

Friendship

Good friendship is the most divine thing we know.

How to make good faithful friends who will stand by them through thick and thin is a great question to many. Others just seem to fall into such friendships. Of course, there are differences in personalities which make for or against extensive friendships; but everyone can have plenty of good friends who will be true.

Some people think there is a secret for making friends. They will tell you that you hold your friends with a charm and that you must not divulge this charm for thereby it will become ineffectual and you will not be able to discover another charm for the friends lost.

Such talk is silly and absurd. A friendship made on that basis is not a friendship; it is at the best but little better than the charm of one animal over another. These friendships blaze for awhile; but they usually terminate in a sudden and inexplicable manner—the charm has lost its power. Intelligent people resent efforts to play upon them.

You can also make friends by subjugating more or less your personality to the will or whim of others and by living beyond your means. Such friendships are short-lived. They are more sorry than happy at their best. They are not friendships, but parodies on friendship.

There is only one way to make friends, and friendships made in that way are the noble, permanent ones which everyone loves, but which few seem to possess. The secret of it is not secrecy. It is openness, fairness, kindness, fidelity.

Represent yourself to be what you are, stand for your ideals gently but firmly. Never sacrifice your conscience or better judgment for the sake of a friendship, for what you will gain is not a friendship.

If you will courageously stand your ground you will attract people who admire these qualities. Among them you will make friends who will stand by you in prosperity and adversity. These are the friendships that are genuine, that last undimmed through pleasure or pain.

James W. Beckman.

"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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Michigan

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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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GRAND RAPIDS SAFE CO.

Agent for the Celebrated YORK MANGANESE BANK SAFE
Taking an insurance rate of 50c per \$1,000 per year. What is your rate?
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TRADESMAN BUILDING

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GRAND RAPIDS, MICHIGAN

*There is no risk
or speculation*

in carrying a good stock,
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KC BAKING POWDER

Guaranteed pure and
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Guaranteed satisfaction.

Guaranteed to comply with the pure food laws of all states and with the national pure food laws.

Contains no albumen

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Boston Breakfast Blend



—Splendid Quality
at a
Moderate Price

Judson Grocer Co.
The Pure Foods House

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You Can Buy Flour —
IN

SAXOLIN

Paper-Lined Cotton Sanitary Sacks

DUST PROOF
DIRT PROOF
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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
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For samples and particulars write

THE CLEVELAND-AKRON BAG CO., CLEVELAND

MICHIGAN TRADESMAN

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 22, 1916

Number 1731

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UPPER PENINSULA.

Recent News From the Cloverland of Michigan.

Sault Ste. Marie, Nov. 20.—Saks & Levin is the name of the new firm who have rented the Wilson building, at Manistique, where they have opened a grocery store and meat market combined. The building has been remodeled and put in shape for the new firm and certainly is a credit to the proprietors. The new firm has purchased the stock of Peter Hedstrom, who for a number of years has conducted a grocery store at Riverside.

The Government has established a medical station here to take care of the sailors and emigrants, with office at the Federal building. Doctor O. H. Cox is the physician in charge, having been in the Government service in New York. The new department will also work in connection with the immigration office here and the coast guard.

"Money is not everything. With most of us it is a very small matter."

George Pattison, the well-known Soo grocer, died at his home here last Tuesday. He had been a resident of the Soo for the past twenty-five years and one of the best known and highly respected citizens. The deceased was born in Wawanosh, Ont., Aug. 15, 1869. He leaves a widow, one sister and three brothers. Mr. Pattison was a member of the I. O. O. F., North Star Encampment, No. 51, and Soo Canton, No. 46, I. O. O. F. He also held membership in the Independent Order of Forresters. The bereaved have the deepest sympathy of their many friends here.

John Hotton, who in former years was one of the Soo's well known butchers, but who for the past few years has been a resident of Marksville, Ont., was a Soo visitor last week, accompanied by his son, Theodore.

A. J. Jean, one of our popular jewelers, left Wednesday for Rochester, Minn., where Mrs. Jean is preparing to undergo an operation in the Mayo Bros. institute.

William Porkert, our well-known tailor, was recently united in marriage to Miss Levina Wahl, of Engadine. The wedding was performed at Newberry. The groom has been in business here for several years and has worked up a large and prosperous business in the tailoring line. The couple have the best wishes of their numerous friends for a bright and happy future.

W. E. F. Weber, the Soo's only florist, was in a happy frame of mind last Saturday, the cause being the arrival of a new daughter. Mr. Weber has been passing around numerous bouquets and receiving the congratulations of his numerous friends.

Manistique lands the big pulp and paper mill which it is estimated will add 3,000 to its present population. Leo C. Harmon, President of the Upper

Peninsula Development Bureau and Vice-President of the Consolidated Lumber Co., of Manistique, was responsible for interesting Minneapolis capitalists in this enterprise. We must give Manistique credit for getting ahead of the Soo on this proposition, but so long as it remains in Cloverland we are all well pleased.

The Soo Hockey team is again being revived and W. L. Murdock has been chosen to succeed A. L. Ferguson, who succeeded Chas. E. Webb as President of the American Amateur Hockey Association. Mr. Murdock promises an unusual active season. Training will start soon as possible.

The mighty hunters are beginning to return, but most of the game will not arrive until next week. We learn that many deer have been wounded by those who have returned and it is expected that before the close of the season they will be tracked and bagged in due form. We find that conditions are somewhat similar to the day of election, however—the hunters who have not been able to show their friends from Missouri are figuring on going back to complete the hunt and it is expected that most of them will make good.

It is reported that 400 laborers are being picked up in New York City for the Upper Peninsula woods and expected to pass through here en route to their destination in the neighborhood of Marquette county.

"To be genuinely witty, you must be able to remember everything you read."

Marquette is also getting to be some town. The opening up of the Nuffer Cedar Co.'s new box and lumber plant and the beginning of operations on the Piqua Handle Co.'s new factory make Marquette look like a manufacturing center. William Cook Rogers, President of the Piqua Company, turned the first shovel of ground over on the new site on the north side of the city this week and now there are fifty men at work clearing up the location for the several buildings which are to be constructed.

"Only a few men are born great, and the majority don't even have greatness thrust upon them."

Charles Haase, popular salesman for the National Biscuit Co., returned from an extended vacation trip, visiting while away, Wisconsin, Indiana and numerous Michigan towns. Charles reports having a delightful time and is now back on the job and expects to soon have arrangements completed for the traveling men's ball, which is to be a big event in the near future.

L. C. Gimel, butterine salesman for Swift & Company, is a business visitor here this week, calling on the trade and conducting a demonstration at A. H. Eddy's store. William G. Tapert.

It is easy to borrow money when you know how. A Chicago woman borrowed \$80,000 without security, just because she had winning ways and a plausible tongue. When she filed a petition in bankruptcy she told a story of having written a play and of paying an imposter large sums to produce it. Then she switched off on another story of a rejoiced lover in England who has blackmailed her for years. A persuasive tongue seems to be quite as attractive as security when borrowing money.

THE SAME OLD GAME.

The chaps who sell perfume from Iowa City have made the rounds again and victimized many merchants with their "catch contracts," by which the Tradesman means contracts containing conditions in fine print which no one thinks of reading until some weeks after he has affixed his signature to the order—which turns out to be a promissory note in the hands of an "innocent third party." The Tradesman has warned the trade to beware of these swindlers as often as once a month for the past thirty-three years, but, unfortunately, it cannot always reach those merchants who believe they can get along without the assistance of a trade journal—and it is these knowing ones who always get trapped by the swindlers. A few years ago one of these sharpers offered \$100 for a printed list of the Tradesman's subscribers. When asked what use he contemplated making of the list, if his offer was accepted—which it was not—he replied: "I want to use it for reference, so as to see who NOT to call on. I know it is no use spending any time on a Tradesman subscriber, because you keep your readers thoroughly posted on all the shady schemes which are played on the gullible ones. If I had a copy of your subscription list, I could save lots of time, because I could then avoid calling on merchants who are posted as to the true character of my proposition."

No greater tribute to the usefulness of the Tradesman to merchants generally was ever paid than the remark of this sharper.

WATCH YOUR RIDERS.

The relation of the unfortunate experience of Earl J. Hatchew, of Grattan, in undertaking to settle a loss with the three insurance companies who carried his risk should be a warning to every merchant in Michigan to carefully read the riders attached to his policy with a view to determining whether they contain any exceptions which nullify the provisions of the policy or reduce the proceeds he will receive in the event of fire. These riders are now being used by many local agents throughout the State and while they are probably sanctioned by law, they are unfair and unjust and are introduced solely for the purpose of deceiving the policy holder, who finds—too late—that he is scaled down in his settlement to a point which involves him in unexpected loss.

The Republican leaders in Ohio are now busily engaged in laying the blame for their defeat upon each other. Apparently there were two or three pretty well-defined factions which could be depended upon to oppose what the others wanted. There is ancient authority for saying that a house divided against itself can not stand and that has been demonstrated

time and time again. Ohio takes credit to itself for having had five Republican presidents, and incidentally it has enough voters of that faith to carry the State, provided they were well led and properly organized. It appears that the returning Progressives were not very warmly welcomed and that the Old Guard was not strong enough with the people to carry the election by itself. In some sections the old leaders seemed to be in command and in others the new, and in both there was opposition to the stronger. So, fighting among themselves, they reached nowhere but defeat, and hereafter Ohio may be a debatable State. The same situation is what put California in the democratic column this year.

The Canadian government has taken action to control the cost of living, and it may be that this action will inspire the United States Government to do something along the same line. Combining to increase the price of necessities of life has been made an offense in Canada, punishable by a fine of \$5,000 or two years' imprisonment. Food, clothing, fuel and materials for manufacture are classed as necessities. The law takes effect at once. Under it no person may accumulate or withhold from sale necessities beyond the amount reasonably obtained for the person or firm's household or business. This will prevent excess accumulations in cold storage, but the prohibition does not apply to farmers who hold necessities for their own use.

Observers of the markets from day to day, particularly those who look at them through their bills for household supplies, will experience no surprise on learning that the prices of 107 staple commodities in this country were 6.2 per cent. higher November 1 than October 1, 28 per cent. above the level of October 1, 1915, and 40 per cent. above that of 1913.

Canning Beans From Manchuria.

The Thomas Canning Co. is putting up many carloads of Manchuria red beans, which are similar to our red kidney beans. Instead of being long, they are nearly spherical when cooked and about one-half inch in diameter. The dry beans are bright red in color. The cooked bean is a dull red. A twenty-one ounce can of Manchuria red beans can be retailed for 10 cents, while a can of red kidney beans of the same size cannot be retailed for less than 15 cents. The reason for this is the lower price of the Manchuria bean, which can be purchased, delivered, including 40c per 100 pounds duty, for \$2.25 per bushel below the ruling price for domestic red kidney beans.

TOO MAD TO TALK.

Shaw Insults Leading Grand Rapids Business Men.

July 5 of this year Earl J. Hatchew, general dealer at Grattan, suffered a complete loss of his general stock by fire. He was insured for \$3,900 in three companies, as follows:

\$1,000 in the National Fire Insurance Co., of Pittsburg.

