand Haven, Highland Park, Spring Lake, Fruitport, Lake Harbor and Michigan Park, a proposition which was utterly impossible fifteen years ago and which could only be made feasible by inter-

urban on the earth. Now America leads the world in her many networks of splendid electric roads, with roadbeds equal to the best steam lines, and supplied with fine rolling stock, day and parlor cars, as well as freight cars, giving speedy time of from twenty to sixty miles per hour, with many of the longer lines having sleeper and dining car service and making it possible to travel entirely by electric railway from Chicago to New York City, visiting all the large intermediate cities at your leisure. The Pacific Electric system is one of the largest in America, radiating in every direction out of the wonder city of Los Angeles, and carrying, not hundreds but thousands of people daily, to the surrounding resorts, towns and ranches.

All the principal cities of Illinois, Indiana, Ohio and New York, and

many other states, have now splendid electric systems, running in all directions from their respective centers, thus bringing hourly, the population of the smaller cities, towns and rural districts over a distance of 100 miles or more, to the very door of the metropolitan cities of the various states.

In the world at large the conveyances are many. London has her busses; Paris, her cabs; Dublin her jaunting cars; Egypt her dahabees; Constantinople, the low wheeled wagon and the man with the saddle on his back; Funchal, of the Maderia Isles, her ox sleds; India, her elephant; the deserts of Africa, its camels; New York, her tubes and her great monstrosity, the elevated; Venice her gondolas; Petrograd, her sledges; Detroit, her autos; Chicago, her hansoms, and Grand Rapids, the City of Homes, has her fine electric system of street and interurban railways, as good as any in the world.

Thomas F. Carroll.

Makes Better Merchants and Better Men.

Long Beach, Calif., Oct. 16—There are two measures of success. There is the everywhere applied and everywhere talked of measure of money. A man succeeds, or at least commonly is said to succeed, if he makes money.

There is another, a higher measure of success, not so much talked about and not so often applied—the measure of real utility. By this a man succeeds only if his work in life is genuinely useful to his fellow men. According to this higher and harder test, the whisky manufacturer, the maker of a humbug patent medicine or the publisher of a sensational or misleading newspaper does not succeed, even though he may accumulate millions.

In this age few are so situated as to be able entirely to ignore the money standard of success. Happy may he be counted who can keep constantly in view the other standard also—who makes enough money for his needs, while pursuing with zeal and diligence some work that he honestly feels to be a God-given task.

The Tradesman has achieved success by both standards. Long ago it had gained a degree of financial success enviable, if not phenomenal, in the record of trade papers. But it has done far more and better than make money—it has performed a most useful service by conferring incalculable benefit upon its thousands of readers.

During the last thirty-three years the problems of the retail dealer have increased in number and in difficulty. The Tradesman has been the dealer's friend and practical helper, has shown him how and when to buy, how to improve his service, how to lessen waste, how to gain and hold patronage. It has gone further and shown dealers how to co-operate with one another and how to build and boost their home town. It has unceasingly advocated the get-together spirit.

Not content with such utilitarian lessons alone, the Tradesman during the whole time of its publication has been an apostle of honesty and integrity in private and in public affairs. Its fearless discussion of men and measures has served to inform its readers and keep them posted as to what has been going on in the world and also has stimulated them to mental activity and independent thought. The influence of the Tradesman has been to make every reader not only a better merchant but a better man. It has helped him not only to make a living but to live.

Ella M. Rogers.

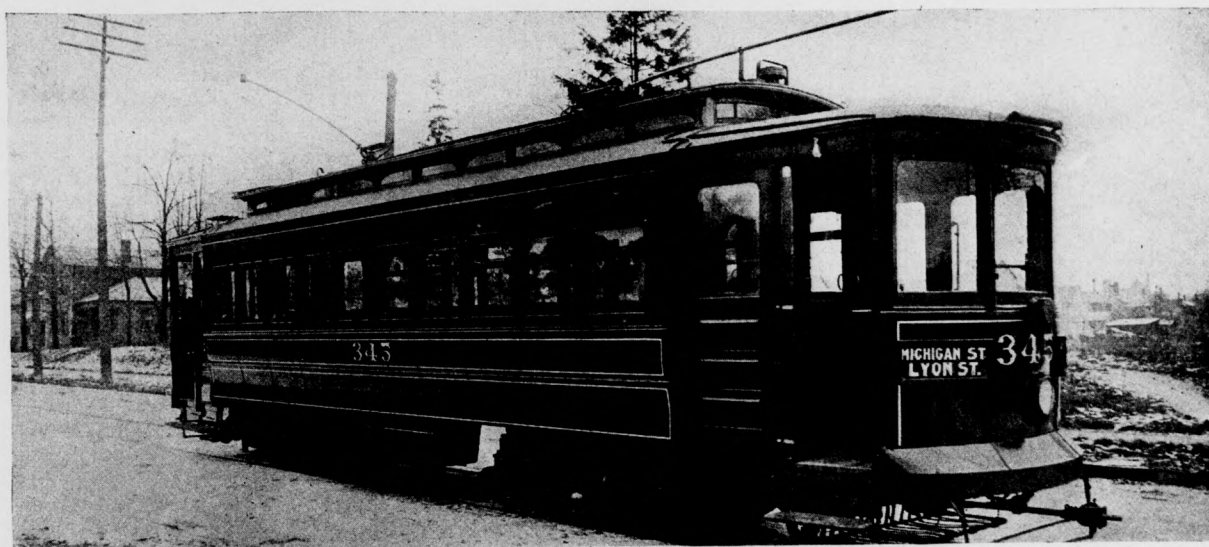
Progress of Thirty-three Years in Street Car Service



The kind of horse cars Grand Rapids people used thirty-three years ago



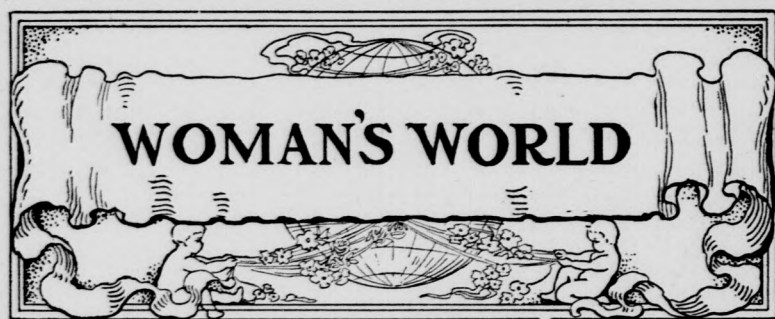
How Grand Rapids people were transported from East and Sherman streets to Reed's Lake thirty-three years ago—5 cents extra fare



Palatial car in which Grand Rapids people travel to-day

Pictures speak stronger than words as to the gradual growth and constant improvement in the service we give the public

GRAND RAPIDS RAILWAY CO.



THE MILLINERY TRADE.

Changes Have Been Too Great to Enumerate All.

Written for the Tradesman.

The changes which have occurred in the millinery business during the last third of a century have been so many and have come so gradually that it is almost impossible to enumerate them.

Thirty-three years ago I happened to be traveling in Michigan, representing a wholesale millinery house located in Cleveland. In those days we started on our early spring trips with our sample trunks about the middle of February and the early fall trip about the middle of August. Now we start our men out for advance spring business early in November, and as early as the month of May for advance fall orders. Then our customers were not shown the new styles until they were about ready to use them, but now, in order that they may be able to meet competition, they must anticipate their wants several months in advance.

While this plan may be better for the manufacturer, it certainly is no advantage to the wholesaler or retailer and, in my opinion, is one of the changes which has proven a detriment, rather than a benefit, to the millinery business as a whole.

Then, again, back thirty years or more ago, there were fewer styles of hats shown by the manufacturers and the designs shown early would frequently run throughout the entire season. The manufacturers now bring out thousands of designs each season, all of which go out of style almost as quickly as they come in. The crying demand on the part of the consumer for "something new" is responsible for this.

This mania is not alone confined to the millinery business. The shoe dealers have quite as many troubles along this line as the millinery dealers. The only possible solution of this evil, which, in my opinion, offers a very serious problem to both the wholesaler and the retailer, is for the manufacturers to get together and agree to make fewer styles.

Formerly, the retailers came to market during the opening season, placed their orders for their needs for the entire season, with an occasional filling in order. Now, on account of the constant changing of styles, their opening bills are much smaller and the buying has developed into a "hand to mouth" proposition. I would not say that this plan has reacted unfavorably for the wholesaler or the retailer. However, it does require greater care and activity on the part of the merchandising departments, but should result in more turn overs and smaller stocks.

Thirty years ago the retail millinery business was principally in the hands of stores that handled millinery exclusively. During these intervening years we find that nearly all the large dry goods and department stores have added millinery to their lines. We also



Heber A. Knott

find that within the past fifteen years the syndicate store has come into existence. On the same order of the Douglas shoe stores and the United cigar stores, one concern in the Northwest conducts 139 retail millinery stores in the United States, extending from San Francisco to New York City.

These syndicates, as a rule, buy direct from the manufacturers and are of little help to the jobber, and in many instances, they make disagreeable competition for the retailer.

Then we now have the 10 and 25 cent stores which carry everything from a needle to a threshing machine and in the larger towns they carry a full stock of millinery.

Another institution which during the past thirty-three years has evolved out of the realms of merchandising is the mail order house. It, too, sells millinery. Volumes have been written on how to meet mail order competition.

This is a big subject in itself and I will not undertake to furnish the answer.

To just what extent the automobile has affected the millinery business as a whole is an unknown quantity. If any line of business has suffered because of the automobile, it must be wearing apparel. We do know that thousands of dollars are diverted each year from former channels of trade into the automobile and its accessories, but as long as Michigan manufactures 77 per cent., as it did last year, of all the automobiles made in the entire United States, we ought to rejoice at the development of this wonderful industry. Whether it pleases us or not, the automobile has come to stay.

It is only within the past few years that the public schools and the Y. W. C. A. have inaugurated classes in milli-

creased during the past thirty-three years, and there are many more heads to cover than formerly. Besides, women now purchase five or six hats during the year, where only a few years ago, one hat in the spring and one in the fall seemed to meet their needs.

For the past three years women have been wearing leather millinery on their feet, pieced out with nifty hose long enough to reach the tropic of Capricorn where the skirt would be found, but the pendulum is swinging back now and women are actually going to pay more attention to head covering. As far as I can learn, the good dressers among women are coming back to their first love and are ready once more to start at the top with their good dressing.

The past season has shown a decided improvement. It may be that we Grand Rapids wholesalers are enjoying a little more than our share of the prosperity in trade, for buyers have become accustomed to associating the name Grand Rapids with artistic things.

As to our stock, we have had no difficulty in maintaining our European connections and the war has made practically no difference with us. While it is true that the war is influencing the styles to a marked degree, the artistic creations of the European designers seem to reflect none of the somber side of the conflagration which is raging abroad.

Heber A. Knott.

Globes For the Business Men.

To keep pace with the increasing importance of geography in commercial matters, many interesting globes and charts are appearing, intended especially for the business man. As rapid transportation has reduced the distance between various parts of the earth, business men's markets now embrace almost every part of the world. And the modern globe is designed, not so much for the theoretical geographer as for the business man. One interesting globe, invented by an American railroad man, but manufactured in Germany, is almost a complete commercial geography in itself. It gives not only the outlines of the various continents, but all the steamship routes, all the sailing routes, all the railroads, all the cables and telegraph lines, and the location of all German consulates. Fourteen different kinds of lines are used to indicate the nationality of the ships sailing various routes.

The various dry docks, repair yards, coaling stations and their capacities are all indicated. Figures on the globe give ocean depths and enlarged maps, laid out on the broad ocean spaces, show the details of important cities and harbors. Other marks indicate the presence of more or less frequent earthquakes, tidal waves, ocean currents, trade winds. The population of every nation is stamped upon it and heavy meridians follow the changes in time around the world. A movable brass strip, marked in miles and kilometers, is supplied with the globe for determining the great circle routes between various ports.

—Popular Mechanics.

The poorest of all men is one who has no use for men who are poor.

Boston Breakfast Blend



—Splendid Quality
at a
Moderate Price

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

Quality Guaranteed



This 10c jar is identical with Nationally Advertised Brands selling at 15c.

Our packages retailing at 15c and 25c are equally attractive.

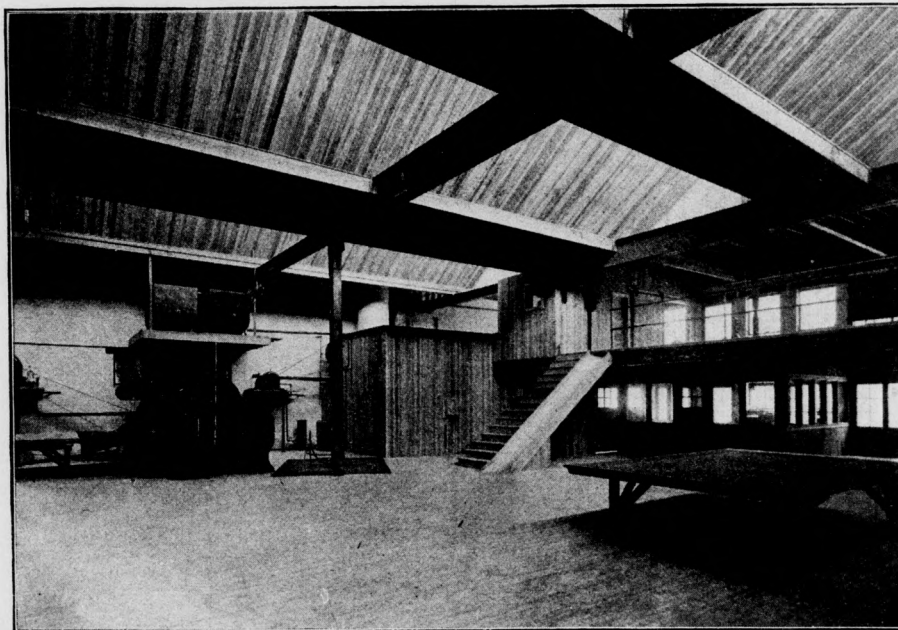
Nice profit for dealers. Ask your jobber. See quotations in Price Current. Made in Grand Rapids.

Actual size 7 oz. Packed 2 doz. in case. Retail at 10c.

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MICHIGAN'S FINEST AND MOST MODERN RUG PLANT

It
Pays
To Keep
Rugs
Clean
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Ask
Your Doctor
About
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OTTE BROTHERS
AMERICAN LAUNDRY
GRAND RAPIDS, MICH.

THE DRY GOODS BUSINESS.

Comprehensive Review By the Nestor of the Trade.

Written for the Tradesman.

So seldom is the retailer asked to contribute, editorially, to a wholesale trade publication that I feel rather elated over the opportunity the publisher of the Tradesman has given me and shall feel amply repaid for the little time spent in preparing this article if some of its many readers in the retail dry goods business throughout this and other states are amused, enthused or otherwise benefited from having read it.

There have been vast changes in nearly all retail merchandising concerns and in methods of carrying on their business in the past thirty or forty years, but we are wondering whether any other has experienced so radical a transformation as has the retail dry goods business. So completely have these changes come into general use that one can hardly imagine that the olden day methods ever existed.

I recall the sidewalk displays of some years ago when everything from calicoes to carpets were brought out on display benches on the front walks, each store trying to outdo the other by putting more goods outside, so that it became almost necessary for passers-by to stop and look at the store's wares or walk out in the street. In happy contrast to this condition are the modern show windows and the magnificent dust proof cabinets and show cases for store interiors.

The one-price-to-all system of modern storekeeping is another noteworthy improvement in conditions over the haphazard method of former days, when price dickering occupied more time than any other part of the buying process.

Perhaps one of the most important of the recent improvements is that of departmentizing a store's wares into separate sections, instead of the old method of littering up counters with various kinds of merchandise, one salesperson selling all through the store.

The writer believes he has the distinction of being the oldest active dry goods merchant in Grand Rapids; not so active, however, that the business would suffer materially if he were to cast his lot with the retired (which would be done with some reluctance), but so long as the Good Lord permits him the use of all his faculties he will continue to be on the job.

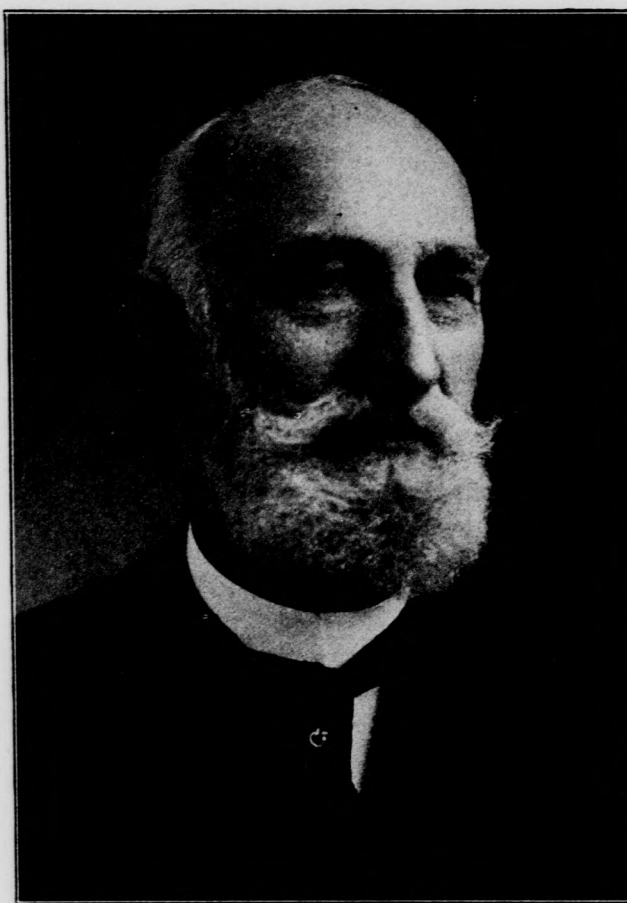
The history of retailing dry goods in Grand Rapids dates as far back as 1837, when at the foot of Monroe street, now known as Campau Square, Antoine Campau was selling teas, groceries, wines and liquors, at the same time trading in furs and Indian supplies. Next South of him was Jefferson Morrison, dealing in all sorts of goods then marketable. During the same period down Market street, across from the Eagle Hotel, was the store of John Nelson & Co., with dry goods, hardware, etc., and on the next corner was A. H. Smith & Co., who sold clothing, hats, dry goods, shoes, etc. Up Monroe street

at the time there were a few shops and stores not advertised in the newspaper of that date.

During the first fifteen years after settlement, there was comparatively little classification of goods in the stores. The man who sold pork and pickles also sold silks and calicoes, but after a time came the branching out into specialties of trade. The very early mercantile business clustered on Market street, near the Eagle Hotel corner, where the Lymans, A. Hosford Smith and others carried a general line of dry goods and clothing. Another little nucleus was at the intersection of Ottawa and Monroe streets, where three or four general assortment stores were kept. Still another was at the foot of Crescent avenue and as far up as Kent street, now Bond avenue. There were also a few little stores in the vicinity of the

Dornink & Steketee was organized. They did business in Grand Rapids for some time at 55 Monroe street and in 1872 the business was moved to Holland, but in May, 1878, the present firm of Paul Steketee & Sons was organized and the present business established.

The business of the Herpolsheimer Co. commenced at Michigan City, Ind., in 1865, when C. G. A. Voigt and William G. Herpolsheimer formed a copartnership for the dry goods trade. In 1870 Voigt, Herpolsheimer & Co. established a branch store in Grand Rapids, which soon became their main business. They located first at 42 Monroe street, across the street from where the present store is located, later moving to larger quarters at 52 Monroe street, then to 66 Monroe street, then to 80 and 82 Monroe, which was their business home



William G. Herpolsheimer.

Bridge Street House, but these were as many as were necessary to accommodate the few thousand people in the valley at that time.

In 1842, when the city was incorporated, a business and professional summary was published which showed twenty dry goods stores in the city. In 1855 there was less of a mixed trade with general assortments of goods in the mercantile lines. It was branching out into classifications such as dry goods, clothing, shoes, groceries, hardware and the like. The first important venture in the dry goods business took place in 1854, when Henry Spring formed a partnership with David Burnett and Amos Rathbone and established the dry goods store known for so many years as Spring & Co.

The business of P. Steketee & Sons commenced in 1862, when the firm of

for more than twenty-five years; and, finally, to their own large building at Monroe and Ottawa, their present location.

F. W. Wurzburg came here in 1872 and opened a little dry goods store at Canal street and Crescent avenue. Soon the business grew and two additional stores then fronting on Crescent avenue were annexed. Here the Wurzburg Dry Goods Co. did business for forty-one years and in 1913 moved to a new building erected for the company on lower Monroe avenue, only a stone's throw from the site of the old home of the concern. F. W. Wurzburg, the founder of the business, retired from store activities thirteen years ago in favor of his son, William M. Wurzburg, who is largely responsible for the growth of the institution. Associated with him is his brother, Edmund W. Wurzburg.

Next upon the dry goods horizon appeared George Morse, who commenced his business career in Grand Rapids in 1875, at that time occupying a small store in the Powers opera house block. The business grew and Mr. Morse decided to get on the main street, so a larger store was rented on Canal street on the site of the Friedrich music house. Mr. Morse then grass hopped around from one building to another, gaining business momentum as he went along. The next move was to 52 Canal, then back on Pearl street to No. 43, then to a double store at 39 and 41 Pearl and from there to a good sized store in the Messmore block, on Monroe avenue, the former location of the Friedman store, and, finally to the prominent corner of Monroe and Commerce, where Morse's became widely known. Later the business was sold by Mr. Morse and his associates and became the Ira M. Smith Co.

In 1885 the Boston Store was organized, then known as Trankla, Jamieson & Co., a copartnership between the two mentioned and John Porteous and Archibald Mitchell, both of Norwich, Conn. The firm commenced a general dry goods business in a single store of 25 feet frontage on Campau Square, adjoining Foster, Stevens & Co. Twenty years ago Mr. Jamieson sold his interest in the business to the other partners and the firm has since been known as Charles Trankla & Co. and now occupies spacious quarters with 120 foot frontage over-looking Campau Square.

On Feb. 10, 1890, the dry goods firm of M. & N. Friedman, was organized and commenced business in the old Luce block, at Monroe and Ottawa, the present site of the Herpolsheimer building. In July, 1901, the business was moved to more spacious quarters on the North side of Monroe street, between Market and Ottawa, where it soon became necessary to increase its floor space and the building adjoining on the East was purchased. The firm name was changed to M. Friedman & Co.

January 22, 1916, the Friedman Company, having bought out the Spring Dry Goods Co., consolidated the two stocks and the concern, now known as the Friedman-Spring Co., is carrying on its business in the former Spring Dry Goods Co. store, on Monroe avenue, the original site of the store founded by Henry Spring.

So time has wrought a wonderful change in retail store keeping in Grand Rapids and to dry goods concerns considerable of the credit for changing the Monroe avenue sky line may be attributed, not being unmindful of the great Pantlind Hotel and the magnificent bank buildings which lend majesty to our main thoroughfare.

In 1902 the Herpolsheimer Co. built the seven-story main building it now occupies, at that time the tallest building on Monroe avenue, and the largest department store then, as now, in Western Michigan. Prior to this and for a great many years there had been no noteworthy building activity on Monroe street and it was common talk among the supposed students of conditions that Herpolsheimers had bit-

Michigan Hardware Company

EXCLUSIVELY WHOLESALE

Corner Oakes Street and Ellsworth Avenue -:- Grand Rapids, Michigan



WE BELIEVE we have the most up-to-date wholesale establishment in the State. We have installed every labor saving appliance and modern convenience which experience suggests or expediency permits, which enable us to fill all orders at the

Lowest Possible Ratio of Expense.

We are in a position to meet the requirements of our customers so fully and satisfactorily as to merit a continuance of their commendation and co-operation.

Square Dealing - Prompt Shipments - Good Service

These are the foundation stones on which our success is builded

Michigan Hardware Company

Exclusive Jobbers of Hardware and Sporting Goods

Established 1912

ten off more than they could comfortably masticate. Just the contrary was the result, however, and in 1910 the West ten-story addition was erected, adding nearly double the floor space, and in 1914, owing to the steady increase of business, it became necessary to further expand many departments, which necessitated the removal of the wholesale carpet department, work rooms and stock rooms to other quarters. For this purpose the building on Louis and Ottawa, formerly occupied by the Hazeltine & Perkins Drug Co., was purchased by the Herpolsheimer Co. The total floor space now used by the company for its retail dry goods and wholesale carpet business is 143,784 square feet.

Within the last few years another monument to progressive storekeeping was erected for the Wurzburg Dry Goods Co. on lower Monroe avenue, a magnificent structure of ample proportions. It is a credit to the city and to the management of this old-established concern.

The most recent dry goods store project is the splendid eight-story building now in course of construction for Paul Stekete & Sons, on upper Monroe avenue, which will be ready for business within a month or two.

In the past several years some of the most conspicuous improvements in Monroe avenue buildings have been brought about by the department stores or dry goods concerns.

The Good Book says, "A man does not light a candle and put it under a bushel, but places it on a candle stick so it may give light," nor does a prosperous concern hide its prosperity in a small antique building, but it builds a business home in keeping with its growth and thus proclaims its prosperity to the community and goes right on prospering and growing.

In this connection let me add that one of the most potent factors in the growth of a community is its daily, weekly and monthly publications. Occupying a very prominent position among these factors is the Michigan Tradesman, which has for thirty-three years spread sound business gospel and trustworthy mercantile and commercial news to its thousands of readers in this State and other states. I heartily congratulate Mr. Stowe and his associates on the occasion of their thirty-third anniversary and wish them the full measure of success which their untiring efforts justify.

William G. Herpolsheimer.

His Choice.

"Where is your lawyer?" enquired the Judge.

"I have none," responded the prisoner; "haven't any money."

"Do you want a lawyer?" asked the Judge.

"Yes, your Honor."

"There is Mr. Smith, Mr. Brown, and Mr. Green," said the Judge, pointing to the young attorneys waiting, briefless and breathless, for something to turn up, "and Mr. Alexander is out in the corridor."

The prisoner eyed the budding attorneys and, after a critical survey, said, "Well, I guess I'll take Mr. Alexander."

THE SHOE INDUSTRY.

Wonderful Progress in Both Development and Growth.

Written for the Tradesman.

If St. Crispin, the shoemaker's patron saint, whose mission like Paul's, was preaching the Gospel, and with whom making shoes was but a side issue as tent-making was a side issue by Paul, could be consulted, and he were asked to name the generation in which the greatest progress had been made in the art of shoemaking, he would, no doubt, give credit to the past generation for having accomplished this result.

There is no time in the history of the world when mankind was as comfortably shod as it is at present, except, perhaps, those who desire to inflict self-

Since 1883 there has undergone a complete change in the tanning of light upper leather, namely, the chrome process, which makes a tougher, also a more pliable piece of leather, and as above indicated, more comfortable footwear.

In 1883 there was still considerable hand-made footwear manufactured, both in factories and custom shops, by both pegged and hand sewed processes, although it was being fast superseded by shoes made by improved machinery, making it possible, not only for the man of means to wear welt shoes, but also the mechanic, the clerk and the farmer, who are to-day enjoying the comforts of a welt shoe. In 1883 colored shoes were freaks. To-day shoes made from various colored leathers are con-

That the shoe and tanning industry of Grand Rapids and its environments of fifty miles has kept pace with the growth of the country is indicated by the following: In 1883 the volume of shoe, leather and tanning industry coming within a radius of fifty miles west and north of Grand Rapids amounted annually to about \$3,150,000. To-day this same industry in the same district does a business of \$16,450,000.

It is interesting to note the volume of shoes which were exported from this country back in 1883, as compared with the exports in the fiscal year ending June 30, just preceding the war in 1914, and also the growth of the exports of footwear during the war.

Exports of footwear from the United States to all countries in the fiscal year ending June 30, 1883, \$539,597.

Exports of footwear from the United States to all countries in the fiscal year ending June 30, 1914, which was just before the beginning of the European war, \$24,944,791.

Exports of shoes from the United States to all countries in the fiscal year ending June 30, 1916, \$47,365,447.

It is to be noted that in the two years of the war the exports of footwear from the United States have nearly doubled. This extraordinary demand for footwear by foreign countries, coupled with an ever increasing demand for other leather products as well, has been a factor, and will continue to be a factor in the advanced prices of footwear.

In the evolutionary processes of shoe manufacturing the custom shoemaker's patronage has been reduced to cripples and a few distinguished gentlemen, or gentlemen who believe they have distinguished feet, hence the custom shoemaker's state of mind is feelingly expressed in the following lay:

Alas! my last is gone at last,
It was the last I had;
I kept it to the very last,
To lose it makes me sad.

And all my awls have vanished, too,
My findings none can find;
My old work bench is split in two,
And I've no knives to grind.

My whetstone's broke, my hammer's lost,
My pegs have all pegged out;
My stock is gone—sold out at cost,
My trees are up the spout.

My lapstone's left out in the cold,
My tub no one can mend;
And I myself am growing old,
And waxing near my end.

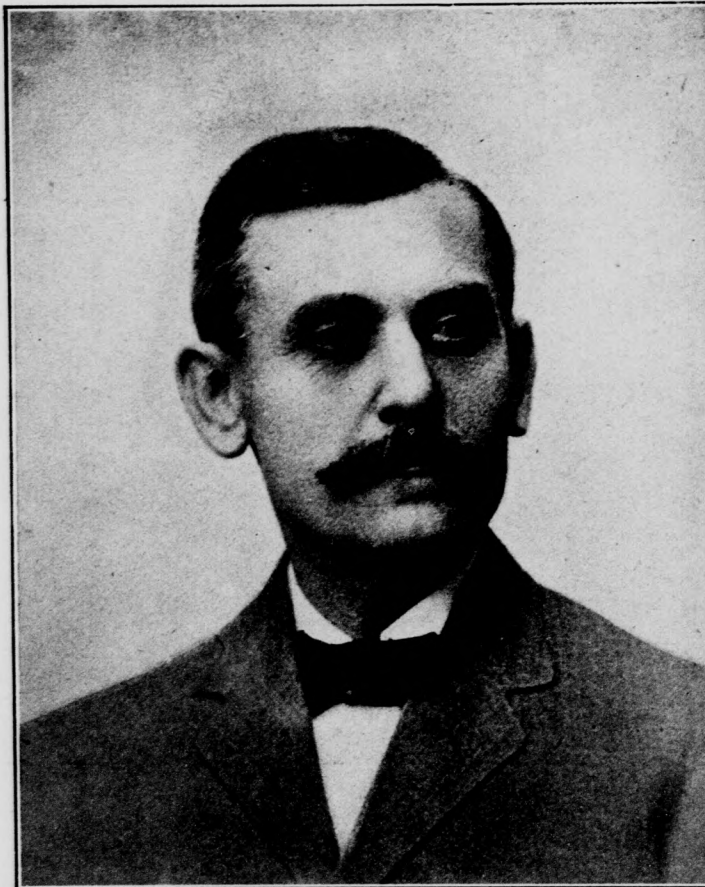
But when I'm gone and buried deep,
Beside some grassy knoll,
I hope some upper world will keep
Possession of my sole.

G. Adolph Krause.

Pearl Industry in Australasia.

The extensive pearling grounds in this part of the world are being worked to only a limited extent during these times because of the lack of men and the heavy expense of operation at this time, a large proportion of the fleet being laid up.

The industry has been quite remunerative in this part of the world, and some fine specimens have been found, but the real profits have been derived from the high-grade shell pearl, of which Australasia produces about four-fifths of the world's output. London has controlled the pearl market in the past, but at present most of the products are sent to the United States.—Consular Report.



G. Adolph Krause

punishment by wearing stilts in place of heels of a reasonable height.

Back in 1883 the tanner had already succeeded in exploiting the skins of all kinds of animals, not omitting snakes that crawl to creatures that swim the deep. While there has been in kinds of skins nothing added to what was used in 1883, namely, cow, horse, ass, buffalo, kid, calf, sheep, deer, alligator, monkey, seal, kangaroo and porpoise skins, the tanner has succeeded in furnishing, however, a more pliable and plastic piece of upper leather than formerly; hence the shoemaker has been enabled to produce a more comfortable shoe for the wearer.

For heavy footwear the old stogy boot was still to some extent in vogue in 1883, but the boot has given way to the shoe made from a more pliable piece of leather, which in inclement weather can be covered with a pair of rubbers, clothing the feet thereby in a most comfortable manner.

considered staple. In fact, the tanner is furnishing the shoe manufacturer with such a variety of colors that with the ingenuity of the pattern maker the shoemaker has succeeded in getting the attention of the ladies so that they pay more attention to clothing their feet than their heads, and the milliner is temporarily crowded among the mourners. The variety of lasts in use to-day exceeds anything in the history of shoemaking. Shoes are made to-day for the man or woman with a broken arch, for men and women with bunions, for men and women who have feet like toothpicks, as well as for those who have an extraordinary broad understanding.

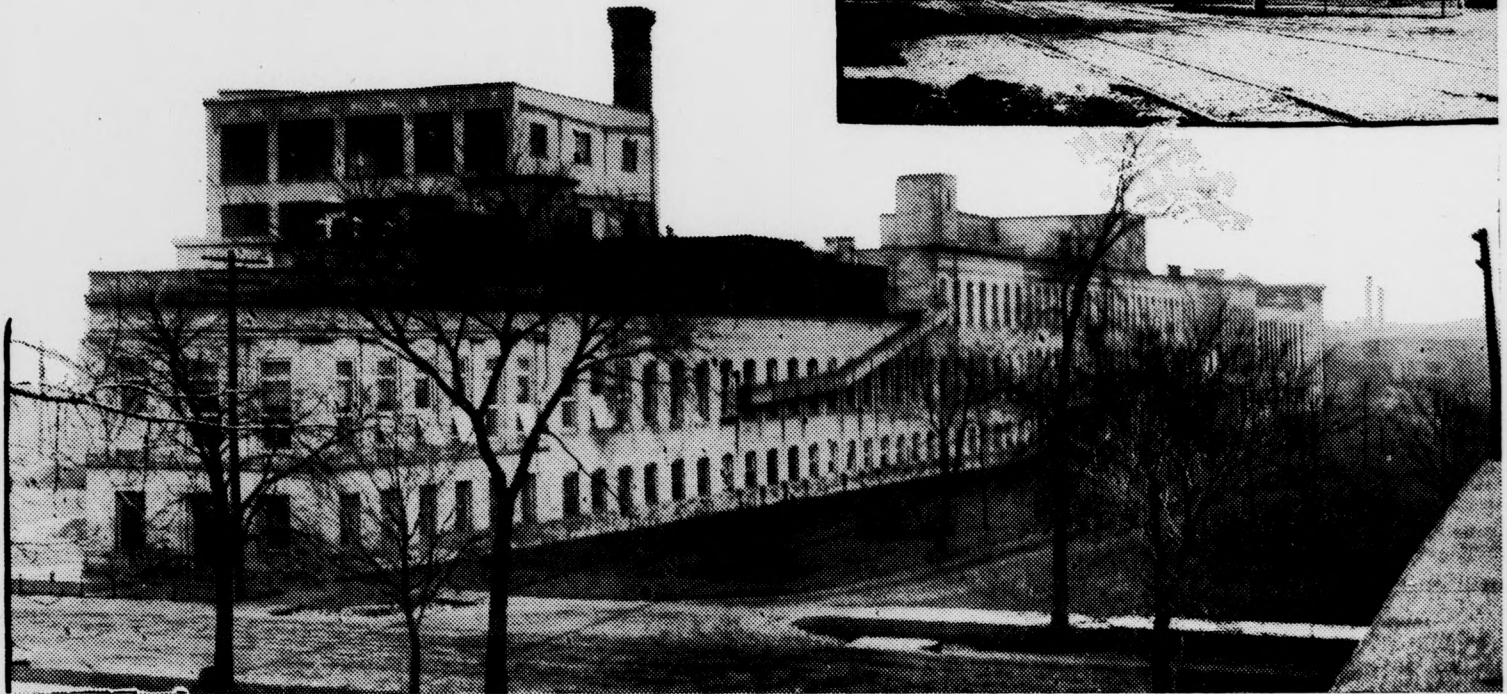
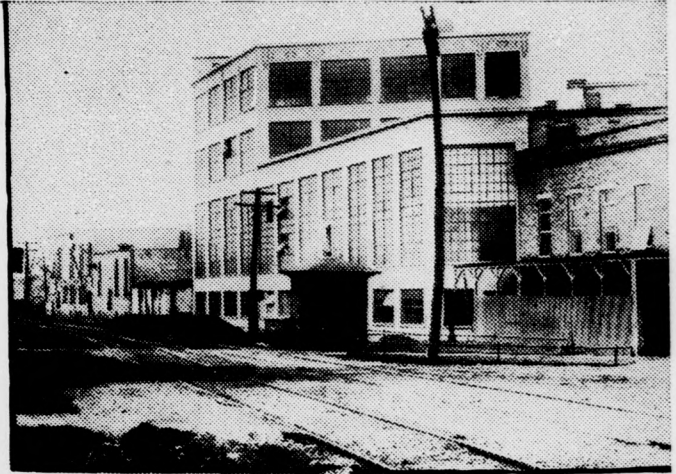
In 1883 Rindge, Bertsch & Co. were the only shoe manufacturers and wholesalers in the city of Grand Rapids. To-day we have Rindge, Kalmbach, Logie Co., Herold-Bertsch Shoe Co., Grand Rapids Shoe & Rubber Co. and Hirth-Krause Co.

Factory of the O. & W. Thum Company

Where the Sanitary,
Non-Poisonous Fly Destroyer

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IS MADE



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NEW PERFECTION The Trade Winning Flour
is Manufactured by Us

We Manufacture Scratch Feed and Chick Feed
Buckwheat Flour and Self-rising Pan Cake Flours
Cotton Seed and Oil Meal in Car Lots or Ton Lots
Grain and Feed of All Kinds

Watson-Higgins Milling Co.

Grand Rapids Michigan

ELECTRICAL DEVELOPMENT.

It Is Contemporaneous With Career of the Tradesman.

Written for the Tradesman.

One of the first local industrial men whom the editor of the Tradesman sought for a retrospective view of the last thirty-three years was Samuel A. Freshney, District Manager of the Consumers Power Company of Grand Rapids.

It is a coincidence well worth noting that Mr. Freshney entered the electrical business the same year upon which the Michigan Tradesman began its uninterrupted career of ownership. It is likewise important to remember that practically all of the great developments of electricity have come during the period embraced within Mr. Freshney's active life.

Rather than set down in narrative form this amazing story of electricity, the editor presents in an interesting interview Mr. Freshney's recollections of the first electric lights, the first uses of electric power, etc., and his observations on the future of electricity as the main-stem of Michigan's industrial growth and as a factor in America's commercial supremacy.

So that readers may fully understand the tremendous strides being made in lessening the burdens of mankind in every walk of life, it is well to briefly sketch the part the Consumers Power Company has taken in Michigan's extraordinary development of recent years.

The Consumers Power Company of Michigan controls hydro and steam electric plants, which supply many cities of Michigan. Among others Grand Rapids, Muskegon, Saginaw, Bay City, Flint, Pontiac, Kalamazoo, Jackson and Battle Creek. The total population served by this company is over 600,000.

A very large proportion of the annual output of 250,000,000 K. W. H. is used in the operation of hundreds of industrial plants. (The great advantage of such a load is indicated by its load factor, which means the ratio of the least to the greatest amount of electrical energy provided and used is 42.5 per cent.) In other words, this company has less of the extreme high peaks and low valleys in current consumption than many of the larger companies. This load factor is identical with that of the Commonwealth Edison Company of Chicago—the largest distributor of electrical energy in the world. The load factor of the New York Edison Company is 35.3 per cent., while the Edison Illuminating Company of Boston has a load factor of 32.7 per cent.

The present capacity of the Consumers Power Company is 130,000 H. P., of which 60,000 H. P. is steam and 70,000 H. P. is hydro electric development. This hydro electric development represents an enormous conservation of coal resources. There is much latent water power which will be developed to meet future needs. The company reserves fine power

sites in rivers right in the heart of the great industrial region of Michigan. Much of the steam power is for "stand-by" and insurance service and is not required for normal operation.

This company is among the first of the 5,000 central stations in the United States with an output of over 250,000,000 K. W. H. per year.

"You ask me what single influence has contributed most to Michigan's great progress in the last thirty-three years?" repeated Mr. Freshney, beginning the interview.

"The answer is, of course, electricity or rather electricity at rates commerce can afford. Very much the same reply must be made in nearly every state of the Union. Everybody now realizes that no task is too difficult and none too delicate for this



Samuel A. Freshney

ever-ready and never-failing servant of the people. Electricity does its work quickly, silently, safely, economically, thoroughly. It is bringing horseless, dirtless, smokeless, toilless cities to America."

"Will electrical development progress during the next twenty years as it has in the past decade?"

"Yes, but the progress will be in a different direction. We fairly well understand electricity to-day. Our inventors have been pretty busy. In fact, they have invented far more devices and appliances than have been developed. There will be more, of course, but the years will witness a general utilization of the inventions on hand. The practical uses of these will develop a variety of uses for electricity which we have not to-day, thus retaining the principle of present invention but enlarging their scope."

"Will you give us a few of the more important inventions?"

"You mean, of course, those which have been developed to points of high efficiency. Well, take the electric lamp, which has pioneered electrical development. No real progress was made until 1862, when a single arc lamp was put up in the light-house at Dungeness, England. A crude, electrical generator furnished the power for this then world's wonder.

"In fact, it was not until the Philadelphia Centennial that several arc lamps were operated by one machine. One of the great sights of the world in 1878 and following years were the electric lights on the Avenue de L'Opera in Paris. It was a few years later, 1882, that the name of Edison first appears in the annals of electric-

ity. The Edison Electric Light Company of New York is installing 60,000 horse power generators.

"It is interesting to note that the first central station in America for lighting incandescent lamps was installed just across the lake, at Appleton, Wis. The capacity of this station was only 200 lights. There are 5,083 central stations in the United States to-day. These provide electric energy for light, heat and power. The light load alone may be estimated from the fact that more than 110,000,000 incandescent lamps were sold in this country last year.

"Transmitting power over wires from a central station to users was first shown in Vienna in 1873. Ten years later a transmission line carried a single electrical horse power from a water fall thirty-seven miles away. Last year electric power for the great San Francisco Exposition, which made night like day within 635 acres of grounds, came from the Sierras, 225 miles away. The Consumers Power Company transmits its power 140,000 volts over 145 miles. This is the second highest voltage and the second longest transmission in the world and was for some time the first. Within this generation these lines will girdle the prairies, link up the mountains and cobweb the Nation, distributing light, heat and power current to the remotest hamlet in the land.

"These illustrations are typical of electrical progress in every phase of life to-day. One statistician now figures over 2,000 practical uses of electricity; another finds seventy uses of electricity on an automobile. In the home, upon the farm, in the factory—everywhere, the world is fast becoming electrified. Of the 20,500,000 homes in the United States, one-fourth are already lighted by electricity. At the present rate of transfers from steam to electric drive, three-fourths of all America's industries will be electrified inside of five years."

"How do you account for the great increase in the uses of electrical appliances and in the widespread substitution of electricity for all other forms of power?"

"Mainly because our industry is, perhaps, the most thoroughly organized and possesses the finest co-operative spirit on record. There are many organizations within the industry which do effective work in popularizing electricity. Each branch of the industry has its societies. The Jovian League alone represents a membership of 20,000.

"Perhaps one of the most efficient organizations and the one which has, in its short existence, done most to advance the doctrine of 'Do it Electrically' is the Society for Electrical Development which includes central station, manufacturing, jobber, contractor and dealer members throughout the forty-eight states.

"One of its yearly activities is a National Electrical Week, during which electrical and non-electrical interests of every kind in practically all the cities of America join hands to promote and observe the influences of electricity in each community in the

ity. At Cincinnati that year, the Edison and Western incandescent lamps bewildered the populace.

"To-day incandescent lamps give over 2,000 per cent. more electric light and, it may be added, electric light is the only necessity of life which has steadily decreased in cost in recent years. Exactly 1075 per cent. more electric light can now be obtained for ten cents than for a like sum twenty years ago.

"The development of electric power, let me add, has been equally impressive. From the 1,000 horse power electric generator exhibited at the Chicago World's Fair in 1893 to the gigantic generators in Brooklyn and Philadelphia central stations which develop 40,000 horse power, is merely a step toward the realization of 100,000 horse power locomotives. Already the Interborough Rapid Tran-

Paul Steketee & Sons

Wholesale Dry Goods Established 1862



FOR MORE than half a century we have been doing business in Grand Rapids and Western Michigan. Each year in greater volume than the preceding one. A success due solely to keeping faith with our patrons, giving for every dollar we received its equivalent in quality merchandise at right prices, and giving prompt and efficient service. We wish to thank our many friends and customers for their patronage and loyalty.

Fountain Street and Ionia Avenue

Grand Rapids :: :: Michigan

land. This year the celebration will be known as America's Electrical Week, December 2 to 9."

Mr. Freshney was asked in what the most marked progress had been made in the electrical industry during the year 1915.

One of the important developments of the year, he said was the big increases in the capacities of central station turbo generators, particularly in cities of an average population of 100,000.

The purchase of new generator units of increased capacity indicates, Mr. Freshney states, an enormous growth in central station service.

The transfer of many of the great steel mills from steam to electric drive was another notable step in the electrification of American industry. The sale of apparatus for these mills practically trebled during the year 1916. "This was, in a large measure, due," Mr. Freshney added, "to the great boom in the steel business probably stimulated by war conditions abroad."

"One of the amazing transformations is the electrical battle ship" continued Mr. Freshney. "The new battle ship California whose keel was laid in 1915 is the first electrically propelled battle ship in the history of the world. Battle ships of the Tennessee type will be provided with 37,000 H. P. of electric energy, enough to furnish electric light, heat and power for cities of more than 200,000 population.

"The tremendous size of the Tennessee and the amount of energy required in daily operating the ship may be estimated when one studies the total horse power used to provide light, heat and power for big cities, as the following table shows:

City	Population	Horse power
Louisville	237,000	33,000
St. Paul	215,000	24,000
New Orleans	339,000	15,000
U. S. S. Tennessee	1,250	37,000

"Electric drive for battle ships has been adopted by the Navy Department after exhaustive experiments. The Department reports that the electric drive presents numerous features of structural operating and military advantages. Among these are the location of the turbines in any part of the ship, which better protect the propelling machinery from injury. In time of battle, electric power enables the crew to load and fire the big guns with greater rapidity.

"Instead of the propellers being mechanically connected to the driving engines or turbines, the Tennessee will have two steam turbines, developing more than 33,000 horse power, driving electric generators which, in turn, will furnish current to four 6,700 horse power motors, each motor driving a propeller."

"Will you state in what respects the growth of central station service is most noticeable?"

"Many central stations are reaching out for electric railway service which had heretofore been regarded as not entirely satisfactory. For instance, the Commonwealth Edison Company of Chicago furnished during

the year 1915 1,198,000,000 K. W. H. More than one-half or 670,000,000 K. W. H. of this energy was used for railway service. As central stations take over the supply of this energy, many of these railway power stations are being dismantled and power is being purchased from large central stations.

"Coincident with the growth of the central station service there has been a wonderful increase in small power business.

"In the next twenty years it is only fair to say, that in all probability central station service will be used for the most arduous tasks of mills and factories, just as it will be used to do the chores on the farm and the work in the home. As I view this prospective day, I can not conceive of any labor nor any pastime or enjoyment in which electricity will not be used."

Asked to tell in ordinary terminology what one cent's worth of electricity would do, Mr. Freshney replied:

"Here's a little schedule at hand which tells what one cent's worth of electricity at 10 cents per kilowatt hour will operate:

A 16 candle power Mazda lamp for five hours.

A six pound flatiron fifteen minutes.
A radiant toaster long enough to produce ten slices of toast.

A sewing machine for two hours.
A fan twelve inches in diameter for two hours.

An electric percolator long enough to make three cups of coffee.

A heating pad from two to four hours.

A domestic buffer for one and one-quarter hours.

A chafing dish twelve minutes.
An electric broiler six minutes.

An electric griddle eight minutes.
A radiant grill for ten minutes.

An electric curling iron once a day for two weeks.

It will operate a luminous 500-watt radiator for twelve minutes.