\$1,000 in the Ohio Farmers Insurance Co., of Le Roy, Ohio.

\$1,900 in the Arizona Insurance Co., of Phoenix, Ariz.

The stock at the time of the fire, as near as can be estimated by the trustee of the creditors, based on the January inventory and the purchases and sales since that time amounted to \$6,694.59. E. L. Brooks, who formerly owned the stock, was still interested in the property.

At the time of the fire Marcus H. Lazerus, of Chicago, was resorting on a lake near Grattan. He claimed to be an insurance adjuster, assured Hatchew that he was entitled to the full face of his policies and offered to adjust the loss on a 5 per cent. basis. His offer was accepted on the assurance of Lazerus that Hatchew needed an experienced man to assist him in preparing proofs of loss in order to obtain the full face of the policies and a signed agreement was signed by Hatchew and Brooks July 12, the other party to the agreement being designated as the Chicago Adjusting Co. About this time Wm. B. Holden, of the Grand Rapids Dry Goods Co., and Harry C. Rindge, of the Rindge, Kalmbach, Logie Co., visited Grattan and were assured by Lazerus that the insured was entitled to the full face of his policies. On the strength of this assurance, they sent the claims of their respective companies to a bank at Belding to be paid in full from the proceeds of the insurance policies.

W. B. Shaw, local representative of the Western Adjustment and Inspection Co., also went to Grattan, where he met Lazerus and John Dreiths, of Wagner & Glidden, insurance adjusters of Chicago, who represented the Arizona Insurance Co. Shaw claimed to represent the Ohio Farmers Insurance Co. and the National Fire Insurance Co. These men decided that the iron safe clause in the policy had been violated, but the adjusters agreed to accept a waiver of the rights of the insured on account of this alleged lapse. Lazerus subsequently accompanied Hatchew and Brooks to Shaw's office, where they were induced to sign what they were assured by Shaw and Lazerus was an application to the companies to have the insurance adjusted. Instead of being what it purported to be, it now appears that the document was an adjustment of the loss on the basis of \$1,886.78.

Concluding that they had been tricked by Shaw and Lazerus, Hatchew and Brooks then consulted their creditors in this city and assigned the policies to Richard J. Prendergast as trustee for all of the creditors, including Worden Grocer Company, Grand Rapids Dry Goods Co. and Rindge, Kalmbach, Logie Co. On account of his being unable to secure an interview with Shaw, Mr. Prendergast called a meeting of the State agents of the three companies

interested in the loss, the creditors and the insured at Mr. Shaw's office. The State agents failed to put in an appearance, so Mr. Prendergast acted as spokesman for the party and courteously requested Shaw to kindly explain why he insisted that the loss had been adjusted at \$1,886.78 when Messrs. Hatchew and Brooks both insisted that no adjustment had been made; that if the paper they signed was an adjustment, they signed it under a misapprehension.

Instead of meeting the issue fairly and squarely, as a gentleman would do, Shaw became very angry and informed his callers they could not come to his office and tell him how to run his business; that the matter was closed and that the interview was at an end. All who were present at this interview—except Shaw—insist that Shaw was grossly discourteous and acted more like a mad man than a sane and sensible individual.

Mr. Prendergast thereupon took an appeal to Shaw's employer, who replied that Mr. Prendergast had approached Shaw in an antagonistic manner and indulged in insulting remarks. This statement, which, of course, emanated from Shaw, is contradicted by every one present at the interview except Shaw, so it is safe to conclude from this circumstance that Shaw's veracity may be in keeping with his irascible temper.

A gentleman of extensive business interests who is an officer of one of the jobbing houses interested in the loss then called on Shaw in the belief that he could right the wrong by treating Shaw so nicely that he could find no possible excuse for indulging his bad temper. He found he was greatly mistaken and that Shaw is utterly incapable of discussing a business matter in a businesslike manner. This conclusion appears to be in keeping with the opinion of every one the Tradesman has interviewed on the subject, including many State agents, many local insurance agents and others. All agree in declaring that Shaw is unable to adjust any loss on account of his unfortunate temperament, and State agents who have turned over adjustments to him in the past assert they will never do so again, because he has demonstrated his personal unfitness for the position he occupies. Local agents have received many letters from their customers, insisting on agreements that they will not be compelled to submit to the indignity of dealing with Shaw in the event of their meeting loss by fire. These assurances are promptly furnished, because the agents realize that they cannot defend Shaw's methods without subjecting themselves to loss of business.

The man Lazerus who co-operated with Shaw in effecting the alleged adjustment apparently violated the law in entering into an agreement to adjust the loss, because he did not then hold a license from the State Insurance Department. He subsequently obtained one, but is liable to a fine of \$500 and a jail sentence of one year for violating the law, if he ever steps foot on Michigan soil again. He took the insurance policies in the case to Chicago and has refused to return

them to the owners until he is paid \$150 for his alleged "services." He will probably conclude to yield, however, when he receives a letter from the Insurance Commissioner, demanding the immediate return of the policies. In referring to this matter the Insurance Commissioner writes the Tradesman:

Lansing, Nov. 17—In regard to the loss sustained by Mr. Earl J. Hatchew, of Grattan, which loss was adjusted by Marcus H. Lazerus, of Chicago, I have to inform you that a complaint was made relative to Mr. Lazerus' action yesterday. We have written to Mr. Lazerus, demanding the return of the policies he holds, as issued to Hatchew and Brooks, and when we receive the policies, it is our intention to revoke the license as issued to this person by this Department to act as an adjuster in this State, on account of this matter and on account

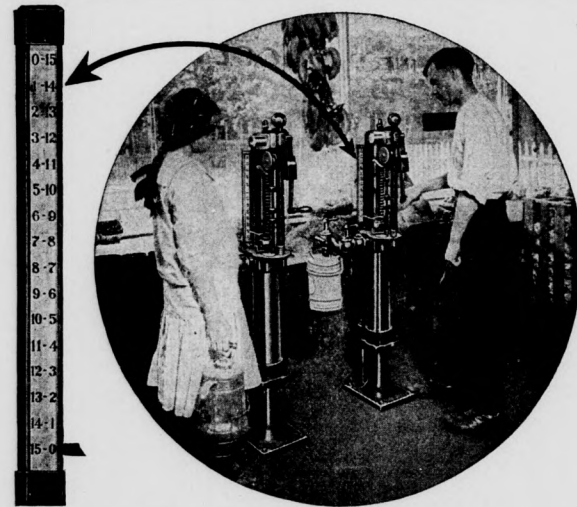
of other information which has been laid before the Department.

Walter E. Otto,
Deputy Insurance Commissioner.

It will be noted from the above letter that the license issued to Lazerus will shortly be revoked.

If there is any legal machinery by which Lazerus can be reached, the Tradesman will undertake to see that he contributes liberally to the State treasury for the offense he committed in July by undertaking the adjustment of a loss without being authorized to do so.

Failing to secure any satisfaction from Shaw, Mr. Prendergast is now appealing to the companies who issued the policies on the loss to take the matters out of Shaw's hands and make adjustments in a fair and honorable manner.



Avoid Costly Guesswork!

You wouldn't think of running your store without using a refrigerator, cash register or Computing Scales—but this would be just as logical as being without means of accurately measuring the kerosene you sell.

Customers come in with cans of various sizes, you fill them up and charge for an even quart, half-gallon, etc.—even though the cans may hold a great deal more than what you charge for.

Did you ever stop to consider how much you are losing in this manner?

BOWSER Self-Measuring Outfits

solve this and many other important problems.

But this one point alone would make a Bowser Outfit a paying investment in your store.

Look at the illustration of the Computer shown above—you hang the customer's can on the pump nozzle and when the can is filled an indicator points to the exact selling price of the oil delivered. Your customers receive no more nor less than they pay for and you receive all of the profit due you.

Then there are the numerous other advantages gained through the use of a Bowser—convenience, cleanliness, safety, etc.

You can easily pay for a Bowser with what it's costing you to do without. Write today for detailed information—no obligations incurred.

S. F. Bowser & Company, Inc.
Fort Wayne, Indiana

Sales Offices in All Centers—Representatives Everywhere

It is to be hoped that he will succeed in this, but he will not get very far if the officials to whom he appeals insist on the correctness of Shaw's version of the affair.

"I was associated with Shaw in the settlement of the loss of the chemical plant of the Cummer-Diggins Co., at Cadillac, recently," remarked a well-known adjuster. "He was the most elusive and arbitrary chap I ever bumped up against and he arbitrarily refused to do business for three weeks longer than was necessary, putting all of the adjusters engaged on the job to unnecessary annoyance and expense. He didn't get anywhere by his arbitrary methods, because one member of the company was so disgusted over Shaw's actions that he said he would never again accept a policy from a company which permitted Shaw to do its adjusting. My experience with Shaw and what I have heard from other adjusters who have been so unfortunate as to be compelled to work with him in making adjustments leads me to believe that he has done much to destroy the pleasant relations which should exist between the insured and the companies and their local and State representatives."

Florida Will Sell Corn For First Time.

For the first time in history, Florida is to become a grain-exporting State this fall. The corn crop of Florida this year is larger than ever before. From the crop reports it is believed that several thousands of bushels of corn will be sent North and East.

Bankruptcy Proceedings in Southwestern Michigan.

St. Joseph, Nov. 10—In the matter of the Original Dollar Hat Store, a corporation, bankrupt, the inventory and report of appraisers was filed, showing assets of \$975.14, whereupon an order was made by the District Judge authorizing the receiver to sell the assets of the bankrupt estate at once.

Nov. 11—In the matter of John Udbye bankrupt, of Benton Harbor, the trustee filed his final report and account, showing total assets of \$1,369.93 and disbursements of \$1,172.84, leaving a balance on hand of \$197.09, with request for the declaration and payment of a final dividend. The referee entered an order calling the final meeting of creditors at his office on Nov. 28 for the purpose of passing upon the trustee's final report and account, the payment of administration expenses and the declaration and payment of a final dividend. Creditors were directed to show cause why a certificate recommending the bankrupt's discharge should not be made by the referee.

In the matter of Willis Coleman, bankrupt, of Kalamazoo, an order was made closing the estate and recommending the discharge of the bankrupt.

Nov. 13—Edgar J. Hertel, a dry goods buyer of Kalamazoo, filed a voluntary petition and was adjudicated bankrupt, whereupon the matter was referred to Referee Banyon. The following are listed as creditors:

City Savings Bank, Kalamazoo	.. \$2,600.00
August P. Scheid, Kalamazoo	.... 84.42
Ernest B. Russell, Kalamazoo	.... 31.44
Somers & Stroberg, Kalamazoo	.... 19.00
Dr. Edward Ames, Kalamazoo	.... 42.50
Dr. Fred E. Grant, Kalamazoo	.... 35.50
Alice E. Blossom, Kalamazoo	.... 13.37
Coleman Drug Co., Kalamazoo	.... 8.70
Hershfield Bros., Kalamazoo	.... 2.50
Mountain Home Green House	.... 4.00
Hinckley Electric Company,	
Kalamazoo	..... 4.20
Harris & Pratt, Kalamazoo	.... 11.65
Gilmore Bros., Kalamazoo	.... 11.50
W. H. Pendleton, Kalamazoo	.... 60.00
M. N. Kennedy, Kalamazoo	.... 5.00
	\$2,983.78

There are no assets except household goods to the value of \$100, which are claimed as exemptions.

Nov. 14—In the matter of the Denton Manufacturing Company, a corporation, bankrupt, of St. Joseph, the trustee filed his final report and account, showing total assets of \$1,911.58 and disbursements of \$952.95, leaving a balance on hand of \$958.63, with request that the final meeting of creditors be called for the purpose

of declaring and ordering paid a final dividend and the payment of administration expenses.

Nov. 15—In the matter of Frank A. Boyce, bankrupt, of Kalamazoo, the first meeting of creditors was held at the latter place. Guy L. Titus, the receiver, was unanimously elected trustee, his bond being fixed at \$900. The bankrupt was sworn and examined by the referee and his examination continued to Dec. 1.

In the matter of the Original Dollar Hat Store, a corporation, bankrupt, of Kalamazoo, the first meeting of creditors was held at the latter place and Roscoe G. Goebel was appointed trustee, his bond being fixed at \$500. H. M. Nelson, Secretary and Treasurer of the bankrupt, was sworn and examined by the attorney's present and the examination continued to Dec. 1.

Nov. 16—In the matter of Marion J. Otis, doing business as the Otis Electric Co., at Benton Harbor, the trustee filed his second report and account, showing cash on hand of \$164.62, with property of the estimated value of \$265. From present indications creditors will receive about 15 cents on the dollar.

Nov. 17—In the matter of Elmer E. Stamp, bankrupt, of Cassopolis, the trustee filed his supplemental final report and account, showing the distribution of all funds, whereupon an order was entered by the referee, closing the estate and discharging the trustee. Creditors having been directed to show cause at the final meeting why a certificate recommending the discharge of the bankrupt should not be made by the referee and cause having been shown, the referee recommended that the bankrupt be denied his discharge.

In the matter of Max P. August, bankrupt, of Kalamazoo, the final meeting of creditors was held at the referee's office, and the trustee's final report and account approved and allowed. There not being sufficient funds in the bankrupt estate to pay all the administration expenses in full, it was determined that no dividends should be declared to the unsecured creditors. Creditors having been directed to show cause why a certificate should not be made recommending the bankrupt's discharge and no cause having been shown, it was determined that such favorable recommendation be made. The trustee was authorized not to interpose objections to the bankrupt's discharge. The final order of distribution was made, whereupon the meeting was adjourned without day.

Nov. 18—In the matter of Edgar J. Hertel, bankrupt, of Kalamazoo, an order was entered by the referee calling the first meeting of creditors at the latter

place for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

In the matter of Frank A. Boyce, bankrupt, of Kalamazoo, the receiver, Guy L. Titus, filed his report of sale, showing sale of the assets of the bankrupt estate to Harry J. Hall, of Chicago, and William Maxwell, of Kalamazoo, the former purchasing the accounts receivable for \$285 and the latter the merchandise for \$700. The receiver requested that the sale of the accounts receivable be confirmed and the merchandise disaffirmed, whereupon an order was made by the referee, as requested by the receiver. Mr. Titus filed a bond for \$900 as trustee and the same was approved by the referee. The referee made an order directing the trustee to sell the stock of merchandise at private sale or public auction, and after the completion of the sale to forthwith file his report of sale, which, if a satisfactory price is obtained for the stock of merchandise, will be approved by the referee.

In the matter of the Original Dollar Hat Store, a corporation, bankrupt, of Kalamazoo, the referee, acting as receiver, sold the assets of the bankrupt estate at public sale. Sam Cammita, of Philadelphia, purchased the stock of merchandise for \$630 and William Maxwell, of Kalamazoo, the furniture and fixtures for \$225. The assets sold for 94 per cent. of their appraised value.

Banking Interests in a Boosting Plan.

Marion, Ind., Nov. 18—The banking interests of this city have plans under way for a co-operative scheme of boosting Grant county as a dairy cattle center. The bankers, it is understood, will buy a herd of fine dairy cattle and then turn them over to the farmers in small lots at the original price. The bankers will take long term notes in payment for them, so that farmers who enter the dairy business will have plenty of time to repay them.

Some men borrow trouble because they have heard that it drives men to drink.

It is easy to get around anyone you can manage to see through.

Butter That Sells

Butter that sells readily at top prices is butter that LOOKS right.

DANDELION BRAND BUTTER COLOR

makes storage butter look just as fresh and attractive
as the day it was churned. Speak to your
dairyman about Dandelion Brand.

We guarantee that Dandelion Brand Butter Color is
PURELY VEGETABLE and that it meets the FULL
REQUIREMENTS OF ALL FOOD LAWS, STATE AND
NATIONAL.

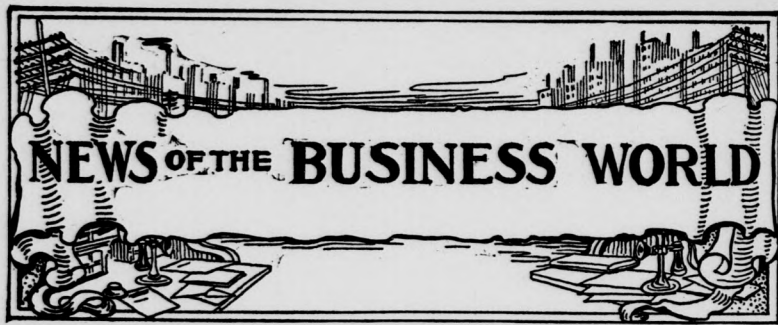
WELLS & RICHARDSON CO.
BURLINGTON, VERMONT
And 200 Mountain St., Montreal, Canada

Dandelion Brand

The color with

Butter Color

the golden shade



Movements of Merchants.

Mendon—George White succeeds D. W. Force in the meat business.

Charlotte—John Hartel has engaged in the meat business on West Lawrence avenue.

Ionia—The Pierce Coffee Co. has closed out his stock and retired from business.

Lansing—The Michigan Supply Co. is building an additional two stories to its warehouse.

Otsego—H. M. Balgoyen, of Holland, succeeds Webster & Palmer in the fuel and ice business.

Howell—Mrs. William Hugger succeeds Miss Beatrice Mathison in the millinery business.

Charlotte—H. Robinson has opened a fish and meat market in connection with his restaurant.

Ludington—The Adam Drach Co. has added a line of furs to its stock of general merchandise.

Battle Creek—William Ward has opened a fruit and confectionery store on North Jefferson avenue.

Ypsilanti—John Goutziman will engage in the confectionery and ice cream business about Dec. 1.

Charlotte—James J. Waddell will engage in the meat business in the Williams hotel store about Dec. 1.

Coopersville—The E. P. Daggett Canning Co. has increased its capital stock from \$50,000 to \$75,000.

Ypsilanti—R. J. Whiting, recently of Milan, has opened a billiard parlor and cigar store at 209 Michigan avenue.

Lapeer—Enoch T. White, who conducts a department store, has opened a toy department on the second floor.

Perry—W. J. Conklin will open a cigar factory about Dec. 1 in connection with his billiard parlor and cigar store.

Owosso—C. M. Miller, grocer, died at his home Nov. 15 as the result of a long illness from pernicious anemia.

Luther—William Vincent has closed out his stock of groceries, feed and hardware and will retire from business.

Belding—Fristoe & Divine, clothiers, are installing a plate glass front in their store building and remodeling the interior.

Tecumseh—D. Gratz & Son have installed additional machinery in their flour mill to care for the increase in business.

Hastings—Arthur S. Mulholland has sold his drug stock and store fixtures to Arthur Vickery, of Charlotte, who has taken possession.

Bay City—The Wa-Ba-Va-Neo-Ta Medicine & Drug Co. has engaged in business with an authorized capitalization of \$30,000, of which amount \$15,600 has been subscribed and paid in cash.

Stanton—George Beck has purchased the Benow store building and will occupy it with his bakery as soon as he has remodeled it.

Bangor—Earl W. Fausnaugh has sold his jewelry stock to George Nyman, who was formerly engaged in a similar business at Lawrence.

Pottsville—Fay and Joe Merrill have formed a copartnership and purchased the D. S. Carl bakery and will take immediate possession.

Brooklyn—Harry Crego has purchased the W. T. Roberts grocery stock and ice cream parlor and will continue the business.

Sparta—The Sparta Brick & Tile Products Co. have been organized with a capitalization of \$40,000 to manufacture clay brick, drainage and building tile.

Battle Creek—Thomas Comfort, grocer, ended his life by shooting himself Nov. 21 as the result of fear that he would be unable to stop the use of liquor.

Evart—Harvey C. Gordon has sold his meat stock to Lester Dielham and Robert Seath, who have formed a copartnership and will take immediate possession.

Charlotte—George W. McElmurry has purchased the Martin Kleinfeldt stock of second-hand goods and will continue the business in connection with his bazaar store.

Mendon—Francis D. Estes will erect a modern brick store building to replace the one destroyed by fire recently, which he will occupy with a stock of drugs and drug sundries.

Breckenridge—Fred Eldridge, who has conducted the Breckenridge Creamery Co. for the past eight years, has sold the plant to a farmers' cooperative company.

Jackson—Thieves entered the Economy Clothing Co. store at the corner of Main and Cooper streets Nov. 18 and carried away considerable stock and the contents of the cash register.

Pontiac—The Pontiac Catering Co. will engage in the box lunch business at the corner of Huron and Willow streets, with branch offices in various parts of the factory district.

Perry—Don Blanchard, druggist for the past thirty-four years, has sold his stock to H. W. Zalsman, recently of Detroit, who has taken possession and will open an ice cream parlor in connection.

Battle Creek—Fred S. Parker, who has been engaged in the drug business for the past thirty-five years, has sold his stock and store building at 52 West Main street to C. P. Baker, of the Baker Drug Co., on North Jefferson avenue, who will continue the business under the management of Harley Earle.

Saginaw—The Sutton Sales Co. has engaged in the general garage and automobile business with an authorized capital stock of \$30,000, of which amount \$15,000 has been subscribed and paid in cash.

Stanton—Delos F. Baker has sold his interest in the stock of the Stanton Hardware Co. to the Secretary of the company, James W. Phillips and the business will be continued under the same style.

Alma—Bert Eckert is erecting a brick and concrete store at the corner of Euclid and East Superior streets, in which he will open a meat market as a branch to his meat market on Main street.

Detroit—Clyde L. and Harry W. Proctor, of Hersey, have formed a copartnership and engaged in the clothing and men's furnishing goods business at 3116 East Jefferson avenue under the style of Proctor Bros.

Detroit—The Levine Merchandise Corporation has engaged in business at 139 Jefferson avenue to manufacture wearing apparel with an authorized capital stock of \$2,000, all of which has been subscribed and paid in cash.

Negaunee—The People's Co-operative Co. has been organized by 130 local men as stockholders and has engaged in the grocery business in the Lowenstein building on West Iron street. John A. Pelto is manager.