During the course of the interview Mr. Freshney added the following interesting paragraphs to his review of electricity:

"One electrical horse power will do the work of ten men without tiring. That is, one electrical horse power, continuously operated, does as much work as thirty men working in eight hour shifts.

"There are 5,800,000 electrical lighting customers in the United States. This means the central stations send out 70,000,000 bills per annum.

"In comparison with over 50,000,000 H. P. of locomotives, over 40,000,000 H. P. of automobiles and a total of over 150,000,000 mechanical horse power, Government reports show that 30,000,000 horses and mules are in service to-day in the United States.

"One of the big reasons why the cost of supplying electrical service to the public is not lower is due to the fact that only approximately one-half of the entire generating capacity is required for actual service one-tenth of the time. In other words, one-half of the actual investment would be ample for 90 per cent. of the time

it is used. The reason for this is, of course, the fact that electric light is demanded at certain hours of the night only and the electrical power demand is not enough during the daytime to force this ratio upwards.

"Enough hydro-electric energy is running to waste to equal the daily labor of 1,800,000,000 men or thirty times our adult population, according to Secretary of Interior, Franklin K. Lane.

"Reports of eighty-four manufacturers show that over 9,000,000 electrical household appliances such as irons, toasters, grills, etc., have been manufactured and sold since this industry started.

"More than one-fourth of all the 20,500,000 homes in the United States, according to statistics gathered by the leading electrical manufacturers, are already lighted by electricity.

Working Overtime.

"Mary!" cried Prof. Forgetalot, triumphantly waving his gamp. "I have remembered to bring home my umbrella to-day."

"So I see," replied his wife. "The only trouble is that you didn't take it with you this morning."

Some small minds have great thoughts.



Just a Delightful Change of Flavor is MAPLEINE

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

Order from your jobber or
Louis Hutter Co.
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DOUBLE YOUR MONEY

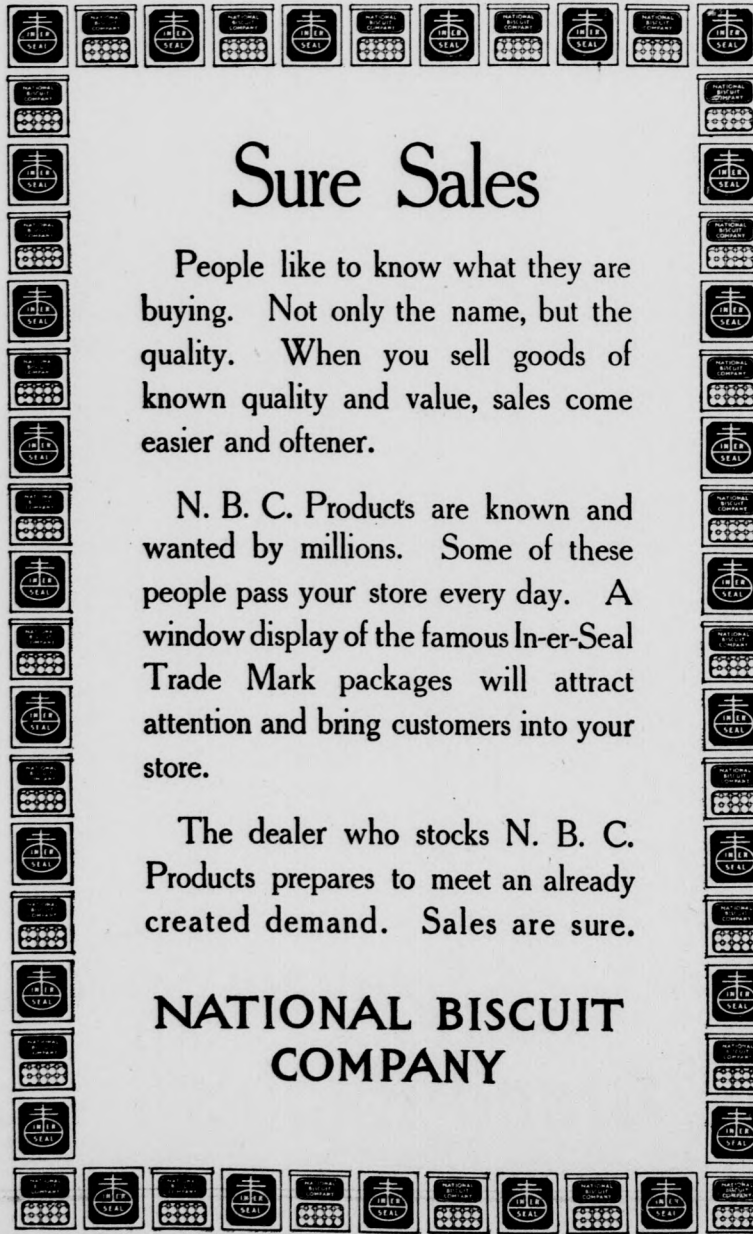
Put in a line of
PILLOWS

Get this Leader Assortment:

3 Pairs Leader Pillows @ \$3.00
3 " Boston " @ 4.50
3 " Special Geese Pillows @ 6.75
3 " XX B Pillows - @ 9.00

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

Grand Rapids Bedding Co.
Grand Rapids, Mich.



Sure Sales

People like to know what they are buying. Not only the name, but the quality. When you sell goods of known quality and value, sales come easier and oftener.

N. B. C. Products are known and wanted by millions. Some of these people pass your store every day. A window display of the famous In-er-Seal Trade Mark packages will attract attention and bring customers into your store.

The dealer who stocks N. B. C. Products prepares to meet an already created demand. Sales are sure.

NATIONAL BISCUIT COMPANY

Closing the Door to Sales Incentive.

While there is not much room for questioning the right of an employer to be the master of his subordinates, the doctrine promises to interest the wholesale grocery trade in a novel way if it results in closing the door to every specialty manufacturer in his right to provide special incentive to jobbers' salesmen to push his goods as against those of his competitors.

It has always been one of the cardinal principles of the National Wholesale Grocers' Association to discourage "subsidizing" the salesmen of the jobber by special offerings and bonuses by manufacturers. Now that this has taken the form of offering salesmen automobiles for special effort, the jobbers have come out with a renewal of their opposition to the plan and in the latest issue of the Bulletin the subject is discussed as follows:

"To what extent this new form of a subsidy or bribe will be encouraged remains to be seen, while the fact is that as long as wholesale grocers permit their salesmen to be subsidized by manufacturers the practice will not be eliminated. "Our constitution calls the subsidizing of jobbers' salesmen an evil, and so it is. It not only demoralizes your sales force, but tends to create unbusinesslike conditions, which as a rule result detrimentally to the wholesale grocers' interests.

"If every wholesale grocer will decline to furnish the names of his salesmen to manufacturers and will deny the manufacturer the privilege of subsidizing or bribing his salesmen the evil will be discontinued."

Very good for the jobber. He unquestionably ought to be the dominant factor in deciding which goods his salesmen will push. But in taking that position he is seriously restricting the specialty man in his competitive ability and recourse. What can he do to induce jobbers and their salesmen to give him a special quality of push in his distribution?

Of course, the jobber will reply that the manufacturer who wants his goods pushed must deal with the jobber himself, and if it appears desirable to the latter to have his men get back of the goods, he will pass along the necessary orders. As a matter of experience, however, this has not always proved to follow effectively. The jobber may feel willing to gain the special reward, whatever it be, but he rarely inspires the same incentive with the salesman. In fact, the jobber who is entirely frank will admit that it is inconvenient, if not impossible, for him to be more than a "distributor" and that he can do little to push this or that product as against its competitor, if the retailers order the other.

And yet, these same jobbers will insist that if the manufacturer employs them at all he ought to leave his entire distribution in their hands. Can a prudent manufacturer, willing to spend money in competition, place his entire dependence on a distributor who works through third parties in his touch with the retailer, without offering the incentive to the "man at the front?" In offering inducements, he rarely means to take command of the salesmen to the detriment of the employer, but it strikes

him as the most promising and direct course.

It would seem as though there might be a fruitful ground for conference in this. If the jobber is only a distributor; if he cannot play partisan toward specialties but must pass out whatever is ordered; if he cannot offer rewards to the salesman, how can he be a live competitor and at the same time work through "legitimate channels?"

An Unutilized Source of Energy.

In any hilly city automobiles and heavy wagons must apply brakes in going down the hills, and this is hard on both tire and pavement. The rutting which destroys hillside pavements, especially dirt or macadam roads, is frequently due primarily to the practice of tying or otherwise doing all the braking on one wheel. The least wear would occur when all four wheels were subjected to an equal amount of brake friction, and none slid over the road surface.

Here is an enormous amount of energy wasted, and not only that but damage (as wasted energy so often does.) Theoretically the energy so wasted by a vehicle in descending a hill is equal to the amount necessary to raise its weight through the distance dropped, less the axle and rolling friction in both descending and climbing the hill, which is an apparently unrecoverable loss. If this brake energy could be stored and use, hauling in a hilly city would require little more total energy than in a level one.

Various schemes suggest themselves but seem impracticable because of cost; such as causing the descending vehicle to raise a weight by means of a rope to which the vehicle attaches itself, which is afterward used to assist another vehicle up the hill. (This has been done in the case of cars running on rails.) More promising is the plan of using storage batteries in the vehicle, current generated by the braking apparatus being used to recharge them. Something similar to this is now being done in connection with the electric lights and self-starters on automobiles. It is now proposed, we understand, to operate motor trucks and possibly other automobiles by combined gasoline engine and storage battery, the latter carrying the "peak load" in hill climbing and being recharged in descending grades. If only half of the energy lost in holding back a descending vehicle can be recovered and used, and the storage battery weight and cost are not excessive, there would seem to be a great field here for conservation of energy, and cutting down of operating expenses.—Municipal Journal.

To the trained mind of a merchant a store presents either a healthy or an unhealthy atmosphere. This is caused by many factors, such as the display of merchandise, the general appearance of stocks, general cleanliness, and the air, attitude and quality of employes. In the healthy store there is an apparent alertness on the part of everybody and the visitor with an air of enquiry is quickly invited to express his wishes. In an unhealthy store quite the reverse is the rule.

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When you get the wrong number, it is always well to remember that the person called to the telephone by mistake is never at fault and should be treated with the utmost courtesy.



Michigan State Telephone Company

THE TANNING INDUSTRY.

Revolutionary Changes of the Past Third of a Century.

Written for the Tradesman.

The leather industry in the United States is divided, in a broad way, into two classes, light and heavy. The heavy leather, as the term is generally used, means either sole leather, belting leather or harness and saddlery leather. Light leather is generally considered to mean leather suitable for shoe uppers, such as calf, sheep, goat, kip and side upper leather. Fancy leather is such as is used for pocket books, hat bands and clothing, also glove leathers and furniture leather. In recent years there has been created, to meet the new demand, very large lines of leather used for upholstering in the automobile trade. This automobile leather is in a class by itself.

A half century ago it was customary to see all kinds of leather tanned in one plant. It was about a third of a century ago that this practice was pretty much abandoned and now it is almost universally true that the different kinds of leather are tanned in different plants. The man who knows how to tan one kind of leather usually knows very little about tanning another. It is impossible to tan light and heavy leather in the same tannery and with the same process. In a general way these statements are correct. Some minor exceptions but prove the rule.

In the last third of a century the changes in the light leather industry have been much more radical than in the heavy. Indeed, the changes in the tanning of light leather have been revolutionary. The one fundamental change in the tanning of light leather is the mineral tannage which has almost completely displaced the older vegetable or bark tannage. This mineral tannage is what is commonly known as the chrome tannage. In this tannage bichromate of sodium or bichromate of potassium in solution with water is the fixing agent which preserves or tans the hide, while in the older process the tanning was done with solutions of tannic acid obtained by leaching vegetable tanning materials, in this country principally oak or hemlock bark. Practically all light upper leather and by far the largest part of the heavy upper leather now used in shoes in this country is tanned by the chrome process. The chrome process dates from the year 1879, when Heinzerling patented a process for making leather in which skins were treated with alum and potassium bichromate.

The chrome processes for light and soft leathers has many advantages over the vegetable tannage. It makes a soft, pliable leather, a leather which will not harden when it gets wet, a tough strong fiber and surface and a leather which will resist heat. Chrome tanned leather can be boiled without injury, while vegetable tanned leather will not endure liquid temperatures much over 120 degrees Fahrenheit. Chrome tanned leather has one disadvantage which is of practical mo-

ment to the shoe manufacturer. It is easily destroyed by contact with ammonia and on this account is not desirable in shoes used by the farmers whose occupations take them around the barns and in contact with ammonia generated by the manure. To overcome this objection there are certain heavy lines of upper leather and some other leathers as well, which are given what is known as a combination tannage which is partly mineral and partly vegetable. The great factor of value in the mineral tannage is the reduction of time involved. The actual tanning process, apart from the finishing of the leather, consumes only a few hours in the mineral tannage, while the average time on bark tannage requires many weeks.

All of these tanning agents have come into use since the Tradesman first opened its doors under the management of Editor Stowe, and the most of them have come into use, at least in quantities of importance, during the last fifteen years.

These new vegetable tanning agents have come into a dominant position in the heavy leather industry, not because they are superior to the old reliable barks of oak and hemlock, because there is no better heavy leather tanned than that which is tanned with oak and hemlock, but because of the rapid destruction of the oak and hemlock forests of this country.

A third of a century ago the hemlock bark used in Grand Rapids tanneries came from the Lower Penin-

in price of the bark, the timber is far the most valuable portion of the tree.

Although these many vegetable tanning materials have come in to take the place of bark and are in very successful use in practically all the tanneries of the country, still the cost of oak and hemlock bark has steadily advanced. Thirty-three years ago hemlock bark was delivered freely in Grand Rapids at about \$5 a measured cord weighing about 2,400 pounds. This year hemlock bark is costing \$13 to \$14 per weighed cord of 2,250 pounds. This cost is practically three times the cost of bark a third of a century ago.

These new tanning materials involve no revolutionary changes in the processes of tanning heavy leather. Their introduction has, however, involved a great many changes in detail to successfully adjust them to the tanning processes. Their introduction has very materially modified the color of sole leather, and to some extent the quality, their general effect being to produce a more mellow piece of leather. This change has been desirable, because during this last third of a century to so large an extent the nailed or pegged shoe has given place to a sewed shoe, and the mellow leather is needed where soles are sewed to the upper instead of being nailed or pegged.

Another important change that has had considerable effect upon the cost of producing leather has been the introduction of mineral oils and greases. A third of a century ago only animal and vegetable fats were used in leather. All kinds of fish oil, whale oil, cod oil, menhaden oil, hard grease, such as tallow and some of the vegetable oils, were the only oils considered possible to use in leather. It was about twenty years ago that the tanners first had their attention drawn to the possibilities of petroleum oils. Research laboratory work and experimental work in the tanneries finally demonstrated the superior value of mineral oils and waxes, and to-day the quantity of mineral oils used in the tanning of leather is immeasurably greater than the animal or vegetable oils. If the American tanner to-day were confined to the use of hemlock and oak bark, probably not more than one third of the leather now produced in the United States could be tanned. In the same way it is true that only a small portion of the leather required by the people of the United States could be supplied if the tanners were restricted to the use of mineral and vegetable oils and greases.

These changes in the heavy leather industry have not radically affected the time in tanning. Thirty-three years ago the schedule in the Wallin Leather Company's tannery called for 150 days in the process. Now this schedule is 110 days. Stronger tanning solutions have produced heavier, thicker leather which is more water resistant and will stand more wear, but these stronger solutions have not greatly shortened the time in process. There have been some quick tannage processes introduced and some heavy



Van A. Wallin.

The principal change in the tanning of heavy leather is the introduction of the new vegetable tanning materials. This change might be called evolutionary instead of revolutionary, as it involves no new theory of tanning.

A third of a century ago all leather, or practically all leather, in the United States was tanned with either hemlock bark or oak bark. To-day, in addition to these two tanning materials, we have spruce bark, which has been for a long time one of the principal tanning agents of Germany, and has given to the German Christmas tree the name of "Tannenbaum." We have bark from the mangrove tree of Africa, valonia from Asia Minor, myrabolams from India, casalotte and divi divi from Mexico, quebracho from South America and chestnut from the Appalachian Region of the United States.

sula of Michigan, almost entirely south of White Cloud, on the Pere Marquette railroad, and Big Rapids, on the G. R. & I. A third of a century ago hemlock bark was being peeled in large quantities on the Grand River between Grand Rapids and Grand Haven. Now there is very little bark peeled and but limited tracts of hemlock timber left in the Lower Peninsula of Michigan.

In those early days, thirty-three years ago, the timber from which the hemlock bark was taken was of very little value. Indeed, except in very favorable locations it was absolutely of no value and thousands of cords of bark have been brought to the tanneries of Michigan, peeled from logs which were rolled into heaps and burned. To-day, on the contrary, hemlock timber has grown to be very valuable and is utilized to the last slab. In spite of the large advance

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leather is tanned in revolving wheels, but in a general way these time saving processes have not been very satisfactory and have not come into wide use in the heavy leather industry.

There is a good deal of complaint about leather not wearing as well as it used to years ago. This is largely but an echo of the complaint that the world has always heard, that times and things are not what they used to be, but it is also partly due to the fact that with the large advance in the cost of leather, there has been of necessity put into shoes, harnesses and other leather goods, the inferior portions of the hide in the interest of economical production. Only the best part of the hide makes finest leather.

The introduction of machinery in the processes of the manufacture of heavy leather has been comparatively small. In light leather it has been much larger. In the heavy leather tanneries unhairing by hand is almost universally abandoned and the hair is removed by machines. In many tanneries fleshing machines have superseded hand fleshing, but apart from these two machines there has been a very limited introduction of machinery into the heavy leather tanneries in the last third of a century. Labor is relatively of minor importance in a sole leather tannery and there has been but little incentive to the introduction of labor saving machinery.

In light leather tanneries, however, the labor factor is of large importance and in these tanneries a great many new and valuable machines have been introduced which very materially assist in producing leather at low cost. Machines for many of the processes now take the place of hand labor, such as machines for scouring, setting, blacking, shaving, jacking, staking, splitting and measuring leather.

But for the introduction of this labor saving machinery the cost of tanning would have been greatly increased. Labor is now nearly double what it was a third of a century ago. Thirty-three years ago common labor was plentiful at about \$1.25 for a ten hour day. To-day help is scarce at twenty-five cents an hour.

In spite of this advance in labor and tanning materials, the cost of tanning a hide into leather has been held down to a point almost as low as it was a third of a century ago. This is accomplished by reason of large production, elimination of waste and utilization of by-products. The great advance in the cost of leather in the last third of a century has been due almost wholly to the advance in the cost of the raw hide from which the leather is produced.

One of the most important changes in the leather industry in a third of a century has been the rapid growth of corporations and the almost complete elimination of the old time firm or partnership. The partnerships have evolved into corporations, small corporations into large corporations and these in turn by groups into still larger corporations. With these changes there has come to pass at the same time the elimination of the small

tanner. Production is now on a large scale so that although there has been a large increase in the quantity of leather tanned in the United States, there has been a large decrease in the number of tanneries. In my opinion, this concentration of industries into large units and this growth of the large corporation tends toward permanence and safety in investment as well as economy in production. It is not a menace, but a good that has come to the country.

Van A. Wallin.

Long Time to Hold a Grudge.

Owosso, Oct. 16—We received this week a communication from W. D. Royce, of Ann Arbor, an old friend and commercial traveler who at one time was a native of this part of the terrestrial. He lived among us in apparent tranquility, washed his feet with regularity consistent with well regulated citizenship and was beloved by all, excepting the man next door who had a garden and also a violent antipathy against any one who kept chickens. One morning Bill got up early, went down town and paid his grocery bill, packed his effects into old barrels and moved to the city of Ann Arbor, and settled down to bask in a more aristocratic and educational climate. The contents of his letter to-day contained a request that we purchase for the replenishment of his cellar several bushels of potatoes and also inviting himself out to our place to spend a day hunting. We responded with alacrity to his request for potatoes and shipped him a quantity by first freight, but pigeon holed the hunting proposition right then and there for the following reasons, for we know when we have had enough if we can only remember it.

As days, weeks, months and years form the vista through which we look into a gently receding past, our thoughts often revert into decades of our earlier years and we recollect more vividly and the pleasant memories are keener than of the happenings of more recent occurrences. This, no doubt, is the reason I am reminded of days back in the sixties when the writer had arrived at the ripe age of about 13 long years. My old friend and chum, Bill Royce, was a few months younger and such commodities as game, including coon, wood chuck, squirrel, pigeon, partridge, etc., were plenty. Bill and I had never been on a hunting trip, having been kept too busy in the avocation of most anything that turned up that would keep our wardrobe of hickory swankies, trousers and stogy boots sufficiently replenished, but we had day dreams and visions and frequent visits together of an extended hunting trip to Cohoctah, Livingston county, when all at once luck turned our way and Bill came into possession of probably, according to Bill's idea, the best coon dog that ever came down the pike, and his name was Max. I never knew what Bill traded for him or it, whether he stole him or somebody wished him onto Bill when he wasn't looking, but Bill's conversation for the next two weeks was confined mostly to what that dog could do and how much he knew. He was a sort of a broad gauged animal in front, sort of a cross between an old fashioned, crooked legged bureau and a shetland pony, and the same style of architecture was depicted on his physiognomy. This was the front end. The rear end was more like a hall in a city flat or a country hotel bed room. He just seemed to taper off like the bow of a boat and his hind end locomotion was wobbly. One foot sort of tracked directly behind the other and he always sat down cornerwise in a manner that would lead a close observer to suspicion that he might possibly have been born under the ban of a hobble skirt period.

But say, how that dog could bark. He would just jar the ground and most

always when he started to bark he would turn side wise and the hind end would tip up first, but when he sat down with his back against a tree and barked he could be heard for two miles, possibly two and a quarter. The boys used to borrow him and set him down against a walnut tree and make him bark to shake the walnuts off. His bark was so strong that the neighbors nicknamed him Peruvian. One evening Bill came up to the house and told me that things were coming our way, that he had found an old-fashioned powder horn up in the garret, one-half filled with powder. The writer immediately hiked for the granary and exposed to view a pint bottle filled with several sizes of shot that I had hidden until I had grown old enough to enlist. We shook out enough pennies and 3 cent pieces between us to purchase a box of G. D. caps and the only thing that stood between us and our long talked of hunt was an opportunity for both to get a day off at the same time. The Gods of Heaven favor the righteous, for the next week Bill's brother and my good old dad, both Baptist deacons, made a three days' trip to a Baptist convention in a distant part of the State.

The evening of their departure I met Bill about half way between his home and mine. I had started down to see Bill and Bill was coming up to see me and it didn't take a very long session to decide that the next day would, in all probability, be the best day to hunt of any that fall. About noon the next day Bill and I met at the corner of a large piece of woods. Bill had Max with him. I was the owner of an old fashioned flint lock musket remodeled over into an up-to-do fowling piece. The wood on the stock extended an inch longer than the barrel in order to hold securely an iron ramrod that was about three inches longer than either. Bill's gun was a common everyday affair, with no place for a ramrod, so he was obliged to stick it down through a surcingle buckled around his waist, with the lower end of the ramrod in his boot leg. Bill carried the powder and the writer the shot and we divided the caps. While we were distributing our ammunition we heard Max bark. We found him at the foot of the tallest tree in the woods at the edge of a clearing. Away up in the topmost limbs was a bunch of something that I thought looked like a bunch of leaves, but Bill said it looked to him like a coon and anyway, Max wouldn't bark at a bunch of leaves, and I was too much of a gentleman to argue, as it was Bill's dog. We looked at it for a few minutes and wondered how high up it was. Bill said that was easy, he could figure that out. Bill had the drop on me there, as he had been to college and had worked out the intricacies of right angles and cube root, etc., so Bill fixed two sticks, one he called the base of the hypotenuse at an angle of 45 degrees, set it up at a distance from the tree so the slanting stick would point at the coon, then he paced from the stick to the roots of the tree, took a piece of coal and figured on a beech tree and said the coon was 178 feet and 8 inches high. He also figured that his gun would shoot 200 feet, because the number 200 was stamped in the stock, but he had some doubts about mine. But as my gun was almost twice as long as his I thought I'd take a chance, so Bill took a position on one side of the tree and I the other, with Max at the foot of the tree barking. Bill was to count three and we would shoot. Bill counted one, two and fired and then I shot up somewhere as soon as I could think of it. This fusillade didn't seem to disturb anything but the dog. I can't yet why we didn't kill that coon, for we both fired all over that tree. I happened to look out in the field and saw old Max running toward home. You ought to have seen that dog run and every time he'd bark he would fall down and when he wasn't falling down and getting up he was

running. I said to Bill, "Where do you suppose he is going? I don't see anything that he is trying to catch up with." Bill looked a trifle puzzled for a minute and then started in to explain. Bill could always explain things that I couldn't. He said, "George, I'll tell you what I think. That dog is a pretty wise guy and it is estimated you know, that if a man will run a rod he can jump a wall three feet high, two rods six feet high and so on. Max thinks if he gets back far enough he can jump up and get that coon. He'll be back in a few minutes. Let's sit down and watch him jump." I didn't just swallow all that dope, but my native modesty then, as now, cropped out so strong that I didn't want to hurt Bill's feelings by any derogatory remarks about his dog, so we sat down on a log and waited and in our excitement we both neglected to load our guns. After waiting for a half an hour Bill got nervous and said something had happened and he would go after Max. So he left his gun with me and started in the direction we last saw the dog, while I amused myself with a continuous wait. I hadn't waited very long before several gray squirrels came out and chattered at me; a couple of rabbits showed up; a flock of quail flew down within a rod of where I sat; several partridges lighted in a poplar tree close by. I had two empty guns and Bill had the powder. I didn't see Bill again for over a month when I did meet him, it was at a Sunday School picnic and Bill was all dolled up, carrying a banner bearing the device, "Feed My Lambs," assisted by two handsome young ladies dressed in white wearing red sashes and I, even at that age, was wise enough to know that it was no time or place to start anything disagreeable and so the matter has never been settled satisfactorily to me, although I am obliged to admit that fifty years is a long time to hold a grudge. What became of old Max? Oh, yes, about six months later old Max died an ignominious death by getting cornered in a corn crib and bunted to death by a pet lamb. The writer was invited to attend the obsequies and I am quite positive I never prepared for a funeral with more cheerfulness and alacrity than on this particular occasion. I, however, was not allowed to participate in the services other than to stand around with my hat off and furnish gloom. Bill laid him away tenderly in a recently made excavation on an adjacent hillside in the shade of a magnificent dogwood. Before turning sadly away from the freshly made mound, Bill remarked that he would erect some kind of a marker if he could think of something fitting for an epitaph. I suggested, "Glory be to the Lamb," and Bill didn't speak to me again for three weeks.

Honest Groceryman.

What Rubber Owes to Tea.

Had it not been for the fact that tea leaves require shade during their growth, the Malay Peninsula, which last year produced 50 per cent. of the world's rubber supply, to-day would probably be unknown as a rubber producing district.

There was a time, not long ago, when the only commodity produced in commercial quantities in Malay was tea. The only difficulty experienced was to find shade for the growing plants. Finally some man a little more progressive than the rest determined to plant something between his tea rows that would yield him a profit. As rubber trees give much shade and grow rapidly, he imported the rubber trees to shade his tea gardens.

Many a man who knows that there is room at the top sits down and waits for the elevator.



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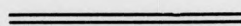
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EVOLUTION IN BANKING.

Great Changes Which Past Years Have Wrought.

It is a far cry, historically, from that first assumption of human shape to the earth of to-day, where mankind has harnessed to work for his comfort or his own destruction the forces of nature in earth, water and the enveloping atmosphere. The mind must travel almost as rapidly to grasp at the passing glance the evolution from the first banker, who, enjoying a greater security and responsibility than his neighbor, undertakes for him the storage of his valuables, later his coin or bullion, and still later loans the actual money to another at interest profitable to both the bailor and bailee, to the present banker with his efficient handling of the modern instrumentalities of credit, without which the existing fabric of commercial life would be impossible, and whose leisure is unstintingly given to the welfare of his community.

It would not be reasonable to expect, nor would history verify such a conclusion, that evolution in plant and animal life has at all times proceeded with the same degree of rapidity. The end of some geological periods may have shown to the observer on another planet but little advance over the beginning of that same period, while sometimes a few years, relatively, may have shown a greater progress for which the preceding centuries were but the preparation. As I read the history of banking in this and other countries it seems clear that the advance in the usefulness of banks to the community has been greater in the last generation than in all the preceding eras since the first bankers began to loan their surplus funds from a bench in street or park. It is also perhaps not extravagant to suggest that the events of the last two years have provided for further and greater evolution in banking methods, even if not yet fully consummated. The present widening field is largely due to two causes—the Federal reserve act and the European war.

One of the most significant changes which these two causes working together have produced is the growing use of acceptances as replacing open accounts between wholesaler and retailer, and the one name promissory note as between the banker and his customers.

London has always been, until the last few months, the international settlement, point or clearing house not only for the transaction between the United States and England, but actually between the United States and every other country in the world, including those with whom we ought to have had direct financial connections, like the South American countries. By an ingenious system of lending not money, but the credit of her great banks, London has, for centuries, financed the world's international trade.

It is very interesting to note how imports from China and Japan from all the countries of the East, are financed. How do they get here to the United States? Who pays for them and in what manner? Who lends the credit from the time the shipper starts them until the ultimate consumer purchases

them? We will take an illustration that will involve the greatest possible number of points.

We will suppose that a silk manufacturer in Newark, New Jersey, has bought ten bales of raw silk in Hongkong. How is he going to pay for it? How is he going to get it here? How is the merchant in Hongkong going to know that he will get the money? Well, you might say he could draw a draft and accompany it by a bill of lading, to be delivered on payment of the draft. But the Hongkong merchant knows nothing about his customer, or any bank in obscure Newark. The draft might not be paid and he would have the expense of the return of his goods, or submit to a resale at a possible sacrifice, and besides, he does not want to wait that long for his money. He knows the credit of London banks; and that if

his marine insurance and then makes a draft on the London bank, which has agreed to accept it at the request of the New York bank. He takes it to his local bank in Hongkong, which at once gives him the money.

Why will a draft on London, rather than elsewhere, accomplish this? Because drafts drawn on London, an acceptance of which has been previously arranged, are readily negotiable everywhere. England, as the great creditor nation, with its vast income, had the money to do these things, and they also had the machinery, because London has branch banks all over the earth, wherever commerce moves.

Let us go ahead with our illustration. The Chinese merchant has loaded the silk, has negotiated the draft on this London bank, which has agreed to accept it and has started his silk for the

Now until that draft comes due the London bank is out of the transaction. This bill of lading, issued in China, is made payable to the order of this New York banker. The papers evidencing the ownership of the silk are now in New York, and perhaps by that time the silk has reached Seattle and is on the way to New York.

The silk manufacturer in Newark now must get the bill of lading turned over to him before he can get his silk. The subsequent proceedings depend upon his credit. If his credit is good, the banker will surrender the bill of lading and, until a few days before the draft in London is due, will carry the account without security. If, however, his credit is not very good, and the New York bank requires some other security after it gives up the bill of lading, it is passed over to him on some form of trust receipt in which he agrees to account to the bank for the proceeds of the silk when sold.

Now before the draft becomes due in London, Mr. Newark manufacturer has had time to work up his silk into the finished product, sell it and get his money. About twelve days before the due date, having sold his silk and received his money or notes of his customers, he goes to the New York banker, pays him the necessary amount to cover the draft which is remitted in some form to the London bank which has made the acceptance, discharges the debt there, the London bank pays the accepted draft on its due date, and the transaction is closed.

Let us review what has been accomplished. The Chinese merchant got his money the minute the silk left China. The man in Newark, didn't have to pay for it until he had worked it up and sold it. The London bank who made that acceptance and who had carried the whole transaction from the beginning to the end has never loaned a dollar. What is it they have loaned? Their great credit, and that is all. It has never been out a dollar in the transaction. By loaning their credit they have carried the financial burden of the satisfaction of all parties, for a compensation much less than for the loan of actual money.

You might think that coffee from Brazil shipped to Chicago could be financed in some way by a direct transaction between Brazil and Chicago, but it never has been so done until the last six months. Formerly such a purchase and sale was completed exactly the same as the shipment from China. Until lately we have had neither the machinery nor the basic credit to do this kind of business for ourselves. The Federal reserve act created the machinery through its provisions that "any member bank may accept drafts or bills of exchange drawn upon it and growing out of transactions involving the importation or exportation of goods, having not more than six months' sight to run."

The exigencies of the European war, our diminished imports and our enormous exports of breadstuffs, cotton and varied products of the soil, the mines and factories have increased our gold reserve to the point where New York has become the world's money center.



W. T. Abbott.

some London bank "accepts" this draft he will get his money at once.

The silk manufacturer in Newark goes to his banker in New York and arranges with him to issue a letter of credit, in his favor, with some London bank. That letter of credit is an instruction to the London bank to honor the drafts of the Chinese merchant, up to certain amounts for so much silk, with a full description of the goods and terms of payment. Then having arranged his letter of credit, the New York bank having cabled the London bank to accept the draft of Chung Wan Lung in Hongkong for these ten bales of raw silk, he cables his instructions to China. The Chinese merchant puts the silk onto a ship, gets the bill of lading from the company, which he endorses to the New York bank which issued the letter of credit, arranges for

United States. The Hongkong bank has paid the Chinese merchant his money and he is out of the transaction. He got his money when the silk was loaded. That is what he wanted. The Hongkong bank is either a branch of some London bank or else has a correspondent in London to whom it sends that draft. The London bank which received that draft from its Hongkong correspondent takes it to the London bank which has agreed, at the request of the New York bank, to make the acceptance; that London bank writes across the face of that draft, accepted, for whatever date is the time of credit agreed on between the two people in the original transaction. The accepting bank retains the evidence of the ownership of the silk, and sends those to the bank in New York at whose instance it has accepted this draft.



Complete Banking Service

Travelers' Cheques
 Letters of Credit Foreign Drafts
 Safety Deposit Vaults
 Savings Department
 Commercial Department

Our 3½ Per Cent

Savings Certificates
 are a desirable investment.

Capital, Surplus &

Undivided Profits, \$1,750,000
 Total Resources, \$10,800,000

THE steady increase in the business of gas, electric and steam heating plants, intelligently managed and located in prosperous, substantial communities, argues favorably for the Preferred and Common stock of the

American Public Utilities Company

Managed by

KELSEY, BREWER & CO.

10th Floor Grand Rapids Savings Bldg.

GRAND RAPIDS

“So Long as Cities Continue to Grow, Their Gas, Electric and Transportation Properties Will Grow With Them.” * * * * *

United Light & Railways Co.

Controls Gas, Electric and Transportation Properties Supplying Service to a Population Aggregating 538,117.

The Communities Served are located in the most fertile section of the Middle West—in the States of Iowa, Illinois, Indiana, Michigan and Tennessee.

The growth of these Communities in the Census period of 1900-1910 was at the average rate of 33.17 per cent. an average increase per annum of 3.32 per cent.

State, School or Directory Census of these communities for 1915 indicates that this average increase per annum has been exceeded in the five years since the last Federal Census, showing a *Prosperous Condition* to exist.

The Gas, Electric and Transportation Properties Serving These Communities Have Kept Pace with the Growth of their Population.

This makes for *Stability of Earnings*, and “*Stability of Earnings Establishes Security.*”

The Bonds, Notes and Preferred Stocks of UNITED LIGHT & RAILWAYS COMPANY are based on such properties, showing a high percentage of *Increase in Earning Power* from year to year.

Investment of Savings requires the most careful investigation of all conditions surrounding the Securities offered to investors. Reputable Brokers are supplied with all material details concerning the operations of this Company, and will impart this information on request.

We have made a fair beginning in the use of bank acceptances in payment for imports, at least those from our near neighbors. We have not yet mastered the problem which our boundless resources and the misfortune of others have created as to financing our exports.

Last fall we awoke to the fact that the continued decrease in the price of exchange here and corresponding increase in London, the pound sterling having fallen from 4.86 to below 4.60, was fraught with serious consequences to ourselves. The gold point as explained before had long ago been reached. The bankers were having to charge so much more for drafts on us to pay for our exports because of the large supply of bills in New York and the small supply in London as against our imports from there, that the rate charged by London bankers had reached the point where it was cheaper to ship the gold.

But it is not best for Europe nor for us to have too much of their gold shipped here; for them it means a decrease in their gold reserve and a lessening of their ability to buy our exports. For us it means, with those abnormal amounts of gold here, higher prices for commodities, low interest rates, and an irresistible temptation to inflation, which is in turn, always and everlastingly followed by a panic in which people like ourselves are the greatest sufferers. The diagnosis is easy. We have been slow to recognize the remedy and accept the responsibility.

As the world's greatest creditor Nation, we have got to do for ourselves what London has always done for us. They have financed our exports and our imports to and from every corner of the globe for a great many years. The situation is now reversed. Whether we like it or not, we have got to become international bankers, and finance the world's commerce as London has done before. We are now compelled to be lenders of both money and credit—we cannot sell where we do not buy.

Trade must be reciprocated. Our old customers can no longer pay for the goods we send them or lend us credit to pay for what they send us. This is the market in which they will try to sell, when the war is over. The greater credit we build in Europe now, the stronger will our position be then. The more credit we extend now, the greater will be our ability to pay our debts in foreign countries later on and at the same time protect our gold stock. For our own protection, we must keep open every channel of free sales of our grain, cotton and manufactures abroad. We must arrange for credits in this country against which they may draw to settle for their commodities.

It is an absolutely selfish proposition to us. Don't imagine for one minute that London has willingly placed herself in this position. London is not at all pleased that we are taking the place to-day that she has occupied and she will make a desperate struggle to get it back when the war is over. If we do not provide these credits in some manner out of our vast resources, our foreign customers will curtail their purchases and our producers will lose

their market. We thus have a personal and selfish interest in building up their purchasing power by giving them such credits as our ability permits and their standing warrants.

An enquiry on your part as to how all this affects a banker in the interior of Michigan would certainly not be impertinent—in fact, it would not be unexpected. It is of vital interest to you, nevertheless. While it is true that New York will be the greatest beneficiary in the use of acceptance in the financing of exports and imports, other large cities will have their share. The same principles exactly apply to the acceptance of inland bills of exchange, and through their agency in the smaller towns the banks will accept for the retail merchant, and in the larger cities; such bills will be drawn and accepted against movements of grain and all the raw materials of manufacturing.

Two causes have kept back the development of a discount market with us. First, the National banking act. This did not prohibit acceptances specifically, but the courts held that a National bank had no power to lend its credit, and therefore could not make an acceptance. The second cause is the widespread, almost universal system of settling debts by check. We have seen that the acceptance of a bill of exchange by a bank amounts to lending its credit, not to the loan of cash. Acceptances may be taken within reasonable limits without affecting the bank's reserve. It is thus the cheapest instrumentality of credit. It is the most effective, in that such an instrument possesses all the functions of money in discharging indebtedness, and as such becomes an integral part of the monetary system of the country. The mere writing of the word "Accepted" across the face of the bill with a signature of an internationally known bank, changes the character of that bill from an unknown instrument which would pass current if at all only in the locality where the drawer and drawee were known, to an instrument acceptable anywhere in banking circles. The commercial effect is to change a bill of exchange drawn perhaps by an unknown merchant in some little town on another no better known, to the promise to pay of a well known banking corporation whose name is synonymous with all that is good, and will circulate with the same readiness as the notes of that bank which have been hitherto in ordinary circulation. The power of a bank to accept a bill of exchange enables it to sell for gain the credit it enjoys without partaking with a dollar of reserve. It lends, not cash, but credit. It holds no reserve against its acceptances, for as they fall due it is expected that the drawees will have funds in the banker's hands to meet the obligation. The European war, with the violent and the unprecedented changes which it made in international financing, created the necessity for this to us new instrumentality of credit. The Federal reserve act created the machinery by which it could be accomplished. No test has yet been made of the functions of the Federal Reserve Bank in providing additional currency in times of panic. Most state banks who joined the system probably paid in

their share of the capital stock in the Federal Reserve Bank of their district as in the nature of an insurance premium for obtaining additional currency should it be needed. The provisions of the Federal reserve act, however, for the rediscount of acceptances, both of banks and such trade acceptances as bear upon their face proper evidence of being drawn against actual commercial transactions, make it possible to use these instrumentalities of credit in the place of actual money. The Federal Reserve Board has by its regulation further and more clearly defined the meaning of trade acceptances and bankers' acceptances, which regulations of course require careful study before extensive operations should be engaged in.

The advantages claimed for the use of acceptances as against the open account system between merchants are that it is advantageous alike to the seller and buyer of goods; it brings about a closer relationship and inspires a greater mutual confidence, which is the basis of all commerce and credit; it enables the seller to dispose of his goods to better advantage because it gives him increased and improved facilities for financing his business through the possession of a favorable and liquid credit. Each buyer is also a seller; each seller is also a buyer. The trade acceptance benefits both in an equal degree. Also the trade acceptances enables business to be transacted at a smaller operating cost; it reduces the amount of losses through bad debts; it affords adequate relief from the tendency to take so-called "cash discounts" after their legitimate term has expired. It does not decrease buying power, but is a safeguard against overbuying. The advantage to banks has already been thoroughly discussed. It is ably summarized by the Federal Reserve Board as follows:

"Bills should be essentially self-liquidating. Safety requires not only that bills held by the Federal reserve banks should be of short and well-distributed maturities, but, in addition, should be of such character that it is reasonably certain that they can be collected when they mature. They ought to be essentially 'self-liquidating,' or, in other words, should represent in every case some distinct step or stage in the productive or distributive process—the progression of goods from producer to consumer. The more nearly these steps approach the final consumer, the smaller will be the amount involved in each transaction as represented by the bill, and the more automatically self-liquidating will be its character.

"Double name paper drawn on a purchase against an actual sale of goods affords, from an economic point of view, prima facie evidence of the character of the transaction from which it arose. Single name notes, now so freely used in the United States, may represent the same kind of transactions as those bearing two names. Inasmuch, however, as the single name paper does not show on its face the character of the transaction out of which it arose—an admitted weakness of this form of paper—it is incumbent upon each Federal reserve bank to insist that the character

of the business and the general status of the concern supplying such paper should be carefully examined in order that the discounting bank may be certain that no such single name paper has been issued for purposes excluded by the act, such as investments of a permanent or speculative nature. Only careful enquiry on these points will render it safe and proper for a Federal reserve bank to consider such paper a 'self-liquidating' investment at maturity."

A general advantage perfectly apparent to the most casual observer is enlarged credit, assuming that it is restrained within proper limits, and in the view of many, bills of exchange drawn against the necessary commodities for human existence are as sound a security as that which has hitherto been back of National bank notes. More than eighty years ago Daniel Webster used this language before the Senate of the United States, upon which I doubt if any improvement was made by any advocate for the passage of the Federal reserve act:

"Commercial credit is the creation of modern times, and belongs in its highest perfection only to the most enlightened and best governed nations.

"Credit is the vital air of the system of modern commerce. It has done more—a thousand times more—to enrich nations than all the mines of all the world. It has excited labor, stimulated manufactures, pushed commerce over every sea, and brought every nation, every kingdom, and every small tribe among the races of men to be known to all the rest. It has raised armies, equipped navies, and triumphing over the gross power of mere numbers, it has established National superiority on the foundation of intelligence, wealth and well-directed industry.

"Credit is to money what money is to articles of merchandise. As hard money represents property, so credit represents hard money, and it is capable of supplying the place of money so completely that there are writers of distinction who insist that no hard money is necessary for the interests of commerce. I am not of that opinion. I do not think any government can maintain an exclusive paper system without running to excess, and thereby causing depreciation.

"I hold the immediate convertibility of bank notes into specie to be an indispensable security for their retaining their value. But consistently with this security, and indeed founded upon it, credit becomes the great agency of exchange. It increases consumption by anticipating products, and supplies present wants out of future means. As it circulates commodities without the actual use of gold and silver, it not only saves much by doing away with the constant transportation of the precious metals from place to place, but also accomplishes exchanges with a degree of dispatch and punctuality not otherwise to be attained.

"All bills of exchange, all notes running upon time, as well as the paper circulation of the banks, belong to the system of commercial credit. They are parts of one great whole. We should



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Three Hundred Feet from Main Entrance to Union Depot

We invite you to call and make yourself at home

We are also celebrating our anniversary, but ours is the Forty-third
We began business in 1873

Hazeltine & Perkins Drug Co.

Grand Rapids, Mich.

protect this system with increasing watchfulness, taking care, on the one hand, to give it full and fair play, and, on the other, to guard it against dangerous excess."

We have traced thus far evolution or progress in the methods of the banker's daily routine. The relations between the banker and the community generally have undergone no less a change. This has been due, first, to the banker's willingness to meet half way the public curiosity regarding the business of other people, in removing himself from the splendid isolation which formerly characterized him; in other words, in removing the mystery surrounding the business of banking. We are living in an era apparently new in American life, but which was really old when Rameses ruled Egypt. It is the age of curiosity as to other people's business, and an urgent desire to regulate the other man in the conduct of that business, especially if he is making more money than we are. It is essentially an era of explanation, of taking the public into the confidence of business men. The reason why men have not understood each other is that the uninformed man has an opinion of the banker as erroneous as he has of law and judges. This in the last few years has been inspired and increased by the attitude of muckraking magazines towards courts and prominent business men. The majority of people in criticizing the calling and habits of other men, do so with no information or with a lot of misinformation. This mental attitude of unrest, of desire for change, of apparent assumption that every new and untried thing is a reform, finds its worst expression in the multiplicity of remedies which are assumed to exist and be put into operation by every self-starting reformer who is regulating everybody's business except his own. Out of the multiplicity of remedies each is prejudiced in favor of his own, and assumes that every other one is all wrong. This is true whether the so-called reform be in line with industrial, social, political, financial, or even artistic activities. Fortunately bankers seeing these proceedings rapidly put in effect against railroads and industrial combinations, have to a large extent seen fit to meet and anticipate this not unnatural human motive, and by removing the mystery from the business of banking, and explaining what it is instead of what others think it is, there has been created more tolerance and more fairness each to the other, and by so doing bankers have in part at least avoided going into the limbo of railroad and industrial regulation.

The changed attitude of the banker to the community has its basis in well founded reasons. A bank is a public institution. It derives its right to exist from the state. Its welfare depends upon the confidence of the public, and the capital, surplus and deposits are by no means the sole basis of this confidence. In a church nine-tenths of the influence is exerted by the preacher, no matter how costly the edifice or organ or however attractive the choir; so with the bank, the confidence of the public depends upon the personality of its officers and the extent to which the

personality pervades the atmosphere of the situation.

Deriving its right to exist from the state, and its power to exist (i. e., its deposits) from the community, it likewise owes to the community service in some form by its responsible heads, outside of loaning back to that community, in pawnbroker fashion, the funds which it has deposited.

There are two kinds of socialism. With one, the enforced division of property, I have no sympathy, because it is wrong in principle, and its effect would be but temporary. There is another kind—a division of brains, or of the use of them, which is right in principle and of lasting benefit. The brain worker, especially when those brains are supplemented with money, can in a very few hours a day, or perhaps a few hours a week, procure the income necessary for his own comfortable living. Is it not the plain duty of such a man, as an act of real practical socialism, to divide with the community the further product of his brain effort?

To paraphrase Shakespeare's words. If he divides property, his purse, he is dividing trash. If he divides with others his brain power, he robs himself not at all and makes the community rich indeed.

I find an apt parallel in the modern possibility of service to the community by the banker, in an ancient New England institution, now unhappily as extinct as the dodo. Two or three generations ago, whenever grandfather fell off the haynow, or three or four of the numerous children were sick at once, who appeared upon the scene to do the work now required by one doctor, two nurses, three house maids, a butler and a chauffeur? The old maid aunt—plain and severe in outline, and more plainly and severely clad, but always there. Today, the family require the exclusive services of all the attendants I have named; the old maid aunt is extinct, or in office, store or factory, demonstrating that if she had been holding the position in the tenth century that she held in the twentieth there, would have been no dark ages.

What she did for the communities of the 60's and 70's, is incumbent upon bankers to-day. Let us carry the parallel further. How could she do it? She had time, she did not have money, she did not need any. She had time. Nobody has any time to-day, except after he has made his pile. The banker is the only one apparently capable of dividing his brain power with the community before he is mentally dead. Is it not a wise thing to recognize this, while one has the income, and is surrounded by helpful and responsible associates, and before he has become embalmed or fossilized?