Grand Ledge—Clarence White, who has conducted a grocery store at Charlotte for the past nine years, has removed his stock to this place and located in a store building on North Bridge street, which he recently purchased.

Lansing—Arthur Fry, who has conducted a meat market at 311 North Washington avenue continuously for the past eighteen years, has sold his stock and store building to William Nevsky, recently of Adrian, who has taken possession.

Grand Haven—O. Hendricks, druggist at the corner of Fulton and Seventh streets, has sold his stock to D. J. DuSaar and John Mulder, both of Holland, who have taken possession and will continue the business under the style of the Square Drug Store.

Detroit—The Sunnybrook Coal Co. Inc., has been organized at 1705 Dime Bank Bldg. to carry on a general wholesale coal and coke business with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in cash.

Ishpeming—Lafkas & Bouth, who conduct a confectionery and ice cream store at Munising, have purchased the P. K. Apostle & Co. confectionery stock and will continue the business at the same location on Cleveland avenue, under the management of Mike Lafkas.

Howell—Clare Miller, who has been associated with his step-father in the firm of Watson & Miller, proprietors of the Howell creamery, for the past year, has severed his connection with that concern and leaves soon for an extended trip through Eastern states. On his return he will engage in the automobile business in some suitable location. Mr. Watson will continue the creamery business at the same location.

Manufacturing Matters.

Detroit—The capitalization of the Ditzler Color Co. has been increased from \$30,000 to \$250,000.

Detroit—The Michigan Sprocket Chain Co. has made provision for \$50,000 preferred stock; capital not increased.

Martin—The Phoenix Cheese Co. has taken over the V. J. Barnes creamery and will manufacture different varieties of cheese.

Detroit—The Ball & Ball Carburetor Co. has been organized with an authorized capital stock of \$20,000, all of which has been subscribed and paid in cash.

Edmore—L. Barber & Co. has increased its capital stock from \$15,000 to \$100,000 and changed its name to the Michigan Dairy Products Association.

Kalamazoo—Clark Oviatt has taken a position with the Cloverleaf Creamery Co., of Bangor. Mr. Oviatt has been with the Kalamazoo Dairyman's Milk Produce Co. the past year.

Pontiac—The Van Auken-Bower Co. has been organized to manufacture automobile tops and parts with an authorized capital stock of \$12,000, of which amount \$10,000 has been subscribed and \$5,000 paid in cash.

Lansing—The Duplex Truck Co. has been incorporated with an authorized capital stock of \$1,000,000, all of which has been subscribed and \$239,825 paid in cash. This concern will manufacture motor trucks and all kinds of motor vehicles.

Detroit—The Little Wonder Co. has been incorporated to manufacture articles for domestic uses with an authorized capital stock of \$10,000, of which amount \$6,450 has been subscribed, \$150 paid in cash and \$2,300 paid in property.

Detroit—The Cadillac Motor Car Co. has purchased the West side plant of the American Car & Foundry Co. and a block of property in the rear of the plant and will erect a modern motor car factory, vacating its present plant on Woodward avenue.

Detroit—The General Welders Co. has been incorporated to weld iron and other metals and carry machine supplies of all kinds with an authorized capital stock of \$3,000, of which amount \$1,600 has been subscribed and \$1,100 paid in cash.

Muskegon—The Cedar Creek Dairy Co. has installed a large sized combined milk bottle filler and capper in its dairy plant in this city. The business has increased the past season and two new wagons have been started to care for the business.

Albion—The Maple City Creamery completed a fine new brick creamery building to take the place of the one recently burned. A new line of modern up-to-date creamery machinery has been purchased and when completed the creamery will be first class in every part.

Detroit—Cochran & Phillips have organized to manufacture automobile accessories and parts, mill and factory supplies and hardware specialties with an authorized capitalization of \$2,500, all of which has been subscribed \$140.70 paid in cash and \$2,359.30 paid in property.



Review of the Grand Rapids Produce Market.

Apples—Baldwins, Wolf River and Tallmans, \$3.50@4; Greenings, \$3.50@3.75; Hubbardstons, \$3.75@4.25; Spys, \$4@5.

Bananas—Medium, \$1.75; Jumbo, \$2; Extra Jumbo, \$2.25; Extreme Extra Jumbo, \$2.50 up.

Beans—The Association price is \$5.75 for white and red kidney. These are the prices buyers pay the farmers. Dealers hold picked at \$6.50 in carlots.

Beets—\$1.25 per bu.

Butter—The market is very firm and shows an advance of $\frac{3}{8}$ c per pound for the week, due to the falling off in the receipts and the heavy export demand and good home consumption. Storage butter is moving lively and is bringing $\frac{1}{2}$ @1c within the price of fresh. Creamery extras are held at 40c in tubs and 41c in prints. Local dealers pay 30c for No. 1 in jars and 28c for packing stock. High prices on butter are looked for until the end of the year at least.

Cabbage—\$1.35 per bu. or \$3.75 per 100 lbs.

Carrots—75c per bu.

Celery—20c per bunch for small; 30c for large.

Celery-Cabbage—\$1.75 per doz.

Cocanuts—\$6 per sack containing 100

Cranberries—\$7.50 per bbl. for Early Black from Cape Cod; \$9.50 per bbl. for late Howes.

Eggs—The market is very firm at an advance of 2c per dozen and higher prices are looked for until the end of the year; in fact, there are some predictions that during January fresh eggs will go to 50c per dozen. Storage eggs are very firm at an advance of 1c. Withdrawals are very heavy. Consumption of eggs is good and there is undoubtedly a shortage as compared with last year. Local dealers pay 39@40c for fresh, candled and loss off, and hold at 42c. Cold storage candled are held at 36c for April and May, 34c for first and 32c for seconds.

Figs—Package, \$1.10 per box; layers, \$1.50 per 10 lb. box.

Grape Fruit—\$4@4.25 per box for Florida; \$3.75@4 for Cuban.

Green Onions—Chalotts, 40c per doz. bunches.

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

Lemons—California, \$6 per box for choice and \$6.50 for fancy.

Lettuce—10c per lb. for hot house leaf; \$2 per bu. for Southern 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, 15 $\frac{1}{2}$ c for Naples; 19c for California in sack lots.

Onions—Home grown \$3.75 per 100 lb. sack for red or yellow. Spanish, \$1.75 per crate of either 50s or 72s.

Oranges—Valencias, \$5.25@5.75 per box; Pineapple Floridas, \$4.25@4.50; California Navals, \$5; Floridas, \$3.50.

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

Pear—Kiefers, \$1 per bu.

Peppers—Southern commands \$2.50 per 6 basket crate.

Pop Corn—\$1.75 per bu. for ear, 4 $\frac{1}{4}$ @4 $\frac{1}{2}$ c per lb. for shelled.

Potatoes—Tubers sell in a jobbing way at this market for \$1.85 per bu. Growers are getting \$1.50, delivered on track.

Poultry—Local dealers pay as follows, live weight: old fowls, light, 12@13c; medium, 13@13 $\frac{1}{2}$ c; heavy, (6 lbs.), 14c; springs, 14@15c; broilers (1 $\frac{1}{2}$ lbs.) 18c; turkeys, 22@24c; geese, 10@12c; ducks, white pekin, 14c; heavy, 14c; Indian runners, 12 $\frac{1}{2}$ c. Dressed fowls average 3c above these quotations.

Radishes—35c per doz. bunches for small; 75c for large.

Ruta Bagas—Canadian command \$2.50 per 100 lb. sack.

Squash—\$2 per bbl. for Hubbard.

Sweet Potatoes—\$3.50 per bbl. for Virginia and \$1.25 per hamper; \$5 per bbl. for Jerseys.

Tomatoes—\$1 for 8 lb. basket.

Turnips—\$2.25 per bbl.

Charles N. Remington, Jr., and William H. Gilbert are taking a fortnight's vacation all alone by themselves. They sailed from Cincinnati on a river boat destined for New Orleans, whence they return to Grand Rapids by rail. Pending their return, the sugar and real estate markets are dull and featureless.

The semi-annual meeting of the Michigan Wholesale Grocers' Association will be held at Detroit Dec. 6. Mr. Guy W. Rouse, President of the Worden Grocer Company, has been selected to act as toastmaster at the banquet held in the evening.

The Grand Rapids Fibre Co. has been organized to manufacture paper cord with an authorized capital stock of \$11,000, of which amount \$5,500 has been subscribed, \$1,500 paid in in cash and \$4,000 paid in in property.

Martin Blackport and Gerrit Demmick have formed a copartnership and engaged in the meat business at 1136 West Leonard street.

Arthur B. Rogers has engaged in the grocery business at North Lansing, the Worden Grocer Company furnishing the stock.

The Grocery Market.

Sugar—The market is unchanged from a week ago.

Tea—The market rules strong, with an active demand for all kinds, which is based on the rise in freights and silver. Black teas have the call, but greens are not neglected. Speculation as well as consuming buying is in evidence, the out-of-town trade and country both competing for stock. It is evident that supplies are none too ample, hence the desire of distributors to anticipate. Stress is laid on the difficulty in getting freights from India, which is putting teas from Calcutta and Colombo higher on active purchases. Some circles state that steamer room is practically unavailable owing to the requisitioning of vessels by the British government for carrying grain and war supplies. Green teas are firm in sympathy with China, where the light remaining stocks are held at high levels, owing to the strength of silver.

Coffee—The market is unchanged for the week, but perhaps with a shade easier tone. Large supply of available coffee is responsible. The demand also is quite dull. Milds are quiet and easy. Java and Mocha unchanged.

Canned Fruit—The spot demand is active. Supplies are coming in a little more freely, but they are not allowed to remain idle for any length of time as the demand from the retail trade is keeping jobbers busy with their distribution.

Canned Vegetables—All in the vegetable line continue strong with the exception of tomatoes, and that item is in a weaker position than it has been for some time. According to trade gossip certain large interests have large holdings which they bought for speculative purposes and are still holding them in the belief that later in the year, and particularly after the 1st of January, prices will again advance. Some canners are also said to have stocks on hand in excess of their deliveries and they are offering at \$1.32 $\frac{1}{2}$ f. o. b. factory. There is an increase in the offerings on the spot at \$1.35 and the pressure seems to be increasing in the absence of active interest on the part of jobbers. Offerings of corn are a trifle more liberal from the South, but there is not the urgent demand that existed a short time ago. Maine corn is scarce but there have been some offerings at \$1.55 which did not arouse much enthusiasm. There is a good demand for peas at firm prices, which continue to be maintained with little difficulty.

Canned Fish—While it is true that salmon has been coming in a little more freely during the past few days, it is also true that it has been going out just as freely. Some have thought that there was a slight easing of the spot situation, in consequence, only to find that they were greatly mistaken, for there has not been the slightest indication of any pressure to sell and the market for all varieties remains strong at previous quotations. Sardines are almost cleaned up and there is very little evidence of any reselling. Jobbers' stocks are light and there is now a belief that the supply may run short. Tuna is already short and there

is little hope of being able to run through the season.

Dried Fruits—Prunes show a further advance and the basis price is now 6 $\frac{1}{2}$ @6 $\frac{3}{4}$ c. This is about 2c higher than the price ruling a few months ago. The demand is very light. Buyers are working on what they have rather than buy any more; peaches and apricots are about where they were a week ago. New prices were made on seeded raisins at about 1c more than the original opening price. Situation is very firm. Currants have not advanced any further for the week, the high price being maintained.

Cheese—The market is very firm at an advance of 1 $\frac{1}{2}$ @1 $\frac{3}{4}$ c. This is due to the sharp advance of cheese in country markets, these showing an advance of 1 $\frac{1}{2}$ @2 $\frac{1}{2}$ c higher. The receipts of cheese are light, while the export and home consumption are heavy. Warehouse holding are much less everywhere and a gradual rise is looked for from now on until the end of the year.

Rice—The market is firm, with the trade having trouble in getting deliveries on contracts. The shipping embargo in the South is being keenly felt, arrivals from the South continuing moderate and not tending to swell stocks. The farmers are very stiff in their ideas on the remaining rough rice, and mills are compelled to pay the price. Exports are light owing to the strength of the domestic market and the lack of suitable foreign offerings.

Salt Fish—The situation in mackerel shows no change for the week. This includes shores, Irish and 1915 Norways. Considerable complaint is being heard of the Irish mackerel being now offered for sale. Demand for mackerel, considering the price, is good. Cod, hake and haddock are all very firm and in fair demand.

Provisions—The market on smoked meats is very firm but unchanged in price. The receipts are larger than last week, but the heavy consumption is preventing a decline. Pure lard is firmer at an advance of $\frac{1}{4}$ c per pound. The export is heavy. Compound lard is also firm at an advance of $\frac{1}{4}$ c due to the sudden rise in the price of cottonseed oil. Barreled pork is firm and unchanged with a fair demand. Canned meats are very firm and higher, especially ox tongues. Dried beef is firm without change.

A Portland correspondence writes: Arthur J. Williams, who has been looking after the collections for the municipal lighting plant since the latter part of May, resigns that position within a few days to accept a job with the Woolson Spice Co., of Toledo, as traveling salesman. His territory will probably be in Michigan, although this has not yet been definitely settled.

The basket factory at Lawton burned last week, entailing a loss of 500,000 grape baskets and \$20,000, partially covered by insurance.

A. D. Marsh has engaged in the grocery business at Brethren, the Worden Grocer Company furnishing the stock.

Owosso—The Standard Machinery Co. has increased its capital stock from \$30,000 to \$250,000.

SEVENTY YEARS YOUNG.

Birthday Anniversary of Frank Hamilton, of Traverse City.

Frank Hamilton, the pioneer clothing merchant of Traverse City, reached the Biblical limit Nov. 20 and a party of friends who have been prominently identified with him in good roads work throughout the State celebrated the event Monday evening by a complimentary banquet at the Park Place Hotel. During the evening appreciative remarks regarding his career and the accomplishments of his busy life were made by those present and a beautifully engrossed address, inscribed on parchment and bound in the highest style of the art, was presented, with appropriate remarks, by John I. Gibson. The address was worded as follows:

A Western man once paid a visit to his ancestral home in Maine, which seemed to him to be principally productive of paving material and Christmas trees. "What do you raise here?" he enquired. The reply was characteristic of the men of the Pine Tree State, "We raise men."

Frank Hamilton, you have worthily sustained the traditions of your ancestors and the commonwealth in which you were born. Coming to Traverse City as a young man, you entered upon a long and busy business career, first as clerk and subsequently as merchant. Your career has been distinguished for its probity, uprightness and steadfastness.

As a citizen, your record has never been surpassed in the discharge of civic duty and responsibility.

As a public official, you have acquitted yourself well and faithfully, handling every question which confronted you with credit to yourself and satisfaction to your constituents.

As a foremost exemplar of religion, you have been a seven day Christian, carrying the precepts and practices of the Nazarene into every transaction of your active daily life.

As the founder and long-time President of the Michigan Business Men's Association, you set a high standard for your brother merchants. You accomplished reforms, eliminated abuses and secured legislation and concessions which have meant millions of dollars to the merchants of Michigan.

As a pioneer and leader in the movement for good roads, you have done with little more than most men have accomplished with much larger resources. Your work speaks for itself and the influence you have exerted and the example you have presented have been both inspiring and permanent.

Mr. Hamilton, you are one of those many sided men—too few in number—who acquit themselves well in every walk of life and serve as mile posts for those of us who are less capable to act as pioneers and leaders in the great work of world betterment.

Mr. Hamilton, we salute you as a man among men, as one who has vindicated his undisputed right to act as teacher and leader, whose inspiring life has been a constant benediction and whose continued existence will be a blessing to humanity.

Mr. Hamilton, we congratulate you on this auspicious occasion on having

reached your seventieth birthday anniversary and trust that you may be spared many more years to enjoy the fruits of your labors and see the fruition of the work you inaugurated with so much vigor and conducted with such signal ability, such painstaking effort and such unselfish devotion.

Mr. Hamilton's boyhood and early youth were spent in Maine, where he was born. Nearly fifty years ago the late Smith Barnes, then General Manager of the general store of Hannah, Lay & Co., Traverse City, enquired of a wholesale dry goods house in Boston where he could obtain two bright young men to take charge of his clothing and dry goods departments. The man addressed, who was a department manager for Wellington Bros. and who aimed to keep in touch with young men who were

continued business under the style of Hamilton & Milliken. This copartnership lasted nearly twenty years—during which time the firm built one of the finest business blocks in the city—when the partners separated, Mr. Milliken taking the dry goods and Mr. Hamilton the clothing stock. The deep friendship which existed so many years between these two men was only terminated by the death of Mr. Milliken a few years ago.

A great deal of Mr. Hamilton's success as a merchant is due to his keen judgment of human nature and the knowledge of what presentation will appeal to this and what to that person and how certain circumstances will influence a final decision. He is shrewd, persuasive and convincing in his conversation. His is an attractive personality and he makes friends among all

sistently shuns the limelight, and for that reason he wins no general recognition at all commensurable to the value of his work. His place in history will rank higher than in popular estimation during his lifetime. But neither popular recognition nor historical fame trouble him at all. After he has stood with all his strength for the things in which he believes he is content to let the consequences take care of themselves.

Starting in life with no capital except manhood of the highest type, Mr. Hamilton was endowed with a purpose to press on and upward, believing that absolute integrity in thought, word and deed are essential to success. He magnifies personal favors, is mindful of his helpers, dealing justly and winning and holding their regard and hearty co-operation. Faithful to every obligation he steadily won favor and fortune. His distinguishing traits are Honesty, Industry, Humility, Kindness and Goodness.

A true Christian gentleman, but not wearing his Christianity upon his sleeve, he demonstrates it subtly and deliberately to all with whom he comes in contact. There may be those who still believe that religion has no place in business, but Mr. Hamilton is one who gives practical refutation to this cynicism.

Telegram to John Gibson.

Grand Rapids, Nov. 20—Kindly convey to Mr. Hamilton my sincere regrets because I cannot be present this evening to join in celebrating his seventieth birthday. I had the pleasure and benefit of close personal association with him for years, in which the business relation was transcended by an intimate friendship born of respect and admiration for the sturdy fundamentals of his character.

Ernest A. Stowe.

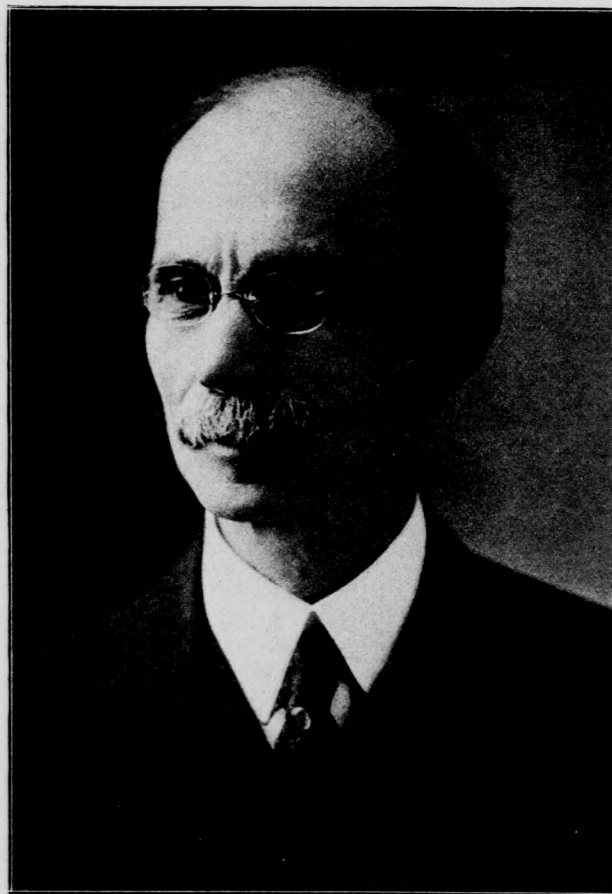
Candy Day a Great Success.

Secretary W. C. Hughes, of the National Confectioners' Association, says that reports received from confectioners in all sections of the country, east, west, north, and south, indicate that the first observance of Candy Day, October 14, has been a great big success and of inestimable benefit to the industry, the results of the occasion forecasting the increasing popularity and daily consumption of candy in the next twelve months. It is proposed to make Candy Day an annual event.

Bermuda Gets On' on Seed From California.

Bermuda, island home of the onion, is calling on California for seed with which to grow the liliaceous plant of pungent taste and odor. Department of Commerce reports call attention to a Los Angeles firm having recently shipped several hundred pounds of onion seed to Bermuda growers.

After hearing charges by a Chicago Alderman that there were 37,500,000 dozen eggs in Chicago in cold storage, while the price is soaring at about 40 cents a dozen, the Council Health Committee of that city has invited United States District Attorney Clyde to attend the next meeting of the committee, at which time an effort will be made to show collusion on the parts of the middlemen and producers to control the price of foodstuffs.



Frank Hamilton.

looking for larger opportunities, replied: "There are two young men working in stores at Saco, Maine, who have the making of splendid business men. They are earnest, energetic and broad minded. You cannot make a mistake in securing these men." Mr. Barnes accordingly solicited an interview with both young men, which took place in Boston, and, in June, 1868, they started for Traverse City, where they took prominent positions in the mercantile establishment which is now conducted under the style of the Hannah & Lay Mercantile Co. In August, 1873, Mr. Milliken and Mr. Hamilton started in the clothing and dry goods business under the style of Hamilton, Milliken & Co., the other copartners being Smith Barnes and Hannah, Lay & Co. This copartnership continued five years, when Messrs. Hamilton and Milliken purchased the interests of their partners and

classes easily. That he has good executive ability and the elements of leadership is amply evidenced by his accomplishments. There is much about him to admire and commend. He possesses in his personality those qualities which make men popular. Had he enjoyed the benefit of a larger education and a different environment, his native ability would bring him even more prominence than he enjoys. He is personally kind and charitable and if the number of courtesies which he extends and the favors he does for people could be catalogued, the list would be a long one. For these he is held in kindly remembrance by hundreds whom he serves.