Service of this sort by the banker in the smaller town is necessarily in connection with the local activities; in cooperation with the farmer to secure better roads, better schools and better agriculture. In the cities the activities are necessarily different. They consist in the contribution of both brains and money, to art institutes, to more and better music, to the creation and maintenance of public parks and playgrounds, to scores of general charities, and

in general, bring to the less fortunate in the cities some atmosphere of the country in which the soul of the worker may expand and not shrivel and decay.

One way in which the banker is breaking down this barrier is through his free advice to his neighbor (whether a customer of his bank or not) regarding investments. To the fullest extent that people will consult him he is ready and desirous to save them from themselves—from their own folly—in putting their hard earned savings into those dangerously speculative and actually worthless securities of which presently the only memory is a beautiful engraved certificate reposing in the sewing machine drawer or between the leaves of the family Bible. His time is theirs if they would only recognize it, and this sort of service is given to school teachers, professional men and wage earners alike, from the banker's own common sense and experience and without the incentive of blue sky legislation.

The preservation of the human element in banking reaches its highest point through the trust department. Every piece of business transacted involves personal contact. Here is the great school for developing the virtues of courtesy and patience.

Between the president of a great corporation, the mortgagor in some bond issue seeking the certification and delivery of escrow bonds on the one hand, and the small investor cashing his only semi-annual coupon and struggling with his ownership certificate on the other, there is a wide gap. So there is between the customer negotiating the transfer of a thousand share certificate of stock and the poor devil who comes in to file a claim in some bankruptcy receivership, and who must wait months before receiving any dividends, if he ever does. So, likewise between the rich heir waiting for his expectancy through your settlement of his uncle's estate, and the poor ignorant widow almost afraid to enter the door of your bank, with whom some railroad or industrial company has just settled her claim for the negligent killing of her husband, and the court has made us guardian of the little wealth of her five or six children.

All need the same forbearance. The necessity of a careful and courteous explanation of why this can be done and why that can not be done is not measured by garments. It goes every day and all day alike to the wearers of serge and worsted and the faded shawl. Ignorance must be dealt with kindly, and a firm hand as frequently restrain over-grasping shrewdness and intelligence.

The trust company of to-day finds its exact parallel in the old English solicitor, he of the Dickens novel and the stage. A kindly soul was he, and in his care and keeping were the welfare and property of his clients from their birth and even before, through lives full of struggles with tenants and shares, land laws and vague reforms, until he passed at last to the undiscovered country. Save in the surroundings in which we work, the parallel is exact. Whatever his faults, the instances were rare of unfaithfulness to the trusts which custom and family necessity or tradition placed in his hands.

The trust company, it is true, is a corporation, and on the paper of the statute books which prescribe the method of its organization and define its powers is, in cold reason, no different from any other. In practice and in fact it is very different. A trust company official, whose life is a combination of banking and philanthropy, and to whose brain or heart no appeal ever went in vain, said: "When the legislature breathed the breath of life into the trust company, it performed the greatest act since creation's dawn—it made a corporation with a soul."

This is no exaggeration. If evolution teaches anything of practical value, it is that the greatest success of any species, the survival of the truly fittest, is accomplished through love and sacrifice, through sociability and co-operation. In preserving the human element in banking through the trust department, you may find that incidentally you have been educating some one to use, through himself or friends, others of your agencies. Whether you do this or not, it should be some solace in your own weary hours to know that you have sometimes helped to brush aside the widow's tears and caused the orphan's heart to leap for joy.

W. T. Abbott,

Vice-President Central Trust Company of Chicago.

Window Backgrounds.

No druggist neglects his show windows intentionally, but his enthusiasm skids now and then because he does not know just what to do. He recognizes the windows as a part of his selling force, but perhaps has not carefully studied the physical aspects of this willing worker.

First the window must have proper ventilation and drainage or there will be frosting and fogging in winter, which means that the window will be on "sick leave" at full pay. Frost-proof window construction is not expensive.

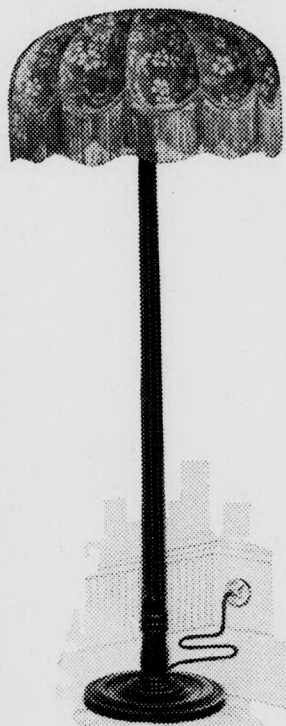
Good lighting is a necessity. As a rule it costs no more to light a window properly than to do it in a haphazard way. It all lies in a judicious choice of fixtures selected because of their special appropriateness to the window. Exposed lamps, of course, unless used for ornamental purposes, are no longer seen in up-to-date windows. The light sources in the windows should be concealed as far as possible.

The background is the most essential feature in any window display. It stands in the same relation to the merchandise as a stage setting does to the actors. You should not strive to get people to simply admire the background, but should use it to bring out the strong selling qualities of the goods you display. The background must be neutral in harmony and design.

Some stores have permanent backgrounds, generally made of mirrors, or mahogany or other hard wood, and ornamented in some modest classic style.—Red Cross Messenger.

The atmosphere of a store reflects the personality of the heads. There is food for thought in this.

KEEPING ABREAST OF THE TIMES



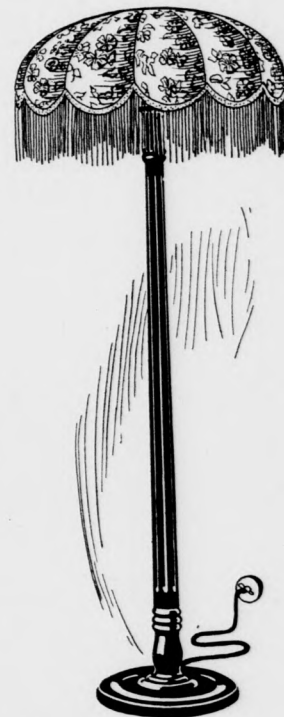
A visit to our salesrooms is enough to convince you that gas lighting keeps its place in the van guard of the march of progress.

Aside from the many and beautiful new designs in table lamps, floor lamps, silk shades of this year, we show an entirely new unit — the C. E. Z. (see easy) gas light.

This brand new lighting unit is a marked departure from the old styles in both artistic adaptability and practical usefulness. The quality of its light is superb — it combines the ease on eyes of the semi-indirect and the economy of the direct methods of lighting.

It is one of the greatest improvements in Gas Lighting of recent years.

Don't fail to see the display at our salesrooms.



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Bell M. 637

Protect Your Health

WEAR GENUINE

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RUBBERS

and U. S. Patent Pressure Process Boots



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Toledo Branch: 20-22 NORTH HURON ST. - TOLEDO, OHIO

Wholesale Distributors

THE MILLING INDUSTRY.

The Annual Volume Now Exceeds Five Millions.

Written for the Tradesman.

The grinding of grain into flour in the city of Grand Rapids, dates back eighty-two years, to 1834, at which time there was brought here by the United States Government two millstones for the use of the Indians and white settlers. These millstones were placed in the Indian mission sawmill which was located on Indian Creek near the Railway Junction at the northwest city limits.

Power was furnished by damming the creek. The flow of water was not sufficient to enable the mill to run full time and it could only grind about half the time. The stones were also of poor quality. They ground the first corn for the Indians and pioneers and also were used in the grinding of gypsum for the making of stucco in 1835. This mill was abandoned about the year 1837. The two old time millstones used in this first Grand Rapids mill now serve as sentries to our Kent Museum.

In 1836-37 Dwight and James Lyman built a grist mill on Coldbrook creek, just above the old Grand Trunk Railroad station. A man named Fish and following him John C. Stonehouse operated the mill. In 1838 this mill was also used for grinding gypsum and the making of plaster of paris. A second set of stones was placed in the mill by Charles W. Taylor and some wood building machinery was also installed. This was a very popular custom mill and the flour found a ready sale.

In 1861-62 it was operated by Asabel Hubbard. The stream did not have sufficient flow during the dry season to run the mill steadily and later its operation became unprofitable and the flour making machinery was removed. On February 28, 1880, the building was destroyed by a heavy windstorm.

In the year 1836 there was built what came to be known as the "Big Mill." It was erected on the river bank, just about opposite the foot of Hastings street.

Until the time that railroad communication reached our city there were only two grist mills supplying the flour demand of Grand Rapids.

The Kent grist mill was built by John W. Squires in 1842-43 and was owned and operated by him for nearly thirty years. The milling machinery was brought down Grand River in boats from Jackson.

Its product was in brisk demand, both at home and abroad. The mill was destroyed by fire in 1872. Previous to its destruction by fire it was operated for a few years by Henry Grinnell & Co.

The Valley City Mills, located north of Michigan avenue near the new Grand Trunk depot, were built in 1867 by A. X. Cary & Co. They were purchased by the Valley City Milling Co. in the year 1884, at which time C. G. Swensberg was President, M. S. Crosby, Vice-President and William N. Rowe, Manager.

The Star Mills, located just south of West Bridge street, on the west bank of the river, were built by Hibbard & Mangold in 1868. In the year 1870 the firm became Hibbard, Mangold & Co. and in 1881 it became C. G. A. Voigt & Co. The firm consisting of C. G. A. Voigt, W. G. Herpolsheimer and Louisa Mangold.

The Globe Mill was also built in the year 1868 and was erected just south of Michigan avenue, on the west side of Mill street. It was built by G. M. Huntley and C. A. Moross and was used chiefly as a custom mill. In 1873 an elevator was added to the mill, at which time the mill was operated by Jesse Widoe. Later I. W. Wood operated it until the same was purchased by the Valley City Milling Co.

1875 by Hibbard, Rose & Co. The C. G. A. Voigt Milling Co. secured control of the Crescent Mills in 1881.

The Watson & Frost Co., operating a wholesale feed business prior to 1908, erected a flour mill in that year on the Pere Marquette Railway at Second street. The firm consisted of Frank F. Watson, President; Marcus A. Frost, Vice-President; William Mounteer, Treasurer; John A. Higgins, Secretary. In 1912 the business name was changed to the Watson-Higgins Milling Co., Mr. Watson remaining President and Norman O'Dell, Vice-President; J. A. Higgins, Secretary and Treasurer. This company makes a specialty of wheat flour and buckwheat flour.

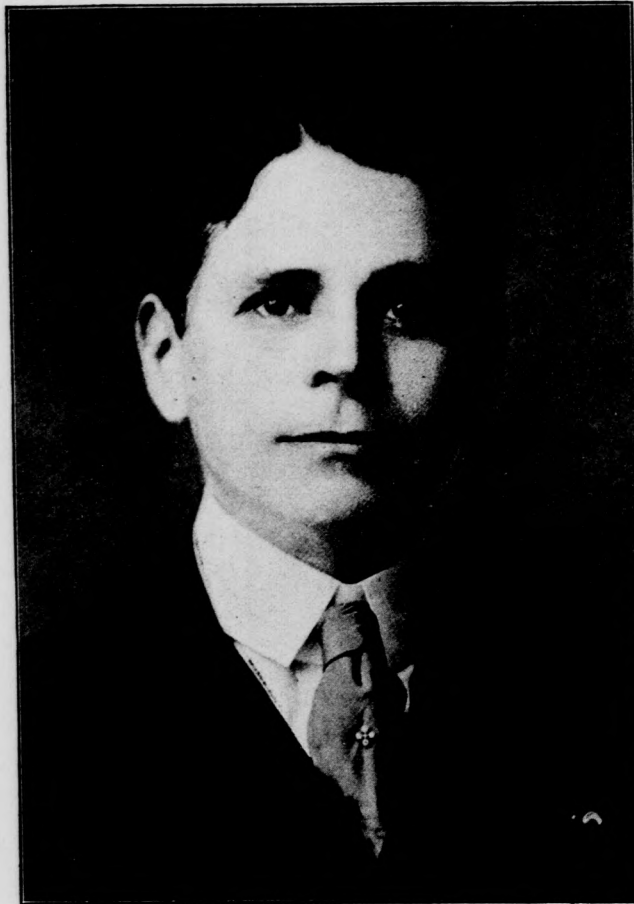
The milling industry of Grand Rapids has developed from the small cus-

round numbers of \$5,200,000.

Our city owes this marvelous advancement in the milling industry to the fertility of our Michigan farms, together with the ideal climatic conditions which effect the composition of Michigan wheat and especially so grain which is grown in the Grand River Valley and tributary to the Grand Rapids mills. This wheat has a peculiar composition different from that of any other wheat grown which not only imparts beautiful pure white color but also gives to the finished product a most delicious and palatable flavor.

Thus it has come about that Grand Rapids milled flour has won a most enviable reputation, both at home and abroad. The superior quality of the manufactured product is recognized everywhere and the integrity and business ability of our Grand Rapids millers is adding continually to the prosperity of our community.

William S. Rowe.



William S. Rowe.

The Model Mills were built by W. W. Hatch and Henry Mitchell in 1881 and were located on Winter street, south of West Bridge street. This plant was especially equipped for the manufacture of roller process flour. It was operated in this location for a period of three years and then passed into the control of Herbut P. and Harry L. Blanchard. Later this mill was purchased by J. W. Converse and O. E. Brown, who moved the mill to the present location, on the G. R. & I. Railway and Scribner avenue. The building was enlarged and an elevator of 75,000 bushels storage capacity was added, also storage for 7,000 barrels of flour. The Model Mills were purchased by the Valley City Milling Co. in the year 1890.

The Crescent Mills, at the west end of Pearl street bridge, were built in

tom grist mill of 1834 to the large roller process flour mills of to-day, well equipped with the most modern milling machinery which years of milling and the science of flour milling has evolved.

The annual maximum capacity of the combined milling plants in our city is at the present time 650,000 barrels of flour and 52,000,000 pounds of millstuff (bran and middlings).

If this output were all shipped away from Grand Rapids, it would require 3,250 freight cars in which to load the flour and 1,300 freight cars to carry the millstuff.

The wheat necessary to make this amount of flour equals approximately 3,250,000 bushels. In money at the present cost of wheat and the value of flour and millstuff this output of flour and feed would have a value in

Nursie Knew.

Former President Taft tells this one on himself:

"There is a lad of my acquaintance in New Haven," said Mr. Taft, "who used to bite his nails. 'See here,' said his nurse to him one day, 'if you keep biting your nails like that, do you know what will happen to you?'"

"No," said the youngster. "What?"

"You'll swell up like a balloon and burst."

"The boy believed his nurse. He stopped biting his nails at once. About a month after the discontinuance of his habit he encountered me at luncheon. He surveyed me with stern disapproval. Then he walked over and said to me accusingly: 'You bite your nails!'"

He Thought It Over.

Mr. Early was an elderly bachelor. He had grown weary of living alone and determined to marry. For a long time he had known the widow Kimball, and he asked her to be his wife. The question was a complete surprise to her, and her reply was a confused "No."

After reflecting a few days, however, she reconsidered the matter, and when she met Mr. Early she said:

"By the way, Mr. Early, do you remember the question you asked me the other day?"

Mr. Early said that he did.

"Well," she continued, "I've been thinking the matter over and I've changed my mind."

"So have I," replied the bachelor.

Doing the Man's Part.

"You admit you overheard the quarrel between the defendant and his wife?"

"Yis, sor, I do," stoutly maintained the witness.

"Tell the court, if you can, what he seemed to be doing."

"He seemed to be doin' the listenin'."

Sometimes.

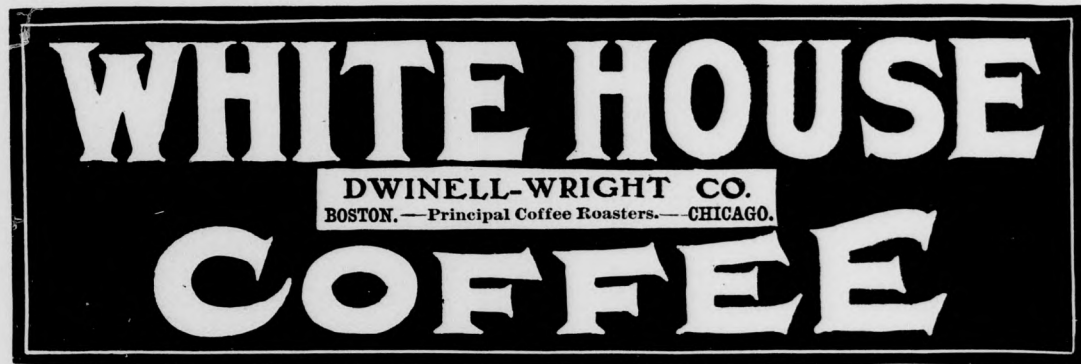
"Telephones are great time-savers, aren't they?"

"Well, that depends upon who calls you up."

Thanks! Gentlemen

Retail Grocers Wholesale Distributors

For your interest and energy in making our



so easily obtainable as to cause it to become a household word in the section covered by your loyal enterprise in its behalf. It is a compliment to us—of which we are very proud—and a compliment to the sterling qualities of the coffee we back up with our unequivocal guaranty.

**Take this to yourselves ye handlers of
"White House"—We thank you, heartily**

Our interests in this section entrusted to these wholesale distributors:

- | | |
|---------------------------------|---------------------------------------|
| JUDSON GROCER CO., Grand Rapids | LEE & CADY, Detroit—Kalamazoo—Saginaw |
| BAY CITY GROCER CO., Bay City | GODSMARK, DURAND & CO., Battle Creek |
| BROWN, DAVIS & WALKER, Jackson | FIELBACH COMPANY, Toledo |

BOSTON - DWINELL-WRIGHT CO. - CHICAGO

AMERICA'S FIRST AUTO.

It Dates Back Only About Twenty-Two Years.

Written for the Tradesman.

I was born in Portland, Indiana, October 14, 1857. In these days Portland was surrounded by an almost unbroken forest. The little town had a tannery, a wagon shop, a blacksmith shop and an ashery. Not many people of this generation know what an ashery is. It was a shop where they made pearl ash by leaching wood ashes.

So far as opportunity goes, my boyhood environment certainly did not offer any unusual advantages. It is often said that a man does what he does because of heredity, training and his own desires. Looking back, I feel that the first incident which started me toward inventing things was coming into possession of a book of chemistry written by Wells. This was when I was 14 years old—the age when a boy begins dreaming dreams and making air castles for his future.

The book on chemistry interested me greatly and I tried to carry out some of the experiments it described. I had to make my own apparatus, as Portland in those days could not even supply me with a piece of glass tubing. I made oxygen gas, hydrochloric acid and a few other things.

My next effort was at making a blast furnace—using my boy friends as motors for the blower. In 1876 I entered Worcester Polytechnic Institute, at Worcester, Massachusetts.

My graduation thesis had as its subject, "The Effect of Tungsten on Iron and Steel." I mention such incidents as these, although they are but a few of the many I might cite, to indicate the trend my youthful mind was following.

Of course, at that time, such a thing as making an automobile was not dreamed of.

In 1890 I became interested in the natural gas field at Greentown, Indiana. My work took me through the country a great deal, and I drove a horse, of course. The great trouble with the horse was his lack of endurance, and this became more apparent day after day.

One afternoon, or night, rather, while driving home after a hard day's work, I thought to myself that it would be a fine thing if I didn't have to depend on the horse for locomotion. From then on my mind dwelt a great deal upon the subject of a self-propelled vehicle that could be used on any country road or city street.

I first considered the use of a steam engine, but made no attempt to build a car of this description for the reason that a fire must be kept constantly burning on board the machine, and, with liquid fuel, this would always be a menace in case of collision or accident.

Moreover, the necessity for getting water would render a long journey in a car of this description not only troublesome, but very irksome as well. I next considered electricity, but found that the lightest battery obtainable would weigh over 1,200

pounds for a capacity of ten horse power.

As this showed little promise of success I gave it no further consideration and proceeded to consider the gasoline engine. Even the lightest engines made at that time were very heavy per unit of power and rather crude in construction.

My work was confined to Greentown, Indiana, in 1890 and 1891. In the fall of 1892 I moved to Kokomo and the following summer I had my plans sufficiently matured to begin the actual construction of a machine. I ordered a one-horse power marine upright, two-cycle gasoline engine from the Sintz Gas Co., of Grand Rapids, Michigan.

This motor barely gave one brake horsepower and weighed 180 pounds. (It is interesting to note in this con-

nection that an aeroplane motor of the same weight readily gives forty horsepower.) Upon its arrival from Grand Rapids in the fall of 1893, lacking a more suitable place the motor was brought direct to my home and set up in the kitchen.

When the gasoline and battery connection were installed, the motor, after considerable cranking, was started and ran with such speed and vibration that it pulled from its attachments to the floor. Luckily, however, one of the battery wires was wound about the motor shaft and thus disconnected the current. In order to provide against vibration I was obliged to make the frame of the machine much heavier than I first intended.

The machine was built up in the form of a small truck. The framework in which the motor was placed consisted of a double "hollow square" of steel tubing, joined at the rear corners by steel castings and by malleable castings in front. The hind axle constituted the rear member of the frame and the front axle was swiveled at its center to the front end of the "hollow square," in which the motor and countershaft were placed.

At that time there were no figures accessible for determining the tractive resistance to rubber tires on an ordinary road. In order to determine this as nearly as possible in advance, a bicycle, bearing a rider, was hitched to the rear end of a light buckboard by means of a cord and spring-scale.

An observer, seated on the rear end of the buckboard, recorded as rapidly as possible the "draw-bar" pull registered by the scale, while the buck-

test, it was hauled into the country about three miles behind a horse and carriage, and started on a nearly level turnpike. It moved off at once at a speed of about seven miles per hour, and was driven about one and one-half miles farther into the country. It was then turned about and ran all the way into the city without making a single stop.

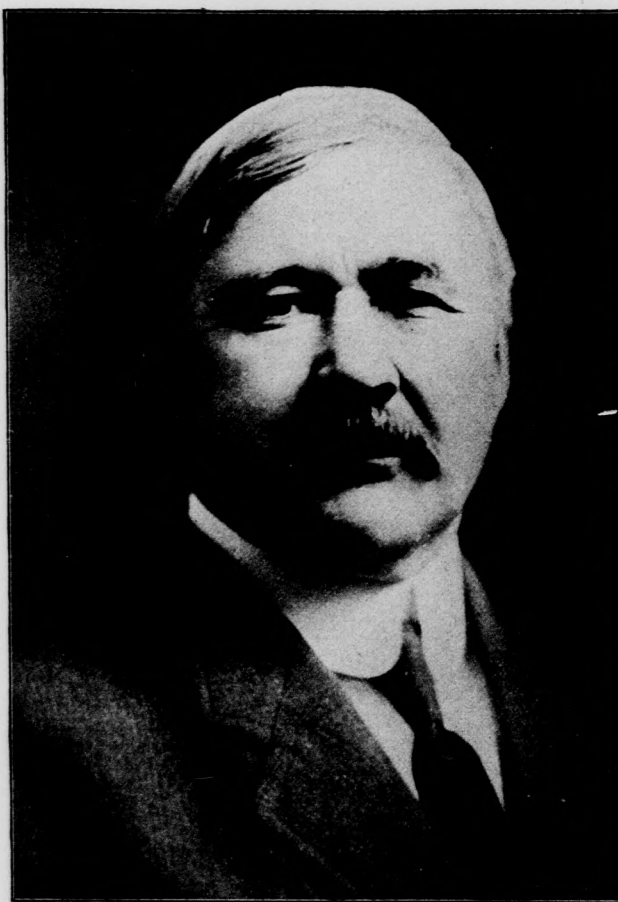
I was convinced upon this return trip that there was a future for the "horseless carriage," although I did not at that time expect it to be so brilliant and imposing. The best speed attained with this machine in this condition was about eight or nine miles per hour.

I will be pardoned if I write to some extent of my own experiences in those early days, since at that time the automobile was unknown in the United States and was in its incipient stage in Europe.

When my first machine was taken out into the street on preliminary trial, men, women and children rushed out and surrounded the little machine, leaving only an enclosed circle perhaps twenty feet in diameter in which to start. Under these circumstances it was manifestly unsafe to make a trial, since not one of the persons intending to operate the machine had ever seen anything of the sort before, much less having driven one. No attempt was therefore made to start the carriage, but it was taken to the country behind a horse and carriage, and the trial trip made as described above.

At that time the bicycle was very popular as a pastime, especially among the young ladies. I remember as the little machine made its way along the streets we were met by a bevy of girls mounted on wheels. I shall never forget the expression on their faces as they wheeled aside, separating like a flock of swans and gazing wonder-eyed at the uncouth and utterly unexpected little machine. This was in 1894. A number of these young misses are married now and have children nearly grown. To these children there is nothing new about the automobile, but many of them are intensely interested in its rapid growth and in the pleasure which it has afforded to many of them.

Shortly after this I made a journey of about eight miles into the country. On the way we were obliged to pass through some fresh gravel, which rendered our progress very slow. Just at this time we were overtaken and passed by a gentleman and lady driving with horse and buggy. I suggested to the gentleman that it would be better for him to let us go ahead, as he would make better progress after we had gone through the fresh gravel. He preferred to precede us, however, and as soon as we reached the smooth road again the young man who was with me opened the cut-out from the muffler, and the result was a succession of sharp staccato reports. Immediately the young man driving the horse ahead of us cracked his whip and urged his horse forward at full speed. The cut-out was then closed until we came within a short distance of the horse and carriage.



Elwood Haynes, Builder of the First Automobile.

board was moving at the rate of about ten or twelve miles per hour on a nearly level macadam street. The horse was then driven in the opposite direction at about the same speed in order to compensate for the slight incline.

This experiment indicated that about 1.75 pounds "draw bar" pull was sufficient power to draw a load of 100 pounds on a vehicle equipped with ball bearings and pneumatic tires. With this data at hand it was an easy matter to arrange the gearing of the automobile so that it would be drawn by the motor. Crude though this method may appear, it shows a striking agreement with the results obtained to-day by much more accurate and refined apparatus.

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**Hart
Canned
Goods**

**Ceresota
Flour**

**Franklin
Pure
Sugars**

Judson Grocer Co.

The Pure Foods House

Grand Rapids



**Diamond
Crystal
Salt**

**Michigan
Pure
Sugars**

**Dwinell
Wright's
Coffee**

When the operation was repeated, the whip was brought to bear and the speed of the horse increased, much to the amusement of the young man who was driving with me. As a matter of fact, we were only driving about eight miles per hour, but this was enough to make the driver ahead of us get uneasy, and after three miles of intermittent speeding and slowing down he turned into a side road and let us pass.

On another occasion, in driving the little machine, I met an old gentleman seated on a load of crated tomatoes. He was so interested and watched us so closely that when his horse began to shy he dropped one of the lines, and with the other pulled the team to one side and down a slight embankment, which caused the load to overturn. I settled with him then and there for the damaged tomatoes and took his receipt in full. At that time there was some question in the mind of the public as to the right of the horseless carriage on the highway. Lawyers were consulted regarding the matter, and after looking up the law they discovered that the question had been broadly covered, not only by the lower court, but by the Supreme Court as well, and that the decisions were of sufficient scope as to unquestionably include the automobile and give it a full and unrestricted right on the highway.

I remember very well when the little machine was unloaded for the Times-Herald contest, in 1895, at Englewood, a suburb of Chicago. A fellow passenger and myself were riding down Michigan avenue, intending to drive to the central portion of the city. We had scarcely proceeded more than six or eight blocks when we were accosted by a policeman, who ordered us to leave the boulevard at once, as nothing like horseless-driven carriages were permitted on this thoroughfare. I remonstrated with him and asked him what harm the machine could do to the boulevard, since it was equipped with rubber tires and made but little noise. He simply replied that it was "Orders, Sir," so I could do nothing but obey.

Contrast that state of affairs with the constant stream of automobile traffic over Michigan avenue to-day and you will be able to realize what vast changes have taken place since then, not only in mode of locomotion, but in public sentiment as well.

In 1899 I made a trip of about 1,000 miles in a horseless carriage to New York City. There were many amusing instances connected with this trip. Almost every horse shied at the new fangled vehicle and some of them even bolted from the road, endangering the lives of the occupants of the vehicles. One instance, which came nearly being serious, occurred on the way down the Hudson River. We met a party of summer girls who were evidently taking a vacation in the country. A sober, staid-looking old horse was attached to an open spring wagon in which five or six girls were riding. About the time the horse came opposite the automobile he turned suddenly to one side and, doubling himself, proceeded

to jump over the stone wall by the road side. It can be imagined that there were screams and consternation on the part of the young ladies. Luckily, however, the horse considered himself safe when his fore feet were over the wall, and before I could reach him to give assistance, he had clambered back into the road and proceeded quietly on his way without doing any apparent harm.

On another occasion on the same trip we were met by an Irish woman driving a load of vegetables to market. As soon as she came within hailing distance she called for us to stop and motioned wildly with her hands. We, of course, stopped the machine and I went forward to lead the horse, but she remarked, apologetically, "I would not have asked you to stop, sir, but the horse is blind, sir." It is needless to say I did not take pains to lead the horse by, but immediately informed the good woman that she was in no danger whatever, since a blind horse had never been known to take fright at a horseless carriage. She seemed much relieved when we passed and her horse

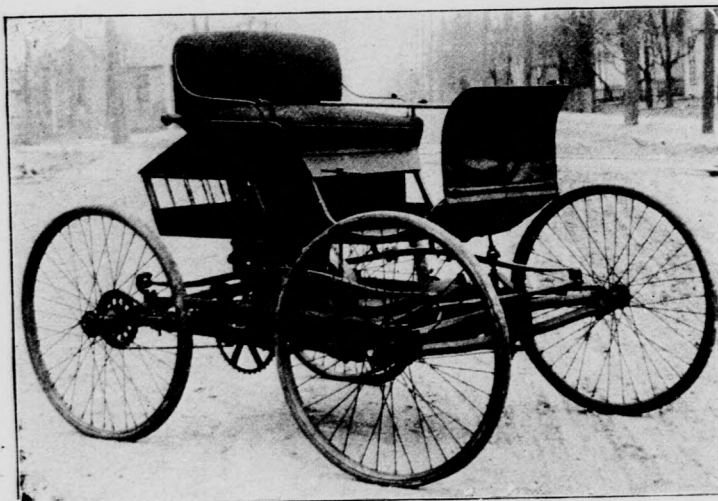
pure nickel, which not only resisted all atmospheric influences, but was also insoluble in nitric acid of all strengths.

A few months later I also formed an alloy of cobalt and chromium, and an alloy of the same metals containing a small quantity of boron. These latter alloys were extremely hard, especially that containing boron.

In 1904 and 1905 I made some further experiments upon the alloys of nickel and cobalt with chromium, with a view to using the alloys for electric contacts in the make-and-break spark mechanism, and in 1907 I secured basic patents on both of these alloys.

And so it has gone. Naturally and necessarily, once the automobile began to gain favor it was necessary to enlarge our organization.

To-day my car is made in a big factory—a striking contrast to the time when my first car was made in a little machine shop and when I paid the mechanics who were hired to assist in the building of it, according to my plans, at the rate of 40 cents an hour. These men had no faith what-



First Gasoline Propelled Automobile Built in America.

paid not the slightest attention to the machine.

While perfecting the horseless carriage I had never lost my interest in metallurgy and introduced aluminum into the first automobile crankcase built in 1895. The alloy for this crankcase was made up for the purpose and consisted of 93 per cent. aluminum and 7 per cent. copper. This was, I believe, the first aluminum ever placed in the gasoline motor, and, so far as I am aware, in an automobile. Moreover, this particular composition has become the standard for all automobile motors at the present time.

At about this time (1896) I also introduced nickel-steel into the automobile, and at a later date I made a number of experiments in the alloying of metal, and succeeded in making an alloy of nickel and chromium containing a certain amount of carbon and silicon, which, when formed into a blade, would take a fairly good cutting edge. The metal would tarnish after long exposure to the atmosphere of a chemical laboratory.

Later, in 1899, I succeeded in forming an alloy of pure chromium and

ever in the self propelled vehicle and worked at this rate only when their regular work was slack, but I had to guarantee them that payment.

Frankly, I did not realize on that Fourth of July, when I took the first ride in America's First Car, that a score of years later every street and highway in America would echo the sound of the horn and the report of the exhaust.

When one contemplates the tremendous industry that has grown—taking into consideration the making of automobiles, tires, carburetors and all the varied appurtenances of the automobile, he is filled with wonder that so much as all this could possibly have come to pass in such a short space of time.

Elwood Haynes.

Physical Examination For All Who Handle Foods.

The Indiana State Board of Health, through H. E. Barnard, State Food and Drug Commissioner, has issued an order, effective October 1, which will result in compulsory medical examination and successful passing of such examinations by all persons em-

ployed in food-handling establishments in the State.

The medical inspection of such food handlers has been going on in some localities of the State for some time, but State-wide order is intended to compel such inspection and the elimination of all persons affected with communicable disease, or carriers of such disease, from food-handling occupations throughout the State.

The order to all inspectors of the State Board of Health carries a penalty for proprietors of such establishments who fail to comply with the law's provisions. Wherever such an employer does not comply with the law hereafter his place of business will be reported as "bad" to the State Food and Drug Commissioner and he will thereupon act on a recommendation from the inspector that the place be "condemned" by the State Board of Health, the condemnation "to remain in force until the required medical certificates have been filed with the local health officer."

"Under the Sanitary Food law and the comprehensive rulings of the State Board of Health we are educating or forcing every dealer in food—whether he be grocer, baker, butcher or restaurant proprietor—to maintain a clean shop and handle his stock in a sanitary way," said Dr. Barnard in an interview.

"But if the clerks, cooks and waiters who handle the food are suffering from any form of communicable disease the protection the laws and rules seek to provide is broken down and the purpose of our excellent legislation defeated.

"We know that typhoid fever is passed around by a carrier. The fly may be the agent, the polluted well may distribute the disease, careless nursing may cause the second or third case in the family, the typhoid cook or the waiter may put typhoid germs on the food he serves you. And if it were possible to determine the real facts we should probably find that it is the typhoid carrier who handles our food in our stores, restaurants and kitchens at home who is most responsible for the typhoid that we have always with us.

"We are tolerating polluted wells and filth-carrying flies to our shame and at great cost, but we are no longer going to tolerate the typhoid carrier in the store, public, kitchen or restaurant.

"The food inspectors of the State Board of Health and the health officers of every city and town are instructed to visit hotels, restaurants, bakeries, ice cream parlors and soda stands and require of every employer that he has a medical certificate that declares him to be in good health and free from infectious and contagious disease. If the certificate is not forthcoming, or if it is evident that it is false, the establishment will be declared in violation of the Sanitary Food law and rules of the State Board of Health and condemned."

A Reason.

A sensible man loves not because he finds it profitable, but because in loving itself he finds happiness.—Pascale.

King
of



them
all

Red Crown Gasoline

RED CROWN GASOLINE is made for power and it serves this purpose with supreme efficiency.

It is a product of scientific specialization, not of general utility guesswork. Its job is to put the push into internal combustion engines, and it is perfectly adapted to this work.

If all gasoline looks alike to you, if you think of gasoline as something made by nature, you should revise your viewpoint.

Gasoline is a manufactured article and must be made differently to meet different needs.

RED CROWN is made to yield *Motor Power*. That is its specialty, and it does this work with unrivaled efficiency.

STANDARD OIL COMPANY

(INDIANA)

CHICAGO,

U. S. A.

Also producers of POLARINE the perfect motor oil

CHANGES IN THE LAW

Which Have Taken Place in Thirty-Three Years.

Written for the Tradesman.

Lord Mansfield, or some other great English judge, once said, "If I were asked a question of common law, I would be ashamed if I could not answer it without looking it up. But if I were asked a question of statute law, I would be ashamed if I could answer it." If that was his view one hundred years ago, what would he think if he could witness the lightning changes of the present?

During the period in question there have been seventeen regular, besides several special, sessions of the Legislature. The result has been many and oftentimes radical changes in the law of this State. This transitional condition has been sufficient to keep the best lawyers, much of the time, guessing what the law is. For no sooner do they think they have found out and are congratulating themselves on their discovery than along comes a flood of amendments, repeals and new enactments which unsettle everything again.

These continual changes have been a prolific source of litigation and so the lawyers have no reason to complain. There are cases where stability is preferable to experimental change, even if such change gives promise of some improvement. But then rising statesmen must have a chance for the exploitation of their ideas. It was not all fancy that inspired Eugene Field to write:

Ring out wild bells, thy merry peal
As soon the joyful news is learned—
Ring out with earnest, brazen, zeal—
The Legislature has adjourned!

Farewell to statesmen, one and all—
Farewell to long oppressive ills—
Farewell to blunders, big and small,
To crazy laws and foolish bills.

It is possible in the space at my disposal to mention only a few of the changes which the statutory law of the State has undergone during the past third of a century.

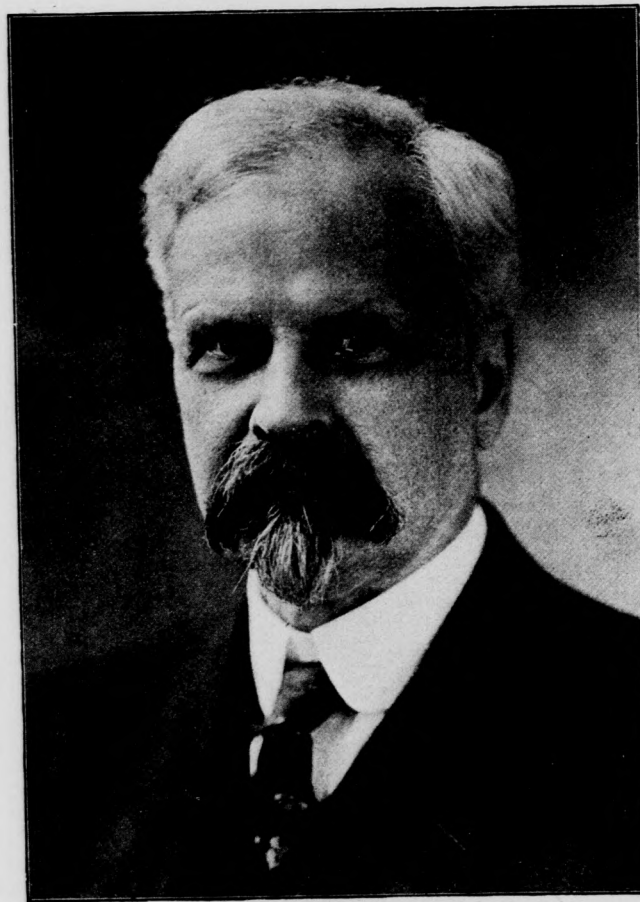
One of the most notable changes has been the passage by Congress of the Bankruptcy Act of 1898. While that cannot be charged up against the Legislature, it has had a far reaching effect on some remedial State statutes. Before that it was a common practice for creditors to resort to writs of attachment to enforce payment of their accounts. In fact, that was a favorite remedy. One attachment would often bring on others against the same debtor until he was overwhelmed by a veritable deluge of attachments. Then it was a scramble among creditors to see which would obtain their pay in full, as the attachment liens took priority from the time each was levied. The reward was always to the diligent creditor who arrived first on the ground with his attachment. The State statutes providing for assignments for the benefit of creditors were not compulsory and so were inadequate. They were of no avail without the debtor's consent and that was seldom obtainable.

The Bankruptcy Act put a stop to attachments by making that remedy impracticable, because bankruptcy proceedings have the effect to dis-

solve all attachments levied within four months of the time such proceedings are begun. That has so discouraged attaching creditors that they have stopped attempting to use this formerly effective remedy. The result is that there is no longer any reward for diligence and so it has ceased to be a virtue.

The expense and delays incident to bankruptcy proceedings have proved a disappointment to creditors, but the Act is effective in preventing one creditor from gaining any undue advantage over another and the result is an equitable distribution of the debtor's property among them.

Creditors generally seem to prefer a trust mortgage in the hands of an efficient and honest trustee. When it can be obtained it affords a speedy and cheap means of settling an in-



Hon. Reuben Hatch

solvent estate and on that account is preferable to bankruptcy proceedings. The existence of the bankruptcy statute, no doubt, makes the trust mortgage more efficacious than it would be without that statute, as the imminence of bankruptcy proceedings, in case of irregularities, furnishes an incentive to the trustee to go straight and close up the estate in such a manner as to realize the most for the creditors.

Trustees sometimes make the mistake of trying to continue the business under the trust mortgage. This seldom yields satisfactory results. The creditors will have to take their medicine sooner or later and the sooner the dose is taken the sooner it will be over. If the trustee attempts to run what was a failure to begin with, he will more than likely make a failure of it to end with.

The increase in the number of private corporations in the last thirty-three years has led to the enactment of statutes regulating the organization and management of corporations and prescribing the terms on which foreign corporations may be admitted to do business in Michigan. A corporation is an artificial being and exists only by the sufferance of the State. The State constitution provides that they may be created only by general statutes and that such statutes may be amended or repealed at any time.

At or near the beginning of the period of which we write corporations were only organized for the purpose of carrying on large enterprises like railroads, steamship lines or mining, where it was necessary to get the capital required from a large number of investors, but now it is getting to

ating should diminish it, for the effect is to limit responsibility to the property of the corporation, but for some unaccountable reason it seems to have the contrary effect. For it is often observed that a corporation with a long name will obtain credit when the corporators individually could not get trusted for a dollar. There seems to be some charm about a long corporate name describing the business of the corporation which credit men are unable to resist. "Thomas A. Edison, Incorporated" is a model name for a corporation. The distinguished inventor invented something worth while when he invented that. Others would do well to imitate his example.

Of course, there is now a greater variety of big business requiring large capital than there was thirty-three years ago. This, in a measure, accounts for the increase of the number of corporations. They have come to be almost a necessity where the capital must be gathered from a large number of persons, and so it has been found necessary to regulate their conduct by statute. Partnership associations, limited, as affording a means of limiting the liability of the members in much the same way as the liability of stockholders in a corporation is limited, were at one time popular, principally for the reason that they were not required to file annual reports in any public office and so knowledge of the real state of their business could be kept from the public. But that has been changed by statute and such associations are now required to file annual reports the same as corporations. Such associations now offer no special advantage over corporations.

Foreign corporations are not allowed to carry on business in this State without complying with the statute giving them that right on certain conditions. The statute does not, however, affect their right to carry on interstate commerce, or the sale of goods in one state to be delivered to the purchaser in another, as that is a subject exclusively under the control of Congress. No State Legislature has the power to pass any statute which will interfere with, or impose any burdens upon, such commerce.

In 1905 an attempt was made to codify the law of negotiable instruments. The statute defines what shall constitute a negotiable instrument, the manner in which it can be negotiated, the different kinds of endorsements, the rights of the holder, and the liabilities of the parties, what shall be sufficient presentment for payment, and when such presentment is necessary in order to charge the drawers and endorsers, and when it is not necessary to charge the persons primarily liable, when, to and by whom notice of dishonor must be given, what shall discharge the different parties, and the effect of payment by an endorser of a party not primarily liable for the debt. The statute covers the subject of bills of exchange, checks and promissory notes. It has not been found that it makes notes any easier to pay. A ninety day note falls due in ninety days, the same as it did before, except that it has shorten-

be the custom, no matter how small the undertaking, to form a corporation to carry it on. Formerly a man was willing to back his business with his own name. Now he must conceal it under a corporate fiction, so that when his creditors demand their pay he can refer them to the corporate remains in the hope of saving his own credit without paying his own debts. As a rule, the more insignificant the business the more pretentious the name and it has been noticed that persons of little financial responsibility are frequently able, by incorporating under a high sounding name, to obtain all kinds of credit.

When the capital is all furnished at the outset by a few persons, there is no reason for incorporating except to protect the corporators from personal liability. Instead of adding to the credit of the enterprise, incorpor-

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Electric Illumination denotes intelligence and progress---it is the refined and elevating form of lighting---it is safe---clean---convenient and economical.

Electric Heat insures a clean, safe and convenient form of heat for the home for emergency and for cooking Commercially it cannot be equalled for glue pots---soldering irons and enameling ovens.

Electric Power eliminates friction---line shafting---belts and troublesome power plants It insures constant speed at machines thereby increasing the value of human labor---increases output at a reduced cost of operation.

THE POWER CO.

ed the time by abolishing days of grace.

In 1913 the Legislature of this State also codified the law of sales. The statute defines what shall constitute a contract of sale of goods and specifies the legal formalities of such a contract. One of the principal changes which this statute made is to increase to \$100 the value of goods, a valid sale of which may be made without putting it in writing or the payment of anything in earnest to bind the bargain. The statute provides that either existing or future goods may be the subject of sale and covers the subjects of conditions and warranties in a sale, sale by sample, the transfer of the property, the rights of unpaid sellers as against the goods, liens for the purchase price, goods in transit, resale and rescission by the seller, the remedies of the seller in case of a breach of the contract and the remedies of the buyer.

A recent statute provides that when a sale of personal property, with reservation of title until the purchase price is paid, is made to any person, firm or corporation engaged in or about to engage in the business of buying or selling like property, such sale must be in writing and the written contract or a copy thereof filed and discharged in the same manner as chattel mortgages are required to be filed and discharged.

In the same year the Legislature passed what is known as the "Blue Sky" law. This was something entirely new in the legislation of this State. The statute is an attempt to regulate the sale of corporate stocks, bonds or other securities and creates what is known as the "Michigan Securities Commission," and provides in substance that no such stocks, bonds or securities shall be sold until they have been approved by the Commission. The constitutionality of this statute is questioned and that question is likely to be passed upon by the Supreme Court of the United States. It cannot apply to a sale of stock in a foreign corporation made by a citizen of one state to a citizen of another state under such circumstances as to amount to interstate commerce, as that is a matter which cannot be regulated by state legislation.

In 1905 a statute was passed known as the "Bulk Sales" law which has been the cause of much litigation. This was also something entirely new in our State legislation. About the same time similar statutes were passed in most of the other states. This statute provides in substance that a sale in bulk, and not in the ordinary course of trade, of a stock of merchandise or merchandise and fixtures shall be void unless, before the sale, the prospective purchaser shall be furnished with an inventory of the goods to be sold, stating the cost price to the seller, and also a written list of the names and addresses of all of the creditors of the seller, stating the amount of indebtedness due to each, and unless the purchaser shall, at least five days before taking possession of the goods, notify, either personally or by registered mail, every creditor, whose name is upon the list, of the proposed sale. Unlike most

statutes this is one which automatically enforces itself. If notice of the proposed sale is not given to the creditors, as required in the statute, the purchaser is liable to them to the extent of the value of the goods purchased, not exceeding the total amount of the indebtedness. If the notice is given, there is no liability whatever, so that if the statute is complied with the creditors gain nothing by it. It is only in case of the violation of the statute by the purchaser that the creditors are benefited, except that the general effect of the statute, is to make purchasers of stock of goods cautious about buying unless some provision is made to satisfy the seller's creditors.

In this year also new statutes were passed making void all contracts, the purpose or intent of which is to prohibit, restrict, limit, control or regulate the sale of any article of machinery, tools, vehicles, implements or appliances designed to be used in any branch of productive industry, or to enhance, control or regulate the price thereof, or to restrict, limit, regulate or destroy free and unlimited competition, and also prohibiting all combinations of persons, partnerships or corporations entered into for the purpose of maintaining a monopoly of any trade, pursuit, avocation, profession or business.

One of the most decided changes was the enactment in 1912 of the Employers Liability Act. This Act greatly modified the law of the liability of employers for injuries to, or the death of employees, resulting from the negligence of the employer. It takes away the defenses of contributory negligence, unless such negligence was willful; that the injury was caused by a fellow employe; and the assumed risks of the employment.

This statute gives to all employees, whose employers shall have elected to become subject to the provisions of the Act, and who have not notified their employers that they have not elected to become subject to the provisions of the Act, compensation for personal injuries arising out of and in the course of their employment or, in case of death resulting from such injuries, to their dependents, without proof of negligence on the part of the employer. The amount of compensation, depending on the nature and extent of the injury, is fixed by the statute. A board is created, called the Industrial Accident Board, for the adjudication of all claims for injuries under the statute. This statute is an entirely new departure in the law of master and servant and is being thoroughly tried out. A large number of cases are constantly before the Industrial Accident Board and many of them have found their way to the Supreme Court.