Mr. Hamilton's services to his ward, city, county, State and country and to many good causes are active and valuable, but they are seldom conspicuous. Next to his courage his chief characteristic is modesty. He per-

BANKRUPTCY MATTERS.

Proceedings of the Western District of Michigan.

Grand Rapids, Nov. 14—In the matter of Garret Vanden Berg, Grand Rapids, at the hearing this day held on an order to show cause as to sale of the assets the stock was sold to William Oppenhuizen and Edward Herron, for \$246 for the fixtures, \$254 for the stock in trade, making a total of \$500 for all the assets of the bankrupt.

In the matter of Henry Demmink, Grand Rapids, at the hearing held this day on an order to show cause as to sale of the assets, less the exemptions set off to the bankrupt, the same were sold to G. Demmink at \$140, and the trustee was directed to complete such sale upon receipt of the consideration in cash.

In the matter of Edwin F. Connine and Joanna L. Connine, doing business as D. W. Connine & Son, Wexford, an adjudication was entered on Nov. 18 on the petition of creditors filed on June 2, 1916, the matter has been pending in District Court ever since the filing of the petition. The bankrupt concern filed an answer demanding a jury, and the answer was recently withdrawn which resulted in the adjudication. Walter H. Brooks has been appointed receiver, with authority to continue the business as a going business. The first meeting of creditors has been called for Dec. 2 next, at which time creditors may appear, prove their claims and transact such other business as may properly come before such meeting. The files show that the assets consist of the following: Stock in trade at Wexford, \$15,000; stock in trade at Interlochen, \$3,800; accounts receivable, \$5,000; real estate, \$9,000. This business has been operated under a trust mortgage for some months and the trustee has certain cash on hand, the amount of which is not shown. The bankrupts formerly operated a private bank at Wexford and many of the creditors are creditors by reason of this banking business. These creditors are as follows:

Hazel Brown, Buckley	2.64
Rec. C. Brooks, Wexford	4.50
Marguerite Connine, Wexford	51.76
Delcia Davis, Buckley	8.42
Ernest E. Davis, Wexford	1.00
Maxwell Dean, Buckley	1.00
Sadie Davies, Nesson City	1.04
Naoma Kellogg, Nesson City	5.08
Herman Kellogg, Nesson City	2.00
Elmore J. Kendall, Wexford	3.03
Ralph Mackey, Buckley	4.24

Leona Miller, Nesson City	1.00
E. D. Middaugh, Nesson City	2.00
Clyde E. Paul, Buckley	1.46
Hellen E. Pratt, Wexford	1.13
Ada S. Pratt, Wexford	3.35
Ivan Elmore Rogers, Wexford	3.70
John Shorna, Flint	3.83
Maggie Schell, Buckley	26.82
Marian Wilson, Buckley	5.87
Augustus Zeigler, Sherman	.32
P. Kellogg, Sr., Wexford	360.00
Miller & Paul, Wexford	100.00
Floyd Butler, Manton	25.75
Arthur Schell, Buckley	10.50
Agricultural Life Ins. Co.	125.00
Minnie Luther, Sherman	131.25
James Kellogg, Wexford	300.00
Cora Sheets, Nesson City	15.00
John Luther, Sherman	500.00
Myron Baldwin, Wexford	50.00
Maud Baldwin, Wexford	109.00
Florence Bradford, Buckley	10.00
Minnie Luther, Sherman	200.00
John Luther, Sherman	450.00
Alec Sinclair, Bad Axe	742.10
C. P. Harper, Grand Rapids	200.00
Jennie Smith, Grand Rapids	25.00
Cora Sheets, Nesson City	10.00
Myron Baldwin, Wexford	109.00
John Luther, Sherman	37.84
Buell Copley, Nesson City	900.00
Minnie Luther, Sherman	131.25
Norman Crain, Grawn	26.00
A. Peck, Wexford	28.00
John Luther, Sherman	300.00
Florence Bradford, Buckley	15.00
Sidney Bradford, Buckley	410.00
Eunice Bradford, Buckley	10.00
Orla Adams, Baxter	458.95
Boys' Club, Wexford	.28
Ed. Blackhurst, Wexford	6.52
Effie Box, Wexford	.09
Frank Butler, Sherman	7.00
M. M. Blackhurst, Wexford	2.22
Ezra Bennett, Nesson City	9.21
Lydia Buegnot, Sherman	1.43
Edwin Cornell, Sherman	.23
Katheryn Connine, Wexford	6.75
P. A. Coleman, Cecil	299.53
Frank Cotton, Nesson City	54.60
Marvin Colvin, Grand Rapids	501.18
W. W. Cook, Buckley	26.29
Eesley Milling Co., Plainwell	1,167.76
Cornell Aid Society	5.63
Herbert Davis, Buckley	.33
Ernest Dunham, Nesson City	6.00
Davis Dixon, Buckley	129.56
M. Flansburg, Buckley	88.00
Albert Flansberg, Buckley	75.00
Hazel C. Griffith, Buckley	350.00
Home Aid Society, Sherman	10.05
C. P. Harper, Nesson City	75.00
Rhoda Howard, Tr., Buckley	74.82
John N. Kennedy, Wexford	22.69
Blanch Lemcool, Nesson City	.25
Miller & Pahl, Wexford	245.98

Elgin Miller	2.94
Alonzo C. Machey	
R. F. Mackey, Buckley	7.67
Chas. Meredith, Sherman	50.00
Orrin Priest, Buckley	.55
S. Pratt, Tr., Wexford	.30
W. J. Rennie, Wexford	.66
Harmon Roddy, Tr., Sherman	123.70
Irwin Rawlings, Kingsley	1,736.81
John Seeley, Bond, Wexford	1,608.21
John Seeley, Trustee, Wexford	4,337.61
W. R. Smalley, Sherman	39.27
Floyd Sheets, Nesson City	1,514.73
Edith Winchcomb, Wexford	.13
Francis Williams, Nesson City	20.00
Basket Ball Team, Wexford	6.20
Richard Zue, Tr., Buckley	46.62
The merchandise creditors are as follows:	
A. J. Brown Seed Company,	
Grand Rapids	\$ 10.25
G. R. Dry Goods, Grand Rapids	6,354.81
Rindge, Kalmbach, Logie, Grand Rapids	4,930.45
Buckley Enterprise, Buckley	16.35
M. Born & Co., Chicago	104.59
L. Perrigo & Co., Allegan	23.30
Northrop, Robertson & Carrier,	
Lansing	13.70
Weisman & Sons Co., Detroit	224.36
W. F. McLaughlin & Co., Chicago	151.88
Alma Roller Mills, Alma	91.11
Derrah Milling Co., Big Rapids	114.60
Vassar Knitting Mills, Bay City	250.08
F. W. Carlisle & Co., Saginaw	61.29
Saginaw Beef Co., Saginaw	458.74
J. Hale & Sons, Ionia	29.25
Standard Oil Co., City	23.24
Standard Rubber Shoe Co., Chicago	163.58
Widlar Co., Cleveland	133.42
Armour & Company, Chicago	5.95
Brown & Sehler Co., Grand Rapids	154.95
Western Shoe Company, Toledo	31.12
Kemper Thomas Co., Cincinnati	35.45
Grand Traverse Sun, Kingsley	2.50
Schland & Co., New York City	1.38
Commercial Milling Co., Detroit	104.00
Leon Michael & Co., N. Y. City	99.31
National Grocer Co., Traverse City	2,549.39
Milwaukee Seed Co., Milwaukee	200.00
C. W. Mills Paper Co., Grand Rapids	
Thread Agency, New York	31.87
Hand Made Shoe Company, Chipewa Falls, Wis.	57.65
Warren Refining & Chem Co., Cleveland	29.44
M. Graffe & Co., Traverse City	5.25
Nu-Way Stretch Sus. Company, Dundee	28.35
Ideal Adv. Co., Dundee	49.50
E. L. Thirby, Traverse City	10.00
City Bakery, Traverse City	22.06
Straub Bros. & Amiotte, Traverse City	262.03
National Cash Register Co., Dayton	8.06
Arcadia Clothing Co., Arcadia	92.00

Worden Grocer Co., Grand Rapids	682.96
Ebner Bros., Traverse City	64.29
Hornkohl Bakery, Manistee	137.23
O. Gandy & Co., South Whitley, Indiana	100.00
Foster, Stevens Co., Grand Rapids	137.65
Arbuckle Bros., Chicago	14.54
Clark & Host Co., Milwaukee	21.00
E. L. Godfrey & Sons, Milwaukee	350.54
Business Men's Paper Press, Wayland	.90
Goshen Milling Co., Goshen, Ind.	29.21
Marshall, Field & Co., Chicago	282.53
Newland Hat Co., Detroit	352.70
Hannah & Lay Co., Traverse City	446.89
S. A. Potter, Traverse City	35.00
Utility Collar Specialty Co., Chicago	4.75
John L. Fead & Sons, Port Huron	101.20
Crescent Candy Co., Manistee	10.45
Practical Premium Co., Chicago	23.52
Dennison Coffee Co., Chicago	15.00
Middleton Mfg. Co., Milwaukee	63.69
V. C. Coffee & Spice Mills, Saginaw	24.00
Manistee Milling Co., Manistee	239.50
Hirschfield Blumberg & Co., N. Y.	225.00
National Biscuit Co., City	49.80
V. C. Milling, City	105.00
Kaufman & Bros., New York	36.00
McCall Company, New York	19.39
Lawrence Webster & Co., Malone, New York	355.00
Worcester China Company, Sebring, Ohio	158.00
Old National Bank, Grand Rapids	250.00
Stickley Bros. Shoe Co., Milwaukee	59.35
Zurbach Hartman Co., Detroit	82.98
Converse Rubber Company, Chicago	19.83
American Bank Supply, Indianapolis	17.25
John Liddle, Wexford	30.48
Straus, Ersendrach & Co., Chicago	64.50
Brewster, Larson & Co., Cadillac	2,500.00
Central Broom Co., Cadillac	
Nov. 16—In the matter of the Hamill Drug Co., Grand Rapids, the first meeting of creditors was held this day. Walter H. Brooks was appointed trustee and his bond fixed at \$1,500. Claims were proved, the individual bankrupts were examined and the meeting adjourned without day.	
In the matter of Alicia Goodrich and Bernard Goodrich individually and co-partners as A. L. Goodrich & Son, Kalamazoo, petition in bankruptcy was filed this day, adjudication made, and the matter referred to Referee Corwin. The schedules show assets listed at approximately \$1,000, all of which is claimed as exempt and consisting of \$800 in real estate and \$200 in household goods. The liabilities consist of \$1,152.87, all of which are debts due on open account. The first meeting of creditors has been called for Dec. 4. The following is a list of the creditors of said bankrupt concern:	
(Continued on page thirty-two.)	



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

Barney says—

I used to think that the President of our Company was too particular about the way in which we shipped our orders; but the increase of our business during the last fifteen years, convinced me that the merchants of Western Michigan like our way of doing business.

And by Golly, I am going to help keep our shipping service the best in the country just as long as I live.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

MICHIGAN TRADESMAN

(Unlike any other paper.)

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by
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Grand Rapids, Mich.

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One dollar per year, if paid strictly
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Two dollars per year, if paid strictly in
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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.