In 1915 an act was passed creating a Board of Mediation and Conciliation for the purpose of settling controversies concerning wages, hours of labor, and other conditions of employment between railroads, mining companies and companies operating public utilities and their employes. This Act provides that, in case of a controversy between such employers and employes, it shall be the duty of the

Board to use its best efforts, by mediation and conciliation, to bring about an agreement and, if such efforts fail, to endeavor to induce the parties to submit their controversy to arbitration. In case of an agreement to submit to arbitration, the Act provides that each party shall select one arbitrator and the arbitrators so selected shall name two more and, in use the two arbitrators agreed upon shall fail to name others, they may be named by the Board.

Radical changes have been made in the election laws and these laws have been amended as often as the Legislature met. The first general primary election law was passed in 1909. In 1915 the method of electing United States Senators was changed so that they are now nominated at the primary and elected at the general election the same as the Governor.

The present State constitution was adopted in 1908 and became operative January 1, 1909. It made few changes in the organic law. Among the important ones are the following: It provides that the Legislature shall not pass any local or special act where a general act can be made applicable, and that no local or special act shall take effect until approved by a majority of the electors voting thereon in the district to be affected, and for "home rule" in cities and villages.

These are a few of the changes that have taken place in the law during the last third of a century. There are hundreds of others. Some are progressive, others are quite the contrary. Two or three examples of manifestly foolish ones come to mind at the moment. There are, no doubt, many others. It is as unnecessary as it is ridiculous to require chattel mortgages to be filed in two or three places. It would be just as sensible to require deeds and mortgages to be recorded in several places.

The provision of the Judicature Act passed at the last session of the Legislature requiring a special court calendar of causes in which no progress has been made for more than one year to be printed each term of the court is nonsensical and causes needless expense. This calendar for the present term of court in Kent county contains 338 pages and such a calendar is printed in every county in the State. The cost of printing it amounts to many thousands of dollars. There is no sense in requiring these old cases to be thus brought to the attention of the court. They should be left where the parties have left them. No one is interested in them but the parties themselves. Yet these old cases are, by this statute, resurrected and put upon a printed calendar by themselves without the knowledge or consent of the parties, who alone are interested in their fate. If the parties want to leave their cases pending and undisposed of, it is nobody's business but their own, not even the court's. Nothing is gained by making up this calendar. The idea of doing so is little short of idiotic and is sheer waste of the public money.

Another act involving unnecessary expense to the State was one passed in 1913 providing for the appointment

by the Governor of three commissioners to compile the statutes when we already had one of the best compilations that was ever made, Howell's, Annotated Statutes, 2nd Edition, bringing the compilation of the statutes down to and including the special session of the year 1912.

This was followed by another act in 1915 equally unnecessary, giving the State printer the job of printing this unnecessary compilation.

It is but fair to add that many of the changes in the last thirty-three years were found to be necessary on account of changes in the methods of doing business and the great advancement in mechanical invention, such as improvements in the use of electricity and the perfection of the gasoline engine. Reuben Hatch.

Sea Mussels as a Food.

The sea mussel, one of the best and most abundant of sea foods, according to a bulletin recently issued by the United States Bureau of Fisheries, furnishes an example of waste of natural resources in America through failure to utilize it. In Europe the sea mussel is one of the most highly regarded shellfishes. Great Britain and Ireland consume about 35,000,000 pounds and little Holland over 65,000,000 pounds a year. In France about 400,000,000 pounds are produced annually and cooked in ways to delight the epicure.

The quantity of actual nutriment contained in the edible portions (the meat and liquor) of the mussel is slightly greater than in oysters and clams, and mussel, therefore, contains at least as much food, pound for pound, as is found in related shellfish in common use. As the shells are thinner, a bushel of mussels contains considerably more foodstuffs than an equal quantity of oysters. A peck of sea mussels in the shell will supply all of the meat required for a meal for ten persons. Sea mussels are among the most easily digestible of foods, as has been demonstrated by the experience of consumers. Persons of weak digestion have found that they can eat sea mussels with impunity when meats cause them to suffer.

Sea mussels possess the advantage of being in season when oysters are out of season. But comparatively few oysters are marketed from April to September, and this is the season at which mussels are at their best on the Coast of the New England and Middle Atlantic states. Mussels can be cooked in the same ways as oysters and clams, and will afford a welcome change in the diet list.

Wanted Her Share.

"It is no use trying to get away from the solemn fact that the woman of to-day is a most practical and resourceful creature," said the man who has known a few.

"What makes you think so?" a friend asked.

"The unsentimental attitude of a girl I know. I told her that she had inspired some of my best poems. She didn't say a word about the poems, but she wrote to my publishers for a percentage of the royalties."

Assured Profits For the Holidays

The Santa Claus edition of "OUR DRUMMER" catalogue now in the mails is, on account of the way it rises above the present crisis in supply, the most notable price list of holiday seasonable merchandise ever put on paper.

The supply of goods back of this book, although naturally showing the effect of the frenzied buying of the last three months, is surprisingly large. Its prices, in the face of the present sky high market, afford another illuminating revelation as to the power of five house buying. So rapidly have prices risen since the goods offered you in this book were purchased, that the prices we offer you on many articles are actually less than the factory costs of today.

If you take advantage *quickly* of the opportunities offered you by this book you will be assuring your Christmas profits. You may reasonably expect to get the goods. But too much emphasis cannot be placed on the word NOW. The shortage in merchandise is daily growing more alarming. And the price increase is steady. The only thing to do in this emergency is to buy while goods are to be had--to buy before the percentage of "outs" grows so large as to cut seriously into the season's net returns.

If you have a copy of this Santa Claus catalogue, study it carefully with the foregoing facts in mind. If you have not a copy, and want one, it will be sent you promptly on request.

BUTLER BROTHERS

Exclusive Wholesalers of General Merchandise

NEW YORK

CHICAGO

ST. LOUIS

MINNEAPOLIS

DALLAS

OLD CREEDS AND CUSTOMS.

They Have Been Abandoned By Many Christians.

Written for the Tradesman.

The last thirty-three years have witnessed a revolution in scientific knowledge, in social institutions, in political theories and practices, in industrial organization and methods and in international relations.

The scientific study of the history of all religions, the critical analysis of the Bible, the discoveries of buried cities with their libraries of ancient literature and the rapid changes in all sorts of human relationships have been accompanied by significant changes in the religious point of view.

The majority of the Christian world may still adhere, in the main, to the old creeds and customs, but a great and growing minority have departed in many particulars from the old paths. Even where the form of belief seems to resist the influence of modern thought, the spirit of the believer, unconsciously to himself, has become broader, kindlier and more liberal.

Sectarianism is not as strong as it was. There is an increasing desire on the part of all sects to get together, at least for certain practical purposes. The Federal Council of Churches in America is an example of the tendency toward wider cooperation and brotherly love.

Every city has its ministerial union. The Layman's Missionary Movement has united the laymen of all denominations in the interest of world-wide missions. The Religious Education Association has federated the religious press, the pulpit and the educators of the country in a most influential organization to solve the problem of religious education. Wherever we look we find Christian people gradually coming to crave a wider fellowship, a more efficient organization of religious forces and a stronger emphasis on the truths that unite instead of the dogmas that divide.

Trials for heresy are rare these days, not because the heretics are fewer, but because the church has grown more tolerant. Perhaps, also, it has been discovered that every heresy trial in these days of the newspaper tends to spread the doctrines it is desired to repress. Nearly every great denomination has its liberal and conservative parties, which occasionally clash, but, on the whole, pull together fairly well when great moral issues are at stake.

The most noteworthy change in the theology of the church is its quite general acceptance of the doctrine that the programme of Jesus includes social salvation as well as individual redemption. Many denominations now have social service commissions and secretaries whose main business is to help the church to exercise its influence in the moralization of business and politics. Hundreds of books have been written in the last twenty-five years dealing with the social mission of the church. While there are still vast unused spiritual resources in the

church, substantial progress has been made in the application of Christian principles to the social, political and industrial life of the Nation. The biggest of all social problems is just beginning to be dealt with by the religious forces of the country, namely, the problem of educating the world to walk in the paths of peace instead of war.

No change, however, has agitated the church more than the widespread discussion of the origin, nature and inspiration of the Bible. The so-called modern view is that the books of the Bible have a history and that the revelation recorded in them slowly developed, subject to the laws of human nature. The recognition of the human element in the Bible caused a revolution in the attitude toward it. While it is true that the

a figure of speech, as the embodiment of the evil in the world. To get the devil out of people and heaven into their lives is the goal now of the modern preacher.

The church is no longer regarded as an ark of safety. Church membership does not always mean Christian character. All the bad people are not out in the world and all the good people are not in the church. The motive of church membership is rapidly changing. People join the church, not to save their souls, but to increase their efficiency as Christians. It is a brotherhood organized to promote Christianity in the world and the individual who believes in the Christian principle of life should enter the brotherhood not only to develop his own soul but to render larger service than he could by going

But the greater part of the Protestant forces do not maintain separate schools for their children. The Sunday School does not adequately meet the requirements of a religious education, although it is a powerful religious force in the country. The feeling has gained ground in recent years that something must be done to promote the religious education of the young. Many plans are being tried out in various parts of the country. For example, the Gary plan, which provides for a time allowance by the public schools when those children whose parents desire it may gather in their churches or elsewhere for religious instruction. In other places credit is given in the public schools for the study of the Bible outside school hours. This is one of the pressing problems which has received much thoughtful attention in the last few years but which, as yet, remains unsolved.

There have been many interesting changes in the missionary ideas and work of the churches in the last three or four decades. It is no longer believed that all the so-called heathen are either going to hell or are even heathen, in the old sense of the term. Missionaries themselves who ought to be our best guides in the interpretation of the non-Christian world, have come to appreciate and to praise the good in the religions of the Orient. Believing them to be inferior to Christianity, they nevertheless frankly acknowledge that they contain much that is good and wholesome. This sympathetic approach to the non-Christian world has promoted a better understanding between the religious forces of the whole world. The wasteful rivalry between mission stations is fast passing away. In its place we now have "gentlemen's agreements" between the great missionary societies under which missionary operations are conducted. Several foreign fields are divided among these societies and each agrees to give the other a free hand in its own appointed sphere. In fact, in many ways foreign missionaries have learned how to co-operate more effectively than ministers at home.

The problem of the rural church has had, not its fair share, but much attention in the last few years. It is one of the vital religious issues of the day. The rural communities are sources of life to the Nation. Here are born and bred many of the leaders in industry, finance, education and religion. Whatever depletes the strength of the religious forces in the country directly and powerfully undermines the religious life of the cities. Over-churched rural communities are far too numerous. It is wasteful to multiply churches needlessly.

Then, too, the marvelous changes in modern life have left their mark on the rural communities. The telephone and automobile, the newspaper and rural delivery, the rising tide of education, the sometimes exceedingly rapid changes in the character of the rural population are factors in the problem which cry aloud for solution.



Rev. A. W. Wishart.

Bible has often been treated too much in a spirit of criticism and with too little regard for its spiritual contributions to religion, nevertheless in the main the advocates of the new viewpoint have cherished the Bible as a necessity in religion and an inexhaustible treasure-house of precious truth. The number of those who can not accept its literal infallibility is constantly increasing. The scholarship of the Christian world, generally speaking, has decided against an infallible Bible.

The old fashioned literal hell of fire and heaven of golden streets are no longer realities to a large number of thinking people. Hell and heaven are states of mind, conditions of character here and hereafter. The devil is still referred to by some as a dreadful reality, but by many as

it alone. As schools are essential to education, so are churches to religion.

The church, in the judgment of the progressives, is not an end in itself, but a means to an end. That end is the extension of the Kingdom of God on earth. The Kingdom of God is that state of the individual and of society, for it is both individual and social, in which God's will is done. It is the Kingdom of love, goodwill, sacrifice and service for others.

Increasing emphasis is being placed on religious education. Under our system of government the church and state are separate, consequently religion can not be taught in the public schools. But since the youth of the country must be educated in religion, the church must meet that need somehow. The parochial school is the answer some churches give.

INVESTORS

The Parrott Heater Company

ORGANIZED UNDER THE LAWS OF THE STATE OF MICHIGAN

Capital Stock of \$250,000.00 (All Common)

PLUMBERS

Haven't you often wished you could put into your own pocket some of the profits paid by the manufacturers whose goods you assist in placing on the market?

You know the possibilities of the automatic heater business. You know that if you give the proper assistance to the manufacturer you can increase the volume of business so that profits are sure to grow.

Because you are in the plumbing business you are entitled to exclusive money-making benefits in this important enterprise. Our instantaneous, automatic gas water heater, "The Parrott," is equal to any on the market—of that we are proud.

GET INFORMATION

Offers their stock for private subscription at par \$10 per share.

For the past six years PARROTT Instantaneous and Automatic gas water heaters have been selling in all parts of the United States. 1,600 are in use daily in Detroit.

The Instantaneous and Automatic Gas Water Heaters are as necessary to the household as gas ranges and electric lights. The economy in both the original cost and operation of these heaters makes every home owner a prospect. Now, when the company is offering the first issue of stock, is your opportunity to acquire stock and share in the profits.

A postal will bring full particulars, or phone the

BUILDERS

With our enterprise, the more home owners and business men associated with us the larger the volume of business, because each stockholder will naturally be a booster. The profits, in view of the large number of buildings going up daily, together with the huge number of gas consumers in various gas using cities make the possibilities of our automatic water heater business almost unlimited.

We believe that we will be able to accomplish with this extra capital in one year that which would take us five years ordinarily.

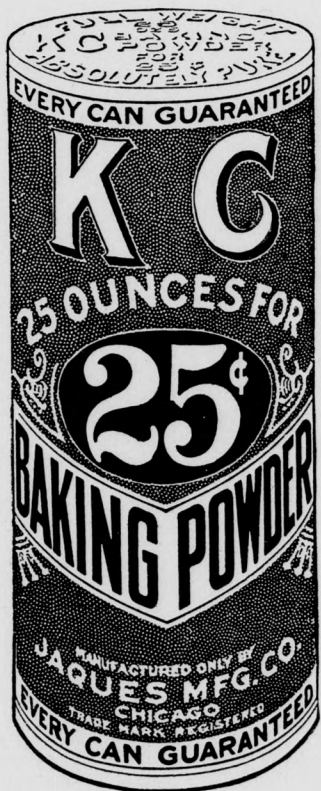
LOOK THIS UP

PARROTT HEATER COMPANY

64-66 West High St.

Factory and Executive Offices

Detroit, Michigan



THIS PACKAGE

Represents

the very best quality of baking powder any dealer can offer his customers, regardless of price.

We Guarantee

K.G. BAKING POWDER

will please your most particular customers. Retail price refunded on any can returned.

"Keep It In Front"

In many places new races of men and women have almost entirely supplanted the former residents who must be dealt with according to their character and needs. In other communities the population has decreased so that the churches once equal to the religious requirements are now far in excess of the needs and are dying for want of material to work with. The modern "ruralite" is a reader of books, in touch with modern tendencies, influenced by the modern outlook. Too often the rural pulpit has failed to keep pace with the changes in the pew. The religious needs of rural communities arising out of the changes in the conditions of rural life demand a reorganization of religious work.

If one asks for the philosophy of these changes no simple answer can be given. Progress is always complex, like life itself. It is the resultant of many forces now clashing, now co-operating. Sometimes the causes of the change are remote and obscure. One morning New England woke up and found it no longer, believed in witches. Of course, the belief in witches did not, in reality, perish in a day, but it was a remarkably sudden transition from a firm and apparently logical conviction to its opposite. The belief was not disproved. It was simply dropped. It became unpopular. People grew out of it as children grow out of their childish fancies. We have dropped the belief in infant damnation in somewhat the same fashion. So far as irrefutable evidence goes we do not know any more about it than when it was believed but one day a strong denomination voted it out the creed and that was the end of it for them.

But one may mention several interesting features in modern life that have been more or less silently, more or less unobservedly at work, changing the religious viewpoint.

Science has rendered impossible the old views of nature. Venerable and cherished doctrines of creation had to give way and with them went also certain dogmas about the Bible. Science has taught us much about human nature and human institutions. It has so strenuously insisted upon the prevalence and power of Law that people have gradually modified their views about salvation, Providence, heaven, hell and many other objects of belief. I do not mean by this just recognition of the contribution of science to religion to be understood to overvalue science. Scientific knowledge of itself can not save this world from its sin and misery as the great war in Europe abundantly proves. The awful conditions prevailing there proclaim to the whole world that science may be used to bless or to curse, to heal or to kill, to promote peace or war. What the world is to do with its knowledge is a problem that is beyond this review. I merely call attention to it as a problem of untold significance.

The growth of democracy has altered religious thought and custom. It has promoted religious freedom, encouraged men to think for them-

selves and suggested to the individual that he should be as much a factor in religion as he is in politics. By promoting social co-operation and intercourse democracy has made men understand each other better. Many of the old religious antagonisms have melted away under the warm rays of friendship.

Business in its many phases has been no small factor in promoting tolerance and good will. The increasing influence of the laity has tended not a little toward increased efficiency in denominational management and the activity of the local church. We shall, no doubt, feel that influence more and more.

Great as have been the alterations of opinion and the changes in method during the last thirty-three years we may reasonably expect far more remarkable changes in the next thirty years, partly as the ungathered harvest of past influence and partly due to the world's upheaval by the European war.

If one were to search for faults in the church during the last thirty-three years many would be discovered, but it must never be forgotten that the men and women who think and work politically, industrially and educationally are the same people who think and work religiously. They are all human. It is self-evident that whatever control the Infinite God exercises over finite creatures he does not miraculously interfere to compel them to know the truth. Here science has helped us to appreciate the fact that human progress is under law. We make mistakes in theory and practice because we are human. But the errors in religion are no greater or more numerous than those which man makes in every other sphere of his life.

Religion will last, will thrive here and decline there, but will live on as long as politics and business, which means as long as man lives on the earth. The church has many serious problems before it, but each generation to come will doubtless meet the oncoming situations as successfully, to say the least, as the church of the past has done. When all its many faults—due, I repeat, to the inherent weakness of human nature itself—the church has served the world quite as efficiently as governments, schools and business organizations. If it will gird itself by prayer, sacrifice and study for the tasks of the future, it may render the world a service which no other institution is so admirably adapted to contribute to the cause of humanity. Alfred W. Wishart.

Hot Shots By an Expert and Experienced Grocer.

The best business is the most difficult to get.

Most salesmen work along the lines of least resistance; that's why most of our sales balances are in red ink.

What particular attraction is there about your house and methods to make a satisfied customer of your competitor's give your salesman his business? Just so sure as military preparedness is a commercial necessity

as well as a defensive necessity, just so sure is preparedness and a definite sales policy necessary in modern business.

Good business building depends upon more things than advertising; more things than service; more things than prices.

Too many businesses serve their customers in a spasmodic manner—good quality to-day, poor quality to-morrow; good service to-day, poor service to-morrow, good prices to-day, high prices to-morrow.

Too many concerns use molasses to get their customers and expect to keep them by making them drink vinegar.

Too many concerns pay too much for getting back business which they originally had and lost.

The high cost of doing business can be materially depreciated by having as few second costs as possible.

Loyalty of employes can be bought—if you know how to buy it.

Most employes expect to get loyalty for nothing—that's the reason they get so little.

Most employers expect to get loyalty slap on the back—what they get is a kick in the stomach.

Hypocrisy is the cut worm of business—too many concerns try to make their competitors believe they love them.

Newspaper advertising is good advertising; but if it is the only advertising you do, you don't do enough.

The spoken word is most effective if coupled with good newspaper or other advertising.

Advertising alone will not sell goods.

How many friends do you make every day in business?

What efforts do you use to make people like you? If you will make people like you, they will like the goods you sell.

The profit and loss sheet is dreaded by most sales managers.

Some salesmen detest an accurate report—because it tells the truth.

The world offers golden prizes to men who think.

The strong should help the weak competitor.

Weak competitors make bad competition; destroy good business.

The buying public believes that advertising is an unnecessary evil.

Not enough educational work has been done to educate the consumer that the cost of advertising does not increase the cost of the commodity. Does it or does it not?

A business organization should consist of three educational features—educate the employer, the employe and the competitor.

Acquaintance begets friendship; friendship begets confidence and confidence begets business.

How much importance do you place on the outsider's viewpoint of your own business?

How insistent are you in getting criticisms from your employes about your methods?

What value do you place upon their recommendations?

What reward do they get for taking an interest in your business?

How many voluntary increases in salaries have you given in the last ten years? Selling sense is common sense—how much do you use in your business?

The grocer works eighteen hours a day on an average and devotes 25 per cent, of his working hours to interviewing salesman; that is, four and one-half hours per day to listening to sales arguments.

What do you do in your organization to educate your salesmen?

Do you make your advertising literature to this class of trade have such value that you get the business?

With the right degree of knowledge, selling expense is lessened and everybody is benefited.

Sales reports are of little value unless they are comparative.

A concern that has a comprehensive grip upon its business, knows instantly what to do when confronted with a sales problem.

Will the foundation that you lay to-day hold up your institution for twenty years, or are you cheating by using cheap construction, poor materials and dishonest methods?

Who dictates your sales policy, yourself or your competitor?

What are you doing to make your employes sales factors?

A consistent policy is usually lacking in most concerns.

They spend one hundred thousand dollars in buying fixtures, paying large rents, and selling a high priced quality article, and hire people to sell it that look underfed and underpaid and not any too clean.

A little more care in selecting employes, a few dollars a week more in salaries will eliminate this condition.

A dirty errand boy or deliveryman can kill more business than your advertising men can create.

Brains by the pound are not indicative of knowledge.

The college man has no advantage over the man who never went to school.

The poor boy of yesterday has still a good chance to be president to-morrow. The man who never had a chance, never took one.

The good God gave us all twenty-four hours a day and said "go to it," but most of us don't go.

Activity is a God-given power to every man—power for good.

Most of us like to cut bases, even after making a home run. It is almost natural for most men to be dishonest.

Truth is good enough about anything.

If you can't be happy in the business you are engaged in, change the business, because your success in it depends upon how happily you do your work.

Somewhere I saw a sign: "Don't wait for the boss to crank up; be a self-starter."

A lot of men secure their jobs on false pretenses and then get mad when it has been found that they can't deliver the goods.

Carl Rosenberg.

Many an otherwise truthful man lies about the good time he had while camping out.

Ye Olde Fashion Horehound Candy

"Double A" an Every Piece



Is good for young and good for old,
It stops the cough and cures the cold.

Made only by **Putnam Factory National Candy Co.**
Grand Rapids, Michigan

GROWING SEEDS.

Part Michigan Plays In This Important Industry.

Written for the Tradesman.

I will try and comply with your request to say something of the seed industry in Grand Rapids as it is today and as it was a third of a century ago. What I have to say may be interesting to some of us who remember Grand Rapids in the early eighties, at which time there really was no one who made seeds his exclusive business. I was engaged in the wholesale fruit and produce business at that time and conceived the idea that Grand Rapids should have a real seed store, so in 1885, I opened a store in the old Wenham block, on North Division street, now North Division avenue.

At that time seeds were handled principally by the down town grocery and drug stores and my strongest competitors were the old firms of Peck Brothers, John A. Brummeler, William Bemis & Sons, Goosen Brothers, all on Monroe street, and William T. Lamoreaux and Peter Kusterer, on Canal street. A few years after I established my seed store on North Division avenue, my competitors found out that they had their regular business to think of, while I had only to think and work to build up a seed trade, the result being that my competitors dropped the handling of seeds altogether, giving me a free hand and almost a complete monopoly for several years thereafter.

As I saw the hardwood forests of Michigan gradually disappear and fertile farms take their place, I soon realized that I did not make any mistake when I established the first exclusive seed industry in Grand Rapids. As the surrounding country grew into beautiful and successful farms, so our seed business grew with it. I soon discovered that the climate and land in Northern Michigan was suitable for the growing of seed peas of the garden varieties and I established growing stations at Traverse City, Elk Rapids, Charlevoix, Petoskey, Levering and Cheboygan. This industry of seed pea growing in Northern Michigan went on for many years and hundreds of thousands of dollars were paid out to farmers annually in the counties of Grand Traverse, Antrim, Emmet and Cheboygan.

Strange to say, this industry ceased to be profitable for some years and we were obliged to seek other fields, far away from Michigan, where the climate and soil were more adapted to pea culture. The farmers of Northern Michigan did not lose much, as they turned their attention to other crops and on the same land where they used to grow peas for us, they are now growing beans, which pay them just as well or better. We are, however, still growing the common field peas in Cheboygan county with fairly good results. In the early days of my business, the farmers did not care for much seed on the farm except clover and timothy. It was the common red clover, alsyke and mam-

moth clover not being very well known.

Since the great advancements made in agriculture, there is now a very large demand for many kinds of legume seeds, such as sweet clover, Sudan grass, dwarf Essex rape, alfalfa, soy beans and cow peas, winter vetch, crimson clover, etc. In the early days our trade in seeds was only about four months in the year. Now the demand for seeds of some kind is twelve months in the year. Then our selling territory was Grand Rapids and a small part of Western Michigan. Now it covers the whole of the United States and a good part of Canada.

Our Florida customers want their garden seed peas and beans just as quick as we can get them ready after the harvest of the crop. California

reason why we should not grow more seeds in the United States for export. We have the different soil and climate to produce the best seeds in the world and the main reason that has held us back was the labor proposition. In the European countries, the women and children do a very large part of the work, while here on the farm, there are few to do the work.

The farms in Europe are small and very fertile. There is plenty of labor to handle the crops, while here the most of the farms are too large and too poor to make the seed growing industry pay, as a general rule. However, those who are now engaged in the growing of seeds and who are employing the proper methods are making a success of the industry. I have just returned from California, where most of the garden and flower

pea and bean crops in Southern Idaho far better than I had expected. All have been harvested without a drop of rain and we had no frost to do any damage. All are grown under irrigation on very rich land, suitable and particularly adapted to pea and bean culture.

In speaking of the West and some of the advantages they have there for seed growing, I am not discounting Michigan. We grow many thousands of dollars worth of seeds in Michigan and intend to grow more. Nevertheless, I must give our Western growers due credit for what they are doing and if some of our Michigan farmers would take the same pains that are taken by our growers in the West, they would have more money to put in the bank after harvest.

We have the natural sources in Michigan in the way of soil and climate to make it a good seed producing State. All that is necessary to make it still better is a little more care with the crop and more fertilization of soil. If a good many farmers in Michigan would work only half the land they are trying to work now and work that half well, they would have more stuff to sell and more net profit in the business.

Alfred J. Brown.

Collecting Money.

Collection of money, even when made by authority, sometimes results in legal complications. The first thing a retailer should ask himself, when any employe or agent who has collected your money and refuses or fails to turn it over is, Why does he refuse? If it is because he claims the right to hold it, no matter how flimsy the claim is—if sincere—then it is putting your head into the lion's mouth to issue a warrant for his arrest. Of course thieves and embezzlers often justify holding out of other people's money by a claim of right. The claim of right must have both a legal and moral foundation. For instance, suppose an employe is suddenly discharged. He claims the house owes him money. The house denies it. The employe goes to the safe or cash register and abstracts enough to cover his claim. That is larceny, even though his claim was a good one. No man can pay himself in any such fashion. But the position of an employe who had collected money for his employer, with the latter's consent, and still held it, would be different. He would not be guilty of larceny if he refused to hand it over on the plea that his employer was indebted to him. Even if his plea was groundless, it would not be safe to arrest him, unless the employer had full proofs in his possession that the plea was merely a subterfuge to excuse the larceny. In that case it would be reasonably safe to issue a warrant.

Care should be taken in grouping stocks of merchandise so as to bring about a harmonious contact. For example, a shoe department in proximity to a lunch counter would produce a mixed smell of leather and cooking that is scarcely harmonious.



Alfred J. Brown.

also wants very early delivery, so that we are kept pretty busy from now until spring, supplying the Southern trade first and then filling orders farther North in proportion to the season. Then only a few varieties were necessary to supply the demand. Now there is a long list of different varieties which must be grown to supply the present demand. To supply this demand we find it necessary to have different kinds of seeds grown in different parts of the country where soil and climate is best adapted to their culture.

Since the war, the European countries, who were producers of various kinds of seeds for export trade to the United States, are now buyers of American grown seeds. We are now getting ready large shipments for England and France. There is no

seeds are produced. I find the land under the highest state of cultivation.

In one field on the McCullough ranch, situated in the Santa Ynez river valley, where I had a crop of garden beans grown for me, I could walk a mile between the rows and could not gather an armful of weeds in the whole distance. This crop had not had a drop of rain on it since April and yet the soil four inches under the surface was moist. This shows what thorough cultivation will do in the California climate, for, Mr. McCullough has harvested a fine crop of exceptional fine quality.

On my crop inspection trip last month, I probably made pretty close to a thousand miles via automobile, so that I got a pretty good general idea of what is being done in seed growing in the West. I found our

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Wholesale Electric Supplies

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Rademaker-Dooge Grocer Co.

28-30-32 Ellsworth Avenue

Grand Rapids, Michigan



Wholesale Grocers

“The House of Quality and Service”

MADE HIM THINK THINKS.**Profitable System Adopted By a Detroit Merchant.**

Written for the Tradesman.

I heard of a jeweler-optician who put an original stunt across and it struck me it could be applied to some other businesses and I went out Woodward avenue and had a bit of a gabfest with him.

"What's this thing you've been putting over?" was asked him.

His eyes brightened as he told the story. Enthusiasm had him tight in her grip.

Incidentally he said, "What first put the idea in my dome was so many workmen came from factories for eye examinations. They told me about their work, how the lights in an engraving house hurt their eyes, how sawdust, etc., got them in woodworking shops and the likes. It made me think thinks. The outcome was the plan which has been quite a success so far."

He got in touch first with the high muckety-mucks of an overall manufacturing concern that employed about 200 seamstresses. One day, he and his Man Friday went out there (per announcement to the girls) with lettered charts and testing dingusbobs. The eyes of a dozen or so girls were examined that noon. Another date was fixed upon and they did the same thing a second time. Then a third and a fourth time.

It woke up a good many of the girl-sewers to their optics. Some of them came down to the store the first Saturday afternoon and "sat" for glasses. Others did the following Saturday. And so on. A good percentage of the ailing ones became his customers sooner or later.

The optician said he didn't think that the preliminary factory testing sessions did the trick alone, but was of opinion that after he had started the thing it just naturally spread enthusiasm among the girls. They talked among themselves. They related their experiences after the optician's office testings. It made some of the girls apprehensive of their vision-health.

He said he almost knew that their talks with one another got him more customers than the superficial examinations at the factory did, for the reason he didn't look into the eyes of many of the girls in his four times at the factory. In short, he fitted quite a good many of the workers that had not taken the factory examination at all.

The idea, as I look at it, is right here: Mr. Optician stimulated interest among these seamstresses and they brought the thing to a head themselves. It got him talked of and considered and remembered lively. It also, as said, perked up some of the girls to giving heed to their defective tungstens. I wouldn't be surprised if every last girl in that factory got a bit anxious maybe. Then when a Mabel came back from the optician's office, wearing her new glasses, and would tell her factory-mates about the findings of the test, others thought best to follow suit, and did.

The long-short of it was the optician put glasses onto the blinks of thirty-two girls in that bunch out of possible 200. The long-short further is he will likely

get others of the bunch when they think they need glasses. If you should happen to meet any one of that bunch of girls and suddenly ask her who is a good optician in town she would naturally speak that man's name.

Does it pay? Not much at first, possibly. A good deal in the end, probably. Anything helps that helps to put an optician or storekeeper into people's memory in a fair way. Some day he'll gather his harvest. Why? Because some day people will want such an optician or storekeeper.

A clothier, grocer, druggist, hardwareman, can't go out to a factory and test eyes. But he can go there and hand its employes some little piece of literature every few days or every week for a reasonable spell and get himself onto their minds past easy forgetting. Or he can get the names of employes and send them some good, stiff, strong, personal letters for a time until he impresses his store on them. He will perhaps land some of them as early customers. And they will talk their purchases to their shop-mates. That's a germ planted. It may develop into a growth.

Also the fact that the storeman came right out to the factory to speak his piece will, in itself, make it seem of more importance. It will appear to be somewhat linked up with the factory's consent. At any rate, it will have been exploited in an unusual way and place and hence excite so and so much unusual attention and comment.

Call it publicity, if you want to. Call publicity a punk thing for a dealer to employ if you want to. He does employ it, just the same, nine times out of ten—that is, most of them do. Makes no odds what he says of his goods, if detailed features be lacking in his talk, it is publicity, pure and simple and that's all. And that's the way ever so many dealers do it.

Yet publicity like the optician indulged in smacks more of a personal contract with prospects. Will make a deeper dent in a prospect. That dent will ache and itch of the dealer's name and will keep him alive in prospect's mind.

A cleaner and dyer out Michigan avenue told yours truly that he made up a list of ten likely families near his shop and made a personal call on them every Tuesday for two months last spring. He stopped but a moment or so at each door and said only a few words regarding his superior kind of work. He wasn't at it but a little while before some of these families handed him dirty suits to be cleaned. And he said he got others to his shop months after he had stopped his weekly calls.

They couldn't easily get him off their minds, you see. When they did need some cleaning done they naturally associated him first thing with the thought.

It was publicity, for the man hadn't described his p's and q's of methods on his weekly visits.

Why then can't a grocer or druggist or clothier or whatnot tradesman send his Man Friday out and stimulate the same sort of lasting interest? Give him an hour off an afternoon per week or per two weeks or so. During a dull spell; the impression will be made just the same.

William D. Fellows.

Blue Valley Butter a Trade Builder Why?

Because of our large output the making of our butter has been developed through years of experience until all butter we make is made under one system. This has been done through years of practice and science, and our science and the great amount of practice enable us to make the best butter, and butter that is always uniform in quality and the same. Consider this, and consider if it has helped others why will it not help you. Order today.



Pasteurized

BLUE VALLEY CREAMERY COMPANY
GRAND RAPIDS, MICH.

S. A. MORMAN & CO.

35 Pearl St., N. W.

GRAND RAPIDS, MICH.

All Kinds of Brick and Builders' Supplies

LIME, CEMENT AND SEWER PIPE AND FUEL

**GLOBE Trower Seat Union Suits**

are the most comfortable, durable and generally satisfactory union suits you can get.

They don't bind at neck and crotch as most union suits do. The buttons don't come off, or buttonholes get big. They don't shrink.

They do wear a long time and give splendid satisfaction and they feel good to the skin—Globe Underwear is fine underwear.

Attention Dealers

Hook up with the Globe line if you are not already a Globe dealer. The biggest and best stores sell "Globe."

The same important features in the construction of Globe Underwear for men are found in women's and children's Globe wear. It's the big, dependable line on which you cannot go wrong. * * * * *

Globe Knitting Works

Grand Rapids, Michigan

Use Tradesman Coupon Books

THE LAUNDRY BUSINESS.

Local Establishments Thoroughly Serve Their Patrons.
Written for the Tradesman.

Thirty-three years ago, the laundry business in Grand Rapids was still close to first principles. The city in those days had one power laundry known as the Troy, conducted by A. K. Allen, and two hand laundries, the Globe and the American, the latter conducted by the writer. A year later the Baxter laundry was established. The laundries had primitive equipment and while they no doubt did the best they knew how, it is likely there was some justification in the popular belief that they were destructive agencies rather than institutions for the promotion of that

The last Federal census of 1914 shows that the power laundries of the United States employed 149,000, persons, as compared with 124,000 five years preceding, a net gain of 25,000 or 20 per cent. These figures do not include the hand laundries.

Grand Rapids to-day has four power laundries, the Bradley, United States, the Baxter and the American, with a combined capital of around half a million dollars and employing an average of 550 persons throughout the year.

Thirty-three years ago the laundries confined themselves chiefly to shirts, collars and cuffs. To-day they rank with the public utilities in the service they render. They have, in fact, become an indispensable adjunct to city house-keeping. The old line of shirts,

mention the fact that they receive work from all parts of the United States which really makes their fame National.
Adrian Otte.

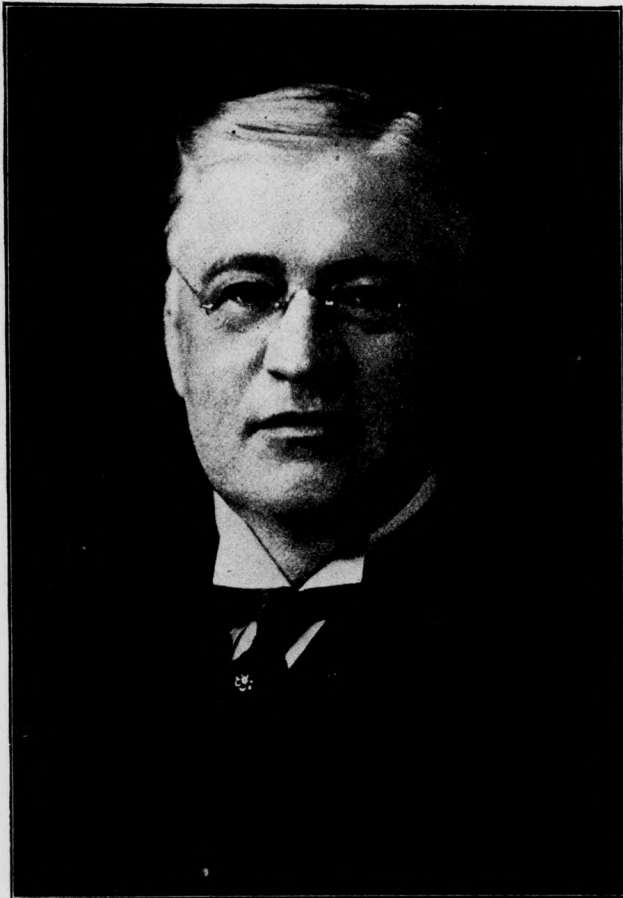
She Was Honest.

The sewing machine agent rang the bell. A particularly noisy and vicious-looking bull-dog assisted in opening the door. The dog stood his

ground. The agent retreated slightly.

"Will that dog bite?" he asked.
"We don't quite know yet," the lady said. "We have only just got him. But we are trying him with strangers. Won't you come in?"

Hard cash that comes easy soon melts away.



Adrian Otte.

which is said to be next to Godliness. The family wash woman in those days was still a power in the land and in most households Monday was still a day of suds odors and sadness.

In the third of a century which has since elapsed, wonderful progress has been made in laundering. Scientific study has been made of washing, starching and ironing. New and improved machinery has been invented, new processes have been devised and new ideas have been worked out. The business has been reduced to an art and a science worthy of the best talent, thought and ability, and today it ranks with other great business enterprises which call for capital, skill and desire to serve the public. As a result, the laundry turns out a higher grade of work at a price which represents economy as compared with the household washing. It has gained the public confidence and every year has brought an increase in the patronage.

collars and cuffs represents a small part of the work done.

They do flat work more cheaply and better than it can be done at home. Three of the laundries have complete dry cleaning departments. The Baxter laundry has added shoe repairing to its service. The American has recently erected a large building for the sole purpose of renovating and repairing domestic and oriental rugs.

The Grand Rapids laundrymen have been enterprising and progressive and this is the chief reason for the growth of the industry in Grand Rapids and the success of those engaged in it. They have kept step with modern methods, prompt in installing the latest and best equipment, and their aim has always been to popularize the laundry by giving the promptest and best service possible.

As an evidence of their ability and reputation it is only necessary to

For Best Results Housewives Use O-li-ene

Mr. Auto Owner, Use

Champion Motor Oil and Lubriko Auto Grease

At your service always.

Grand Rapids Oil Company

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

J. I. HARWOOD, Manager

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UNION DEPOT LUNCH ROOM

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Popular Prices

I make an especial appeal to Commercial Travelers

PERCY ENGLISH, Prop.

FORCED TO SPECIALIZE.

Brass Manufacturers Discontinue General Line of Goods.
Written for the Tradesman.

It affords me pleasure to respond to your request for an article to be printed in your anniversary number relative to the changes which have taken place in the brass business during the past thirty-three years.

The title "brass business," as applied to certain lines of manufacture, is a very broad one and includes so many varieties of products that it will be a problem to more than mention some of the most important ones.

Sacred history states that Tubal Cain was the first artificer in brass alloys, but it is probable that he worked in bronze, a mixture of 90 per cent copper and 10 per cent tin, rather than in brass, which ordinarily contains 66 per cent copper and 34 per cent zinc, or spelter, as the latter metal is known to the trade.

It is certain that during the bronze age, many thousands of years back in the dim past, bronze was the only baser metal worked by primitive man. Among the precious metals, gold, being found in nature in the metallic state, may have been used for ornaments before man learned that by smelting certain peculiar stones (ores of copper and tin) together he could obtain a rough lump of bronze from which he could fashion tools, weapons, etc.

The modern manufacture of brass goods really begins with the rolling and drawing at the mills of sheets, rods, tubes and wire. In this country the brass rolling mills have, through various causes, been largely concentrated in Connecticut, particularly in and around Waterbury. Other important mills are now located at Rome, N. Y., Trenton, N. J., Detroit, Mich., and Kenosha, Wis.

The fabrication of these sheets, tubes, rods and wire into various articles known to the trade as brass goods has grown to be a tremendous industry in the United States. There are many hundred firms in the Eastern and North Central states whose products are found in some form in nearly every home and shop in our broad land; in fact, next to the manufacture of iron and steel products the brass and copper trades are the most important of all metal industries. A list of the more important lines of brass goods would show that the ramifications, classifications and distribution is almost beyond belief, so infinite in number are they.

As an illustration, take steam and hydraulic goods. This includes every form of valve and apparatus used for the control of steam, water, air, gases, oils and other fluids. A special type of valve must be designed for each particular use; a globe or gate valve made for handling steam will not answer for air or gas; an ordinary gas cock which would remain tight under the light pressure used in the distribution of illuminating gas would be utterly useless in hydraulic or pneumatic construction.

These conditions have resulted in forcing manufacturers to specialize, many devoting their attention to one

or more classes only, where thirty years ago they tried to make a general line of goods, often with indifferent results.

Probably no special line of brass manufacture has experienced greater changes than has that known as "plumbers' goods." Old readers of the Tradesman will remember when the height of plumbing progress was thought to have been reached by the introduction of the hopper closet with its built in wooden seat and concealed lead pipe fittings. Thirty-three years practically bridges the span which has passed since the odoriferous, insanitary and unsightly hopper closets gave way to the clean, tidy and sanitary modern toilet of glazed white porcelain with its bright nickel trimmings.

aggregate amounts to many millions of dollars annually.

Practically all of this great business has grown up since the Tradesman was born, and, Mr. Editor, even with your prophetic vision of that time, you never dreamed that your model printing establishment would soon be lighted and your presses run by this mysterious force just then being introduced to the public.

If you could have seen that your breakfast of eggs, toast and coffee would be cooked by electricity and your plate warmed thereby, that it would run a vacuum cleaner in your home; drive your laundry washing machine; run your wife's sewing machine; heat your shaving water and massage your body; besides performing many other functions in your

Thirty-three years ago the housewife either kept her ice in a wash tub covered with a carpet, or, in rare cases, nearly broke her back lifting the heavy lid of one of the old fashioned ice chests. In these later times she uses a modern sanitary refrigerator of finished hard wood or shining white enamel. The manufacture of brass hardware for refrigerators has grown to be of considerable importance and is the result of specializing and studying the requirements for this particular use. A large share of the writer's time, as an officer of the Grand Rapids Brass Co. for the past thirty years, has been devoted to inventing and perfecting the mechanism and designs of locks and hinges for the refrigerator trade.

In time tastes materially changed, and in place of the showy ornamental brass trimmings of former years buyers now require plain polished simple hardware, finished mostly in nickel. It is a pity that keen competition and extremely high prices of metals prevailing to-day compel the use of much lighter hardware on refrigerators than should be the case, but until housewives demand more substantial hardware the use of the present lighter trimmings will continue.

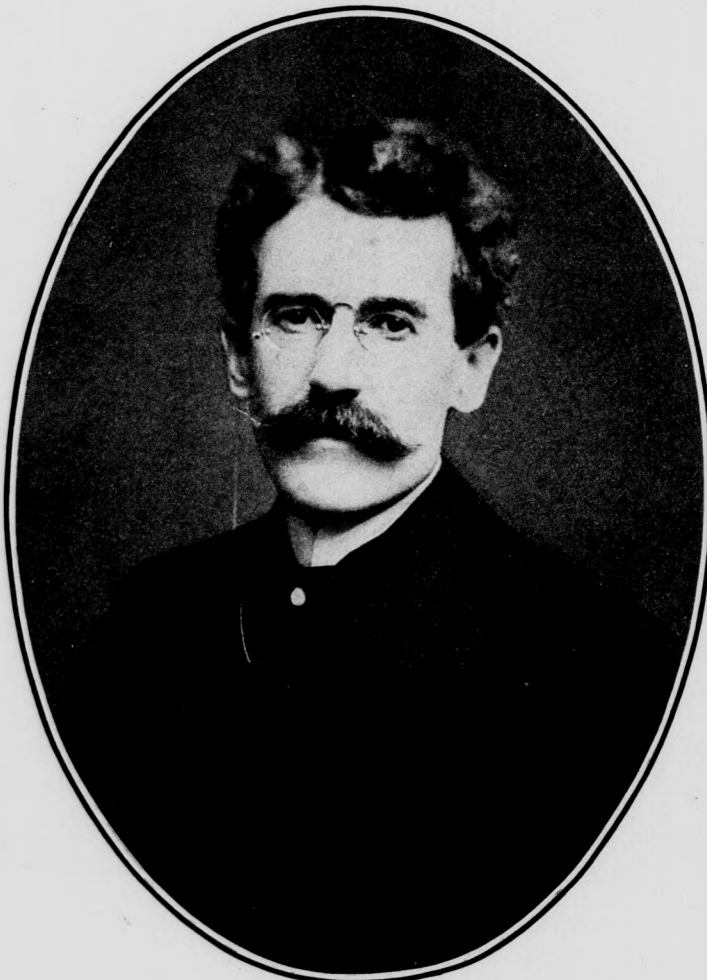
The extensive use of brass hardware in connection with the manufacture of furniture in the United States dates back to the Centennial year, when furniture makers had an opportunity to study the cabinet work of Europe and thereby realize how crude and inartistic were their own productions, so far as design and correct interpretation of style was concerned.

In 1882 the writer first started the manufacture of furniture trimmings in Grand Rapids. A brass craze seems to have swept over the country about that time and furniture dealers demanded more and more of brass decorations. Furniture makers of this and other places responded by literally plastering their products with ornaments sawed from sheet brass, fastened in place with nails having large staring heads. The introduction of these sawed ornaments was a good thing for the manufacturers of brass trimmings. In one year the Grand Rapids Brass Co. cut 100 tons of sheet brass into ornaments for this purpose. In five or six years this ornamentation was so overdone that the public rebelled and more artistic designs of cast metal were used instead.

This furniture in time gave way to the plain and severer lines of the Colonial and Mission styles.

In a few years even brass knobs and simple pulls were thrown aside, to be replaced with wood knobs, a change that played havoc with the business of the manufacturers of brass hardware.

The last three years has seen quite a revival of brass pendant handles of period design, most of which are being used in dark antique finish. Furniture trimmings to-day have to be correct in design and are much more artistic than they were ten or fifteen years ago when any old thing would go, provided the price and style caught the fancy of the factory manager, who often times had no knowl-



Daniel W. Tower.

Even greater changes have come over the old style sheet metal bath tub and lavatory, and a modern bath room is now a delight to the eye, nearly everyone being finished in pure white, and what metal must necessarily show finished in nickel. More money is now often spent on the bath room of a modern house than was expended thirty-years ago on the entire heating, water and gas systems of a home of that period.

The introduction of steam and hot water heating systems has developed an extensive line of special brass fittings for this particular purpose.

In the realm of electricity, the popular introduction of this wonderful agent in our homes and factories has built up an entirely new and original line of brass products, which in the

household would you not have printed in the Tradesman of that time that the day of miracles had come? In every one of these lines of electrical development the brass goods manufacturer has had a large and important part.

Compare the chaste, artistic and useful electric fixtures now embellishing our homes with the inartistic gas fixtures of thirty-three years ago, and we are compelled to admit that in this interval the American people have, seemingly, made a century of progress.

The manufacture of carburetors and other brass accessories for automobiles was not thought of thirty-three years ago, but to-day there are millions of dollars of capital invested in this line of brass products, Detroit being headquarters of this trade.