November 22, 1916.

SECOND CHAPTER ON SHAW.

The exposure of the indefensible methods of the person named Shaw in last week's issue of the Tradesman created a decided sensation in insurance and jobbing circles. Several State fire insurance agents have called at the Tradesman office to express their appreciation of the position taken by the Tradesman and placed themselves on record to the effect that they would never entrust the adjustment of another loss to Shaw.

The Tradesman this week presents another recital which again places Shaw in an unfavorable light, because it indicates that he obtained the signatures of two gentlemen to a paper by alleged unfair methods. Shaw, of course, may deny this, but he cannot overcome the preponderance of evidence, because his witness is not a resident of this State and cannot set foot in Michigan without being in danger of confronting a charge of violating the insurance laws.

Believing it to be only fair that Shaw be given an opportunity to present his version of the affair, the editor of the Tradesman visited him personally and solicited from him a statement, either verbal or written, setting forth his version of the controversy. Instead of availing himself of this opportunity, so generously and courteously tendered him, Shaw went into a towering rage and refused to discuss the situation from any standpoint. In an editorial career of nearly fifty years, no such pitiful exhibition of weakness and impotence has been witnessed by the writer.

The moral to be drawn from the Hatchew case is that it is never advisable to entrust the settlement of a loss to a stranger who is working solely for a commission. Such men, as a rule, are scalawags and will enter into conspiracies with unworthy representatives of the companies interested under the slightest provocation. The Tradesman does not charge conspiracy in this case, but if a man was looking for graft along these lines he would be pretty apt to do just what Lazerus did in the case under discussion. In case of a loss it is the part of wisdom to deal di-

rectly with the local agent if he is reliable and responsible; if not, with the State agent if he is disposed to act fairly and honorably, as most of them do; if not, resort should be made to a lawyer, unless the insured has heavy indebtedness, in which case the creditors should be immediately consulted. This course would eliminate such creatures as Lazerus and Shaw and probably enable the insured to secure a prompt and honorable adjustment.

RIDING ON THE CREST.

William Jennings Bryan is nothing if not industrious along the lines of his customary activity. He is seldom without a new issue to advocate. He spoke earnestly and enthusiastically for free silver, then for peace at any price, and now he is out for prohibition. He has long been known as a temperate man, except in speech, where he is the most intemperate and unreliable man in the world. For his efforts in the direction of temperance he is certainly to be most heartily commended, and if he can accomplish what he undertakes in this direction it will be immensely to his credit. His avowed purpose, as expressed in an interview, is to make the National Democracy dry, declaring that his party can not afford to take the immoral side of a moral issue. He expresses not only the hope, but the expectation that four years hence there will be a positive prohibition plank in the Democratic platform and that he will be nominated as the head of the ticket to be swept into the White House on the crest of the prohibition wave.

Mr. Bryan argues that during the next Wilson administration all existing laws will be repealed and all reforms accomplished, so that the Democracy will be free to take up the new issues of equal suffrage and prohibition. He points out that, of the twenty-two states which have gone dry, seventeen gave their electoral vote to Wilson, and two others were close. He urges the Democrats to seize upon this plank with all possible speed, lest the Republicans beat them to it and take it first. He concedes that it would be a drawing and perhaps a winning card for the G. O. P., but that the dry vote in 1920 will be the one best worth having and that such a plank would be most likely to secure it. That intemperance is most disadvantageous and, indeed, destructive and that temperance is most desirable and well worth securing very few people will undertake to deny. There are, however, a good many who will be very slow to believe that Mr. Bryan or anybody else can induce the Democratic party to take on the prohibition issue. The generally entertained opinion would be that there would be more chance with the Republicans and that even there it is not very probable. Of course, all things are possible and there is nothing truer than that politics makes strange bed-fellows. Meanwhile without the help of either of the great political parties as such, the dry territory is increasing and will unquestionably continue to increase until in time it covers the whole country like the dew.

CLEARANCE OF CHECKS.

The experiment by the Federal Reserve system of collecting checks without the payment of exchange appears to be reasonably successful considering the short time it has been in operation, but there are still many recalcitrants, and an effort is to be made at the next session of Congress to have this clearance system abolished. It seems unlikely that that effort will be successful. Statistics will be presented designed to prove that the business men of the country have been paying an average of \$2 per thousand for cashing their checks when this service could be performed for 3 cents a thousand. The latter rate is about the maximum contemplated by the present system. The plan is compulsory on the Federal Reserve banks but optional with the member banks. The latter however are all likely to come in as the example set by the Federal Reserve system forces the practice on the country in general. It is said that the Federal Reserve Board now contemplates having the twelve central banks absorb the cost of clearing checks. If that is done, a practice which has given the banks of the country no end of trouble, and to put an end to which many schemes have been advocated, will at once become a thing of the past. Many of the smaller institutions will lose a considerable income but the business of the country as a whole will be greatly benefited.

OATS FOR HUMAN FOOD.

That the supply of rye and wheat in Germany is by no means as large as is desirable seems a fair inference from the attempts to find substitutes in other kinds of grain. The Schwabischer Merkur states that as large an amount of oats will be devoted to manufacturing food for the people as the factories engaged in preparing such food can deal with. The question is being considered whether the production can be increased. The possibility of adapting existing works to the manufacture of oat products will receive careful attention. Oats have not hitherto played a very large part in the human nutriment. Lately the German press, evidently under instructions, has published numerous articles directed to dispelling the popular idea that oats are merely the food for horses.

Baron Schmaelder, a Privy Councillor and President of the Senate of the district of Hamm, contributes an article to the press on "A War Work for the Schools," which has attracted wide attention. His suggestion that the national schools in town and country should be mobilized for the collection of wild fruits, berries, and other products of the field and forest is made with an earnestness, and even solemnity, which throws a remarkable sidelight on the present situation, and reveals the discomfort and inconvenience which Germans are already suffering from the scarcity of food and fodder.

Baron Schmaelder recognizes that much has been already accomplished in gathering in wild natural products, but infinitely more might be done. Take the case of nettles. Were all

the nettles in the Fatherland collected, enormous assistance would be rendered to the starved textile trade. The government appealed to grown-up people to collect these valuable plants, but little attention was paid to the appeal. Then the Landsturm men were ordered out to gather nettles, but little progress was made. And now the time has passed for harvesting them. Had the matter been attended to, says Baron Schmaelder, Germany might have possessed thousands of tons of nettle fibre, which has been deliberately thrown away.

Much has been done in Germany, according to this authority, in other directions. Baron Schmaelder speaks of the progress made in substituting the berries of the white thorn for coffee beans, the leaves of blackberries, strawberries, and raspberries for tea, mushrooms and other forest fungi for meat. Still more grateful is he for the ingenuity displayed in utilizing beech and linden nuts, sun-flower seed, acorns, and horse chestnuts, which have either helped as fodder or have been ingeniously employed in increasing the supplies of oil. Germans now know that out of sloes admirable fruit syrups may be made, that southernwood supplies food for poultry, that bracken leaves make excellent bedding, and that elderberries, crab-apples, and numerous other gifts of God in the woods are available for food and nourishment.

The Adamson law has begun its natural work of disturbing business. Conferences have been held between the union heads and officials of the railroad companies in New York to consider how the new law shall be applied, but neither side appears to have a perfectly definite idea of what should be done. The present method of determining what is a proper day's work is the number of miles run, and it seemingly calls for considerable ingenuity to reduce that system to the requirements of the new law. Meanwhile the companies and the men are just as much at odds respecting the merits of the case as they were before President Wilson took his unfortunate and unpatriotic action. The employes say that any attempt at evasion will be followed by a strike. One may fairly enquire whether President Wilson would intervene as effectually in such case as he did in the first instance. Meanwhile several of the roads have taken legal action designed to prevent the law from going into effect. All these things have in them the making of considerable confusion.

This country is to have a rather sharp competitor in industrial lines across the Northern border after the war. The demand for munitions in Canada has been so great as to develop industrial plants phenomenally, and the imperial munitions board, which has placed \$500,000,000 worth of shell orders in Canada for the British government, declares that the munitions industry is now independent of the United States, where heretofore it has been obliged to buy many of its supplies.

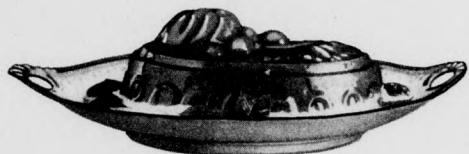
Many a man hasn't enough sense to become a successful wheelbarrow chauffeur.



Home of Jiffy-Jell

We Shall Buy Jiffy-Jell

For Millions — Now the Supreme Dessert



Every Grocer should mark the situation in regard to Jiffy-Jell.

Behind this product are the men

who make and control sixty per cent. of the dessert-grade gelatine

It is managed by O. E. Glidden — for 17 years the leading expert on gelatine desserts.

It is made in the finest pure food kitchen ever built for anything.

It is advertised by Lord & Thomas, whose success in food products has been phenomenal. C. C. Hopkins of that concern writes all the Jiffy-Jell ads.



How It Excels

Jiffy-Jell is made from this rare-grade gelatine alone. It is not, and never will be, mixed with common grades.

Its flavors are all true fruit juice flavors, made from the fruit itself. Not one is artificial.

Each flavor comes in a separate vial. Thus it keeps fresh until used. It is added when dessert has partly cooled. It is not scalded by the boiling water.

Women who use Jiffy-Jell, with this rich natural flavor, will never go back to the old kinds.

Free to Millions

We are publishing page ads in the Women's Magazines, in colors. Each contains a coupon, good at any grocery for a full-size package free.

We pay the grocer full retail price—12½ cents each—for all the coupons he redeems.

Over 5 million of these coupons have been sent to the homes already. One page coupon ad has just come out in McCall's magazine and Christian Herald. And we shall continue until this offer has been made in 19 million copies of women's publications



An Amazing Success

We know of no food product which ever made such an instant, nation-wide success. From ocean to ocean there exists today a big demand for Jiffy-Jell. But it is only beginning. The demand will multiply in the next few months.

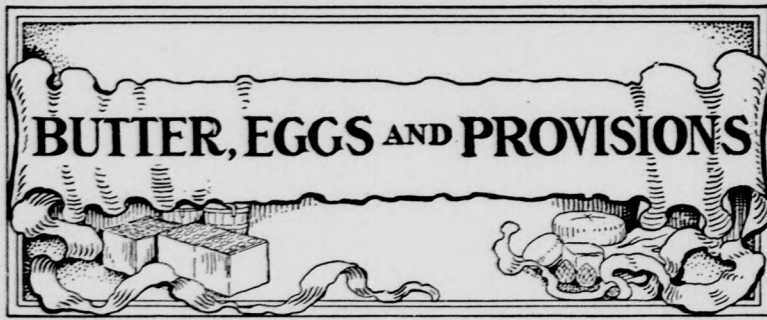
Don't miss a single sale. Redeem every coupon presented.

JIFFY-JELL is bound to be your leading gelatine dessert.

\$1.15 per dozen in cases of 4 doz. assorted flavors.



WAUKESHA PURE FOOD CO. :- Waukesha, Wis.