THE impression seems to exist that because a trust company is a large corporation it handles nothing but large estates. This is incorrect. This company with its twenty-five years of successful experience has in its charge many small estates and trusts to which it gives the same care that it does to estates and trusts involving hundreds of thousands of dollars.

We have a booklet which tells you all about it.

Send for it, and for a blank form of will.

THE MICHIGAN TRUST CO.

Of Grand Rapids

This Will Interest the Milliner

October is the clean-up month in *Millinery*. In accordance with our policy of selling all of this season's hats, this season, so as to start next season with a clean slate, we have inaugurated a general clean-up sale for this month, on all untrimmed Velvet, Velour and Felt Hats for Ladies, Misses and Children. If interested send for further information and price lists. Shipments made same day of receipt of order.

Corl, Knott & Co., Ltd.

Commerce and Island

Grand Rapids, Michigan

edge or comprehension of what was suitable for the furniture he was turning out.

The number of manufacturers engaged in the brass goods lines in Grand Rapids has increased from one in 1882 to seven in 1916. The annual business of these seven concerns will approximate \$2,500,000, but this entire amount is not strictly brass goods, as each company's output includes some lines of steel products.

A great change has taken place during the past three or four years which is of a very serious nature to every manufacturer of brass goods. I refer to the tremendous advances in the price of all metals and supplies, latterly due to the breaking out of the European war.

The following partial list of these advances will be of interest:

Metals.

Copper, 250 per cent.
Zinc (spelter), 300 to 500 per cent.
Steel, 150 to 200 per cent.
Lead, 125 per cent.
Aluminum, 300 per cent.

Supplies.

Crucibles, 500 to 600 per cent. and almost worthless from lack of Hessian clay.
Chemicals, 100 to 900 per cent. and many unobtainable.
Paper and twine, 250 per cent.
Screws, 60 per cent.
Sundry supplies, 100 per cent.
Labor, 35 to 40 per cent.

What is the result of this showing?

The brass manufacturer advances his prices, but he can not get his customers to see the justice of his case and pay him all he is really entitled to under these new conditions. The customer grudgingly agrees to pay a portion of the advance justified, but comes back with the argument that the manufacturer is bluffing.

Let us see if he is. The foreign governments have contracted for nearly half of next year's production of copper in the United States at high figures and the largest share of the metal to be shipped to foreign ports next year is still unmined. The brass mills of the country are so driven that they won't promise to deliver sheets, rods, tubing or wire in many instances before eight to twelve months after the order is placed. Our firm used to have orders filled in thirty to sixty days. The steel mills producing hot and cold rolled steel, extensively used in sheet metal goods, won't guarantee any date of delivery, but give estimates of from ten to sixteen months. We have at the present time unfilled orders for steel which were placed in November and December of last year. In order to have any stock of materials and supplies with which to fill his orders, the manufacturer is now compelled to buy from twelve to eighteen months ahead and pay the advanced prices above mentioned. This ties up so much of his capital that \$1 at the present writing is about equivalent to 50c three years ago.

This puts the manufacturer of brass goods "between the devil and the deep sea," for the Federal Government says that producers cannot get together and agree on a fair advance in prices, based on new conditions. As

though this were not a sufficient hardship, Congress, coerced by a President sworn to protect the interests of all the people, enacts a law compelling the railroads to pay ten hours' wages for eight hours' work. This is class legislation of the rankest type and the effect on labor is already being felt in all industries of the land. Men employed in factories logically begin to reason that if prices for railroad labor can be established by act of Congress they should have the same consideration. And they are right.

Please bear in mind that the writer has been a workman all his life and wants to see labor paid all that the industry will warrant, compatible with the price of materials and the cost of running a business.

If industries are to be compelled to pay for these tremendous advances of materials and labor they should also be allowed by law to co-operate and charge the public the legitimate prices that such advances warrant.

In the matter of terms prevailing in the brass trades, considerable improvement has been effected in thirty-three years' time, terms having been cut in most cases from ninety to thirty days, with 1 per cent. discount for cash. However, as an offset, the metal dealers and rolling mills offer no cash discount, their terms being net.

Concerning the development of the munition business in our Eastern states since the breaking out of the European war, this product has grown to tremendous proportions, and the absorption of the largest share of the product of the rolling mills by this trade is the main cause of the latter's inability to fill orders coming from old regular trade.

Whatever amount of money the munition manufacturers may make will be a good thing for the country as a whole, for the reason that the more abundant the supply of ammunition the sooner the war will be brought to a close, and in the meantime our own Government, which has been so lacking in real preparedness, will have the plants and experience of the American producers to rely on in case of trouble for our own Nation.

Daniel W. Tower.

A Change of Name.

Charles Deadhead, who lives in Louisiana, has a record for quick payment of his debts, and he believes he should not be compelled to go through life with the handicap of this name. Accordingly, he has petitioned the Legislature for a new name. Mr. Deadhead's petition should be allowed, and he should be given a name giving less cause for comment. But the Louisiana Legislature, the Kansas Legislature, and other Legislatures will do well to pass laws permitting suffering merchants to plaster the name the Louisiana man seeks to discard upon such of their customers as may need it, and compel them to wear it to church on Sunday.—Emporia Gazette.

Let the customer talk, but don't let him talk too much. See that you don't miss a chance to say your little say.

High-Salaried Office Boys.

You read the other day this newspaper headline, "Office Boy Gets \$125,000 Salary." Of course he does. Who else in America compares with the ex-office boy, in drawing a big pay envelope?

Mr. Stotesbury was an office boy in a bank, and I heard him say he got \$16 a month. Mr. Carnegie was a telegraph messenger boy earning less than that. Mr. Rockefeller was a grocery store boy.

In our country the youthful prince often succeeds, but he fails relatively oftener than does the office boy. He is not eternally being lashed by necessity when young to earn money, and learning to earn money to buy necessities teaches the office boy how to mint money.

Nobody ever learned to play baseball by sitting in the grand stand. You can watch auction bridge ten years and have a big slam made against you every time if you try to learn by watching alone.

General Goethals didn't learn how to dig the Panama canal by wearing kid gloves and going to horse shows. Nor did Dr. John B. Deaver learn how to perform surgical operations by attending the assembly balls.

Hunger and a hard bed keep kicking the office boy into bettering his financial condition and the first thing he knows he has more money and reputation than the fellow who started as a prince.

Goldsmith told about a dog that bit a man, but the dog and not the man died. It has got to be a novelty in America when office boys are not getting the \$125,000 salaries.

Frank Stowell.

Do You Want to Live Long.

How old do you expect to be when you die? Few people think seriously about death until their health begins to break. By and by they find that they are not as young as they used to be. Then they consult a doctor. When they find that he can only make temporary repairs to their anatomy they join the church.

The Tradesman was talking with a prominent physician recently about the age of Ann, and everybody else—or, rather, the physician was doing the talking.

"An ordinary human being," said he, "born with all his organs atune, should live, barring accident, to be 125 years old. The child should be taught to take care of himself. In the first place, he should be taught to eat slowly. His parents should study food values, and see that his meals are properly balanced. The teeth, above all, should be given proper attention. The child should be up with the sun, and should go to bed as soon after dark as possible, so as to protect the eyes from artificial light. He should be encouraged to play hard, but not too hard. If his muscles are over developed it will be at the expense of some other portion of his anatomy.

"As he grows up he should become temperate in all things. He should eat only food containing the proper ingredients, and above all should not over eat. There are more people kill-

ed in this country by over eating than by over drinking. But at that, he should not over drink. A certain amount of alcohol is needed in the system, but this he can get in foods. Light wines, diluted with water, are healthful in most cases. Above all, he should eschew narcotics. He should not use tobacco in any form. And he should keep himself in such perfect physical condition that he will need no drugs or medicines. Private diseases ruin ten times as many lives as whisky, and yet false modesty prevents the majority of young people from even being warned against them. If one would live his allotted time he must be absolutely abstemious in this regard.

"No person should gamble. There is an excitement about it which is very bad for the nervous system. Horse races, automobile races, baseball contests, theatrical entertainments, motion pictures which contain thrills, in fact anything which tends to excite one, should be shunned. One may ride in an automobile but he should drive at a very moderate rate of speed, and take no chances.

"Follow this advice, and the average man will live to be at least 100, and should add another quarter century above that to his life. Of course he may have inherited some disease which will break out in later life and shorten his years, but that is impossible to foresee."

It seems strange that people should be so careless of their health when by following a few simple rules like the above they have a fairly good chance of living to a ripe old age.

Important Asset For Any Store.

A gloomy store! One gets the first saddening impression from the windows. As one steps inside the feeling of depression is intensified. The fixtures look shabby and old, the building itself has a curious air of neglect. Merchandise that should look fresh, crisp and inviting gathers from the surrounding atmosphere a worn and drab and unprepossessing appearance. Even the employes take on an air of dejection. Really the trouble with such a store is its lack of life. It isn't a question of rebuilding or refurbishing the store; it is simply a matter of more brushing up, more polishing, more brightening up, more paint, more cleanliness, more ginger, more life, more pride. Proprietors and heads of stores should go around a bit and see what other merchants are doing. They should not forget that their customers go around to other stores and in most cases do not go around with their eyes closed. Your balance sheet may be perfectly satisfactory this year, may have been perfectly satisfactory in preceding years, but that is no guaranty that it is going to continue satisfactory, and an air of gloom around your store will not help its continuance. In every line of competition, from job-hunting to merchandising, a smart, clean and fresh appearance is an important asset.

If men received all they pray for they would soon be too lazy to get out of each others' way.

FOSTER, STEVENS & CO.

157-159 Monroe Ave. N. W.

151 to 161 Louis St. N. W.

Oldest Hardware House in Michigan

THE house of Foster, Stevens & Co. was founded in 1837 by Wilder D. Foster. In subsequent years the style was Foster & Parry, Foster & Martin and the Foster, Martin, Metcalf Company, and finally, in 1870, the present name of Foster, Stevens & Co. was adopted with Frank W. Foster and Wilder D. Stevens as partners. In 1882 the Foster interest was taken over and a new partnership formed, made up of Wilder D. Stevens, Charles C. Philbrick, Sidney F. Stevens and Charles F. Rood. This partnership continued uninterrupted for thirty-two years until the death of Mr. Philbrick in February, 1914, and Mr. Rood in June, 1914. During all these years not only were the partners business associates, but they were strong personal friends.

Founded in 1837.

Same firm name since 1870.

Incorporated 1914.

Capital Stock \$300,000.

President—WILDER D. STEVENS.

Vice-President—SIDNEY F. STEVENS.

Vice-President—EDWARD A. ROOD.

Secretary—WALLACE C. PHILBRICK.

Treasurer—ARTHUR D. PERRY.

Directors—THE OFFICERS, WILLIAM S. COLEMAN and
J. HARVEY MANN.

We believe that our record for seventy-nine consecutive years, during which time we have served the trade well and faithfully, will ensure us the continued confidence, co-operation and patronage of the retail trade of Michigan. It could hardly be otherwise when it is remembered that we have builded our business on a foundation as solid as the Rock of Gibraltar.

Square Dealing --- Honest Values --- Good Service

THE FURNITURE TRADE.

Wonderful Development of Grand Rapids' Greatest Industry.

Written for the Tradesman.

The manufacture of furniture for the wholesale trade is a comparatively new industry. It is only within the past half of a century that it has assumed considerable importance. Before the war between the states, the furniture used in the homes of the American people, in most localities, was either made by domestic cabinet makers by hand or was imported from England, France, Holland, Germany and Italy. The American cabinet makers were skilled workmen. Whenever their patrons sought for something better than the common wood seat chairs and rockers, the bedsteads with round rails, without panels in the ends, the common drop leaf table and the flimsy what-not, they were able to supply the demand.

Many fine specimens of artistic design and skillful workmanship remain to attest the ability and the integrity of the old cabinet makers. The furniture imported anterior to, and following, the revolutionary period represented the art of France during the periods of Kings Louis 13, 14, 15 and 16, the Empire of Napoleon, and those famous designers and artisans of England, Chippendale, Sheraton, Hepplewhite and brothers Adam and their contemporaries. In reproducing the works of those masters of their art, the cabinet makers of the revolutionary period accomplished perhaps not so well what manufacturers of Grand Rapids are doing to-day.

The tools used were few and simple, but to the initiated the results obtained were little less than marvelous. When one studies the graceful lines, the deep cut and beautifully shaped carvings and inlays, the honest joining revealed in the construction of the antique furniture, seen in many homes, there is a disposition to award to the maker the credit that is so freely accorded to those who have won distinction in the fine arts, in literature and in the sciences.

With the introduction of wood working machinery and the expansion of the facilities for carrying on domestic commerce, the business of manufacturing furniture for the wholesale trade had its inception; and its importance has grown so rapidly that the output of the factories of the United States, operated in the production of furniture, is valued at \$100,000,000 annually. In recent years machinery has been employed by the manufacturers of furniture in Europe on a limited scale, but the greater part of the furniture sold in London, Paris and Berlin and other commercial centers is turned out by hand. Almost every process in the manufacture of furniture—cutting the lumber, planing, jointing, joining, sanding, polishing and finishing—is now performed by machinery, leaving little for the cabinet maker to do besides assembling the parts necessary to construct a dresser, a desk, a bed or a cabinet and trimming the same.

In the furniture manufacturing centers of the United States the art of the old cabinet maker is rapidly passing away. So perfect is the work produced by machinery that the general Government, which formerly specified in its

contracts for furniture that all dovetails, carvings, veneers, glue blocks and other special pieces should be cut by hand, now gives the preference to machine made products.

The manufacture of furniture for the wholesale trade was commenced in Grand Rapids about the year 1860, when the Winchester brothers opened a small factory on Lyon street, in the rear of the Commercial Savings Bank. Later the Pullman brothers opened a small factory on Erie street, on the site of the office building of the Bissell Carpet Sweeper Co. Their efforts were confined largely to the making of furniture to order. A few samples of their work may be seen in the court house.

The Winchesters were unsuccessful in their undertaking, but when the late C. C. Comstock acquired an interest in the business the fortunes of the firm

samples cover several acres of space) displayed upon the floors of the local warerooms during the furniture exposition seasons. The Widdicomb brothers returned from the war between the states early in the year 1865 and, combining their capital, established a small factory on the canal, near Bridge street. A line of spindle bedsteads was produced, but the output was so small that it was purchased entirely by William Haldane for his retail business. As late as 1866 the salesmen carried small models, made of wood, of the goods they had for sale. On one of his visits to the retailers, the late Elias Matter met a man at one of the hotels in Jackson, Mich., who was engaged in selling baby carriages with the aid of photographs of the pieces composing the line manufactured by his house. Mr. Matter recognized the adaptability of photog-

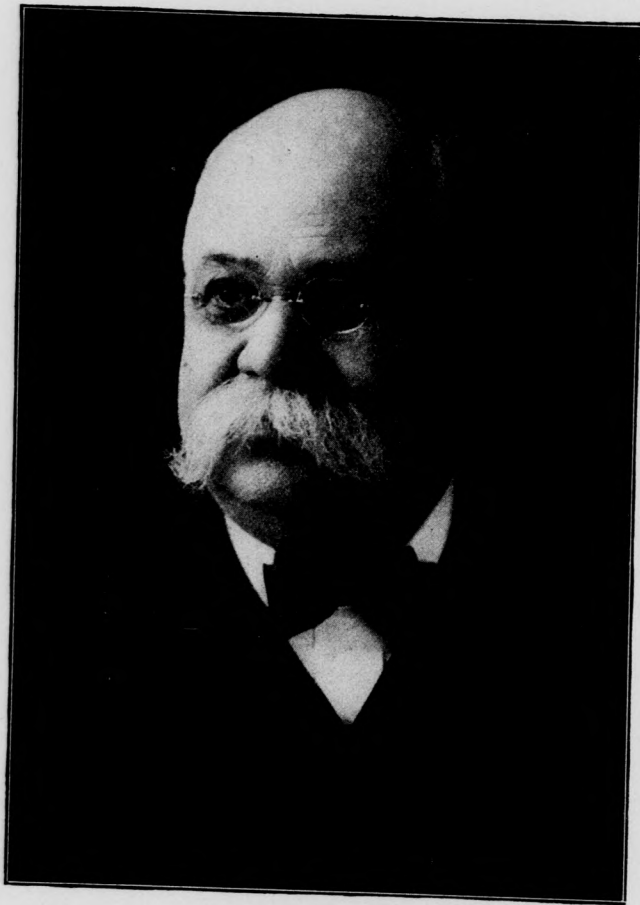
ture to the trade of Texas by this means, traversing the whole length and breadth of the vast territory contained within its borders. He thoroughly performed his work and our manufacturers have since enjoyed a very heavy trade with the dealers of that State as the result of his energy and enterprise.

As late as 1882 one of the companies engaged in making chairs in Grand Rapids filled large trunks with sample chairs (in the knock down, to employ a trade term) and shipped the same to New York, Philadelphia and other centers of trade. These were followed by an agent who leased sample rooms at the hotels, and after spending considerable time in taking the chairs from the trunks and setting them up, the agent visited the dealers and invited them to call at the hotel and inspect the samples.

Early in the history of the industry low priced bedroom furniture was manufactured almost exclusively. Of the sixteen factories operated in Grand Rapids in the year 1880, ten produced goods of this class. With the steadily advancing cost of lumber, the manufacture of cheap furniture was gradually discontinued, and at present practically none is turned out in our city. Imported cabinet woods are used largely. Almost perfect workmanship has been attained in the shops, and it is in consequence of these facts that Grand Rapids has gained undisputed leadership among the recognized furniture centers of the United States.

Immense quantities of veneers are used. The veneering family of Dickens would appear ridiculous in comparison with the great family of workmen employed in laying veneers in the furniture factories of our city. These workmen lay the veneers so skillfully as to deceive many experts in their knowledge of timber. Considerable birch and maple, stained to imitate mahogany, is used in the construction of medium priced goods. An incident in the life of the late William A. Berkey is worth mentioning. A party of nine buyers of furniture met by chance in the ware-room of the William A. Berkey Furniture Co. one morning, and Mr. Berkey directed their attention to a group of tables. "Gentlemen" he remarked, "there is one table cut out of solid mahogany lumber in this lot; birch was used in making the others. I will give the mahogany table to the man who shall put his hand on it first." Each of the group selected a table and awaited the award promised by Mr. Berkey. "None of you have located it," remarked Mr. Berkey, as he indicated the prize. "You will notice by lifting this table that it is heavier than the others," which was the only difference apparent in the lot.

Twenty years ago folding beds were manufactured by eight firms or corporations; none are produced here at present. The comic newspapers and the advent of the luxurious sofa bed destroyed the market for the upright, the combination and the mantle bed. No upholstered furniture was produced in the city in 1895. Ten factories are now operated exclusively in the manufacture of this class of goods. Thirty-three years ago, when the Tradesman commenced its career of usefulness, no



Arthur S. White.

improved greatly. The products of the factory were shipped by water to Milwaukee and Chicago and later Mr. Comstock established stores in Peoria and St. Louis for the purpose of placing the goods on sale in those cities. The late William A. Berkey established a factory for the manufacture of sash, doors and blinds on the East side canal early in the sixties and soon afterward Julius Berkey commenced the manufacture of cheap furniture on a small scale, occupying a loft in the same building. Afterward he was joined by William A. Berkey, Elias Matter and the late George W. Gay. The Berkey & Gay Furniture Co. is the outgrowth of the enterprise. Small, five drawer bureaus, center tables and what-nots constituted the line, which did not number more than twenty pieces, and would appear as of little consequence if placed in comparison with the magnificent line of goods (the

raphy to the business of selling furniture and upon his return to Grand Rapids the local photographers were employed to make negatives and prints representing the goods manufactured by his firm. Other manufacturers quickly recognized the value of the discovery and ever since the camera has played a very important part in the business of selling furniture. Another plan for marketing the wares of the manufacturers was the loading of cars with goods which were dispatched to various parts of the country in charge of an agent. When the car arrived in a city or village where there were prospects for trade, it was side tracked and the dealers invited to inspect the contents. The goods purchased were delivered immediately and then the car was consigned to another town and so on until its contents were disposed of. Charles R. Sligh introduced Grand Rapids furni-

Mr. Merchant:

As you "Joy ride" through the country you judge the farmer by the neat, tidy appearance of his buildings, the well tilled crops, the well kept lawn, etc. But — did you ever stop to think that each prospective customer who enters your store judges You as a merchant by the general "up-to-date" appearance of the fixtures you have.

The fixtures of twenty years ago do not give a store the progressive up-to-date look that is demanded by the buying public of to-day.

The Grand Rapids Store Fixture Company, 7 Ionia, N.W., is in a position to furnish you fine up-to-date fixtures in NEW or USED at a price you can afford to pay.

We shall be pleased to correspond with any merchant who wishes to make some changes and can usually take your old fixtures in exchange. We are always pleased to make estimates or offer suggestions to our customers and will endeavor to give a square deal to all.

**GRAND RAPIDS
STORE FIXTURE COMPANY**

SELL LOWELL GARMENTS

and have satisfied customers

Our Spring Lines are now ready and we guarantee to fill all orders we accept.

LADIES'

Gingham, Percale, Lawn and Fleeced Housedresses, Sacques, Wrappers, Kimonos, Aprons and Breakfast Sets, Crepe Slippers, Middy Blouses, Outing Flannel Night-gowns and Pajamas.

CHILDREN'S

Gingham and Percale Dresses, Middy Blouses, Outing Flannel and Crepe Night-gowns and Pajamas.

MEN'S

Outing Flannel and Muslin Night-shirts and Pajamas.
Out Sizes and Stouts for Men and Women a Specialty.

LOWELL MANUFACTURING CO.
GRAND RAPIDS, MICHIGAN

WHOLESALE

Flour, Feed, Bags, Twine Baker's Machinery and Supplies

Waxed Paper Bread Wrappers
Dry Milk, Powdered Egg
Cooking Oil

Everything for
Bakers, Flour and
Feed Dealers



ROY BAKER

Wm. Alden Smith Bldg.

GRAND RAPIDS

MICHIGAN

The Unvaried Unusual Excellence

of Brook's Valeur Bitter Sweets instantly delights your customers, Mr. Retailer.

Satisfied customers are big factors in your success. Always have a generous supply of these delicious confections in your stock.

Send us your orders early.

**Brooks'
CHOCOLATES**

A. E. BROOKS & CO. :: Grand Rapids, Mich.

office desks, parlor or fancy furniture, metal furniture or refrigerators were produced in Grand Rapids. A few styles of cheap chairs, poorly constructed, were given only incidental attention by the visiting buyers. At present the output of several factories consists of fancy furniture, office cabinets, filing cases and desks, while in the manufacture of chairs of medium and high grade, Grand Rapids leads in the United States. The largest factory operated in the manufacture of refrigerators is located in Grand Rapids and several large plants produce furniture for the office made of steel and other metals.

The number of factories operated in the manufacture of furniture in Grand Rapids has increased since 1883 from sixteen to seventy-four. With but few exceptions the operators of the factories occupy building that were erected within recent years. Of the factories operated in 1883 only parts of the plants of the Grand Rapids Chair Co., the Berkey & Gay Furniture Co., the Phoenix, the Widdicomb and the Nelson-Matter Co. remain. The value of the output of the factories has increased from three to about fifteen millions of dollars annually. The average number of car load lot shipments made by the manufacturers of Grand Rapids during the past seven months is one hundred; the open car inter-urban and water shipments during the same period were probably one-half as large.

The number of buyers who came to Grand Rapids to inspect the samples of new goods in the year 1883 was less than one hundred. In July last upwards of 1,800 came to Grand Rapids for the purpose stated.

The semi-annual expositions of furniture embrace the lines of both local and out-of-town manufacturers. Three hundred and thirty-five lines of samples, covering forty acres of floor space, were exhibited in July last. Some of the exhibits contain as high as 2,000 pieces in various woods and finishes. The character of the exposition is so high that the best class of merchants come to Grand Rapids, many to remain from one to three weeks, for the purpose of selecting stock and placing orders. The lines of most of the local manufacturers are trade marked and thousands of consumers demand this evidence of integrity from the dealers in furniture before they make purchases of articles needed for their homes or offices.

In normal times buyers representing many foreign countries are met in Grand Rapids during the exposition seasons.

The factories located in Grand Rapids are larger, as a rule, than those of other recognized furniture manufacturing centers, hence the owners are enabled to carry a sufficient quantity of stock to enable them to fill orders quite promptly. Many of the largest factories were erected within the past decade.

The furniture manufacturing industry has grown to considerable importance in Detroit, Sturgis, Owosso, Muskegon, Holland, Zeeland, and other points in the State of Michigan since the birth of the Tradesman and at Hastings, Charlotte, Traverse City, Manistee, Big Rapids and Saginaw large

modern factories have been operated successfully.

A study of the styles of furniture is very interesting and profitable. From the heavy, bare and box like work of the middle ages the artisan has progressed steadily until his occupation is closely allied to the fine arts. For a long time the Gothic lines employed so effectively in architecture were used, but the growing desire for something different inspired the artisans to undertake the task of meeting the requirements of their patrons. The artisans were given substantial encouragement by royalty and the nobility, and, while very much of the furniture produced lacked merit, the results finally achieved rewarded the effort.

When the manufacture of furniture for the wholesale trade was undertaken in Grand Rapids but little attention was given to designing. The owners of the shops were poor, and their energies were directed to the manufacture and sale of as many goods as it was possible to produce. Machine made mouldings and hastily cut, meaningless carvings were glued to the tops, posts and rails of the bedsteads, the drawer fronts of dressers and the legs of tables wherever space would permit. Occasionally a strip of walnut veneer was attached to a bed or dresser made of white ash or red oak to serve as ornament. Painted or grained panels in imitation of figured walnut followed and as late as 1885 two or three factories were operated in the production of cottage or painted furniture, in which loud colors were used so generously as to excite the envy of the gay young man, with his overpowering hose and ties. The operator of the carving machine made his appearance about twenty-five years ago and added line carvings to the decorations applied to the furniture. He spread branches of the oak and the maple over the whole fronts of the dressing cases and chiffoniers, and hung strings of acorns upon the bedsteads wherever space would permit. The people evinced a lack of taste and of knowledge of the value of art in mechanics and purchased the shockingly bad work of the manufacturers eagerly.

The exposition held in Philadelphia in 1876 served to awaken the minds of local manufacturers to a realization of their shortcomings. As power ever accompanies knowledge, a speedy response was made to the demand for better furniture for the home, the office and for public institutions.

The furniture exhibited at Philadelphia by our manufacturers "weighed" more than the exhibits from France, Italy and England, but in no other respect was it superior to the samples furnished by the old world. In the efforts to improve the designs of their work and to make a show of originality, the manufacturers adopted the composite styles seen so often in the architecture of the present. Classic lines of almost every era and country were intermingled without regard to harmony or conscience. French legs were employed to support Dutch cabinets, carvings of the Napoleonic period were used to decorate Flemish chairs, and the art of the Moors and the Italians were misused as well. But in this struggle to

attain knowledge of the beautiful in the mechanic arts, steady progress was made and to-day, to repeat a remark uttered by Prof. Griffiths, the Director of the Art Museum at Detroit, in a lecture delivered at the Ryerson Library: "Grand Rapids makes the most beautiful and also the ugliest furniture in the world." Prof. Griffiths failed to add this fact, however, "The greater part of the furniture manufactured in Grand Rapids is beautiful; only a small part is ugly." Arthur S. White.

Increasing the Efficiency of Clerks.

Efficiency is the big word of our day. We hear it at every turn and it is required in every walk of life. Business competition is so close and the pressure so severe, that only those who can produce the largest percentage of efficiency with a given output of time, money and energy are sure of arriving at their goal. The greatest waste is the waste of time and energy. This is the place where money is lost.

Most of our clerks in stores do not appreciate the meaning of efficiency, as they only think of closing time and paydays and those are the ones who set bad examples to their fellow clerks, who are striving to produce the results and rise to the head of their profession.

Efficiency is the highest reward in every department of life and the test is being applied everywhere in every calling. To produce efficiency to become a better clerk and merchant is attributed to many qualities, all of which are possible. They are ambition, honesty, determination, personal appearance and a study of the merchandise you have for sale. The clerks, who are practicing these things to-day are the ones who are making a mark in their line of profession. We all can apply these things. There are many who try them for a while, but soon get tired, not having the determination, and fall back in the same old rut, and soon they are on the lookout for another position. Sometimes they make up their minds to be more determined in their efforts and they are profited by the change and some never amount to anything.

I believe the management of stores has a great deal to do with increasing the efficiency of the clerks. I think you should have your clerks to understand your routine of business and they understand you, as friction in an organization can not endure. Let them know the store and merchandise has to be kept clean, as the employer's business depends on the appearance of his store, politeness to the customers and the watchfulness and study of the trade. By getting the clerks into these habits they soon begin to take an interest in their duties. Also, I believe, where there are many clerks in service, the managers should have weekly meetings, getting the ideas and suggestions of each one on the happenings of the week and on different matters pertaining to selling, to handling of customers, methods of delivering, old and hard stocks and the rearrangement of the store to make a new appearance, also going over the prices of different merchandise. All this will get the con-

fidence of your clerks and will lead to better efficiency.

Every store manager knows a well-kept and clean store is the best advertisement a merchant can get, also it makes everybody feel proud of his position and place of business. It is always better to let your clerk understand he is not paid to do only one thing in the store, but anything he is called on to do, for the clerk who never does more than he is paid for will never be paid for more than he does.

As I have stated before, and organization of the clerks in a store has a great deal to do with the increasing efficiency of each one, for it produces pleasant feelings, by actions, appearance to each other and harmony in the work around the store. The clerk who never smiles drives the customer away from him by his unpleasant looks; the clerk who is courteous to his customer at all times and meets him with a smile can always count on the trade coming back to him. Not only that, he gains ground every day, for it is circulated around about his pleasant looks and willingness to wait on the trade at all times. This kind of actions shown by clerks will make customers and they are never forgotten. If you have friction in your store force you had better get the trouble out of the way, for the clerk who never smiles and has no pleasant word for anyone is generally the one who is causing the dissatisfaction among the force. Harmony must be maintained among your clerks or you will never produce the results desired. The clerk who sits around on the counters and ledges and waits for the customers to come and ask him for something will never prosper and the management is to blame.

Store managers can be of a great deal of assistance to the clerks, if they will give them the proper attention and show their appreciation of the work, mix with them and discuss the business, for many clerks think their managers do not appreciate what they do, for they never make any remarks about what they have done, whether satisfactory or not and this is one cause of the clerks staying in the same old ruts. T. H. Tutwiler.

Progressive Isle of Man.

The laws of the Isle of Man have long been advanced. Every woman, widow, or spinster, in the Isle of Man, whether she be owner, occupier or lodger, enjoys the parliamentary franchise. Every widow enjoys half her husband's personal estate and has a life interest in his real estate, and she cannot be deprived of this by will. The sale of cigarettes and intoxicants to children was forbidden in Man for years before such a prohibition was enforced in England itself. England has legislated mildly against money lenders. The highest interest that can be charged for a loan in the Isle of Man is 6 per cent., and that has been the law for over two hundred years. And there are many other instances in which Manx lawmakers have adopted progressive measures with entire success.

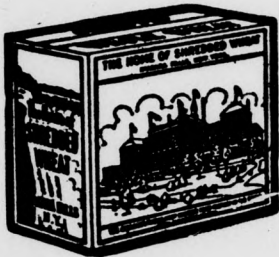
Most men would be ashamed to preach half what they practice.

A Hundred Thousand Strong

That's the size of the army that every year passes through the Home of

Shredded Wheat

It is an army that inspects every detail of its manufacture from the whole wheat grain to the crisp, golden brown Biscuits of whole wheat. This army of "advertisers" is making business for you. You don't have to "talk" Shredded Wheat to your customers. It is the best advertised cereal food in America. A fair deal for a fair dealer.



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

Made only by

The Shredded Wheat Co
Niagara Falls, N. Y.

You Can Buy Flour —

IN

SAXOLIN

Paper-Lined Cotton Sanitary Sacks

DUST PROOF
DIRT PROOF
MOISTURE PROOF
BREAKAGE PROOF

The Sack that keeps the Flour IN and the Dirt OUT

Ask Your Miller in Your Town

— he can give you his flour in this sack

Our co-operative advertising plan makes the flour you sell the best advertised flour in your community

For samples and particulars write

THE CLEVELAND-AKRON BAG CO., CLEVELAND

DUTCH MASTERS SECONDS



Will stimulate your trade

Handled by all jobbers

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

At "Purity Patent" Mills

They have originated and always kept up the high standard of quality in Purity Patent Flour by knowing how to make good bread. Every single sack that leaves the mill is guaranteed.

Send us your order or write for exclusive sale on

PURITY PATENT

for your market.

We are located at the corner Scribner Ave. and G. R. & I. R. R., close to all freight houses with minimum haul for all deliveries. Our Elevator, Flour, Feed and Hay warehouses have side track delivery. We carry a full line of Badger Dairy and Horse Feeds, Dried Brewer Grains, Beet Pulp, Oil Meal, Cotton Seed Meal, Bran, Middlings, Etc.

YOURS FOR BUSINESS

Grand Rapids Grain & Milling Co.

L. FRED PEABODY, Manager

TRUST COMPANIES.

Only One in Michigan Thirty-Three Years Ago.

Written for the Tradesman.

The name "trust company" was first adopted in the United States and is the name given to corporations organized to act in fiduciary capacities.

There is no Federal law under which trust companies can organize. Each state has enacted separate laws under which the organizations have been built up. These laws were born of a real need of somebody or something having large financial responsibility and perpetual existence to take the place of private individuals in the administration of estates, the execution of trusts created by wills and private agreement and to act as the right hand of courts as guardian of minors, spendthrifts and incompetents, receiver, assignee for creditors and in other similar capacities. Organized under state laws, trust companies are distinctly state institutions, subject to examination and control by the state banking departments, yet, the Federal Government through the United States courts, has recognized their decided advantages and desirability by their very frequent appointment of trust companies in trust capacities.

The laws relating to trust companies differ widely in the various states. Under some, the powers of the organizations are very broad, enabling the companies to do almost any kind of business, including banking. Companies organized under these broad laws not only do a general trust business, but also discount paper, buy and sell exchange, take both commercial and savings deposits—in fact, transact a general banking business. In many instances their banking features and activities far exceed their purely trust business.

So far as I am able to learn, there were not more than fifty organized trust companies in the entire United States a third of a century ago. Today more than two thousand organizations are doing a trust business, many of them combining with the trust feature, banking, mortgage loans, guaranty of titles, safety deposits and other activities.

The first act authorizing the incorporation of trust companies in Michigan was enacted by the Legislature of 1871. Under its provisions the capital could not be less than \$50,000, nor more than \$250,000, and only \$30,000 of capital was required to be paid in before commencing business. Companies organized under the Act of 1871 could not act as executor, administrator, guardian, receiver or in any similar capacity, but had power to act only as trustee under private agreement.

The Fidelity Loan & Trust Company, Michigan's first trust company, was organized at Detroit under the 1871 act. This company was practically an auxiliary of the Preston National Bank, and, with the City Savings Bank of Detroit, went into liquidation after the Frank C. Andrews failure in 1902. It never did an extensive business.

In 1889 the trust company act was

amended, enlarging the powers of companies organized thereunder and requiring a minimum capital of \$300,000, except in cities of less than 100,000 population where the capital might be smaller. The maximum capital was fixed at \$5,000,000. The amended law permitted trust companies, among other things, to act under appointment by courts as administrator, executor, guardian, receiver, assignee, etc., and hold in trust such real and personal property as might be transferred to them by persons or corporations, to act as agents for the transaction of business and management of estates, to guarantee titles, take deposits, operate safe deposit vaults and to make loans secured by mortgages on real estate or by collateral. The Legislature, adhering to

Rapids, as is also the fact that Ralph Stone, now President of the Detroit Trust Company, the largest in Michigan, served his apprenticeship and gained his first experience in the trust business in the Michigan Trust Company under Mr. Withey. I want, here, to extend to Mr. Withey, the pioneer, now and for more than a quarter of a century the President of Michigan's oldest trust company, sincere felicitations.

In 1891 the Union Trust Company of Detroit was organized with a capital of \$500,000. Then came the Detroit Trust Company in 1900, with a capital of \$500,000; the Superior Trust Company of Hancock in 1902, with a capital of \$100,000; the Security Trust Company of Detroit in 1906, with a capital of \$250,000, later increased to

trust companies in Michigan a third of a century ago," and one-half of my task would be done.

Trust companies have come and grown, simply and only, because business—big and little—and the people needed them. Their growth has been enormous, but at all times natural and normal. Trust companies in Michigan and in nearly all the states are authorized to act as executor and trustee under wills, administrator of estates, guardian of minors, incompetents and spendthrifts, receiver of the property of individuals or corporations in financial distress, fiscal agents for cities and other municipalities, trustee under mortgages securing bonds, register and transfer agents of bonds and stocks, trustee of the management of any business property, or of any kind, depository of individual moneys or trust funds, agent for the investment of money, and in many other similar capacities.

In former years most of these things were done by individuals. In the very nature of things the carrying out of a large percentage of the trusts created cover a long and indefinite period, as, for instance, the performance of a trust created by a will or the execution of the will itself. If an individual is named as executor and trustee, he may, and often does, die before the provisions of the will are carried out and even before the death of the testator, or he may be capable when the will is made and become entirely incompetent before the trust is executed. A large percentage of the time of courts has been taken up with cases where individuals as executors, administrators, guardians or trustees have misappropriated (or failed to properly account for) moneys or property coming into their control. Many of these cases arise from the practice of individuals mixing the money of the estates with their own or failure to keep and render proper accounts. For these and many similar ills there was but one remedy,—namely, an institution chartered by the state, of large financial responsibility and assured existence, whose books and act were subject to inspection by state authorities, and whose directors and officers were men of experience—experts in the varied work to be done. And so came the trust companies and so they have grown. No hot-house methods have been necessary to force their growth. In earlier years there was some distrust, due to prejudice and ignorance of their purposes and methods, but the public have learned, and are learning. They are learning that every transaction of a trust company is subject to examination by the State Bank Commissioner; that its very existence depends upon its integrity and efficiency; that if money is needed to repair or improve property to make it productive or more salable, the trust company is able to furnish it; that estates entrusted to it have the attention of trust officers—experts in their particular line of work; that it costs no more, but often less, to have an experienced, capable and financially responsible trust company as executor, administrator or guardian



Robert D. Graham.

the idea that trust business should not be mixed with commercial banking, prohibited trust companies from doing a general banking business.

The fact, that trust companies in Michigan cannot do a general banking business, has tended to limit their organization, except in the larger cities where a considerable volume of business is available. Nevertheless, there are now in Michigan seven trust companies doing a trust business, and one—the Saginaw Valley Trust Company—about to begin operations.

Soon after the enactment of the amendment of 1889, Lewis H. Withey and Anton G. Hodenpyl organized the Michigan Trust Company at Grand Rapids, with a capital of \$200,000—the first real trust company in Michigan. This is a matter of just pride to Grand

\$500,000; the Grand Rapids Trust Company in 1913, with a capital of \$300,000 and in 1916 the Guaranty Trust Company of Detroit, with a capital of \$300,000.

The combined capital surplus and undivided profits of trust companies in Michigan to-day aggregate nearly ten million dollars. I have not given the deposits of the trust companies because, while they have some deposits, deposits are not a true measure of the companies' influence or success or volume of business, for their true and legitimate functions are the handling of estates, the care of properties, the investment of funds and similar matters of fiduciary character.

If the subject of this article was confined to trust companies in Michigan, I would write, "There were no



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Every can of KARO is full net weight—makes a good shelf display and is easy to handle. The Retailer is assured of quick sales and a generous profit.

KARO is the Syrup for every purpose; housewives use it as a spread for bread, hot biscuit, griddle cakes and waffles; in cooking and for home candy making;—part KARO (Crystal White) in place of all sugar, improves the quality of Preserves, Jams and Jellies and prevents crystallization.

A point to remember—

The retailer who is getting his share of this growing business is the one who always keeps a good, big stock of KARO prominently displayed where his customers can see it. Many housewives buy KARO by the half dozen and dozen cans; this is well to consider when ordering from your jobber.



CORN PRODUCTS REFINING CO.

No. 17 Battery Place

New York



than an inexperienced and irresponsible individual. Even persons of moderate means are learning that trust companies are not for the rich only, but that the companies welcome the smaller estates, which often require more careful attention than the larger ones.

The search of investors, both large and small, for safe investments, the desire of fathers and mothers to support and educate their children and protect them against uncertain and speculative propositions, and the anxiety of husbands and sons to ensure wives and mothers against want in their declining years, have contributed to the growth of the Trust Company, and it stands to-day a recognized fortress of safety.

Robert D. Graham.

Producing Crude Rubber at Home.

Our country is so vast in extent, so varied in soil and climate, so rich in natural resources, especially minerals and metals, that preparedness is not so much a problem as a matter of application, a matter of setting to work with the knowledge we have and accomplishing the desired end. A bountiful Providence has blessed us with most of the essentials of peaceful life and of defence. Most of the few we lack, among which crude rubber stands first, are of an agricultural character and, thanks to the variety of our soil and climate, may be grown at home. Steps ought to be taken to supply these materials at once; it is our patriotic duty, and in times of peace as in times of war untold fortunes await the successful pioneers. Intensive methods should be resorted to if necessary. They have been applied to the production of table delicacies that we may have fruits and vegetables out of season and in unfavorable latitudes, also that staple crops may be grown on arid lands, so why not deal similarly with these great problems of exigency?

When you suggest the possibilities of the Picradenia, the Ekanda root and rubber producers of the guayule and grass rubber sort, you point out the foundation of a great American industry of the future. Here is constructive work of superlative importance for our botanists and rubber experts, offering a financial reward in proportion to the task. In the manufacturing end of the rubber industry America takes first place, and what we need to make it secure should war ever become inevitable, is an increasingly productive source of crude rubber grown at home. The project is feasible, laudable and should and would receive the hearty support of the trade.

All the Result of That Extra Dollar.

Written for the Tradesman.

All was hustle and bustle in the 5 and 10 cent department, an unusual feature in a place noted for difficulty to attract the attention of a clerk, especially when you happened to be in a hurry. What was the matter? True, it was Saturday; but then there have been other Saturdays there, with never a one in which there was such a real interest shown in you; never one in which the girls in

charge actually asked to show you goods for which you did not call.

The sudden enthusiasm behind the counter all came about because on that day the proprietor had offered a dollar extra to the one who made the greatest sales. And so, each was doing her best. Those who had never been known to do more than do the wrapping and take the proffered nickels and dimes in a listless way were actually courting patronage, all because of the dollar prize. And some of them were more than doubling their usual amount of sales because of the extra inducement.

Did it pay? You smile at the question. Of course the added interest in the work made good the dollar expended, even though there were no extra sales. There used to be times in the early school days when the live teacher, keen to note flagging interest, would throw open the windows and give a short exercise in gymnastics or have a school song which rendered the pupils so much more energetic for the regular work that the time was gained rather than lost. And so a plan which enthralls the clerks to better work; makes them more energetic; opens up to them their own real worth as never before, is by no means time lost. The proprietor doubtless expected to double his dollar in profits; but he did very much more in this drawing out the greater ability which had been allowed to become dormant; for only by stretching toward better things can any one hope to maintain his best.

Bessie L. Putnam.

Prices of Mica Go Up.

The quantity of sheet mica, rough trimmed and cut, produced in the United States in 1915, is smaller than that for any of the twelve preceding years, but the value of the product is the highest ever recorded. Statistics collected by the United States Geological Survey, Department of the Interior, recently published, show that high prices have produced a prosperous condition in the mica-mining industry in certain parts of the country, so that, as one correspondent in the South writes, "Everybody and their children are digging for mica."

The average price of sheet mica in 1915 was 68 cents a pound, compared with 50 cents a pound in 1914 and 21 cents a pound in 1913. The total value of all sheet and scrap mica produced in 1915 was \$428,769, a value exceeded, though but slightly, only by that for 1913. Scrap mica did not change much in value. North Carolina produced more than half the output, New Hampshire, Idaho and South Dakota being relatively the next largest producers. There was a small production of lepidolite (a lithia mica) in California, of clinocllore (a chlorite related to mica) in Georgia, and biotite (a dark mica) in Colorado. The value of the mica imported in 1915 exceeded the value of the mica produced in that year.

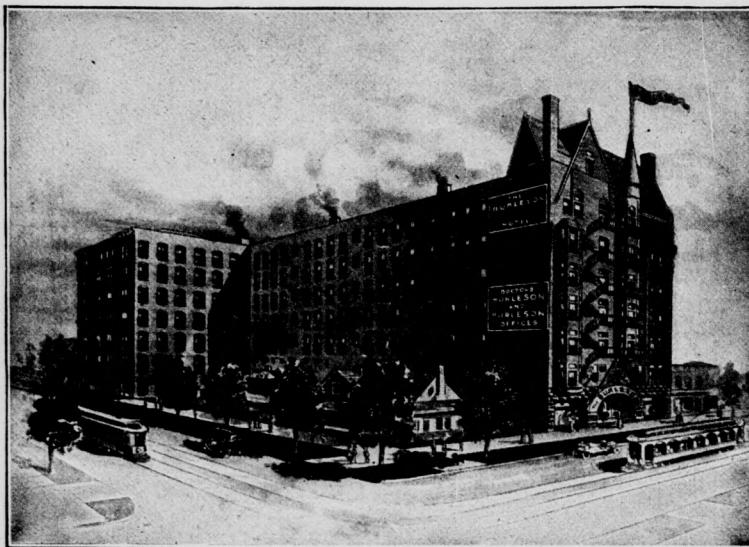
Right in Line.

"I see," said his wife, "that these baseball players have progressive ideas on sanitation."

"How so?"

"The paper states that they spent the afternoon swatting flies."

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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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Written for the Tradesman.

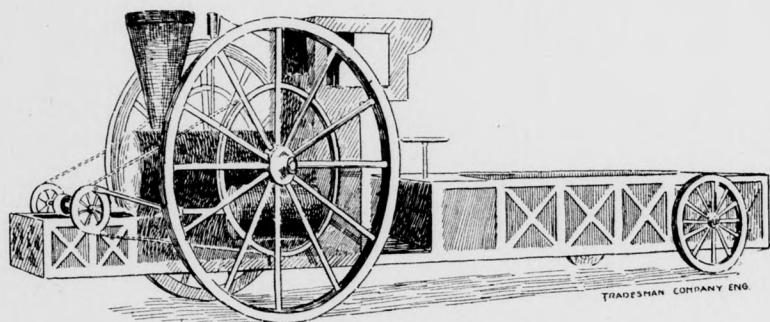
Throughout this country and the remainder of the world there have been, no doubt, many claims put forth as to the construction and operation of the first automobile. It is probably safe, however, to claim that the one coming to the knowledge of the writer in his earliest experiences as a resident of Grand Rapids, forty-two years ago, was the first successful attempt in this direction in Michigan at least.

Within the first few months after my arrival in the Valley City I became acquainted in a business way with the late Henry G. Stone, an inventor and engineer of marked ability, who happened at that time to be building a fine brick residence for those days on West Bridge street hill. This property was recently purchased by the son of the original owner, Frank A. Stone, Secretary-Treasurer of the Clipper Belt Lacer Co., of this city, who is developing his purchase into one of the finest residence properties in the city.

One of the first pieces of wood engraving done in Grand Rapids by the writer, marking the beginning in Grand Rapids of that almost now obsolete art,

planking, which caused him to be refused the use of that bridge also. Anticipating the modern schemes for double use, Mr. Stone provided a pulley in front of his machine, as will be seen from the illustration, so that he could drive to the rear of his machine shop and use it for power purposes. Finding, however, that such use was hardly practicable, on account of the street limitations referred to, the high wheels, eight feet in diameter, were rigged into over-shop water wheels and successfully driven for power by a stream coming out of the west side hills at that time. Some year later I inspected the remains of the vehicle, which were left to rot down in the woods which then covered the region where Fourth street meets the bluffs.

It will be remembered that for some time after the development of the modern automobile the ascendancy enjoyed by steam engine construction over the later internal combustion gasoline motor made it a question as to which should lead in the automobile field. It is not many years since steam vehicles, notably the White steamer, of Cleveland, and the Stanley steamer, of Connecticut, made up a considerable fraction of the machines in use throughout the country. Indeed, the obstacles in the early days were not so much mechanical as to con-



First Steam Driven Vehicle Constructed in Grand Rapids.

was made to illustrate a saw table built by Mr. Stone, Sr., in a machine shop about as large as the average blacksmith shop, located near the corner of First street and Scribner avenue. This must have been about the first attempt to manufacture machinery adapted to the needs of the rapidly growing furniture industry which to-day is represented by so many large enterprises.

Mr. Stone made the first six foot cylinders used in a steamboat on Grand River.

The Stone automobile or steam wagon—there were no gasoline propelled engines in those days—had been built in 1858, 1859 or 1860. I was told that Mr. Stone drove it successfully, but when he came over town the horses, lacking their present automobile training, were so badly frightened he was compelled to take it quickly off the streets—and keep it off. Another reason why he could not cross the river was the obstacles he met on the bridges. Bridge street bridge was a covered wooden structure in those days and the rafters were covered with cobwebs which caught fire from the smokestack of the steam wagon. The bridge was privately owned and the owners forbade him to cross the bridge again. On going back over Pearl street bridge, his wagon broke through the

struction as the question of roads and tires. Had Mr. Stone other than cobblestone streets and steel tires, the possibility of success would not have been so very remote, because he was firmly convinced of the ultimate success of some of mechanical propulsion in connection with vehicles of travel and transit. Warren N. Fuller.

Cocoa Adulteration.

A trader in Dusseldorf, Germany, named Christian Camps, has been fined, for dangerous adulteration of food in peculiar circumstances. The military authorities, through an agent, bought fifteen tons of cocoa powder in Holland, which on its arrival in Dusseldorf was found to be so adulterated that it was rejected as unfit for food. The war authorities offered the stuff for public auction, and Christian Camps bought fifty barrels of it. The police were informed by a rival tradesman of Camp's purchase, and sent their analyst to make investigations. It was discovered that the cocoa powder consisted of cocoa shellings heavily adulterated with sand and stable manure. Camps had a few barrels left, which were confiscated, but the greater part of his purchase had been already dispatched to various parts of the country.

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

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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.

Do not overlook the important fact THE CHILDREN MUST BE SERVED AND THE TOYS DEMANDED TO-DAY ARE TOYS THAT TEACH.

- ERECTOR SETS** } Teaches Electricity, Machinery and Construction. Retails 10c to \$15.00 per set.
- TINKERTOY** } Teaches Invention and Designing. Retails 50c.
- PEG LOCK BLOCKS** } Teaches Fundamental Building. Retails \$1.00 to \$6.00 per set.
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- BOY CONTRACTOR** } Teaches Architecture, a complete cement block plant. Retails 10c to \$1.00.
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PORTLAND CEMENT.

How the Industry Has Developed in Michigan.

Written for the Tradesman.

It is an interesting fact, not generally known, that the manufacture of Portland cement in America had its inception in Michigan, a factory having been erected at a point about two and a half miles Northeast of Kalamazoo in the year 1872. The company was called the Eagle Portland Cement Co. and it was owned and operated by Bush & Patterson. The plant was of the old "bottle-neck" or fixed kiln type and had a capacity of about 100 barrels of cement per day. The selling price at the mill in those days was about \$4 per barrel. This plant was operated until about 1882, but has long since passed out of existence and no trace of these kilns can now be found.

From this small beginning the production of Portland cement in Michigan has grown until it reached in the year 1915 4,765,294 barrels.

Some experimental work in the manufacture of Portland cement had been carried on near Benton Harbor before the Kalamazoo plant was put in operation, but so far as we have been able to arrive at the facts, this Kalamazoo plant was the first one operated.

Michigan became the birthplace of the manufacture of Portland cement in 1872 simply by chance, there being no points of excellence to determine the location of the business where it was originally started, and it is a somewhat curious coincidence that beginning in 1897, when the wild rush to inaugurate Portland cement companies all over the country set in, Michigan became the very center of the cyclone that carried a great many level headed business men off their feet and caused them to make investments in the Portland cement business at localities and under conditions which were by no means favorable to ultimate success. Several large and very unfortunate enterprises were inaugurated here which resulted in complete disaster and the entire loss of all money invested.

From 1882 until 1896 practically nothing was done in Michigan to develop the manufacture of cement. In the latter year the Peerless Portland Cement Co. established a factory at Union City. That marked the beginning of the great development of the industry in Michigan. The erection of this factory was followed by the organization of the Bronson Portland Cement Co. in 1897 and of the Michigan Portland Cement Co., at Coldwater, in 1898. At the beginning of 1901 there were seven plants in actual operation and seventeen more were being promoted. Michigan attained third rank among the states as a cement producer as early as 1900, maintaining this rank through 1904, but dropped back to fourth place in 1905, being displaced by Indiana. Illinois and Kansas outranked Michigan as producers in 1908. California and Missouri pushed Michigan back to eight place in 1909, where it remained until 1911. In that year there were eleven plants in operation in the State.

Notwithstanding the reduction in

the number of plants in 1911, the actual output increased until to-day, with a fewer number of plants in operation, the State is now a larger producer than ever before. This increase in output, in the face of the reduced number of plants, singularly illustrates the efficiency of plant operation at this time.

From 1897 the growth of the industry in Michigan was for a time very rapid along rather peculiar lines. A number of mills were erected to take advantage of the raw material found in the abundant deposits of fresh-water marl. The general adoption of the wet process resulted from the abundance of this wet raw material and it developed so far along this line that the original Alpena plant a hard dry limestone was treated to the wet process.

made very elaborate plans, but never got beyond that stage. Ten companies reached the productive stage and but five of these are now in operation. Since 1896 thirty-four cement plants have been projected or built. To-day, as already stated, the State has but eleven plants in operation.

Raw materials for the manufacture of Portland cement in Michigan are marl, limestone, clay, shale, gypsum and fuel. In only a few instances has limestone been found to be sufficiently pure for the manufacture of Portland cement, although the State has an abundant supply. Up to 1901 only two geological terranes have been utilized. These are Dundee limestone and certain layers in the Traverse group.

Marl deposits occur in abundance

Co., but have since been superseded by surface clays obtained in Northern Ohio.

Surface clays are abundant throughout the State and comprise three varieties—drift clays, lake clays and river silts. Several of the cement companies now in operation employ clay brought from Ohio, owing to the difficulty of obtaining a suitable clay to use in connection with the marl deposits of the Southern Peninsula. The addition of from 1 to 2 per cent. of gypsum to Portland cement clinkers has been found desirable before grinding for the purpose of regulating the time of setting of the cement when mixed with water. Extensive deposits of gypsum are found in the State, particularly at Grand Rapids. From this place most, if not all, of the cement factories in the State obtain their supply of gypsum.

Pulverized coal is used in a rotary kiln and crushed coke in a dome kiln in calcining the material from which Portland cement is made.

In delving into the history of the Portland cement industry in Michigan it is interesting to note some observations made by Israel C. Russell. In the twenty-second annual report of the United States Geological Survey, Mr. Russell observes that the capacity of the ten plants then in operation totaled 2,400,000 barrels per year and that "it thus appears that Michigan is preparing to supply a demand which does not exist, and as there is similar activity in this same direction in several other states, it is evident that this industry is in a speculative state." In 1915, the fourteenth year after Mr. Russell made this prediction, we find the actual shipment of cement from Michigan plants alone, totals 4,727,765 barrels per year, and the end is not yet, since a great era of concrete road building and concrete construction on the farm is just beginning.

In making his report on the Portland cement industry in Michigan to the Secretary of the Interior, Mr. Russell closes with one observation, which holds good to-day. He wrote:

"One of the most pleasing conditions observed by the writer during his visits to the several Portland cement factories now operating or being built in Michigan, was the manifest adaptability of their managers to new conditions, their readiness to adopt new and imperative methods, their skill in modifying and reconstructing familiar types of machinery and their ability to originate and apply new ideas. This healthful condition of the industry, as well as the abundance of the raw material, facilities for exportation, excellence of the finished product and increasing demand, ensures its permanence and ultimate success."

In 1900 the total capital stock of all Michigan Portland cement companies then organized was about \$25,000,000, whereas to-day the total capital stock of the leading companies in Michigan amounts to about \$9,000,000. Of the \$25,000,000 capital in 1900 about \$8,000,000 represented proposed plants on which construction had not yet begun and about \$3,000,000 represented mills being built, so that actual



Daniel McCool

The entire United States produced in 1895 less than one million barrels of Portland cement, which is considerably less than one-quarter of the production to-day in Michigan alone.

Growth was rapid from 1895 to 1907. In the latter year the general financial depression caused a temporary check, but by 1908 the growth had been resumed and continued until 1913, suffering another check in 1914, owing to the unsettled conditions engendered by the European war. The year 1915 showed more than 11 per cent. increase in production and more than 12 per cent. increase in shipments over 1914.

Twenty companies were organized between 1899 and 1901. These are known as the boom years in the manufacture of cement in Michigan. A study of the history of that period shows that some of the companies

throughout the Southern Peninsula and are also known to be present North of the Straits of Mackinac. In many instances they are still in the process of formation, occupying swamps and lakes.

Shale is obtained from the Traverse group and what is known as the Coldwater formation. The Alpena Portland Cement Co. utilizes the Traverse shale in connection with the limestone from the same formation and the supply is obtained from quarries about seven miles North of Alpena and near the shore of Lake Huron. Coldwater shales are quarried at a locality about one and a half miles East of Union City and are utilized by the Peerless Portland Cement Co. Shales of this same kind are also used by the Wolverine Portland Cement Co., Coldwater, and were formerly used by the Bronson Portland Cement

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capital at work at that time in the manufacture of cement was about \$14,000,000. By 1910 production in Michigan had reached 3,212,751 barrels and last year—fifteen years later—production had grown to 4,285,345 barrels.

It is believed by those in the business best qualified to judge that the manufacture of Portland cement in America has not yet by any means reached its maximum, and it is confidently expected that the production will increase 25 per cent. in the next five years. This increased production can be made without the construction of any more additional cement plants, as the production is already well ahead of the market demand. After enormous fluctuations in the selling price of Portland cement, caused by inexperience and by attempts to increase sales by foolish cutting of prices, the business has at last reached a reasonably solid foundation and some sure profit is at last in sight for conservative operators. While there is by no means any combination in regard to prices, some little common sense is at last being exercised, and the manufacturer and consumer of cement have both been greatly benefited by this change in conditions.

Daniel McCool.

[Not being in good health at the time the above paper was written, Col. McCool called upon the Portland Cement Association to furnish him the proper statistics and he improves this opportunity to thank that organization for its assistance.]

Business Manners.

Roughness is never pleasing. Neither is abruptness. There are clerks who consider it smart to cut out parlor manners in business. Never! Back of the counter is where good manners count. Every effort to please leaves its impression. Every polite action shows deference to the customer. "No, ma'am" and "Yes, sir," are simple forms of speech, but they're respectful and proper and above all, they're pleasing to the party addressed. If you wear a cap it should invariably be tipped to the women coming up to your counter. It isn't much to do, but it's business manners. Every customer should be thanked for an order, whether the order is paid, C. O. D. or charged.

Another thing that is somewhat in line with this talk is good grammar. There is no excuse for any young man who is intelligent enough to sell goods to say "them prunes," instead of "those prunes," or "these prunes." "Isn't" is just as easily pronounced as "ain't." "Coming" sounds nicer than "comin." These things, however small they may look to you, are noticed by people whose surroundings warrant carefulness of speech. Besides, attention to niceties of manner, and speech most assuredly gain for you, personally, respect.

A Transient.

"Why don't you take the trouble to find out the way I like to have things done?" asked the mistress.

"It's not worth while, mum," replied the new girl. "I never stay in a place long."

THE HARDWARE TRADE.

Some Changes Thirty-Three Years Have Brought.

Written for the Tradesman.

Your desire to have me say a few words on "Changes of a Third of a Century in the Hardware Business" is duly at hand and noted.

This much in response to your request is easy, because it is the regular text adopted very generally when an average business man is dictating a reply to a business letter just received.

But there is a vast difference between writing a private letter on business to be read by one person or even two or three persons and writing upon a given subject, full of the knowledge that what is offered will

from this city to solicit in a wholesale way for trade among retail dealers in hardware in territory tributary to Grand Rapids.

Speaking of this territory, just recall, if you can, the cities and the villages north and south, east and west, as they were in 1883. Then consider those same business centers as they are to-day. Doing this you will readily understand why it is that upward of twenty salesmen of hardware, representing Grand Rapids houses, are covering the same and additional territory. Think of the buildings that have been constructed in such territory; of the demand for builders hardware, the call for machinery, household utensils, farm implements, nails, stoves, etc.

Speaking of nails, stoves and the

has been aided by the practical disappearance of the old time blacksmith, who buys his horse shoes already shaped and who is never called upon to forge hinges, hasps, door latches and so on. He buys his bolts, nuts, hooks, screw eyes and the hundred and one small and very necessary devices with which he was once upon a time so familiar.

The wholesale hardware business of Grand Rapids, which aggregated a few hundred thousand dollars each year preceding 1883, has expanded in volume to more than two million dollars annually.

If my memory serves me correctly, there are only three men now living who were in the hardware business in Grand Rapids thirty-three years ago. They are W. P. Kutsche, Wilder D. Stevens and the writer of this reminiscence.

There remains, in connection with the presentation of this comparative exhibit, this interesting American fact. In 1883 many lines of goods were carried in stock which were imported from foreign countries. Today, nearly everything sold in the up-to-date hardware store is made in America. Sidney F. Stevens.

Walking Man's Greatest Exercise.

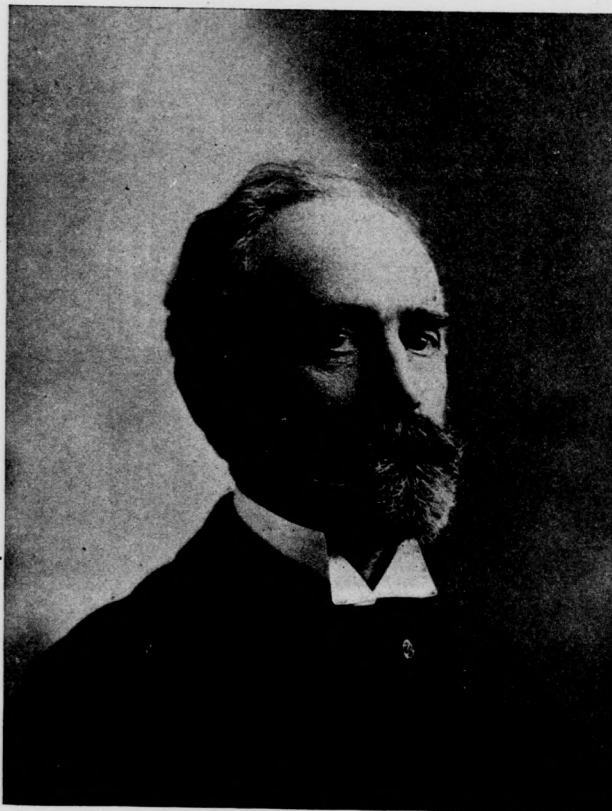
From the dawn of creation down to the present day, walking has been universally practised. Formerly, it was the only means of locomotion. Our forefathers thrived upon it. All great folks—scientists, philosophers, statesmen and businessmen—have testified to its merits. Henry Ward Beecher, the eminent clergyman, never feared his vocal powers after a twenty-mile walk. Walking possesses the unique faculty of causing the blood to course freely through your veins, also your brains, enabling one to siphon through himself the great problems of the universe. Many indulge in this pleasant diversion in pleasant weather, yet refrain from venturing forth when conditions are inclement. Walking in the morning air, the afternoon sun, or the evening breezes, is good; but strolling forth in the rain is glorious. Rain, in its descent from the clouds, approaches the pure, and to become saturated with this liquid direct is a great delight. The next rainy day, with raincoat and stout shoes, venture forth to enjoy the elements. You will feel the thrills of health that words are too feeble to describe. Be moderate at first—sure, but after a few journeys, you become acclimated. Then it becomes a joy to your soul. You get in direct communication with Nature. The heavier the shower the better. Return again to your childhood days, when this diversion was your great delight. Health is more fashionable today than ever. Whatever your list of pleasures, place this one at the top. Get out in the rain!

Joseph J. Lamb.

Entitled to Something.

She—I can't see why, because a woman marries a man, she should take his name.

He—Just so. The poor fellow ought to be allowed to keep something he could call his own.



Sidney F. Stevens

be published and read by anywhere from a thousand to ten thousand individuals.

Then, too, a third of a century is a considerable stretch of time to recall, with any degree of accuracy, even though one's memory is asked for only along lines with which one is most intimately connected.

However, and off hand, I realize that while Grand Rapids did not have in 1883 more than half the population at present to its credit, there were then eight hardware stores on Monroe avenue, between Division avenue and Michigan street. To-day there are but two. Thirty-three years ago there were no hardware stores in the district away from Monroe avenue (and the now obsolete Canal street), while to-day there are over fifty, variously located.

It was twenty-eight or thirty years ago that our company sent out the first traveling hardware salesman

like, reminds me that thirty-three years ago, wire nails were practically unknown. We rarely saw one except as revealed to us as fastenings of imported boxes of hardware and window glass. Every domestic nail was a cut nail. To-day cut nails are made and sold only in certain localities and in a small way, while billions of kegs of wire nails are made, sold and used among Americans annually. Stoves, too, as known by our immediate ancestors were of iron and for wood and coal as fuel. Gas stoves and oil stoves were just beginning to be introduced and were looked at askance as rather hazardous. Iron (copper and tin were rulers among pots and kettles, aluminum being somewhat too precious a metal for such homely utensils.

Structural iron has, in a wholly heartless way, made tremendous inroads upon the bar iron trade of a third of a century ago and this change

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Grand Rapids, Michigan

Commenced business in 1876. Own their Grounds, Warehouses, Stables, Railroad Tracks and Offices.

On the block bounded by Pleasant street, Hilton avenue, Grant street and Railroads, S. W. They own a thousand feet Railroad trackage on their own grounds.

Have the best Railroad Warehouse facilities in the city.

Own and operate a Line of Refrigerator Cars, the only Line of Private Refrigerator Cars owned and operated by Grand Rapids firm, loaded only by them, which are carrying Produce and Fruits to all parts of the United States and **advertising Grand Rapids and Michigan Products.**

Moseley Brothers are in **Business** to **Buy** and **Sell** **Farm Products.**

Will Buy or will Sell you

**BEANS, SEEDS, POTATOES, FRUITS
AND FARM PRODUCE**



Moseley Brothers

Offices on Pleasant Street, S. W.
Both Telephones No. 1217

Grand Rapids, Mich.

GROCERY BROKERAGE.

Important Part It Has Played in Grocery Trade.

Written for the Tradesman.

The writer's introduction to Mr. Stowe began about thirty-three years ago, when a vigorous, energetic, young man entered the grocery brokerage office of H. F. Hastings, stated that he was about starting a trade paper and wanted to get posted on canned goods.

Mr. Hastings explained to him the various processes of canning, took him to the sample room, where he cut numberless samples to demonstrate the different grades and spent several hours in a dissertation on canned fruits and vegetables.

This is given to illustrate the thoroughness with which Mr. Stowe goes into the fundamentals which are necessary to make the Tradesman the authority it is on all matters of which it treats.

In 1879 two young men landed in Grand Rapids, both imbued with the same idea—that of starting in the grocery brokerage business. One of them stayed but a short time. The other, Henry F. Hastings, who had been traveling through Western Michigan for the wholesale house of Boise, Fay & Conkey, of Chicago, stuck it out and worked up a lucrative business, which he continued until his death in 1893.

For several years Mr. Hastings had desk room with H. M. Reynolds, roofer, in a little one-story building on Pearl street, in the rear of the old Sweet's Hotel. Along in the middle 80's wishing for larger quarters, another room was added on the rear. At this time Joshua Speed, who had been connected with the Wolverine Furniture Co., saw an opportunity of working up a business of selling supplies to the furniture manufacturers and took desk room in the rear office. About the same time Charles B. Judd started the manufacture of carpet sweepers in the loft of his father's building across the street and had his office with Mr. Hastings.

In 1881 the writer left school Friday night for the spring vacation, intending to return to school at the end of the two weeks, but on arriving home was informed that Mr. Hastings wished him to come to the office the next morning and, on doing so, was set to work as office boy, stayed the two weeks, and then instead of going back to school, continued to work and has been peddling groceries ever since.

It may interest some of the boys of to-day to know that the salary received for the first few months was \$10 a month, which was then increased to \$12 and gradually raised until, at the end of about two years, it had reached the munificent sum of \$25 a month.

Lumbering was then the principal industry of Western and Northern Michigan and the largest share of the wholesale grocery trade came from the lumber camps and we naturally handled the principal items which went to make up this trade and sold large quantities of mess pork, dry salt sides, lard compound, nickel cigars, fine cut and plug chewing tobacco.

It would surprise some of the younger grocermen of to-day to see the quanti-

ties of these articles which were sold. Our grocers then were small concerns with a working capital of from \$20,000 to \$40,000, still it was not uncommon for us to sell 1,500 to 2,000 barrels of mess pork a month.

Two sales stand out in my memory, one of 1,000 thirty-six pound butts of Red Fox plug tobacco to Arthur Meigs & Co. and the other of 100,000 nickel cigars to the old tobacco firm of Mohl & Kenning.

All of the sugar was then bought from Edgar & Son, of Detroit, and it was our custom to visit the trade every morning, sort up their sugar orders for the day and wire them to Detroit for

shipment in the afternoon, so that they would be here the next morning. If for any reason the shipment or arrival of orders was delayed, our customers were simply out the sugar business for the day, as they carried no stock for such a contingency. Later on, as the trade grew, we began to buy from New York sugar jobbers on sixty days' time, paying $\frac{1}{8}$ c per pound for that privilege. We also sold some sugars for the New York refiners, but as their terms were strictly thirty days, only a few of our jobbers could avail themselves of this privilege.

At this time 24,000 pounds or seventy-five barrels, constituted a carload and

when the railroads raised the minimum to 36,000 pounds, or 100 barrels, a howl went up from our grocers that they were being discriminated against, as it was "impossible for them to buy in such large quantities."

I well remember an incident which occurred in the old Shields, Buckley & Co., store on Division street, when the late Samuel M. Lemon was buyer. During one of the flurries in the sugar market he figured out an assorted order of about a dozen different grades, which totaled 112 barrels, which he handed over with a flourish and the remark, "There, young man, is the largest order you have ever taken." I was compelled

\$6,000,000

Northern Ohio Electric Corporation

A corporation to be organized to acquire not less than 95 % of the common capital stock of the Northern Ohio Traction & Light Company

6% Cumulative Preferred Stock Carrying half as many shares in Common Stock

Preferred as to assets and dividends. Callable at 105 and accrued dividends. Dividends payable quarterly on the first days of March, June, September and December

Business of the Company. The Northern Ohio Traction & Light Company does the exclusive commercial electric light and power business in Akron, and supplies electric energy directly, or indirectly, to nine other communities. It operates electric railroad lines within the cities of Akron, Canton and Massillon, and important interurban roads between these cities and Cleveland, Uhrichsville, Ravenna and Wadsworth.

Property comprises an aggregate of 246 miles of electric railway lines, of which 241 miles are owned, the balance consisting of trackage rights. Rolling stock consists of 72 modern type interurban cars, 228 city cars, 56 miscellaneous cars, and modern car-barns and repair shops. The Company has three generating stations, which are connected with 17 sub-stations by high voltage transmission lines.

Earnings for year ended August 31, 1916, after deducting 6% on the \$4,500,000 indebtedness that has been assumed, show a balance equal to 2.64 times the annual dividend requirements on the preferred stock of the new corporation, and after providing therefor leaves a balance equal to \$7.90 per share on the common stock.

Territory Served includes six counties in Ohio and is considered one of the most important and rapidly growing manufacturing territories in the United States. In addition it is a very rich agricultural section.

Franchises. The principal electric light and power properties which produce gross earnings of approximately \$1,000,000 annually, are operated under rights without specified limits as to duration. Fifty-five per cent. of the interurban system trackage is on private right of way, or subject to franchises without specified limit of time. There are city and interurban franchises that expire between 1917 and 1932. On completion of the authorized construction the most profitable interurban division, extending from Cleveland to Akron, will be double-tracked on private right of way.

Management. The property will be under the direct supervision of Messrs. Hodenpyl, Hardy & Co., Inc., New York, and Messrs. E. W. Clark & Co., Philadelphia.

We offer for subscription subject to allotment when, as, and if issued:

10 shares 6% cumulative preferred stock (par value \$100 each) } for the sum of \$1,000
5 shares common stock (without par value)

Books open for subscriptions Wednesday morning, October 18, 1916, at 10 A. M.

Descriptive Circular on Request

E. W. Clark & Co
The Rookery - Chicago

Hodenpyl, Hardy & Co.
INCORPORATED
First National Bank Bldg., Chicago

to tell him that he was mistaken, as I had just sold Mr. Ball an order which aggregated 115 barrels. "Let me have that paper, sir," he demanded, and when it was handed him he carefully went over it, adding a barrel here and another one there until it footed 118 barrels, when he handed it back with a smile. I was so delighted that I extended my hand across the table and, as we stood there shaking hands, he called out to Mr. Shields, who was working on the books back of the desk, "Look here, John, we are celebrating the placing of the largest sugar order ever given at one time by any jobber in Grand Rapids." In after years I had the privilege several times of placing orders for Mr. Lemon for as much as 4,000 barrels at one time.

A great many New Orleans sugars (both open kettle and centrifugals) were handled, the former in hogsheads and the latter in barrels. Freeman, Hawkins & Co. were probably the largest handlers of the open kettle grades and it was the custom of Lew Hawkins to go to Cincinnati once a year and stock up for the winter trade.

For the benefit of those who are not familiar with these sugars, I will describe the process. The syrup, after being pressed from the cane, was put in large open kettles, where it was boiled until the crystals were formed, then the massecuite or "mass" as it is called, was shoveled into huge hogsheads, which were stood on end over a trough and the molasses allowed to drain off through holes bored in the bottom of the hogsheads. When the molasses had drained off sufficiently to leave the sugar partially dry and merchantable, it was sent out to the trade. The sugar in the top of the hogshead was bright yellow and had that good old New Orleans flavor that we have heard the old folks talk about, but there usually remained in the bottom of the cask several hundred pounds of a soggy, sticky mass.

The centrifugal process was more like the modern way of refining. The syrup was evaporated in vacuum pans, the massecuite was then put into cylinders, which were perforated with fine holes and the cylinders or centrifugals were then revolved at a high speed, resulting in the molasses being thrown off through the perforations by centrifugal force, hence the name. The result of the first boiling was clarified, a white, grainy, dry sugar similar to coarse granulated. The molasses thrown off was then boiled again and the process repeated and the sugar made was a light brown similar in color to a No. 6 or No. 7. This process was sometimes carried on to the third and fourth boiling, the resultant product each time being somewhat darker than the preceding one until the last or fourth products were a very dark sugar and black strap molasses.

Very few sugars are now made by the open kettle process, but most of the plantations use the centrifugal process, selling their product either direct to the wholesale trade or to the refiners.

The high prices of refined sugar and the low price of corn from which glucose and grape sugar are made resulted in several attempts at adulteration of the cane article. Two different methods were employed, one in which grape su-

gar was ground and mixed with the refined article in about the proportion of 75 per cent, refined and 25 per cent. grape sugar and the other of mixing anhydrous grape sugar with the refined. Neither plan was successful, owing to the difficulty of making a product of an attractive appearance. Natural grape sugar is a nearly dry, solid product, without any grain and with an appearance much like tallow. This was very difficult to grind and could easily be detected by sugar experts. The anhydrous sugar had a fine grain, but gave the resultant mixture a dead look which was not popular with the trade.

Thirty-three years ago the clean, meaty, fine, sweet California prune was an unknown quantity. Our dealers had to depend upon the Turkish prune to keep alive the boarding house joke and it was well qualified to fill the bill. Of all the dirty, vile stuff which was ever put out for human consumption, the Turkish prune captured the bakery. Shoveled into casks and shipped to this country, they were the breeding place for all kinds of bugs and worms and in their natural condition were often so covered with little white fruit lice that they looked as though they had sugared. Upon close inspection, however, it would be found that the "sugar" was a live, moving mass. The only way that the prunes could be made salable was to "renovate" them, which consisted of dipping them in a hot mixture of molasses or glucose and water. This would kill all of the insect life and give the prunes a black, glossy look. With the advent of the California prune, cured and packed in clean packing houses by civilized help and put up in convenient, attractive packages, the Turkish prune was soon put in the discard where it belonged.

The raisins came from Spain—London Layers for table purposes and Loose Valencias for cooking purposes. The first Californias sent East were not to be compared in quality with the imported article, but with the improvement in curing and packing which came later, they have gradually displaced them, until now we export as many raisins as we formerly imported besides caring for a largely increased domestic demand.

Breakfast foods were a minor part of the jobber's business. Hecker's farina and later Hecker's partly cooked rolled oats were about the only package goods sold. Ten barrels of steel cut oatmeal was a good sized jobbing order and bulk rolled oats were unknown. They, however, soon came on the market and were an instant success. A few manufacturers started putting up packages and the American flaked groats, packed by Douglas & Stuart, were probably the best seller until the American Cereal Co. (successor to the above mentioned firm) put out Quaker Oats and with a whirlwind advertising campaign soon popularized the article and made an instant success. One of its advertising stunts was to have its crew of samplers and salesmen dressed in Quaker costume and I well remember what a sensation they created when, on a Sunday morning, the whole bunch filed down the aisle of one of our prominent churches.

Kerosene oil in barrels was one of the principal articles handled. Curtiss

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DUDLEY E. WATERS, PAUL H. KING, Receivers

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The Pere Marquette Railroad runs through a territory peculiarly adapted by Accessibility excellent Shipping Facilities, Healthful Climate and Good Conditions for Home Life, for the LOCATION OF INDUSTRIAL ENTERPRISES.

First-class Factory Sites may be had at reasonable prices. Coal in the Saginaw Valley and Electrical Development in several parts of the State insure Cheap Power. Our Industrial Department invites correspondence with manufacturers and others seeking locations. All inquiries will receive painstaking and prompt attention and will be treated as confidential.

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Bread is the Best Food

It is the easiest food to digest.

It is the most nourishing and, with all its good qualities, it is the most economical food.

Increase your sales of bread.

Fleischmann's Yeast

secures perfect fermentation and, therefore, makes the most wholesome, lightest and tastiest bread.

Sell Bread Made With

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There's a FRANKLIN CARTON SUGAR for every home use—Fine Granulated, Dainty Lumps (small cubes), Powered, and Confectioners' XXXX, in cartons of convenient weight for your customers—1 pound, 2 pounds and 5 pounds, according to grade. Therefore, it is easy for you to supply your customers with all their sugar in FRANKLIN CARTONS, which are ready to sell when you get them, saving you time and bother and preventing loss by overweight. Tell your customers that you can sell them any grade of sugar they want in Franklin Cartons.

Made from Sugar Cane—Full Weight Guaranteed

THE FRANKLIN SUGAR REFINING CO.

Philadelphia

& Dunton, wholesale paper house, represented the Standard Oil Co. and we represented an independent concern, the Forest City Oil Co. The advent of the tank cars and tank wagon, with direct agencies supplying the retail dealer and consumer, soon took this article out of the list handled by the jobber.

Fruit jars were packed in large cases; half gallons in six dozen cases; quarts and pints in cases of eight dozen each—all packed in hay. They were stored out of doors, exposed to the elements, and after a few months of this kind of storage, the hay began to rot and smell bad and it was a real pleasure (?) to unpack a case, especially after they had been handled a few times by a drayman and there had accumulated in the hay a nice assortment of broken jars. We supplied the entire trade, getting the jars in carload lots and distributing to the jobbers as needed and we sometimes handled as many as two carloads in a season. The total sales of the Grand Rapids jobbers now aggregate probably fifty cars in a season.

Thirty-three years ago the salmon canning industry was in its infancy. A few were packed on the Sacramento River and were sold under the Bear brand. Later the industry moved to the Columbia River and Warren's A-1 came on the market and we bought it in Chicago in ten case lots. As the demand grew, more fishing fields were required and the canners gradually moved north until now Alaska furnishes the bulk of the salmon consumed in the United States. The pack on the Sacramento River has almost disappeared, while the Columbia River (once the principal source of supply) now furnishes but 5 or 6 per cent. of the total pack.

In the fore part of this article I mentioned Henry F. Hastings, who was the first successful broker in Grand Rapids. He is deserving of more than passing notice. Born on a farm in Northern Ohio, one of a family of twelve children, his early days were those of the privations of the pioneer. I have often heard him say that he went to school in the winter barefooted. At the outbreak of the Civil War, he enlisted in the Eighth Ohio. Although but 16 at the time, he gave his age as 18, and being so large for his years was easily taken for this age and was accepted. His military record shows that he was wounded three times and each time re-enlisted and was finally honorably discharged in 1865 after four years of service. Between the close of the war and his advent in Grand Rapids he had quite a varied career, being successively a drug clerk, lightning rod salesman, hotel proprietor and wholesale grocer salesman, and finally, in 1879, entering the brokerage business in Grand Rapids. A man of striking appearance (standing six feet and two inches and weighing 260 pounds), of pleasing personality and vigorous in both speech and action, he soon made an impression on both the social and business life of the city. Entering Masonry he passed through the various offices of the different bodies and was Eminent Commander of DeMolia Commandery, Commander-in-Chief of DeWitt Clinton Consistory; a 33d degree Mason, Brigadier General of the U. R.,

K. of P. of the State and a member of the Grotto, receiving this last degree at Hamilton, N. Y., where the order originated. He was president of the Pythian Temple Co., one of the organizers and Vice-President of the Peoples Savings Bank, a director of the Board of Trade, and interested in various other business enterprises. Had he been spared, he would undoubtedly have been one of the big men of the community, but while yet in his prime he became afflicted with diabetes and died at the

Another of the early brokers was Elliot G. Brown (nicknamed "Tea" Brown, from his special hobby) afterward elected justice of the peace.

Another was James H. Thaw, a dapper little man, who retired from the business many years ago and is now living at Alma, Michigan.

Early in the history of the business Walter H. McBrien, who had been assistant book-keeper for Ball, Barnhart & Putman, decided to enter the business. Being a bright, active young man and full of "pep," he soon worked up a lucrative business, which he carried on for several years and finally sold out to C. S. Withey and Fred B. Aldrich, who conducted it under the name of C. S. Withey & Co. Mr. Withey later acquired his partner's interest and still continues the business under the old firm name.

The wholesale grocery trade has furnished a number of successful brokers. The first to break away was T. S. Freeman, who many years ago disposed of his interest in the old firm of Freeman, Hawkins & Co. and entered the brokerage ranks. "Uncle Tom" was a man whom it did one good to know. A constant sufferer from inflammatory rheumatism, which disease made him almost a cripple, his cheerful, sunny disposition never gave an inkling of the pain which afflicted him. In his later years, when his infirmities incapacitated him from active work his daughter, Jane, became his assistant and later his partner. After her father's death she continued the business until her marriage, when it was merged with that of her uncle, W. L. Freeman, who continued the business under the title of the Freeman Brokerage Co.

Four other ex-wholesale grocers who have made successful brokers are George R. Perry (Hawkins & Perry); W. L. Freeman (Freeman Mercantile Co.); Sumner M. Wells (Clark-Jewell-Wells Co.); and George B. Caulfield (Lemon & Wheeler Co.) All of these gentlemen are still doing business, hence modesty prevents me from more than casually mentioning them.

While the wholesale grocery business gave us five successful brokers, I do not now recall but one broker who graduated into the wholesale grocery business. James Granger, who many years ago was shipping clerk for Cody, Ball & Co., left their employ to enter the brokerage ranks. After a few years of fairly successful business he drifted around the country and finally landed in Duluth, where he entered the employ of the Stone-Ordean-Wells Co. He seemed to have found his particular niche, as he was soon a partner, and has been very successful as a jobber.

These are by no means all of those who have made a trial at the brokerage

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

Made for a Discriminating Public
by a Discriminating House for Discriminating Dealers.

If you wish to secure the agency
of the BEST ICE CREAM it is possible
to produce, write at once to

Piper Ice Cream Co.

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Places you in touch with 200,000 telephones in Michigan; also with points outside the state.

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WHOLESALE
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*Our Facilities are Unsurpassed
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Our Prices are Right*



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business. I presume I could recall the names of at least 100 men who have at various times taken a whirl at it. Some lasted a few months, others have drifted to other fields, while those who have survived have been able to do so only by conscientious work.

A broker is in a peculiar position. He is the arbiter between buyer and seller. He is the one who smooths out all the wrinkles and keeps buyer and seller in harmony. He must be a man of judgment, so as to be able to decide which party to a controversy is right and then he must not be afraid to fight for the one which is right, whether he be the buyer or the seller. He must also know his business, for his customers are all smart, successful men and to be able to do business with them he must know both the quality of his own goods and those of his competitors, as well as being posted on the general market conditions.

The buyer to a large extent relies upon the broker to take from his shoulders the trouble and annoyance of keeping posted. A large amount of business is given him on his advice and judgment and he must never violate the confidence which is placed in him. To be successful he must be constantly on the job, for markets wait for no man and that which could be done to-day can not be done to-morrow. "It is the persistent, consistent, insistent plugger who gets there." As one of the fraternity has aptly put it:

Pluck wins—It always wins
Though days be slow
And nights be dark 'twixt days that
come and go.
Still pluck will win, its average is sure.
He gains the prize who can the most
endure.
Who faces issues, he who never shirks.
Who waits and watches and who always
works.

Charles N. Remington, Jr.

Predicts Everybody Will Wear Union Suits.

Written for the Tradesman.

Complying with your request to write an article on the changes of a third of a century in the knitting business, permit me to say that the writer was not in the knitting business thirty-three years ago, and therefore his knowledge of the business at that time is very limited, but if I am correctly informed the change in the last thirty-three years in knitted underwear is about as great as the changes have been in various other commodities.

Thirty-three years ago the only underwear manufactured was woven or non-elastic knit, and all of it was made in two pieces. There was no such thing as a union or combination suit known. Considerable underwear worn at that time was home made. It was made out of flannel and canton flannel and muslin. This, of course, was very crude, and not very comfortable.

American inventive geniuses invented circular knitting machines which made the elastic fabrics. They also invented finishing machines to produce elastic seams and a neat finish, and to-day they are manufacturing underwear from the lightest thin gauze to a very heavy wool fabric; from cotton, wool, silk and linen. While there is considerable of the flat goods still worn, it is mostly in the two-piece garments.

The large majority of people, both men and women, are now wearing union suits, which are much more comfortable and convenient than the two-piece.

Thirty-three years ago most of the underwear used in this country was manufactured in Europe. Now practically all of the underwear used is made in the United States. In addition to that the United States is exporting to Europe and other countries. Another change that has taken place is that more people are using the light weight garments from year to year. The reason for this is no doubt, that houses, stores, offices and factories are better heated, and also conveyances and street cars are heated, and heavy underwear is not needed, as it was in the past.

Most of the heavy underwear used now is worn by people who are exposed to the cold weather. As said before, the demand for union suits is growing every year, and it is our firm belief that the time will come when the two-piece garments will be a thing of the past and everybody will wear the union suit.

Herman M. Liesveld.

Wanted to Buy.

A young gentleman of the colored persuasion had promised his girl a pair of white gloves for a New Year's gift. Entering a large department store, he at last found the counter where these goods were displayed, and, approaching rather hesitatingly, remarked, "Ah want a pair ob gloves."

"How long do you want them?" enquired the business-like clerk.

"Ah doesn't want fo' to rent 'em; Ah wants fo' to buy 'em," replied the other, indignantly.

**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 and Cushions. Write for prices. Citizens 4120. GRAND RAPIDS

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.
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FLORIST
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Both Phones
GRAND RAPIDS, MICH.

GOLD BOND
PACKED IN CASES
BROOMS
Manuf'd by
AMSTERDAM BROOM CO.
AMSTERDAM, N. Y.
GOLD BOND



Nashua Woolnap Blankets

A Warm Blanket on a Cold Night

The main difference between all-wool blankets and Nashua Woolnap Blankets (all-cotton) is in the price—you can buy at least three pairs of Woolnaps for the price of one pair of good all-wool. Yet Nashua Woolnap Blankets have the advantage in that they do not shrink like wool, they are far stronger, and they are moth-proof, besides laundering perfectly.

This is the season when Blankets are in demand and it may interest you to know that we have in stock an assortment consisting of the following sizes and colors:

- 45 x 72—In Gray, Tan and White.
- 50 x 72—In Gray, Tan and White.
- 54 x 74—In Gray, Tan and White.
- 60 x 76—In Gray, Tan and White.
- 64 x 76—In Gray and Tan.
- 68 x 80—In Tan.
- 72 x 80—In Gray and Tan.
- 72 x 84—In Gray, Tan and White.

Woolnap Blankets

- 60 x 76—In Gray, Tan and White.
- 64 x 76—In Gray and Tan.
- 72 x 80—In Gray and Tan.
- 72 x 84—In Gray.
- 64 x 76—Fancy Stripes.
- 66 x 80—Fancy Plaid at \$3 50
- 66 x 80—Fancy Plaid Wool at 4 00
- 66 x 80—Fancy Plaid Wool at 4 50
- 66 x 80—White and Gray Wool at 4 00
- 72 x 82—White Wool at 5 00

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Grand Rapids Dry Goods Co

20-22 Commerce Avenue

GRAND RAPIDS

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THE LUMBER INDUSTRY.

It Will Soon Be Little More Than a Tradition.

Written for the Tradesman.
The moving finger writes and, having writ
Moves on; nor all your piety nor wit
Can call it back to cancel half a line
Nor all your tears wash out a word of it.

Of all the changes of the past Third of a Century in the lumber business the most to be regretted is the disappearance of the Michigan pine tree. No one who has not seen him in his glory can appreciate the majesty which hedged about the king pine of the Michigan forest. He was, indeed, a tawny giant with his three feet and more of girth, his two to three inches of scaly armor, his mighty trunk towering through the dim twilight of the surrounding wood, up and still up, rising by divine right above the lesser majesties of the woodland, the generous maple, the virgin birch, the unyielding beech, the graceful poplar and the sturdy oak, thrusting his kingly crown straight into the heavens to meet the sun in his coming. A truly royal tree. Thirty-three years ago the greater portion of Northern Michigan was still covered with pine forests, but the great assault was about to begin. From the late sixties to the early eighties man's assaults upon the dominions of the pine king were but puny affairs and his equipment was entirely inadequate to the task. He came with the ox team, the axe and the crosscut saw and the pine king laughed him to scorn; but with the early eighties came the giant sawmill with its great six foot circular saws which tore great holes in the timber, its mammoth upright gang-saws into whose insatiable jaws they fed a dozen logs at a time. To feed these hungry monsters gangs of men ascended every navigable stream with every known appliance for attacking the forest. Soon every stream which would float a log was gorged with the remains of fallen pine trees. The Au Sable, the Pere Marquette, the Manistee, the Muskegon, the Tittabawassee and many other Michigan rivers carried on their currents billions of feet of the choicest white and Norway pine to fill the ever yawning jaws of the sawmill. During the season of 1882-3, alone, over 225,000,000 feet of pine logs were floated down the Au Sable River. From 1867 to 1893 nearly four billion feet of pine logs were floated down that stream. I have not at hand the figures covering the lumbering operations on other Michigan rivers but, when we consider that the operations on the Au Sable were not by any means the largest in Michigan, some conception can be obtained of the murderous assault made upon the pine forests during the years which intervened between 1883 and 1900. There were nine great sawmills on the Au Sable, thirteen on the Manistee, twenty-eight on the Muskegon, eight on the Pere Marquette and numerous others on other streams and scattered throughout the State, each one taking its toll from the forest. Most of these great mills operated night and day during the summer months and cutting, in many instances, 225,000 to 250,000 feet of pine lumber in a working day. It was an orgy of frenzied cutting and slashing. So prodigal was the wealth in sight that it was not thought worth while to take

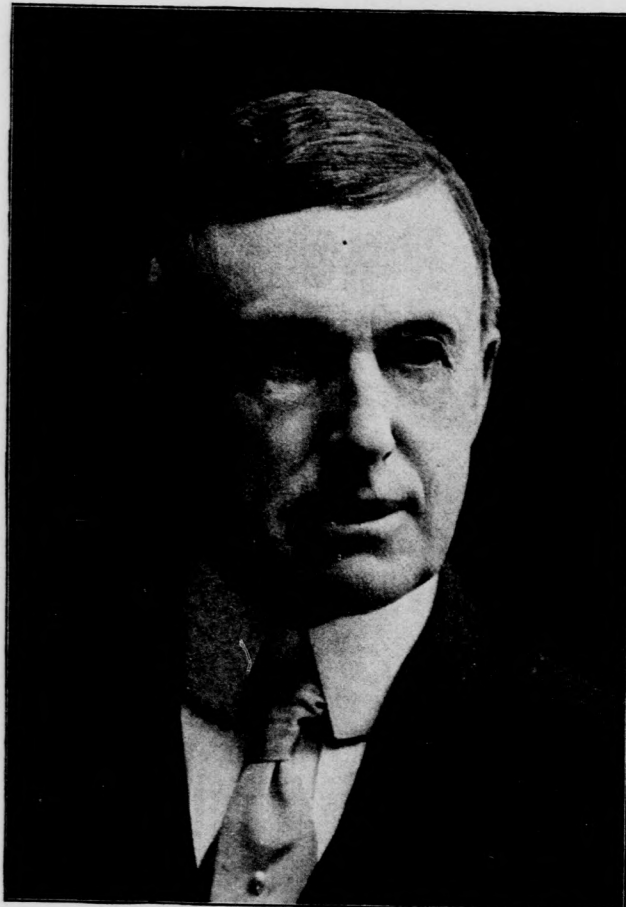
from the woods a log which did not measure at least twelve inches at the small end. The different hardwoods were considered of no value whatever. The finest white maple was cut into stove wood but hemlock was not worth the cutting of the tree.

Operations in the woods were carried on in the winter. The logging railroad, the steam skidder and other modern lumbering appliances had not yet made their appearance. The winter's snow made for economical hauling and many of the old time lumbermen took pride in the excellence of their log roads. It was a common practice to sprinkle the roads with water during very cold weather. The water freezing formed an ice road, or rather ice tracks, for the sleigh runners. In some cases these ice tracks lasted into the month of April so that heavy loads of logs could be

source of supply. Those were the picturesque days of the lumber industry. For many years the lumberman or, as he came afterwards to be called, the shanty boy, wore a knitted stocking cap of some bright color with a tassel on the tip, a heavy Mackinaw shirt, a bright red sash around his waist with the fringed ends hanging rakishly over one hip and heavy woolen drawers tucked into stout yellow tanned shoepacks. A majority of them chewed and smoked tobacco, drank bad whiskey, used vile language, and fought at the drop of the hat. They were generally Irish, Scandinavian, Canadian-French or Canadian-Scotch. Almost invariably fine specimens of physical manhood. The camps were located near some stream down which the logs could be floated to the mill. A space was cleared on the bank of this stream called a banking ground

hauled over the ground by a chain fastened around one end. This was called "snaking" and the bark was first "rossed" from one side of the log to make it slide easily. To properly load a sleigh with logs required considerable experience. The bunks of a log sleigh were generally nine feet across and upon these three, and sometimes four, tiers of logs were loaded. The first tier was generally loaded by the canthook men. For loading the other tiers a small loading chain and the assistance of a team was required. The chain was passed over the log and drawn under in the direction of the sleigh. On the end of this chain was a hook known as a swamp hook and resembling one-half of a pair of ice tongs. This hook was fastened into one of the logs on the sleigh and the team, pulling on the opposite end, rolled the log to its place. The same operation was repeated for each tier. The sleigh being loaded chains were passed over the front and back of the load. To fasten the load securely a beech sapling was used as a binder. This binder was about twelve feet long and very springy. The big end was twisted into the front chain much as you would twist a stick into an emergency tourniquet on an injured arm. The small end was then forced down to the back chain and securely fastened. Many teamsters used the same binder for a whole season being very choice of them as a well seasoned and dependable binder was not a plentiful article.

When the load arrived at the banking ground the number of board feet in each log was measured by the scaler and the logs rolled from the sleigh down the bank to the river. By the time spring arrived there would be thousands of these logs in a towering pile on the river bank. This pile of logs was called a rollway. When the river was clear of ice the drive would begin. The first thing to be accomplished was the breaking of this rollway. At the bottom of the pile near the river's edge would be one log holding the huge rollway in place. To break this rollway, it would be necessary to remove this log which was an obviously dangerous feat. In later years this was done with dynamite but in those days it was usually the custom to call for a volunteer to go down with a canthook and remove this keylog. To do this and avoid being crushed by the tumbling logs required judgment, coolness, strength and agility. There are instances on record where daredevil canthook men have broken rollways and skipped back up the bank in safety over the rolling logs; but not many. After the logs were in the river the drive, properly so-called, began. This drive was in charge of rivermen whose duty it was to see that the logs arrived safely at the sawmill which was generally many miles down the stream. One of the greatest dangers to be encountered during the drive was what was known as the jam. Often the logs would meet with some obstacle in the stream and the force of the current would pile them up in the greatest confusion. They would jam in every position. On end and cross wise in an almost inextricable mass. The most hazardous work of the riverman was in breaking this jam. The key log must be searched for and when



Hon. J. S. Stearns

hauled by sleighs well into the spring after the surrounding snow had melted and nothing remained but the ice tracks. The preparations made when a tract of timber land was to be lumbered was, in some respects, different from those which would be made to-day and a description may be of interest. In the first place a strategic point of attack was selected and the camps erected upon that spot. These camps were made of logs with the corners dovetailed together, and the interstices between the logs caulked with moss and clay. The buildings usually consisted of a cook camp, or shanty as it was called in those days, a men's or bunk shanty, a stable and an office for the foreman, scaler and timekeeper. All supplies were hauled in by tote teams which made regular trips between the camps and the nearest

to which all the logs were hauled and piled in a rollway. All preparations having been made the choppers, or axemen, were sent into the woods to fell the trees, and saw the logs into lengths, usually from twelve to twenty-four feet. Skidways were constructed upon which the logs were rolled and from which they were loaded upon the sleighs to be hauled to the banking ground. In earlier operations oxen were used for doing the skidding but later horses came into general use as being quicker and more easily handled. To get the logs to the skidways a dray was constructed from broad beech roots whose ends curved in toward each other. These were fastened together by cross pieces upon which the end of the log was fastened with a chain and hauled to the skids. Frequently the logs were simply

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Grand Rapids, Michigan

W. A. Watts, President

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Insurance \$2500⁰⁰

Name *James P. Randolph*

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Policy Date *Jan 2-1914*

Annual Rate \$38.70

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ANNUAL RATE	SEMI-ANNUAL RATE	QUARTERLY RATE
38.70	20.12	10.26

found, removed. The key log once removed the whole mass started forward rolling, tumbling end over end and in every conceivable manner. It was exciting but extremely dangerous work. It was a task for the most hardy and skillful rivermen and was never attempted by any other.

Any comparison of conditions as they are in the lumbering business now with what they were then would not be complete without a short description of the manner of life of the shantyboy of the early eighties. As I mentioned above the men who comprised the crew of the typical Michigan lumber camp of the early eighties were mostly Irish, Canadian-Scotch and French and Scandinavians; men especially fitted to endure the hardships of life in the lumber woods. The shanty boy of the early eighties did not live like other people. He ate coarse food, worked long hours for small pay and slept in unhealthy surroundings. That he kept his health at all I attribute to the health giving properties of the pine forests and outdoor work in the old oxygen loaded air. The food he ate regularly was pork and beans, soggy bread (often without butter), tea and coffee. (without milk) side pork, corned beef and cabbage, potatoes and dried apple pies. And this menu was unchangeable day in and day out. The cook turned out at 2 o'clock in the morning, the teamsters turned out at 4 o'clock and the crew turned out early enough to enable them to get their breakfast and be at the scene of operations, anywhere from one-half to two miles away, by daylight. The crew had lunch on the grounds at noon and worked until dark. The teamsters often worked longer. The living conditions in many of the camps were unspeakable. It was not thought possible to keep the camps in a decent condition of cleanliness and sanitary precautions were unheard of. Vermin swarmed everywhere. Many members of the crew never changed their underclothing from the time they went in, in the fall until they came out in the spring. The old joke about taking a bath and finding a suit of underclothes you didn't know you had was hardly a joke in the lumber woods in the early eighties. Every camp had its little store called the van, wangan or wanigan which furnished ordinary supplies to the men at prices which were little better than larceny. In some camps these supplies were charged against them and they settled in the spring to their sorrow. While a hard drinker, fighter and worker and every inch a man, in every other way your shanty boy of the eighties was as guileless as a child. To illustrate: one contractor, an Irishman by the name of Wilson, who had taken a contract to put logs into the river, had taken with him up into the woods twenty-five men, whom he had hired for the winter, to assist him in this work. One evening, after coming into the camps, they found that the store had been broken into and a pair of shoe packs stolen. Wilson told his book-keeper, who was the scaler, to charge every one of the twenty-five men in camp \$3.00 for a pair of shoe packs, knowing that it was one of these men who had broken into the store. Many of these men kept no account, and in

the spring when they broke camp, all except three of them did not demur at having bought the shoe packs. When the scaler told Wilson of this he said that it was little enough for the trouble they had had in the matter. The shantyboy was full brother to the sailor Shanghied aboard the whaler bound North for a three year's cruise. He seemed never to learn by experience or was hedged about by conditions which he was powerless to alter and accepted the situation as typical of the times; which it certainly was. He was a product of the pine forests and with them he disappeared.

In the early eighties a hardwood log in a Michigan sawmill was a curiosity. To-day we are cutting hardwood and working it up from square timber to clothespins. The personnel of the camp crew has changed. Where once you found Irish, Scandinavians, Scotch and French, you now find Russians, Lithuanians, Poles and Bohemians. The camps of the Stearns Salt & Lumber Company, are no more like the lumber camps of a third of a century ago than day is like night. Our camps are in railway coaches, the menu is as wholesome and varied as any you will find in an up-to-date \$2 a day hotel. The shanty boss of other days would be scandalized could he read over the menu regularly furnished in these camps. Like the ration of the soldier it is a means to an end; it is fuel for the human engine. It conforms to the scientific idea of food values and its basis is economy. A sample menu used in the camps of this company shows the following as a Sunday dinner:

Cream of Tomato Soup.
Roast Beef.
Mashed Potatoes.
Bread and Butter.
Pickles.
Bread Pudding.
Cookies.
Tea.

The entire camp outfit, with the exception of the stables, is on wheels in one solid train which follows the fast diminishing forest, eaten into persistently day after day. Where once the logs were hauled from the woods by teams we snake them out with steam skidders, load them on freight cars and shoot them down to the mill by rail. The romance and picturesqueness have gone and in their place we have economy and efficiency. The camps are as clean as your own home. Cleanliness and sanitation are enforced. Booze drinking and its attendant disorder are banished. If the old time lumberman could come back to earth and see the timber we are taking out and sawing into merchantable product he would say we were crazy. While our sawmill is typical in every respect our methods of manufacturing the raw material are such as to make it more like a factory than a lumbermill. When we finish lumbering a tract of land it is clean and ready for the farmer. The old time lumberman was careless and wasteful; economy had no place in his lexicon. He took out millions of feet of timber but left behind him fuel for the flames which ultimately destroyed many millions more. After the hardwood lumberman finishes his work he leaves cleared land with a soil so rich that it is only necessary

to tickle it with the hoe to make it laugh with the harvest. After the pine lumberman finished he left little but dismal solitudes, filled with stumps and suitable for little but sheep grazing. The pine trees are but a memory and hardwood trees are not as plentiful as they might be but we are harvesting with economy, we are working up the timber to the last merchantable inch, we are making room for the farmers who shall come after us and we feel that we are producers rather than ruthless looters. "The moving finger writes" and if we could call it back to cancel even half a line it would be that line which records the wanton destruction of our magnificent pine forests.

Justus S. Stearns.

Bread Making Is the Most Ancient of Human Arts.

Written for the Tradesman.

Bread is a big and very interesting subject. It has been one of the commonplace things of existence as far back as we can remember and because it comes within the every day experience and is taken as a matter of course,



Charles W. Mulholland

comparatively few people know much of its history or of its importance as a factor in up-building the life and strength of a nation.

Bread making is the most ancient of human arts. It dates back to the stone age, when the grain was pounded or crushed between round shaped stones. In Genesis we read that when Abraham entertained the angels unawares, he had his wife Sarah "Make ready quickly three measures of fine meal, knead it and make cakes upon the hearth."

The ancient Egyptians carried the art of baking to high perfection. The common form was a small round loaf like our muffin to-day. Other loaves were elongated rolls and curiously enough were sprinkled on top with seed like our modern Vienna loaf.

Historians tell us that when bread went to famine prices in the eighteenth century, it was the custom to hang a baker or two. Usually the master baker employed a second hand at a higher wage than his fellows, in consideration of his being the victim if one were wanted. A barbarous custom inflicted in Turkey and Egypt on bakers who sold light or adulterated bread consisted in nailing the culprit by his ears to the door-post of his shop.

Did you ever stop to think of the many wheels of industry which must turn, of the many hands which must labor, to produce a loaf of bread? Think back of the bake-shop, beyond the wheat field, beyond the factory, where the plow is made. A long time ago—one year, two years, several years, perhaps—a miner up in the regions of Lake Superior blasted out the ore that made the plow, that plowed the ground, that produced the wheat that makes the bread. It is a veritable "House that Jack built." The ore was brought to the surface of the ground, shipped by rail and water thousands of miles to the blast furnace at Pittsburg. At the furnace several processes of de-oxidation converted it into iron, then into steel. Steel bars and ingots were re-shipped to the factory in other cities where the farmer's tools are made.

When the farmer received the implements, he cleared, plowed and harrowed the ground; planted the seed, cultivated it, harvested the crop. Then the grain was threshed, carried to the mill, ground and bolted, and finally taken to the baker.

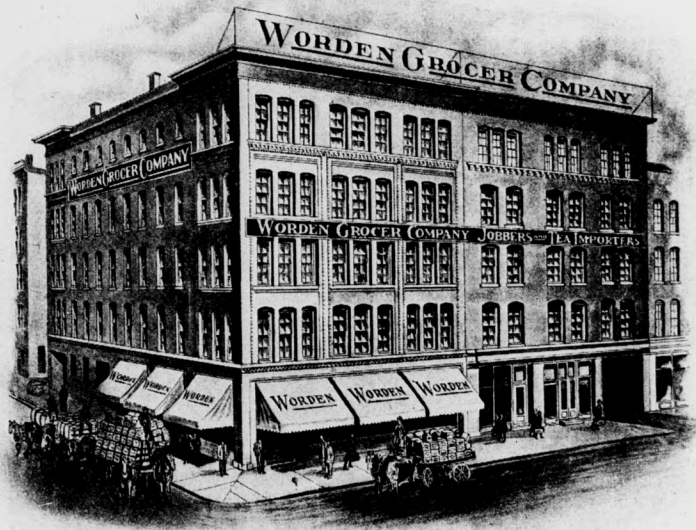
In the bakery it is mixed with yeast, a product of grain and entailing the same stupendous amount of labor in production; with salt, which has its own lengthy history; and other ingredients, each representing in its finished form an incalculable amount of work and energy.

The evolution of bread since that time has been wonderful, largely because of the untiring efforts and progress made in baking methods. Modern methods have so improved the baker's loaf, that it has become a very easily procured, as well as the most satisfying food product, within the reach of the people. Within the last ten years, the consumption of bread has increased over 25 per cent.

One of the great factors in the development of good bread and the baking industry, is the Fleischmann Co., manufacturer of Fleischmann's yeast. This great organization with its eleven factories—two in Peekskill, N. Y., two in Baltimore, three in Chicago, and one in Cincinnati, Sumner, Wash., San Francisco and Montreal, and its wonderful system of agencies throughout the United States, is always looking out for the baker's interest, and helping them to make their business bigger and better every day.

Together with every pound of Fleischmann's yeast goes Fleischmann's service. Fleischmann's service does not stop with the delivery of compressed yeast. The services of their expert demonstrators are at the disposal of every baker on the continent. Their sales agents are in touch with their customers and are frequently called upon for advice and information. No organization is closer to its customers. Everything which interests the baker, interests the Fleischmann Co., and in the interest of the bakers the company is doing everything that can be devised to better the industry, from assisting them in the manufacture of better bread to educating the people to a realization of the food value and economy of bread, and urging them to eat more bread.

Charles W. Mulholland.



THIS has been the most critical year the wholesale grocery trade has ever experienced, owing to the abnormally high price and the shortage of supply in many staple lines. We anticipated the time of stress through which we are now passing, so far as it was possible for us to do so, by placing advance orders for all the goods we estimated we could possibly dispose of under normal conditions. The demand for staples has been so greatly in excess of former years, and the delivery of supplies so slow, that we have been unable, in some cases, to fill every order complete. Judging by the commendatory letters we have received from our customers, we believe our house has maintained the best shipping service possible, considering the conditions.

We gladly improve this opportunity to thank our constantly increasing circle of customers for their patience during this period and their generous patronage. We shall continue to

Make Service Our Watchword and Guiding Star

on the theory that the house which renders the Best Service receives the largest measure of patronage; serves its customers most satisfactorily and justifies its existence to the fullest possible extent.

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THE PROMPT SHIPPERS

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EDUCATIONAL CHANGES.

School Work More Practical and Less Theoretical.

Written for the Tradesman.

Change is the order of the day. Nothing now remains stationary if it reflects the spirit of the times. This is as true of education as it is of other activities in our American life. In many ways this is wise if it holds to the fundamental principle that education is a process that fits young people to live and work effectively. This is true of the changes that have taken place in our modern educational system. Thirty years ago the scope of the public schools was limited to the elementary school that was designed to educate the many. The high school was largely a preparatory course for college. The attempt to educate more than the young people was unknown; the common branches only were taught; no attempt to teach a trade or agriculture was made. To-day the classics and higher mathematics do not dominate the education of all pupils; these subjects were the relics of the last three centuries. One distinct advantage of the modern school is shown by the larger proportion of our young people who now get some high school training of a practical character.

To-day our schools, by broadening their courses of study, aim to prepare all of our people in some degree for the work they are to do in the world. This is done by the addition of work along more practical or vocational lines for boys and girls. For some preparation in industrial work is offered, such as sewing, millinery, cooking, printing, physiology and hygiene, forge and machine shop work, pattern making and cabinet making, freehand and mechanical drawing, machine design and furniture decoration, carpentry and general manual training and electrical construction. These are all taught in thoroughly equipped shops, as, for instance, the machine shops have several types of modern lathes, milling machines, planers, drill presses, saws and jointers; the Union and South High schools each has about \$25,000 in the shop equipments. The shop teachers are men of practical experience, as well as of technical training. They are a new type of teacher in the public schools. The courses for girls are carried out by having thoroughly equipped kitchens, sewing rooms, laboratories and art rooms. The products of these shops are able to step out into the machine shops and start at good wages, while the girls are able to manage a house more intelligently.

Agriculture and horticulture in Michigan, under the inspection and direction of the Agricultural College, is taught in a practical way in many rural and small high schools. This work consists of the study of soils, seeds, plants, care of animals, dairying, gardening and fruit growing. It bids fair to interest the young people in the work around them so that more will stay on the farm. This recent development in our schools is full of opportunity for the rural communities. It certainly ties the school more closely to the community. In many cities children are taught to garden, using vacant lots and back yards

This work is now well established in Grand Rapids, there being over seven hundred gardens made and cared for by children this last summer.

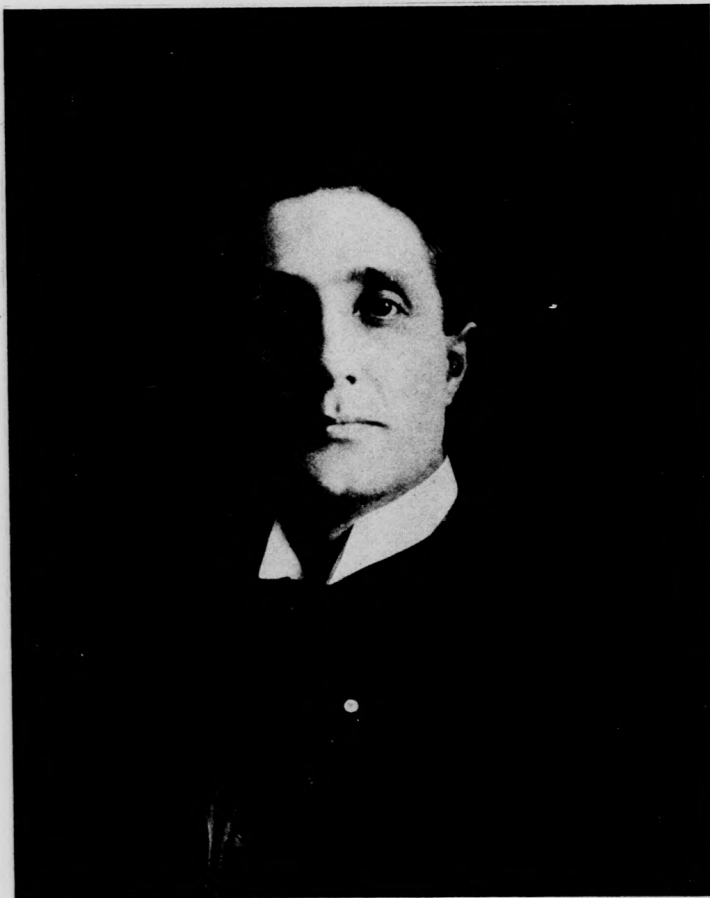
The development of the commercial department in our high school has been very pronounced and successful. The boys and girls are enabled by this work to make a fair start in office work and salesmanship. This has become a large factor in our modern high school education. Book-keeping, shorthand, type-writing, commercial arithmetic and commercial law, salesmanship and office methods such as filing were subjects not thought of in a public school a quarter of a century ago. In many cities separate buildings are provided for each of these different departments. Cleveland, for instance, has a commercial high school and two industrial or technical high schools, the enrollment of

In many countries, as Japan, each child is subjected to a physical examination and the training given aims to overcome the defects. The old adage of the sound mind and the sound body is renewed. It is true that the development of college and high school athletics, by which a mere handful among the hundreds in attendance receive training, is on the wrong track. To counteract this, various efforts are being made to give some physical training to the whole student body, both men and women. At the University of Michigan last year about two thousand students were engaged in some form of games or gymnasium work during the year. More and more attention will be necessary along this line, as a rapidly increasing number of defectives among our young men are found among those enlisting in the army. The strenuous demands of mod-

tems were well developed; in fact, a large proportion of our trained mechanics came from abroad; to-day a vast majority of our immigration comes from Southern and Eastern Europe where there are no schools, thus precipitating a very serious situation. A year ago a survey in Detroit showed that more than 50 per cent. of their adult male population was not American citizens. It is to face this problem that the American school has stretched beyond the limits of childhood and youth to that of the adult. It must go still further, as we have but taken the first step. In this work the great industrial leaders have become actively interested, as they are working it out through the public school rather than by the establishment of a school within their own plants. A feature of the evening school work which is distinctly modern is the list of courses offered to both men and women to make them more skillful in the trades they are following. Tool making, machine design, carpentry, reading of blue prints, rod making and furniture design, electrical construction, architecture, book-keeping, stenography, salesmanship, nursing, infant and invalid cooking, dressmaking, physical training, music and proof reading. The rule of the Board of Education in this city permits the organization of a class in any kind of work whatever if there are twelve or fifteen who want it. The time given to these subjects varies as the needs of the different groups require. The teachers for all of this work for the night schools are men and women from the factories, stores and offices who are skillful in the work that they teach and who know the real needs of the group they are handling. This is the most direct effort made by public education to fit men and women for their daily work, and shows clearly the attitude of the school authorities to make the schools as effective and far reaching as possible. This plan of evening school is now Nation wide in its scope, reaching to many of the smaller cities and towns. Last year there were about 3,000 in the evening schools of this city, while Detroit had nearly 12,000 enrolled.

Another distinct feature of the modern school is the so-called continuation school classes. By this is meant the boys and girls who are allowed by their employers to come back into school for a half day of each week taking some work which is allied to their daily job. This idea came largely from Europe, where it has been pre-eminently successful, the city of Munich having had at one time 20,000 pupils in its continuation classes. This form of school organization has been difficult to establish in this country for different reasons.

It is this effort to make public education widespread enough to prepare most of the people for their daily work which shows the difference between the schools of to-day and a third of a century ago. In other words public education is for the many as well as the few. How far this can be brought about is a question answered by the future. The progress made in this direction in the last third century is direct and marks the distinct difference between the schools of the last century and to-day. I. B. Gilbert.



I. B. Gilbert.

which is far greater than that of the academic high school. In Indianapolis the manual training and commercial high school combined has an enrollment greater than that of the academic high school. The arrangement known a third of a century ago, as still existing in some cities as Boston, was an English high school and a Latin high school, in neither of which were these modern subjects taught. The plan followed in Grand Rapids is of a more cosmopolitan nature, as these various courses are all presented in each high school.

The modern school requires a gymnasium for the systematic physical development of boys and girls through their growing years. To-day, the State of Michigan makes this work compulsory in all cities larger than 10,000 population. In the past, when boys and girls did more work in the home and on the farm, this was not so necessary.

ern life make this training decidedly urgent. Too often to-day men are forced to give up their work at the time when they should be at their prime. The expense of training is somewhat wasted if men and women, who have been educated at the expense of the state in the high schools and universities cannot work out their allotted time. This is the application of the modern idea of efficiency to education.

Perhaps the most unique change that has taken place in our general scheme of education is that of the evening schools. Here we aim to educate the foreigner who has come to this country unable to read or write the English language, by not only teaching him our language, but he is taught the ideas of our social and civil life. A third of a century ago a large percentage of our immigration came from Northern and Western Europe, where their school sys-

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THE BAKING INDUSTRY.

Evolution From Hand Work to Automatic Machinery.

Written for the Tradesman.

The last Federal census report indicates something of the rapid growth of the baking industry in the United States for a period of ten years, as follows:

	Per cent. increase.
Population of the United States..	21
Number of baking establishments..	61
Number of bakery employes.....	69
Value of bakers products.....	127
Capital invested in bakeries.....	160

Beyond question this remarkable record has been made largely through the awakening to a public demand for better baked goods, produced under the most modern sanitary conditions. Large interests have become identified with the possibility of the field and to-day we find enormous investments devoted to the baking industry.

A third of a century ago nearly all baking establishments were operated independently of each other and baker's products, to a certain extent, were of an indifferent quality. There was no exchange of ideas and experiences for the good of any considerable number. To-day, through the combining of many smaller bakery units, immense interests have been created. As an illustration: Two corporations now operate over one hundred manufacturing bakery plants in the United States, with annual sales in excess of \$75,000,000. Many of the smaller bakers have also been alert and enjoy modern factories and equipment. Everywhere much of the old-time antagonism has given way to a friendly exchange of methods in manufacturing and marketing.

No longer is it possible to produce the best bakery products by a "pinch of salt." Everything in raw materials must be the best and blended in a scientific manner with accurate weight and measure. Even the moisture and temperature of the dough room must be under control.

Present day bakeries have been lifted from basements to daylight. Dark, insanitary walls have given way to enameled brick and white finished surfaces. Clean white uniforms have displaced "any old garment" which it was thought proper to wear out at the bakery. Shower baths and drinking fountains are now an absolute necessity. Automatic machinery has displaced the contact of human hands. Cleanliness is now an absolute requisite to the up-to-the-minute baking plant.

A very great change has taken place in the line of baked goods available to the public. Dairy sugar wafers and English style biscuits are now manufactured in the United States far superior to the old-time imported varieties, reaching the public almost directly from the ovens instead of weeks after, and besides, not subjected to the dampness and stib of the holds of ocean freighters.

Sanitary, air tight, dust and moisture proof cartons have largely displaced bulk goods in certain avenues of the baking business, conveying direct to the consumer the very best in

the baking art, free from the touch of hands. This is a distinct advance. Bread is now wrapped by machinery and comes daily from great rear fired, white tile ovens, clean and appetizing.

It is these telling features which have made possible the great baking publicity of to-day, a radical departure from olden methods. We now read about baked goods in the daily papers, in the trade publications; we look at most alluring street car advertising; we see wall and bulletin boards—all conveying a message which tempts the appetite and creates a desire to possess.

Then, too, at the grocery store we are convinced that all this progress is a living reality. Here we find courteous proprietors and clerks schooled

store organization with the talking points of food products. The territories are made with more frequency. More attention is given to assisting and directing the proper display of foods to create with the consumer a desire to buy. The salesman must put much more into his profession and know his line perfectly to-day if he aspires for success as a food ambassador.

The proprietor of a bakery at this age finds it desirable and profitable to participate in public matters of concern to his community and state. He is frequently known as a leader in his town in civic affairs. He shows interest in the upbuilding of all that conserves and advances the best thought and action of the day. This demand has come to him, as to other

ing industry and will remain a monument to progress attained in the last third century. Walter K. Plumb.

The world may not love the lover, but it has to tolerate a multitude of him.



Walter K. Plumb

in the new knowledge of bakery food. We note the absence of the order taker and in his place the salesman—the man who knows the goods he is selling and is able to explain to the consumer the excellent points. Here we find bakery products for every possible demand and occasion and are convinced that the drudgery and discomforts of baking at home are no longer necessary.

The selling field has witnessed its share of changes in the baking evolution of a third of a century. A salesman covers about one-third as large a territory and sells double the volume. Not that better men are employed to-day, but more because of system and sales methods. Besides, competition has demanded a more thorough knowledge of the products sold. The selling has been recognized fully as important as the manufacturing and more time must constantly be given to acquainting the retailer and his

business men, with added force the last thirty years.

This is a brief resume of a few of the many changes in the baking industry with some of the new progressive features of recent years. The business has now been placed on a sound, commercial basis where the proper observance of many of these basic requirements to-day augur favorably for the success of the sincere, earnest and intelligent baker and make real unsurmountable obstacles for the incompetent and indifferent ones. Now the housewife need no longer think of unclean bakery foods, but can select ready prepared products made in clean shops from pure materials by skilled employes, and fully realize that there are many baking plants where automatic machinery and good management almost absolutely ensure against the contact of human hands. Truly the era of cleanliness has now come to the bak-

Watson-Higgins Milling Co.

Merchant Millers

Grand Rapids, Michigan

Owned by Merchants

Products Sold Only
by Merchants

Brands Recommended
by Merchants

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

NEW THINGS IN JEWELRY

The HERKNER display of Jewelry shown this season surpasses all previous exhibits. Our stock is overflowing with the latest creations, made in jewelry for men, women and children.

It will afford us great pleasure to show prospective buyers of holiday gifts through our magnificent display.

Our moderate prices will please you.



HERKNER'S

114 Monroe Ave.
GRAND RAPIDS, MICH.

HART BRAND CANNED GOODS

Packed by

W. R. Roach & Co., Hart, Mich.

Michigan People Want Michigan Products

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.

SEND US ORDERS

ALL KINDS FIELD SEEDS

Medium, Mammoth, Alsike, 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.

WITH the largest greenhouses in Michigan filled with all kinds of Cut Flowers and Plants we can care for your every want. Call

Henry Smith

Both Phones Cor Monroe and Division

Blue Valley Butter a Trade Builder Why?

Because of our large output the making of our butter has been developed through years of experience until all butter we make is made under one system. This has been done through years of practice and science, and our science and the great amount of practice enable us to make the best butter, and butter that is always uniform in quality and the same. Consider this, and consider if it has helped others why will it not help you. Order today.



Pasteurized

BLUE VALLEY CREAMERY COMPANY
GRAND RAPIDS, MICH.

Established 1873

REA & WITZIG

Commission Merchants

104-106 West Market Street - BUFFALO, N. Y.

Butter, Eggs Poultry, Etc.

We make a specialty of LIVE POULTRY all the year, and DRESSED POULTRY during the winter months. ❀ ❀ ❀ ❀

Large and small shipments receive equal attention, and returns promptly made.

LICENSED AND BONDED COMMISSION MERCHANTS
UNDER THE LAW OF THE STATE OF NEW YORK

When We Say
We Can Help You

TAKING INVENTORY

WE
ARE
NOT



TALKING
THROUGH
OUR



We CAN help you
just as we have and
are helping thousands
of others.

IF YOU WILL GIVE US A CHANCE

Descriptive matter free — We warn you in advance — Our system is "Catching" — Please send for "Inventory Booklet" today.

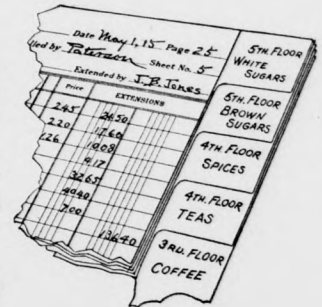
BARLOW BROTHERS - GRAND RAPIDS, MICH.

JUST ONE POINT
AMONG MANY

In our finished scheme your Inventory becomes a strongly bound and indexed

BOOK OF REFERENCE showing quantities and costs of goods.

It becomes invaluable, We KNOW, we have TRIED IT OUT.



ILLUMINATING GAS.

Remarkable Growth of the Business in This City.

Written for the Tradesman.

A third of a century in the gas business, although not seeing very many radical changes, has probably recorded as much improvement in methods of operation and service as other lines of business.

Even back in 1883 the gas industry was a venerable business—an old and well-established industry of more than a century—and it had pretty much settled down to rather standardized methods of manufacturing and distributing its product. Many operations, which a third of a century ago were done in the old back-breaking, hand labor way, have now been succeeded by the more or less automatic machinery methods of charging, drawing and stoking the ovens in which the gas is generated from special grades of gas coal. The final disposition of the important by-product, coke, from the ovens to the car for direct shipment, or to the coke yard, is also now done by mechanical conveyors and other special machinery, and the grading, screening and other preparation of this important by-product have been almost a revolutionary process to bring coke up to its present state of perfection as a domestic fuel. These important changes, with the addition of rest and recreation quarters for the workmen, have made the manufacturing end of the gas business a far more attractive proposition from the stand-point of the employe than ever formerly prevailed.

A third of a century ago the Gas Company's manufacturing plant was located at the corner of Ottawa and Ferry streets, where the old Leonard building now stands. There was a one room office occupied by the Secretary and General Manager, then Thomas D. Gilbert, with a staff of less than half a dozen employes, on the second floor of the building next to the Tower Clock, now used by the Spring Dry Goods Co. One indication of a third of a century's progress, which will appeal to the reader as a real sign of growth, will be found in the new three-story office building which will be built for the exclusive use of the Gas Company next year.

Of all the people then connected with the gas business in Grand Rapids, there remains to-day but two—Henry D. Walbridge, then an office clerk and now a resident of New York and operator of large gas interests throughout the country, and John Hellen, then all around workman and handy man under Superintendent Thomas Smith, a remarkable character inseparable from any thought other than the gas business of those early days. Mr. Hellen has the distinction of being the only employe of those days who still is in the company's employ and who, for many years now, has been its most efficient and highly valued Superintendent of Distribution and who probably means "Gas Company" to more people in Grand Rapids than any other of the 400 employes connected with it.

In connection with the status of the gas business in 1883, although electricity for lighting had begun to manifest itself quite energetically, the Board of Directors of the Company, consisting of

Francis B. Gilbert, President, Thomas D. Gilbert, Secretary and Treasurer, Charles C. Rood, Noyes L. Avery and George Kendall, expressed themselves as "having great confidence in the future of the gas business in Grand Rapids for its continued use for lighting, cooking, heating and power" and they backed their courage and far-seeing judgment, in spite of the predictions of many that this new competitor would soon overawe them, by purchasing what then seemed a considerable plot of ground at the corner of Wealthy avenue, Oakland and Market streets for the erection of a gas works of larger capacity and which to-day is furnishing gas to practically every family in Grand Rapids and its suburbs.

The price of gas at that time was

price for gas ranging from 80 to 50 cents per thousand cubic feet tells, in brief, the struggle for increased business efficiency and the adoption of every known practical improvement in the business of making and distributing gas. In this connection it is interesting to note that Grand Rapids, although only a comparatively small city at that time, came to occupy a unique position under the succeeding management of Emerson McMillin in being known, throughout the gas world at least, as the first "dollar gas" city in the country, for Mr. McMillan's belief has always been that by giving the lowest possible rates and the highest possible class of service to its patrons, the gas business will ever remain among the community's most useful and stable industries.

become to-day a modern, constantly growing, gas plant, rather leading than following the gas industry in the United States, with over 200 miles of gas main, completely supplying the needs of the city's population and with a force of several hundred employes who for fifteen years have been working with the company on a most substantial profit-sharing basis.

The idea of service is strongly a part of our daily lives in this company, for we realize that what the consumer really wants to buy is not alone gas, but "gas plus good service."

Glenn R. Chamberlain.

As a matter of fact, the divorce suit of one of her friends usually interests a woman more than her own married life does.



Glenn R. Chamberlain

\$2.50 per thousand cubic feet for household users and it was scaled down somewhat less in price to large users. One finds frequent mention in the records of the company of those days on the part of Mr. Gilbert and his associates of "the desire to give to the consumers of gas every advantage in price reductions and good service which can consistently be given," and it is gratifying to observe that the high ideals established by these greatly respected and capable pioneers of Grand Rapids' important business interests have remained the ideals of the management of the company to the present day and will be looked upon indefinitely as the proper code and the golden rule of the Grand Rapids Gas Light Company.

A comparison of the low prices for labor and material with \$2.50 per thousand cubic feet of gas prevailing in those days with the very high material and labor costs of to-day, as against a

In the days of Thomas D. Gilbert, the open or flat flame gas burner for lighting was the only one then known to the industry—a method of lighting which promised to the electric lighting man to be an easy rival—but the discovery of the incandescent mantle or Welsbach lighting system, whereby the introduction of a non-burnable substance into the flame which had been made very greatly cheapened and had been made remarkably efficient by the mixture of several parts of air to one part of gas, all of which were rapidly perfected into the Welsbach light, gave the gas business a weapon in the defense of its lighting business which has never yet for cheapness of cost and quality of illumination been superseded.

From a business then of a small handful of faithful employes and a manufacturing and distributing system of almost insignificant proportions, the Grand Rapids Gas Light Company has

Insure Your Auto

Against

Fire, Theft and Damages Cases Brought Against You

Three stolen cars have been recently paid for, two fire claims, one for \$460 to Dr. Carney, of Durand, and one to T. S. Pearl, of Bay county, also, a total of ninety claims have been paid.

Watch for the auto thief. A young man called at the Buick sales room, of Saginaw; a bargain to purchase a Light Buick "Six" car was made and under the terms of the agreement the salesman was to drive the young man to Alma, at which place the car was to be paid for. When going into supper the young man left on some pretext, went and took the automobile and drove it away. Motor No. 207382. The car has not been found.

MR. AUTOMOBILE OWNER: Should you have an accident whereby some person was injured, even though you were not to blame, the injured party is liable to capitalize his injury and possibly sue you for damages. Your car may be burned up or stolen. If you are insured in this Company you will have the protection of 14,000 members and a surplus of \$25,000.

Costs only \$1 policy fee plus 25c per H. P.

W. E. ROBB, Sec'y.

Citizens' Mutual Automobile Ins. Co.

Howell, Mich.

United Trucks

1½ to 6 ton all worm drive

United Trucks are the best business and profit builders a dealer can secure. They are standardized in construction and are capable of performing beyond the requirements usually made on similarly rated trucks as to capacity and endurance.

You will be interested in the particulars when you hear about them. Write, wire or visit us personally.

The United Motor Truck Company

Grand Rapids, Michigan

Exhibitors at Implement Dealers' Convention.

Vicksburg, Oct. 23—Following is a partial list of the manufacturers who will exhibit at the Implement, Vehicle and Tractor Show which will be held in connection with the thirteenth annual convention of the Michigan Implement and Vehicle Dealers' Association at Grand Rapids November 8-9-10:

- John Deere Plow Co., Lansing.
- Turnbull Wagon Co., Defiance, Ohio.
- Morley Bros., Saginaw.
- Bateman Mfg. Co., Grenloch, New Jersey.
- Emerson Brantingham Implement Co., Indianapolis.
- Banting Machine Co., Toledo.
- Field Brundage Co., Jackson.
- Sharpless Separator Co., Chicago.
- S. L. Allen & Co., Philadelphia.
- Janesville Machine Co., Janesville, Wis.
- International Harvester Co., Chicago.
- American Seeding Machine Co., Springfield, Ohio.
- Holland Ladder & Manufacturing Co., Holland.
- Celina Manufacturing Co., Celina, Ohio.
- United Engine Co., Lansing.
- Maytag Co., Newton, Iowa.
- Reliance Engineering Co., Lansing.
- Sterling Manufacturing Co., Sterling, Ill.
- Ohio Rake Co., Dayton.
- C. A. Day, Jackson.
- Phelps & Bigelow, Kalamazoo.
- Olver Chilled Plaw Works, South Bend.
- De Laval Separator Co., New York.
- Walter A. Wood M. & R. M. Co., Detroit.
- Stoughton Wagon Co., Stoughton, Wis.
- Western Electric Co., Chicago.
- Birdsell Manufacturing Co., South Bend.
- Eastern Rock Island Plow Co., Indianapolis.
- Champion Spark Plug Co., Toledo.
- F. E. Myers & Bro., Ashland, Ohio.
- New Way Motor Co., Lansing.
- J. F. Follmer, Sec'y.

EVEREADY FLASHLIGHTS

are made in 75 styles, among which your customers are bound to find some that just meet their needs. Vest pocket lights, tubular pocket lights, house lamps, hand search-lights, fountain pen lights, guest candles and flashlight clocks are just a few of the many kinds.

The EVEREADY Line is a real profit maker.

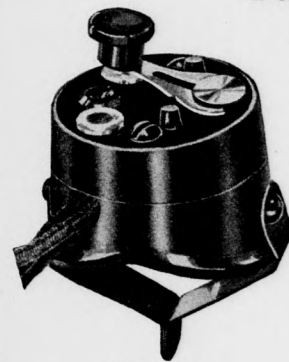
LET US TELL YOU MORE ABOUT IT

C. J. LITSCHER ELECTRIC COMPANY

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



The Phelps Improved Lighting System For Ford Cars



Solves the greatest question of the day for the Ford owner: How can I secure a good light for slow driving on bad curves and rough roads and dim my lights when meeting other vehicles?

The switch attaches on the steering post in close reach of the driver. The top button is for ordinary driving, the center button dims the lights and the bottom button turns all of the current to the left light, which gives a powerful white light hundreds of feet ahead of the car for those dangerous curves and bad roads that require slow driving.

Every Ford owner is a prospective buyer, and you are doing business with several of them every day. The lighting system sells on sight, leaving you a neat little profit for your time. Write for prices and particulars and get your share of the sales in your locality.

Phelps Auto Sales Co.

131 Michigan St., N. W.

Dept A Grand Rapids, Mich.

Patent Pending
PRICE \$2.50

Signs of the Times Are Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.

We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.

Bell M 797 Citizens 4261

Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm in Winter
Cool in Summer

Brick is Everlasting

Grande Brick Co., Grand Rapids
So. Mich. Brick Co., Kalamazoo
Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives Junction

Denby Trucks

(Service-Satisfaction)

Ask Any Denby Driver

Made in All Capacities

Agents Wanted

Denby Truck Sales Co.

572-576 Division Ave. So. Grand Rapids, Michigan

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

Swinehart Tires

Are Mileage Stretchers. Tough, Resilient, Easy Riding.

They give more mileage than most tires because tire tenacity is built into every part of every "SWINEHART"

We carry them both in Solid and Pneumatic tires.

Distributors

SHERWOOD HALL CO., LTD.

30-32 Ionia Ave., N. W. Grand Rapids, Michigan

THE HAYNES

America's Greatest "Light Six"

350-400 Miles to a Quart of Oil

The Upkeep Cost of a Haynes "Light Six" Is Lower than the Average

Two Models — Three Body Styles

Model 36—America's Greatest "Light Six"—5-passenger Touring Car, 121 inch wheelbase \$1485

Model 37—The Prettiest Roadster in America — 4-passenger, cloverleaf design, 127 inch wheelbase... \$1585

Model 37—The "Light Six" — 7-passenger Touring Car — 127 inch wheelbase \$1585

Phone for a Demonstration

HAYNES COMPANY OF GRAND RAPIDS

572-576 DIVISION AVENUE, SO.

Putnam's Menthol Cough Drops

Packed 40 five cent packages in carton
Price \$1.15

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

ONE FULL SIZE CARTON FREE

when returned to us or your jobber properly endorsed

PUTNAM FACTORY, National Candy Co.

Makers

GRAND RAPIDS, MICH.





Pickings Picked Up in the Windy City.

Chicago, Oct. 23.—This is the Tradesman's thirty-third anniversary. It is also the writer's first anniversary.

It is predicted for the South Side of Chicago that a few capitalists are about to build and furnish a two million dollar hotel, to be located in Hyde Park section.

The Home Exposition and Style Show is still running and drawing large crowds at the Coliseum. This is a sight well worth seeing by anyone visiting Chicago.

It will be impossible from now on for anyone to say that a judge has not a heart. Judge Sabbath, of the Criminal Court, in sentencing a criminal to hang on Dec. 16 was so touched that during the sentence he cried like a child.

A few Fixes: Who fixes up that license when it's pulled—the Alderman. Who sees the Mayor, so he may be "bulled"—the Alderman. Who is your friend in need?—The Fixer—the Alderman. To whom do you go to plead?—the Alderman. In every last emergency, who is he?—no one except the Alderman. This is why the Alderman is now known as the Fixer.

Chicago lost by death this last week, "Johnny" Hand, one of the city's greatest musicians, being very popular and well known in Chicago for the last sixty years. At his burial some of Chicago's best citizens were present.

N. M. Kaufman, President of the Congress Hotel Co., was taken suddenly ill last Tuesday night, when just about ready to take the train for Marquette, his old home. Mr. Kaufman makes an annual visit to Northern Michigan.

Chicago's registration for the two days, Oct. 7 and 17, ran into a total of 808,000, which is the largest registration Chicago has ever known, and which is a very good percentage, considering the population. Of course, included in these figures is the number of women who registered. Women in Illinois have the privilege of voting for the President of the United States, which goes a long way toward increasing the number of registrations.

The Republicans, on receipt of the news of the large number of people who registered, are right there with the "stuff" that they will carry all the ticket.

One of the large conventions held in Chicago in the last two months was that known as the Independent Oil Men, held at the La Salle Hotel. It was quite interesting to hear some of the speakers, and no doubt will bring about a lot of interest to bear on the oil consuming public to favor the independents. During this convention the Fred G. Clark Co., of Cleveland, independent oil jobbers, gave a banquet, one thousand plates were laid; they occupied the entire lobby and mezzanine floor of the La Salle Hotel. It was sure some sight to see.

Mrs. Edith Zolla, Manager of the Standard Tobacco Co., 223 East 61st street, left Chicago Monday for Milwaukee on a business and pleasure trip. While in Milwaukee she will visit her sister, Mrs. E. A. Clark. Mrs. Zolla looks after the candy department of this wholesale house.

Chicago entertained last week at the American Railway Surgeons' Association. Some very important matters were brought up for the benefit of both the public and the railroads.

The National Ladder Men's Association held their convention last week at the Hotel Sherman, and no doubt in the near future, painters and decorators will be urged to invest in the new style of ladder.

Cy DeVry, the animal keeper of Lincoln Park, Chicago's Zoo, was taken seriously ill last week, and it is said that all of the animals are waiting anxiously for his return. This man has been at the head of the Zoo in Chicago the greater part of his career and is known by most every man, woman and child in Chicago.

One of Chicago's new model plants is that of the Independent Oil Company, known as the Union Petroleum Company, at Western boulevard and 44th street. This plant is claimed to be one of the finest equipped oil plants in the world and will place Chicago on the map as an oil center.

Chicago has a larger voting population than any other city in the world, but the degree of wisdom with which its votes are cast must decide its quality of glory.

President Wilson was a much-welcomed visitor in Chicago last week, but it will take most of the voters of the Nation to make him welcome again at Washington.

An endurance run was that of Sidney Hatch last week from Milwaukee to Chicago—ninety-five miles in fourteen hours and fifty minutes.

Why wouldn't it be proper to invent asbestos bedding for the gentlemen who simply must have a cigarette after retiring?

It is said that the ladies who are at the head of one of the charities in Chicago collected on the streets close to \$600,000 for the benefit of the orphans and needy people.

A few things to remember by all: Cultivate the habit of looking on the bright side of every experience, no matter what it is. Accept cheerfully the place you find yourself in to-day. Throw your whole soul into your work. Do as many courtesies as possible for the people you are thrown with every day. Adopt and maintain a child-like attitude of trust in your God. Try these few out and see what happens on your blue days.

Hobson bobs up again. He predicts Chicago dry in 1916. If this should be the case, it would be but a short time before the Nation went dry.

Much interest is being aroused of late in Chicago by the Chicago Evening American, by taking up the matter of 100 per cent. gasoline. It has been found that a great many of the gasoline distributors throughout the city have been selling an inferior grade of gasoline and the American has come out flat-footed, asking the city government to compel automobile supply houses to guarantee the quality of gas sold to the auto drivers. This is a very good thing and no doubt will work out to the benefit of gasoline consumers.

At the Bandbox theater, between Clark and La Salle street, is being shown this week the picture of the unborn child. When the women found out that no men were admitted, it was up to the police to keep the street open—and some job they are

having. The women have been lined up three abreast for over a half block each way from the theater. And still they say that the women don't like to see these pictures.

One of Chicago's visitors last week was Mrs. Ella Flagg Young, former head of the Chicago school system. Mrs. Young seems to favor the organization of school teachers and made a public statement that the sixty who were requested to resign at the beginning of the school term should be re-instated, and then apologize to them. This speech was to the public like a bolt out of the clear sky, and no doubt will have some weight, as it is said that Mrs. Young was the best school superintendent Chicago has ever had.

Congratulations are in order. One of the surprises last week was the arrival in Chicago of W. H. Canfield and wife. Mr. Canfield is an employe of the American Tobacco Co. in the cigarette department, and on Saturday, Oct. 14, was married to Miss Lilly McLaughlin, of Detroit. After enjoying a very fine wedding breakfast and receiving a shower of tons of rice, they were escorted to the Michigan Central train. On their arrival in Chicago they were given one of the bridal chambers of the Blackstone Hotel. Mr. and Mrs. Canfield, after spending a week in Chicago and its suburbs, will be at home to their friends at 334 Fairview avenue, Detroit. Mr. Canfield is a member of Cadillac Council, Detroit. One of the interesting trips taken by the newly married couple was to Gary, Indiana, in the writer's advertising car. When about two and a half miles from Gary one of the tires blew out. Instead of letting the spooners look over the beautiful scenery, while the tire was repaired, we finished the trip into Gary with a flat tire. This will, no doubt, be a trip never forgotten by the bride and groom.

One of the interesting picture films being shown in Chicago is that known as "One City." This picture shows the different improvements which Chicago has made in the last year and also the improvements which are necessary to still make it more beautiful. These pictures are attracting large crowds at what is known as the Bismarck Gardens.

Charles W. Reattoir.

Hotel Hermitage

JOHN MORAN, Mgr.

EUROPEAN PLAN

Grand Rapids, Mich.

Rates without bath 50, 75 and \$1.00

Rates with bath \$1.00 and \$1.50 per day.

CAFE IN CONNECTION

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.

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

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

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.

The Hotel Geib

Eaton Rapids, Mich.

L. F. GEIB, Propr.

AMERICAN PLAN

Artesian Water Steam Heat

\$2 Per Day

Sample Room in Connection

New Hotel Mertens

GRAND RAPIDS

ROOMS

WITHOUT BATH \$1.00

WITH BATH (shower or tub) \$1.50

MEALS 50 CENTS

Union Station



75 Steps East

Fire Proof

Flakes From the Food City.

Battle Creek, Oct. 23—Inasmuch as this issue of the Tradesman will probably describe its thirty-three years of successful publication, the writer will endeavor in a brief way to do likewise about Battle Creek and thus be in keeping with the spirit of the occasion.

Thirty-three years ago we find Battle Creek a city of but 10,000 people and having only one main street, lined with only a few stores. Only three manufacturers of any note were in operation at that time and those were principally threshing machines and steam pumps. Horse cars were just beginning to be a really safe thing to ride on and sometimes the men passengers were compelled to disembark and assist in lifting the car back on the subterfuge used for a track. Many adversities beset the merchant of those times, he having to be a lawyer, a banker (principally a loan banker) and whatever else the public chose to make him. But during those times the foundation was laid for the beautiful city we now have and as our memory traces on through halls of the past toward the present time, on either side we occasionally see a monument of stone which marks the resting place of those pioneers of commerce and industry of the early day. But the monument which overshadows all others and which will forever stand out above all others as a tribute to their untiring efforts to make Battle Creek what it is now is the present prosperous and ever growing Battle Creek with the below facts which make her stand the foremost in her line of industry and commercial activity:

She is only the ninth city in size in Michigan but—she is fourth in value of manufactured products.

She is third in annual net value of manufactured products, the output less the money spent for raw materials outside, in Michigan.

She is the first city in the world in the net value of factory output per capita of population.

She is first in Michigan in per capita of bank deposits.

She is probably the first city in the United States in per capita of saving deposits. And not only the foregoing, but—

She breakfasts the world.

She has 176 manufacturing plants. She has only 2 per cent. of foreign laborers and has the best factory conditions of any city in the United States.

She manufactures more cereal foods, more threshing machinery and more steam pumps and printing presses than any city in the world. We ship on an average 150 carloads of products away daily.

And so we could go on with page after page of items that make Battle Creek the most remarkable city in the world, if space would permit.

A good progress from the Battle Creek of thirty-three years ago, and whoever is writing for the Tradesman on its golden anniversary from Battle Creek will not be able to get it all on one page, because at the rate we are growing now we will more than exceed that which we desire—50,000 in 1920.

A fitting tribute to those pioneer merchants, don't you think? But nevertheless a just one!

The Postum Cereal Co. is breaking ground for a new bakery, which will double its present capacity when completed. The company will employ about 500 men on outside construction work alone this winter and inside is working at full capacity. Perhaps one reason for all this prosperity is that these products have not been advanced in price, the fever not striking Battle Creek yet.

The Union Steam Pump Co. is beginning building operations on a large addition adjoining its pattern shop.

The City Bank has taken possession of its magnificent new quarters, recently completed, and the four busy

banks of Battle Creek are now all located in new homes and are prepared to efficiently handle the "largest proportionate bank deposits of any city in Michigan" in a becoming manner.

Battle Creek Council enjoyed its first social session Saturday evening and some seventy-five members and their families were on hand to make the occasion a success. A fine buffet luncheon preceded the entertainment and the culinary department of No. 253 certainly did itself proud. Even the ladies said they could not do any better. An entertainment of a varied nature followed and perhaps the most interesting feature of the same was a talk on the Burial Fund by its local instigator, John Q. Adams. Another entertainment was planned for a month later and everyone hopes it will be as successful as the last affair.

Whether the raising of rates in hotels about the country is necessary or not, they are all raising anyway, and to the fellow who has to pay his own expenses on the road, it comes pretty hard. It seems rather strange that such moves are necessary in the smaller hotels when the large metropolitan institutions are maintaining their old rates and we believe such measures would bear investigation.

Barry & Browning, brokers for the Postum Cereal Co. in New York and Minneapolis, respectively, were welcome visitors to Battle Creek Council at the last meeting. After meeting these members of the Postum sales staff, we can easily understand why that company is 200 carloads behind on its orders.

The foundation is being laid for the new \$50,000 Y. W. C. A. building here. In this line of work the ladies have beaten the men to it, the local Y. M. C. A. having been closed for some three years. However, negotiations are now under way to re-incorporate the same again and at this time the prospects look good.

One of the most beautiful displays ever seen in Battle Creek in the way of window decorations is the fall goods displayed in the Toeller-Dolling Co.'s windows—Battle Creek's largest metropolitan department store. Mr. Toeller, its President and Manager, is a firm believer in advertising in all its branches and spares no expense to put the company's fine line of goods before the public in a manner which fills the store with buyers from morning until night. Mr. Toeller is a very public spirited man, also, having taken out two memberships in the local Chamber of Commerce, so interested is he in civic welfare.

Otto L. Cook.

An Opportunity For Investment.

Big Rapids, Oct. 23—Being a part owner of the Western Hotel, with my two brothers, and having been day clerk there for four or five years before being elected Register of Deeds of our county here, I am pretty well acquainted with the boys on the road.

Having helped the Four Drive Tractor Co. in deciding where it would locate, as a director in the company I plugged for Big Rapids and we landed it here. Many of the boys have expressed themselves as wishing to take some of the stock after we recapitalized and I take this means of informing the boys we are ready to do business with them.

After Jan. 1 I shall devote by entire time to the business.

Our product for the first year is gone, so far as orders are concerned. We are set now on our standard make, after two years of the hardest tests, and after eliminating every possible source of trouble which might come up before placing the standard product on the market. We are located in our new building, 45 x 200 feet, have the cheapest electric power in the State, have our plant all equipped with the best machinery that money can buy and have ample supplies of material on hand to ensure our customers against any delay in filling orders.

Elbert J. Jenkins.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Oct. 23—Mr. Remington, of the firm of Patch & Remington, hardware and implements, Marcellus, is making preparations to spend the winter in Florida. Accompanied by his family, Mr. Remington will motor through to Jacksonville and tour the State leisurely during the winter.

Don't forget the first dance of the season will be held Oct. 28 in the U. C. T. Council chambers. The committee is very anxious to make the first affair one to be remembered, so let us all get out and boost the thing along. This is not an invitation dance, but is for all members of the U. C. T. and their friends.

M. H. Roberts, the progressive hardware dealer of Schoolcraft, has added a plumbing stock and reports his work thirty days behind his orders.

Mrs. Peter Anderson visited friends and relatives at Edmore last week. She took her trunk and brought back four bushels of potatoes. Pete has installed a burglar alarm on his cellar door.

Charlie Perkins, who differs somewhat from Abraham Lincoln, but who represents "Honest House" of Chicago, celebrated his birthday Sunday. Charlie modestly acknowledges 27 years (withholding nine more). A dinner party was the order of the evening. We join in wishing "Perkie" many more of these pleasant returns of the day.

Allen F. Rockwell and wife spent Sunday in Howell, visiting Mrs. Rockwell's mother.

According to Dr. Ferguson's statement, there are not two Mrs. Fergusons. It is true that they are both beautiful girls, but the one who looks the most like Mrs. Ferguson is the latter's 16 year old sister, Miss Doris Fisk, who has come to live with them this winter. She goes to school, takes music and dancing and it is whispered, will attend the U. C. T. parties in an effort to assist Mrs. Ferguson in keeping an eye on the Doctor, who says it is terrible to have four watchful optics upon him. What worries him the most is, he thinks some of his fellow travelers as a joke have changed the ribbons on the girls and he is not sure that the one who should be wearing the pink is now donning the blue. Such are the trials of a man who marries into a family of too many beautiful girls.

Assessment No. 134 has been called and expires Nov. 15. Let's fool the Secretary and pay it at once.

John Hagenbach, of the hardware firm of Cook & Hagenbach, of Three Rivers, recently visited the Crow-Elkhart auto factory, at Elkhart, and returned with sixteen five passenger cars which the firm has sold in their territory.

The Midnight Club held their first meeting of the winter at the new home of Mr. and Mrs. Bob Elwanger, who served a 6 o'clock dinner, after which 500 was played. Mrs. A. N. Borden and Harry Hydorn received the first prizes. Mrs. Art Burr and Art Borden "lifted" the consolation prizes.

D. A. Chewning, from Wisconsin, is covering the territory formerly made by A. N. Borden, representing the Sharpleigh Hardware Co. We welcome Mr. Chewning and hope to see him at our next meeting.

Frank Birney, proprietor of the Giddings Hotel, at Lawton, reports one of his most successful seasons, due to the large crop of grapes shipped from there this fall. The representatives of the largest dealers have made the Giddings their headquarters, keeping the hotel running over during the shipping season. Frank gives the boys the best of it all the time and has no trouble keeping the hotel full.

The Four Leaf Clover Club met with Mrs. Peter Anderson Thursday. Five Hundred was played and a light

luncheon was served and a fine time enjoyed. Mrs. A. N. Borden received first prize, Mrs. Eugene Scott the second and Gertie collared the consolation prize.

Will Bosman, of Foster, Stevens & Co., Grand Rapids, drove to the wilds of Branch county recently, hunting birds. He left the machine at a farm house and walked through the woods two miles before he got a shot. Then he discovered the gun was not loaded, worse still, he had not brought any ammunition. Bill and Elizabeth ate ham hocks and cabbage instead of partridge for Sunday dinner.

Harry Harwood is very active lately, working for the election of Wilson. Harry is secretary of the Woodrow Wilson Club and was seen hob-nobbing with Secretary of War Baker during Mr. Baker's stay in Grand Rapids and Muskegon. If Harry's enthusiasm wins the election, then we place a bet on Wilson.

It is understood that the Crane Co., of Chicago, has closed the deal whereby it acquires the Grand Rapids Supply Co. We know the Crane Co. to be par excellence, but how it is going to improve the Supply Co. and the organization, which is about as efficient as it is possible to make it? Also show us a better sales force, headed by the daddy of them all, George Taylor. Personally, we hope there will be no changes.

The State Horticultural Society has again decided upon the Coliseum at Grand Rapids, Dec. 5-6-7, for their annual meeting. Roberts Smythe, of Benton Harbor, is the Secretary and promises the best exhibit in years.

Grand Rapids Council is going to lose one of its most valuable members. A better business opening has induced Charles M. Lee, the well-known roofing contractor, to move to Toledo. Charles will be missed by the boys and the going away from this city of Mrs. Lee is a source of much regret by her many lady friends. We will miss them from our parties, for they are always there with the glad hand to their many friends. Sunday evening, Oct. 22, Mr. and Mrs. John D. Martin gave a farewell dinner at their home for Mr. and Mrs. Lee, covers being laid for eight. The party consisted of Mr. and Mrs. Lee, Mr. and Mrs. H. W. Harwood, Mr. and Mrs. E. Stott and Mr. and Mrs. John D. Martin. After dinner, cigars, music and political discussions absorbed the evening hours. Mr. and Mrs. Lee have the best wishes of their friends for success, health and happiness in their new home. Some more dinner parties are arranged before Mr. and Mrs. Lee depart from our city.

Regardless of Tom Rooney's adverse criticism, we are going to publish our telephone number again and ask the boys to call us on the phone any time Sunday with some notes. Citz. 35931. Earl R. Haight.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Oct. 25—Creamery butter, extras, 35c; first 33@34c; common, 30@32c; dairy, common to choice, 25@32c; poor to common, all kinds, 24@27c.

Cheese—No. 1 new, 21c; choice 20c. Eggs—Choice, new laid, 38@40c; fancy hennery, 45@48c; storage, 30@32c.

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

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

Potatoes—\$1.60@1.65 per bu. Rea & Witzig.



Don't Despise the Drinking Man—Help Him

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

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

THE DRUG TRADE.

It Has Been Completely Revolutionized and Commercialized.

Written for the Tradesman.

You asked me to write in regard to the drug trade from the years 1883 to 1916. I am reminded at once that if I undertook to give the subject full justice in detail that I would consume in a very few moments more than my share of this anniversary number which celebrates the third-third year of the Michigan Tradesman.

I am at once reminded that in the year 1883 the drug business, both retail and wholesale, was about as much like the drug business of the present time as a rainbow is like the Aurora Borealis. In 1883 the idea had not been conceived as yet that a drug store was anything else but a drug store. At that time in a very few instances had retail druggists even considered the sale of candy, stationery, sporting goods, books, toys, lunches or anything of a kindred kind. Physicians at that period were in the main writing prescriptions upon retail druggists in the country towns and cities, and a drug store could be referred to as strictly a drug store, with the possibility of the side lines of cigars, tobacco and wall paper. I must add that during that decade and possibly up to the year 1900 more or less of the drug stores throughout the country handled a line of white lead, linseed oil and house paints.

I can remember distinctly that the retail firm with which I was employed at that time considered it not only unethical but as against the interest of his neighbor dealer to take on anything like stationery, books, candy or miscellaneous notions that did not apply directly to the drug business. The requirements for the practice of pharmacy, outside of a few amendments that have been made to the pharmacy law within the last few years, were practically as strict as they are at the present time. The pharmacist himself, however, was obliged to practice pharmacy to a greater degree than he is practicing it at the present time. The ointment mixer and the pill tile, together with the moulds and facilities for stewing and heating, were more in use and the pharmacist came nearer being absolutely necessary to the physician and to the householder than he is to-day.

In the first place some of the manufacturing pharmacists did the practice of pharmacy and the country at large a vast amount of good in bringing into existence pharmaceutical preparations which were the products of experts and reducing the labor of the individual pharmacist and facilitating the work of the physician prescribing. This, however, led to the exploitation of these preparations among the professionals and gradually to the sale of them direct to the prescriber, and this eventually led to the decrease of the pharmaceutical preparations furnished by the retail dealer direct to the consumer.

During not only the decade from 1883 to 1890, but especially from 1890 to 1900, the department stores took it upon themselves to assume the responsibility of distributing toilet articles to the consumer. This brought at first a war and then certain conditions of peace,

but made an inroad into the sale of toilet preparations by the legitimate drug trade.

In the decade from 1880 to 1890 these same dealers to a large extent considered this class of work as piratical upon their neighbors, and I can remember distinctly that retailers decided that it was not the legitimate thing to do. It nevertheless occurred and many of our mercantile lines which, especially up to 1890 had remained distinct and clear cut, became in a small sense general merchandise. The drug line was the last one, I believe, to admit that such a thing could occur, but to-day we are confronted with the condition that while the pharmacist is putting up behind the prescription case and over the counter every day more drugs than ever before, he is yet well aware of the fact that the greater portion of them are

thirty-three years ago. The truth is that the manufacturers of these goods, especially chemicals and pharmaceuticals, have not increased in number but have increased in their power of distribution.

It is also true that the strictly wholesale druggist has not increased in number as fast as the population of the country has increased, but the houses controlling the output are larger from the standpoint of organization and capital and their output to the retail druggist is several times larger than thirty-three years ago. This is true, regardless of the fact that even the wholesaler himself has taken on such lines as books, stationery, holiday goods, sporting goods, soda fountains, drug fixtures and many other such items. These have been taken on not particularly that the volume might be sustained, but that the capital

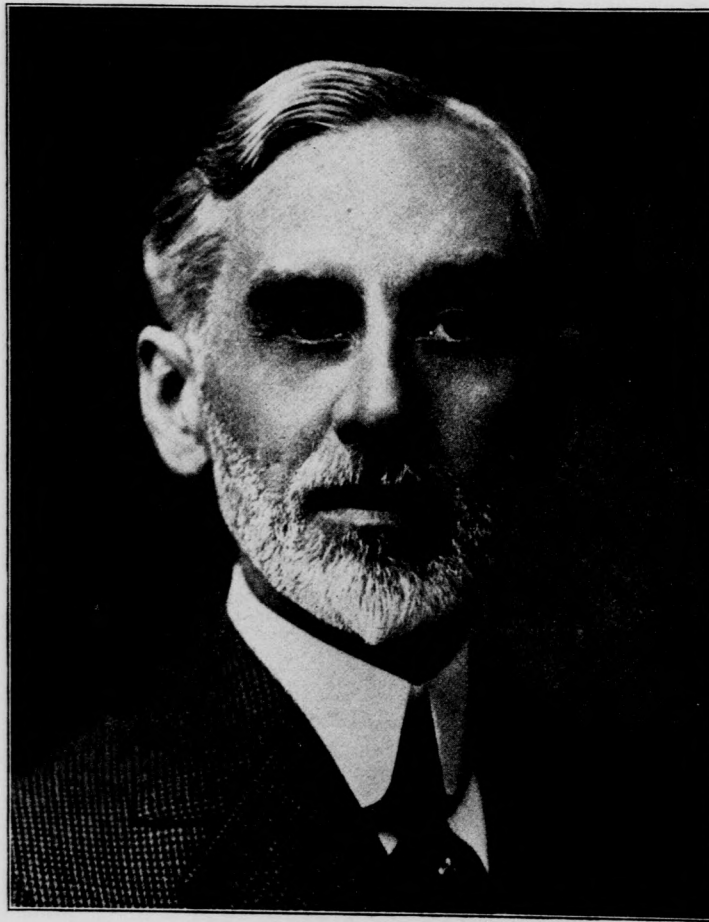
The retail druggist, on account of the inroads of department stores and the selling of patents by manufacturers direct to general stores throughout the country, has been obliged likewise to take on different lines for output that would not appear to be legitimate. But, as stated in the outset of this contribution, all of the lines of merchandising in this country, outside of the product of the manufacturers, have been fast assuming during the last fifteen or twenty years an output which not only affords but almost thrusts upon them the title of general merchants.

There is, however, a sufficient amount of stability in the drug business, not only on account of the necessary preparation in the day school and in the pharmacy school on the part of the men who would practice pharmacy, but on account of the multitude of items to the number of thirty or forty thousand which can be referred to, and on account especially that there is a scientific side to the business, it can be reasonably expected that the drug line will yet hold its identity in every community in America as long if not longer than any other branch of merchandising.

I can clearly remember as a boy when we crushed all the barks and roots which we used, made all the tinctures which we required, put up all the liniments, condition powders and dye stuffs which we sold, out of crude material, and I can also remember that when the new forms of these materials appeared in the market that a distrust was in the minds of even the best druggists of the country as to whether they would be permanent or not. And so we have passed through the evolution of all these things until this country at the present time can compete so far as quality of output is concerned, with any other country in the world.

On account of the pure food and drug laws of the United States, which had their beginning under the powerful hand of Dr. Wiley you can buy to-day in a retail drug store exactly what the label calls for and to any extent at a degree of safety which has never been equalled and I doubt if it will ever be excelled.

Lee M. Hutchins.



Lee M. Hutchins

already prepared and do not require any expert manipulation, and at the same time he is called upon to sell other merchandise, in order to protect himself as against his neighbors, that he never expected to carry in stock.

During the early years of the thirty-three referred to it was not supposed that even patent medicines could be bought from anyone except a druggist, but to-day the field for the distribution of these goods is enlarging and there is no prophet wise enough to say just where it will end. There is an accepted belief by the average man that the drug business is not as large as it formerly was, but that is not true, because the output not only by the manufacturer along chemical and pharmaceutical lines, but the distribution by the legitimate jobber as well as by the retailer is many times greater than it was

invested for the distribution of drug merchandise should be employed to its utmost and also from the standpoint that the wholesale druggist is in closer touch with the wants of the retail druggist than even the manufacturer of these goods can be.

A well equipped wholesale drug house carries all the way from twenty-five thousand to thirty-five thousand distinct and separate items. The average retail drug store throughout the country towns and cities carries from four thousand to ten thousand items in stock, and the proportion of extra merchandise which can be called upon by a retailer from the wholesaler in the drug business is greater than in any other line. The quick and rapid distribution of small items in large numbers in one bill makes a line stable and in a sense concentrates its distributions

Malt and Hop Tonic

"Its strong up-building action
Gives general satisfaction."



Grand Rapids
BREWING CO.

For Sale by all Wholesale Druggists

Our Wall Papers Are Popular

The proof of this statement is made plain by the fact that we are able to sell our papers throughout the United States in the face of the strongest competition in those distant communities.

They Have Selling Power

and you need them in your store.

Heystek & Canfield Co. Grand Rapids, Mich.

Criterion Wall Papers
Paints **Window Shades**

Holiday Goods AND Staple Sundries

Now on display in our sundry room, viz:

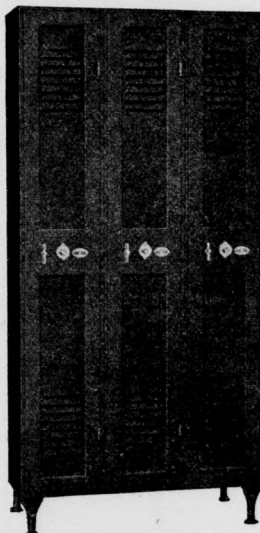
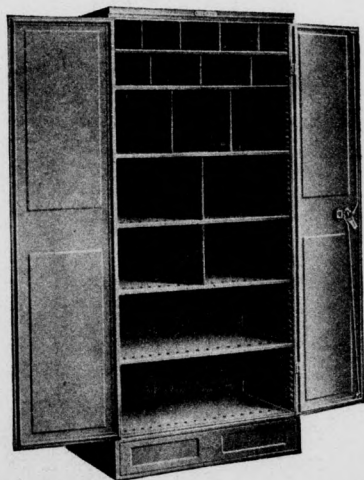
- White Ivory Goods**
- Leather Goods in Gents' Sets**
- Hand Bags, Writing Sets,
Collar Bags, etc., Toilet, Manicure and
Military Sets
- Smoker's Articles, General Novelties**
Cut Glass
- Stationery, Books, Bibles, Games

Hazeltine & Perkins Drug Co.
Wholesale Druggists Grand Rapids, Michigan

Metal Cupboards

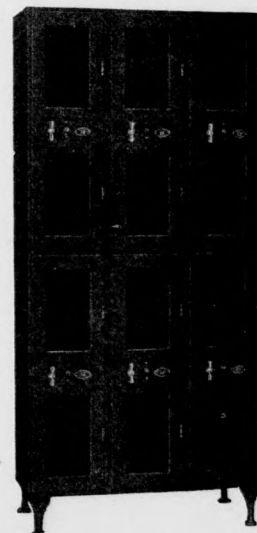
for
Records, Stationery, Office Supplies
Tools, Etc.
With Adjustable Shelves and Vertical Dividers

METAL WARDROBES
for
Offices, Schools, Garages and Homes
Finished in Mahogany, Oak or Olive Green Color



Steel Lockers

In Many Standard Sizes and
Different Types
for
Schools, Clubs, Offices, Shops
Garages, Stores, Etc.
Highest Quality at Reasonable Cost



STEEL SHELVING

for
Stores, Stockrooms, Vaults
and Offices

STEEL EQUIPMENT reduces fire hazards, lowers insurance rates and is clean, sanitary and safe.

TERRELL'S EQUIPMENT COMPANY
Liberty Street 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.

Table with columns: ADVANCED, DECLINED. Lists various goods like Brooms, Salmon, California Prunes, Hominy, Flour, Rolled Oats, Feed.

Index to Markets By Columns

Main index table with columns 1 and 2. Lists various goods like Ammonia, Axle Grease, Baked Beans, Bluing, Breakfast Foods, Brooms, Brushes, Canned Goods, Catsup, Cheese, Chocolate, Clothes Lines, Cocoa, Coconut, Coffee, Confections, Crackers, Cream Tartar, Dried Fruits, Evaporated Milk, Farinaceous Goods, Fishing Tackle, Flavoring Extracts, Flour and Feed, Fruit Jars, Gelatine, Grain Bags, Herbs, Hides and Pelts, Horse Radish, Ice Cream, Jelly, Jelly Glasses, Macaroni, Mapleine, Meats, Canned, Mince Meat, Molasses, Mustard, Nuts, Olives, Peanut Butter, Petroleum Products, Pickles, Pipes, Playing Cards, Potash, Provisions, Rice, Rolled Oats, Salad Dressing, Saleratus, Sal Soda, Salt, Salt Fish, Seeds, Shoe Blacking, Snuff, Soda, Spices, Starch, Syrups, Table Sauces, Tea, Tobacco, Twine, Vinegar, Wicking, Woodenware, Wrapping Paper, Yeast Cake.

Table with columns 3, 4, and 5. Lists various goods like CHEWING GUM, Adams Black Jack, Adams Sappota, Beeman's Pepsin, Beechnut, Chiclets, Colgan Violet Chips, Colgan Mint Chips, Dentyne, Doublemint, Flag Spruce, Heshey Gum, Juicy Fruit, Red Robin, Sterling Gum Pep., Sterling 7-Point, Spearmint, Wrigleys, Spearmint, 5 box jars, Trunk Spruce, Yucatan, Zeno, Smith Bros. Gum, CHOCOLATE, Walter Baker & Co., German's Sweet, Premium, Caracas, Walter M. Lowney Co., Premium, 1/4s, Premium, 1/2s, CLOTHES LINE, No. 40 Twisted Cotton, No. 50 Twisted Cotton, No. 60 Twisted Cotton, No. 80 Twisted Cotton, No. 50 Braided Cotton, No. 60 Braided Cotton, No. 80 Braided Cotton, No. 50 Sash Cord, No. 60 Sash Cord, No. 72 Jute, No. 60 Sisal, Galvanized Wire, COCOA, Baker's, Cleveland, Colonial, Epps, Hershey's, Hershey's, Huyler, Lowney, Lowney, Lowney, Van Houten, Van Houten, Van Houten, Wan-Eta, Webb, Wilber, Wilber, COCOANUT, Dunham's, 1/4s, 1/2s, 15 lb. case, 1s, 15 lb. case, 1/4s & 1/2s, 15 lb. case, Scalloped Gems, Bulk, pails, Bulk, barrels, Baker's Brazil Shredded, 70 5c pkgs., 36 10c pkgs., 16 10c and 33 5c pkgs., per case, Bakers Canned, doz., COFFEES ROASTED, Rio, Fair, Choice, Fancy, Peaberry, Santos, Fair, Choice, Fancy, Peaberry, Maracaibo, Choice, Choice, Guatemala, Fair, Fancy, Java, Private Growth, Mandling, Aukola, Mocha, Short Bean, Long Bean, H. L. O. G., Bogota, Fair, Fancy, Exchange Market, Spot Market, Strong Package, New York Basis, Arbuckle.

6

Table with 2 columns: Item Name and Price. Includes categories like Sugar, Butter, Soda, Oyster, Flour, and various specialties.

7

Table with 2 columns: Item Name and Price. Includes categories like FLAVORING EXTRACTS, FLOUR AND FEED, and various oils and flours.

8

Table with 2 columns: Item Name and Price. Includes categories like Tallow, HORSE RADISH, ICE CREAM, JELLY, and various meats.

9

Table with 2 columns: Item Name and Price. Includes categories like Smoked Meats, Sausages, Beef, Pig's Feet, and various oils.

10

Table with 2 columns: Item Name and Price. Includes categories like Mackerel, Lake Herring, SEEDS, and various oils and flours.

11

Table with 2 columns: Item Name and Price. Includes categories like Oolong, English Breakfast, Ceylon, TOBACCO, and various oils and flours.

SPECIAL PRICE CURRENT

12

Table with 2 columns: Item Name and Price. Includes categories like Smoking, CIGARS, TWINE, VINEGAR, WICKING, and WOODENWARE.

13

Table with 2 columns: Item Name and Price. Includes categories like CIGARS, TWINE, VINEGAR, WICKING, and WOODENWARE.

14

Table with 2 columns: Item Name and Price. Includes categories like Butter Plates, Wire End, Churns, Clothes Pins, Egg Crates and Fillers, Faucets, Mop Sticks, Pails, Toothpicks, Traps, Tubs, Washboards, Window Cleaners, Wood Bowls, Wrapping Paper, and Charcoal.

15

YEAST CAKE and TELFER'S COFFEE advertisement. Includes prices for Magic, Sunlight, and Telfer's Coffee.

AXLE GREASE



1 lb. boxes, per gross \$ 70
3 lb. boxes, per gross \$ 28 10

BAKING POWDER K C

10c, 4 doz. in case ... 90
15c, 4-do. 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.

Royal

Advertisement for Royal Baking Powder with image of a can and prices for various sizes.

FITZPATRICK BROTHERS' SOAP CHIPS

Table listing soap chip products and prices: White City, Tip Top, No. 1 Laundry, Palm Soap.

SEND FOR SAMPLES

The Only Five Cent Cleanser

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.

Economic Coupon Books

They save time and expense. They prevent disputes. They put credit transactions on cash basis. Free samples on application.

TRADESMAN COMPANY, Grand Rapids, Mich.

16

Roasted Dwinell-Wright Brands



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; Ray City Grocer Company, Bay City; Brown, Davis & Warner, Jackson; Godsmark, Durand & Co., Battle Creek; Fielbach Co., Toledo.

SALT



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, Wis.]
Acme, 70 bars 3 05
Acme, 100 cakes, 5c sz 3 60
Acorn, 120 cakes .. 2 50

17

Climax, 100 oval cakes 3 25
Gloss, 100 cakes, 5c sz 3 60
Big Master, 100 blocks 4 00
Naphtha, 100 cakes .. 3 90
Oak Leaf, 100 cakes 3 60
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 3 25
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
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24 pkgs., family size .. 3 20
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Naphtha

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24 packages 3 75
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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.

Hotel For Sale—Property and business. Only one in live Michigan town, 3 1/2 hours' ride from Chicago. Will bear strictest investigation. \$3,500 cash, balance on time. No. 559, care Tradesman. 559

MERCHANTS' LOAN ASS'N—Why worry over your business when you can get quick money at 6% and when you want it. Give kind and amount of stock on hand. Write us to-day. It may mean thousands to you. All business strictly confidential. Address Merchants' Loan Ass'n, Office Central Hotel, Flint, Michigan. Main office, Chicago. 578

For Sale Or Trade—Good clean stock of men's clothing and furnishings, doing a nice business, located in a good farming community. Will invoice about \$8,000; also good clean stock of general merchandise located in a good prosperous little town of about 800. Will invoice about \$11,000. Both of these stocks are doing a nice business and can give good reasons for retiring. Ed. Summers, Montpelier, Ohio. 577

For Sale—Very live and progressive department store in a good city of 65,000 doing an annual business of \$60,000. All clean staple merchandise, no dead stock. This store is making money for the owners, but owing to disagreement store must be sold. Present stock about \$30,000 but can reduce to suit purchaser. Address No. 566, care Michigan Tradesman. 566

For Sale—Meat market stock and fixtures. An old established stand in a good location. Call or write for particulars. C. E. Pulver, Traverse City, Michigan. 567

For Sale—For the purpose of closing the estate of the late L. D. Bugbee, deceased, I offer for sale the entire stock of general merchandise, consisting of groceries, hardware, boots, shoes and farming implements. This business is located at Collins, Michigan, on the P. M. Railway, nine miles from Ionia. Full inventory of stock taken about September 15, 1916. A splendid going business, everything in first-class condition; only reason for selling is death of Mr. Bugbee. Address Ray C. Williams, Administrator, Ionia, Michigan. R. F. D. No. 1. 568

For Sale—Drug store stock consisting of drugs, wall paper, paint, soda fountain, etc. Good town, good trade, owner wishes to go South. A bargain if sold at once. Address Lock Box 137, Fenton, Michigan. 576

Wanted—Clean hardware or grocery stock invoicing \$2,000 to \$3,500. Southern Michigan. C. W. Green, Hanover, Michigan. 572

For Sale—Large covered grocery wagon for country delivery cheap if taken at once. Also meat or milk wagon. E. E. Post & Son, Holland, Mich. 573

For Sale—Hardware stock and buildings. Lot 51 x 64 on best corner in town of 1,200, 24 x 64 one-story brick building. Balance lot covered by two-story metal clad building. Located in best farming community in Illinois. Farm land selling as high as \$350 per acre. Best schools, five churches, no saloons, water and sewerage. Electric light, power and telephone with day and night service. Will sell stock and buildings for \$10,000 or the real estate for \$5,000 and invoice the stock. Address Lock Box 278, Toulon, Illinois. 574

For Rent—Very reasonable, brick store building in town of about 800 population. Good farming country. Growing summer resort business. Good location for drug store. Address M. C. Vaughan, Central Lake, Michigan. 575

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

For Sale—General merchandise store in small railroad town, 18 miles from Grand Rapids. Live business. No peddling. Clean stock. Will exchange for city property. Dwelling included. John Weersing, Holland, Michigan. 555

For Sale Or Trade—Nine lots Covington, Oklahoma in new oil field. They can be leased for oil on 1-8 basis. Quick deal \$900 takes them or grocery stock of same value. F. M. Hamilton, Terre Haute, Indiana. 565

For Sale—Grocery in one of the finest college towns in the State, population 8,000. Doing a \$45,000 business. Also have the best and cheapest delivery in the State. This will bear investigation. We refer you to the banks of our city. Address No. 564, care Tradesman. 564

For Sale Or Trade—20 acres Baldwin county, Alabama. One mile each way to towns and railroad; 30 miles to Mobile. Price \$1,200. Want grocery stock. F. M. Hamilton, Terre Haute, Indiana. 563

For Sale—Store building and fixtures. Good living rooms in rear. Will sell at a bargain if taken at once. Furnace heat. Write or call H. B. Sayles, Boyne City, Michigan. 557

Wanted—Good all-around tinner, plumber and furnace man at once. Steady work to right man. State wages first letter. Address Lock Box 53, Mineral Point, Wisconsin. 558

For Sale—Best grocery in town of 2,000 in fine farming community in Central Michigan. Doing \$3,000 per month. Invoice \$3,500. Address No. 554, care Tradesman. 554

For Sale—Rexall drug store, \$6,500 stock; everything modern and up-to-date. Done \$15,000 business in 1915. Will invoice same and take 75 cents on dollar. No trades; cash talks. If you want snap, get busy. Stewart Drug Co., Formoso, Kansas, Jewell County, Main line R. I. R. R. 561

Wanted—Grocery stock invoicing around \$2,000. Live, small town; good farming and dairying country. Southern Michigan or Wisconsin. Address C, care Tradesman. 562

The Merchant's Auction Co. The most reliable and successful sale concern. For closing out, cleaning or reducing, address Reedsburg, Wisconsin. 289

For Sale—Good clean stock of shoes and groceries in live town of 3,000 doing good cash business. Stock will invoice about \$2,500. Good reasons for selling. Address No. 540, care Tradesman. 540

Furniture Store For Sale—Fine location, one of best towns in State; business established fifteen years. One competitor within fourteen miles. Stock will inventory \$3,000. Store \$5,000. Will sell complete or store only. Fred A. Moore, Crosswell, Michigan. 542

For Sale—Drug stock and fixtures in Northern Michigan valued at \$2,400. Three years old. Business has paid for itself and over in this time. Terms, \$1,000 cash, \$700 bankable paper. Owner must take charge of father's business due to ill health. Address No. 543, care Tradesman. 543

Fixtures For Sale—26 feet ceiling rug rack, 19 cross arms with pulleys, swivels and ropes complete. Write for price. The Beirer Shadel Merc. Co., Hiawatha, Kansas. 545

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 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. Mantion 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, Mantion, Michigan. 536

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 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, Cohoctah, Michigan. 520

For Sale Or Trade—For farm, barber shop with three table billiard room in connection. No competition. A snap. Barbershop, Cohoctah, Michigan. 521

General Merchandise Auctioneer—Ten years success closing out and reducing stocks. Reference any reliable merchant in Cadillac. Address W. E. Brown, Cadillac, Michigan. 530

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

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

Safes Opened—W. L. Stocum, safe expert and locksmith. 128 Ann St., N. E., Grand Rapids, Michigan. 104

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—General merchandise stock in Southern Michigan. Established about 25 years; good locality; good business. Address No. 511, care Tradesman. 511

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

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

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

POSITION WANTED.

Position Wanted—Married man 28 years old. Experienced window trimmer and card writer wishes to make change. Good references. Homer J. Thayer, 513 Second Ave., S. E., Minneapolis, Minn. 571

HELP WANTED.

Wanted—Experienced lumber stackers. Write Hine Lumber Co., Detroit, Michigan. 569

Wanted—Experienced shipping clerk in sash and moulding department. Hine Lumber Co., Detroit, Michigan. 570

Wanted—A good tinner. Must understand plumbing. Enquire No. 550, care Michigan Tradesman. 550

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

Full stock for instant shipment at Detroit and Grand Rapids prices.

Merchant Pipe 1/2 to 6 inch.

Cast Soil Pipe and Fittings.

Nested Stove Pipe and Elbows.

Asbestos Paper-Cover and Cement.

We also have a little slightly used Black just as good as new for Posts and Railings—Iron Pipe, 600 feet 2 inch, 100 feet 6 inch, 100 feet 10 inch.

400 nearly new Wood Pulleys good assortment 12 to 72 inch.

VAN DERVOORT HARDWARE CO., Lansing, Michigan.

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Ready to Write

CORONA



Ready to Travel

CORONA is the best all around writing machine as well as the best machine for all around use.

Weighs 6 lbs. out of case, 9 lbs. with case.

Satisfy yourself that you can do any kind of writing and copying on Corona.

Price \$50.00 with regular carrying case.

Write for Booklet 33 and "Proof of Pudding."

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Special Sale Conductors Expert Advertising—Expert Merchandising 28 So. Ionia Ave Grand Rapids, Mich.

Our Specialty: "Royal Oak"

FOR SHOEMAKERS Bends, Blocks and Strips Shoe Store Supplies Wool Soles, Socks, Insoles, Etc. THE BOSS LEATHER CO. 744 Wealthy St. Grand Rapids, Michigan

Holland Ladder & Mfg. Co.

Holland, Mich. High Grade Ladders of all kinds. Write for Catalogue and Prices.

Johnson Paint Company

"Quality" Paint Manufacturers The Prompt Shippers Get Our Dealers Proposition BIG RAPIDS, MICHIGAN

Boomlets From Bay City.

Bay City, Oct. 23—A complimentary dinner was given by the ladies of the First Presbyterian church to newsboys and messenger boys to the number of 150 Thursday evening. The affair was a very enjoyable one. Later in the evening, on invitation of the Bromley tabernacle committee, the boys attended a meeting at the tabernacle and listened to a talk by Dr. Bromley. The city officials were also invited, but failed to attend.

Junior Counselor W. C. Patenge has returned from Akron, Ohio, where he attended the annual sales convention of the Firestone Tire & Rubber Co., representing the Bay City Tire & Supply Co. Over 500 salesmen were in attendance.

The members of the Board of Commerce are very active in their efforts to secure new industries for the city. During the past few weeks the Board has secured three new concerns which is expected to employ nearly 1,000 men.

According to information given out by the Department of Commerce, the real cause of the advance in the price of shoes is the large quantity sold to supply the soldiers. Twenty million pairs were required to meet this demand the past year. Leather exports have also increased from \$57,000,000 in 1914 to \$146,000,000 in 1916. Italy, a new leather customer, has purchased \$140,000,000 the past year. Another reason is that the Chinese are using shoes instead of sandals and their trade has increased from a little over \$100,000,000 in 1915 to \$232,000,000 in 1916.

John Leith, who has been engaged in the jewelry business for twenty years, has decided to retire from business and will offer his stock at auction sale.

The Crago Co., Atlanta, has closed its branch store at Walloon Lake for this season. It will not be opened until next spring.

Mrs. W. P. Hayes, who is engaged in the dry goods, shoe and notion trade, is closing out her shoe stock and will handle only dry goods and notions.

John Gugeisberg, of Gugeisberg Bros., shoe merchants of Gaylord, has returned from a business trip to Chicago. John says Chicago is some town, but Gaylord is good enough for him.

A report is in circulation at Gaylord that the Pennsylvania system has bought the Boyne City, Gaylord & Alpena Railroad, known as the White Bros. road, and will complete the road through to Alpena. We hope this report is true, as its completion will be a great convenience and saving in time and expense in traveling across that part of the State.

Sam Small, famous reformer, orator and state wide prohibition speaker, will deliver an address at the Bromley tabernacle this evening. The dry sentiment is very strong in the city and county and opinions are freely expressed that Bay county will be found in the dry column in November.

With this issue, the Tradesman completes thirty-three years of successful publication and it is with pleasure that we extend our congratulations to Editor Stowe and his associates on their success in giving the people of Michigan the best trade journal in the State. Please accept our best wishes for your future business.

William T. Ballamy.

Leisure Hour Jottings From Jackson.

Jackson, Oct. 23—This issue brings another anniversary to the Michigan Tradesman. Thirty-three years is a long period of time, but the crowning event is important because of the fact that the same master hand and mind is still on the throne to receive the honor so justly merited. The Tradesman has always been an increasing factor in the commercial life of the Middle West and has always kept itself adjusted to changing conditions

and progressive business principles. Integrity and fearlessness have also been prominent in its policies and its influence and work of the past will ensure greater accomplishments for the future. We rejoice in the satisfaction that must come at this time to the veteran editor, E. A. Stowe, and sincerely hope that he will personally be identified with the Tradesman's anniversaries for many years to come.

Edward Schumacher has identified himself with A. R. Gfell, grocer of Ann Arbor. Mr. Schumacher was for many years with J. A. Brown and will be a valuable asset to the Gfell store.

H. M. Dickinson, the East Main street grocer is now building houses to rent. Dick certainly knows how to keep the surplus money working.

The Frank L. Day apartments are now rented and occupied by Mr. and Mrs. Harold Barnard. The wedding took place last week Wednesday and the bride was Miss Frances Day, daughter of Mr. and Mrs. Day. Heartly congratulations.

Billy Sunday spoke to an audience of about 11,000 last Monday forenoon in Ann Arbor. His subject was Booze and one young man who has always argued that a drink now and then did not harm anyone—he himself knowing by experience—said that Billy Sunday certainly opened his eyes and he has changed his mind. This young man is a clerk in one of Ann Arbor's good grocery stores.

The present administration seems to be following the policy of letting big business alone. We wonder if this policy is reflected at all in the price of some of our staple commodities.

Another big building for Jackson will be started at once. The Jackson City Club has let the contract for its new home on Cortland street and work will start immediately.

The changing conditions have made it so that the traveling salesman who lives on crackers and cheese will have an expense account of some magnitude nowadays. Spurgeon.

Does Not Approve of the One Dollar Rate.

Kalamazoo, Oct. 23—I think the Michigan Tradesman is the most inconsistent trade paper I ever bumped up against.

I have always maintained that it is a shame for any merchant to pay \$1 a year for a trade journal like the Tradesman, which is well worth \$5 to any progressive merchant; and I have tried on several occasions to pay \$2 a year for it, without accomplishing my purpose. Mr. Stowe has always insisted that he had one price to all—\$1 a year if paid in advance and \$2 a year if not paid strictly in advance—and he has adhered so closely to that theory that I have never been able to induce him to deviate therefrom.

It was with much pleasure and satisfaction that I read in last week's issue that after Jan. 1 the price would be increased to \$2 per year to those who paid in advance and \$3 per year to those who do not.

I was dismayed, however, when I read further down in the announcement that those of us who are in "good and regular standing"—which Editor Stowe construes to mean those of us who keep their subscriptions paid ahead—can have the paper as far ahead as they wish to pay therefor at the \$1 rate. In other words, the price of paper has increased 200 per cent. and the subscription price will be advanced 100 per cent., but—and here is the inconsistency of the thing—Editor Stowe considers the interests of his old customers and long-time readers more than he does the well being of himself and his associates and therefore offers us an opportunity to take advantage of him by paying in advance as far as we care to do so at the old rate.

As a merchant who appreciates a good thing when he sees it, I shall do nothing of the kind. My subscrip-

tion expires with the end of this calendar year. I shall wait until Jan. 2 and then send the Tradesman \$10 for a five year subscription at the \$2 rate. To avail myself of Mr. Stowe's offer to obtain a \$5 paper at a \$1 rate would place me in a position where I would feel that I had committed an unworthy act. The laborer is worthy of his hire. Every merchant in Michigan is under lasting obligation to Editor Stowe for the work he has done, the reforms he has secured, the court decisions he has obtained, the organic law he has created and the modern methods he has introduced in the mercantile world. Not to recognize this fact and pay deserved tribute to the remarkable accomplishments of this remarkable man—who has devoted a third of a century to the cause he espoused in his youth and has pursued unflinchingly, steadfastly and unselfishly for so long a period—is to be blind to the most potent factor in the mercantile life of Michigan; and I, for one, propose to show Mr. Stowe that I do not propose to assist him in cheating himself out of the extra dollar a year, when he has done so much for me and every other merchant who has been the beneficiary of his labors in our behalf. Long-Time Merchant.

Sidelights on Celery City Affairs.

Kalamazoo, Oct. 23—Kalamazoo Council, U. C. T., held their regular meeting last Saturday evening, initiated three candidates and elected three others. The winter's social season being at hand a committee of five was named to conduct dancing parties, cards, etc., on the same lines so successfully carried out last season.

Interest in the order was manifested by the appointment of two captains who will divide the list of available candidates and proceed to canvass for new members. The struggle will terminate with a grand celebration and feed at the January meeting, the team showing the fewest applications to foot the bill. Special prizes were also donated, which the committee will give to the successful ones. Past Grand Counselor Eugene Welch was present and enlivened the meeting with a few choice remarks.

Resolved—That whisky is the chap that can make a \$150 man look like 30 cents.

We are 500 years ahead in knowing of what we are doing. We know enough and well enough. Our knowledge of truth, justice and charity is sufficient. If we would do as much and as well as we know there certainly would be no fault to find.

Joseph D. Clement.

Actual Cost of Producing Michigan Eggs.

East Lansing, Oct. 24—A communication was received from the Secretary of the California Department of Markets to-day by J. N. McBride, Michigan Director of Markets, which may mean that eggs shipped in car-load lots will find a ready market in California.

The California Market Department asks for information as to the cost of producing eggs in Michigan, stating that eggs in that State are now being produced at an average cost of 21 cents a dozen. This is figuring on an output of 12,000 dozen eggs.

Professor C. H. Burgess, head of the Poultry Husbandry Department of the Michigan Agricultural College, has just completed an investigation into the cost of producing eggs in Michigan in which he finds that Wolverine poultry men, figuring on a basis of 12,000 dozen eggs, are producing eggs at an average cost of 12½ cents a dozen.

The big saving in cost of production would allow Michigan poultry men to ship their eggs to California and after paying the freight still have a safe margin to undersell the California producers.

The Information Was Evidently Good.

Springport, Oct. 23—Please accept my sincere appreciation for the courtesies you have extended to me in looking up the reliability of concerns I have asked you about. On one that I asked you about, about four years ago, your advice was good, as later the parties enquired about were sent to prison and the information you furnished me was ample to convince me that they were a good bunch to leave alone. And as your advice was so good, when I was in doubt again a short time ago, I wrote for information, and although you have not completed your investigation, you told me enough so I turned down the proposition, and I believe that it will finish like the first one.

I do not see how any merchant can afford to do business without your paper. By close observation I know that any one who runs a store could well afford to take your paper. He would profit by your advice on market conditions and make his purchases much more understandingly and advantageously.

I wish you a continuance of the success you have so richly earned.

Scott Lane.

Notice of Sale Under Trust Chattel Mortgage.

Notice is hereby given that, default having been made in the conditions of a certain trust chattel mortgage executed by Chas. A. Vandenberg of Howard City, Montcalm county, Mich., to the undersigned, I have taken and shall sell at public auction, to the highest bidder, on Thursday, the second day of November 1916, at 10 o'clock in the forenoon, at the store formerly occupied by the said C. A. Vandenberg at Howard City, Mich., the property mortgaged, which consists of and is inventoried as follows: Shoes and rubbers \$1,099.63; dry goods \$1,449.57; clothing \$480.15; groceries \$341.58; furniture and fixtures \$690.55; total \$4,061.58.

An itemized inventory may be seen at the office of the undersigned, at the Grand Rapids Dry Goods Co., Grand Rapids, Mich., and will be on hand at the sale.

The sale will be for cash, and immediate possession will be given.

Wm. B. Holden,

Trustee and Mortgagee.

From a Long-Time Patron.

Grand Rapids, Oct. 16—It is exactly thirty-two years ago since I landed in Grand Rapids. The Tradesman had just celebrated its first birthday. I was then introduced to Mr. E. A. Stowe, who had a little publication office on Lyon street and I became his near neighbor in the arcade. We have been friends ever since and I attribute to him and the advice and assistance he freely gave me, especially in the early eighties, much of the success I achieved in this market. Mr. Stowe certainly has reason to be justly proud of the wonderful growth of the Tradesman. It is remarkable what he has succeeded in developing out of the little sheet of thirty-three years ago. One must congratulate the man who stuck thirty-three years to his post, as Stowe did, and I herewith express the wish that he may be spared to continue his good work in the future as he has in the past, without fear or favor. L. Winternitz.

BUSINESS CHANCES.

On account of other business, will dispose of all or part of a light manufacturing plant to a capable man who can manage same. Small investment required. Goods show handsome profit. F. H. C., care Tradesman. 579

For Sale—Good clean stock groceries and fixtures. Doing a good business. Will sell store or rent. Geo. W. Townsend, Plainwell, Michigan. 580

For Sale—Bakery with good retail business—no delivering. Man and wife can step into a good paying proposition. Splendid location on the principle street in Grand Rapids. Only \$3,600. Address Baker, care Tradesman. 581