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

Handling And Marketing Potatoes—Standardization Needed.

Washington, D. C., Nov. 20—In order that the present large losses of potatoes may be eliminated and that conditions in the potato growing industry may be bettered in general, growers should exercise more care in digging and handling the tubers, should work toward the establishment and strict observance of grades, and should carefully study marketing needs and conditions. This is the advice of specialists of the Office of Markets and Rural Organization of the U. S. Department of Agriculture in a recent publication, Farmers' Bulletin 753, "Commercial Handling, Grading, and Marketing of Potatoes."

Early and Late Potatoes.
 There are two definite crops of potatoes in this country each year: the Southern early, or "new" potatoes, which are perishable, and the Northern late potatoes, which are only semi-perishable. The treatment of these crops must differ considerably. In the South digging begins in Florida, Texas, and Southern Louisiana in May and is done mostly by forks and plows. In some of the hotter sections it has been found advisable to plow up the potatoes in the late evening and pick them early the following morning. Picking into rectangular, open-slatted crates, the slats having rounded edges, has been found most satisfactory. The potatoes should not be hauled loose in wagons, since such treatment may bruise them seriously. For shipment, the Southern potatoes are packed in hampers and double headed barrels in Florida, and in barrels with burlap covers in other states along the Atlantic Coast. In Texas sacks are used.

Grading for the Southern potato crop has been rather extensively adopted, with good results, the graded potatoes bringing better prices. Mechanical graders are used in some sections.

The marketing of the Southern crop is effected largely through cash buyers at shipping points. Shipments are also made through distributors and on consignment to agencies in distant markets. In some sections, it was found, co-operative associations of growers handle the marketing, achieving successful results. One of the largest of such associations operates along the Eastern shore of Virginia. This association sold over six million dollars' worth of potatoes in 1914. This organization, like others of its kind, grades strictly and makes use of definite brands for the best grades of potatoes. It insists that the potatoes bearing its brand shall be bright, free from second-growth, disease, and other defects. Scabby, worn-eaten, or sunburnt potatoes are barred. Associations operating on the same general plan exist in most of the other Southern states.

The Northern Potato Crop.
 Northern, or late potatoes, are dug

in August and September. Forks are used to a certain extent for digging this crop, but most of the acreage is dug by plows and digging machines. For the successful use of the latter, soil conditions must be good. Under favorable conditions the use of such machines has been found profitable. There is much loss from bruising potatoes in all types of digging. Deep plowing with plows and machines should eliminate most of such losses.

Picking in the North is mostly by hand, but some combination digging and picking machines are in use. If the potatoes are to be graded as picked, growers should carefully instruct pickers in the work, since the inclusion of a few diseased, cut, or defective potatoes is sufficient to discount an entire shipment, the selling value being largely determined by the poorest tubers in the lot rather than the best. Even the less perishable Northern crop may be injured by hauling from the field loose in wagons. This practice usually involves subsequent handling, often with shovels and scoops, which further bruises the potatoes. A good practice, say specialists of the Department, is to pick the potatoes into open-slatted crates and haul the filled receptacles to storage or grading houses or to cars.

Grading.
 Many sizing machines are used in the North to grade potatoes and, since they give more accurate results than hand grading, their use should be extended. In addition to sorting, these machines are of service in removing dirt. This is an important fact since there are many complaints by buyers of the presence of dirt among potatoes and greater allowances are being demanded in price adjustments on this account. The mechanical sizer simply sorts as to size and the stock must be further graded by hand to eliminate potatoes affected by sunburn, dry rot, scabs, frost, or other defects.

All grading should be done preferably on the farm. If the grower ships ungraded stock to market, it must be graded there where labor is more costly. In addition to paying, in lower prices received, for this labor, he also pays freight on the rejected potatoes and loses the culls, which he might have utilized on the farm. Grading is facilitated where the grower has sufficient storage space for a large part of his crop. In this way potatoes which do not show the effects of frost or other damage when first dug may be detected later and sorted out before the crop is marketed. If the potatoes are shipped without sorting, the damage usually brings about rotting of the injured potatoes before the market is reached and reduces prices on the whole shipment.

Standardization.
 In the bulletin already mentioned, the specialists of the Department do not make specific recommendations for the adoption of standard grades, but, for the assistance of those interested in bringing about standardization, they suggest that two regular grades and perhaps a special grade for extra fancy potatoes should meet market needs. It is suggested that specifications for the No. 1 grade should be drawn to make it as good and attractive in appearance as is reasonable and practicable. These

G O L D B O N D
 P R I Z E
 PACKED IN CASES
BROOMS
 Manuf'd by
 AMSTERDAM BROOM CO.
 AMSTERDAM, N. Y.
 P R I Z E
G O L D B O N D

Grand Rapids Store Fixture Co., Inc.
 The Place, 7 Ionia Ave., N. W.
 BUY AND SELL
 Used Store and Office Fixtures

YOU should handle **JOHNSON QUALITY PAINT**, guaranteed six years. Orders shipped day received. Prices are attractive. Phone or Wire for Agency.
JOHNSON PAINT COMPANY
 BIG RAPIDS, MICH.

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.,
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HART BRAND CANNED GOODS

Packed by

W. R. Roach & Co., Hart, Mich.

Michigan People Want Michigan Products

CALENDARS! CALENDARS!

Grand Rapids Calendar Company
 Calendar Publishers

We Carry an Extensive Line of Card Board Mounts
 DeLuxe and Art Calendars
 Wall Pockets and Advertising Specialties

Grand Rapids Calendar Company 572-584 So. Division Avenue
 Grand Rapids, Michigan

REMEMBER! We can still supply your requirements for this year.
 Open Territory for side line salesmen.

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.

specifications should practically eliminate potatoes damaged by frost, sunburn, blight, common scab, dry rot, decay, second growth, cuts, bruises, dirt, and also undersized or coarse stock. The minimum and maximum sizes for both No. 1 and No. 2 grades are still a subject for careful investigation, discussion, and demonstration. However, a minimum of about two inches is maintained for grade No. 1 in a number of early or "new" potato sections, and the commonly discussed minimum for this grade is from one and seven-eighths to two inches. The minimum diameter for a long variety should probably be a little smaller than for a round one. Since it is practically impossible in grading any perishable products commercially to secure a perfect grade, reasonable tolerances should be allowed. The No. 2 grade should include the better of the remaining potatoes.

The studies of the market specialists of the Department indicate that there is an unnecessary diversity in the containers for potatoes in use. These now range from the one-bushel hampers for the early Florida crop to double headed barrels. The two-bushel, or 120-pound burlap bag is suggested as perhaps the most satisfactory container for general use. The lack of proper grading and packing, the specialists says, causes a large part of the marketing difficulties now experienced in the potato trade.

Marketing.

Marketing conditions in the North differ widely from those in the South, since about three-fourths of the crop is stored. Local buyers, warehousemen, and distributors are the chief factors in marketing the Northern crop. The bulletin already mentioned lists eight methods of selling that growers may adopt. These are: in the field, for cash by the load at the car, to cash traveling buyers in carlots, to local warehousemen, through distributors, by wire, on consignment to a broker or merchant, or through co-operative marketing organizations. The bulletin also discusses the outlets for distributors and methods of railway building. Copies of Farmers' Bulletin No. 753 may be had free on application to the U. S. Department of Agriculture so long as the Department's supply lasts.

Current Food Prices in Berlin.

In addition to fixing the price at which the German government commandeers the food supplies, the food dictator-ship also fixes the price at which it shall be sold. The prices at which foods were sold at retail in Berlin on Nov. 1 were as follows:

Milk, per quart	.....\$ .20
Cocoa, per pound	..... 2.00
Tea, per pound	..... 2.00
Coffee, per pound	..... 1.00
Rice, per pound	..... .12½
Beet sugar, per pound	..... .08
Cornmeal, per pound	..... .06
Salt, per pound	..... .05
Eggs, each	..... .10½
Jams, per pound	..... .42
Butter, per pound	..... .39
Noodles, per pound	..... .35
Bread, per pound loaf	..... .09
Veal per pound	..... .85
Rump steak, per pound	..... .72
Ham, per pound	..... 1.75
Bacon, per pound	..... 1.75
Potatoes, per pound	..... .01½
White cabbage, per pound	..... .05
Red cabbage, per pound	..... .06
Cauliflower, per head	..... .25
Kohlrabi, per pound	..... .03
Turnips, per pound	..... .05
Beans, per pound	..... .60
Herring, each	..... .25
Apples, per pound	..... .16
Pears, per pound	..... .30

Flour, per pound	..... .11
Onions, per pound	..... .06
Mutton, per pound	..... :66
Chicken, per pound	..... .76
Goose, per pound	..... .90

The German pound is one-tenth larger than the American pound.

Canadian Trade Turns to American Canned Goods.

Evidently Canada is likely to become an important channel for draining Uncle Sam's supply of canned goods. In the market report of the Canadian Grocer last week it is stated that both jobbers and retailers are not very well stocked up with Canadian packed goods and are turning to American goods to supply their wants. To quote:

"While Canadian new pack canned tomatoes are quoted at \$2.15 for 2½s and \$2.25 for 3s it has been possible to lay down Baltimore (U. S. A.) tomatoes in Montreal at \$2, and where wholesalers insist on the filling of orders, canners are using American pack. Some twenty-five thousand cases of American packed canned vegetables are being laid down in Montreal during the present week, and more are coming.

"The American goods are reported of excellent quality when compared with usual United States standards. Retailers well stocked up in old season's pack canned goods are in a fair way to realize a tidy profit at present prices. For new pack goods demand has entirely overwhelmed supply, canners being able to fill only 25 per cent. of orders instead of the 70 per cent. hoped for. To-day the canners are in the position of having no more Canadian new season's pack goods to sell."

No More White Phosphorus Matches in Canada.

After December 31, 1916, it will be against the law in Canada for grocers to handle or sell what are known as white phosphorus matches. Since January 1, 1915, it has not been legal for manufacturers to make this variety and wholesalers who were granted an extension over manufacturers have not been selling in 1916. Retailers, however, are allowed until the end of 1916 to dispose of stocks.

Some three years ago the United States passed the Esche law prohibiting the use of white phosphorus matches. In May, 1914, the Dominion government passed a similar law, aimed chiefly at the manufacture of white phosphorus matches, and this law went into effect January 1, 1915, and since that time no manufacturer in Canada, so far as is known, has turned out any of the white phosphorus brand of match.

The reason for this law was the fact that the phosphorus fumes from the chemicals that constituted the head of the match penetrated the cavities of the teeth of the employes and caused what is known as necrosis, or a mortification in the jaw bone. Not only does the law prohibit the manufacture of white phosphorus matches, but it also prohibits the importation of them.

No man favors expansion—of his bald spot.

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 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.

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FACTORY SITES
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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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Nos. 21 to 31 Ottawa Ave.
 G. R. & I. Ry. on one side, Team Track on the other. Sprinkled throughout, safe from fire, cheap insurance. Freight and passenger elevator service. Night watch and janitor service. Steam heat, electric light and power, gas, water and toilets all installed.
 The first floor with basement and one or more floors above would make a most excellent location for a wholesale store.
 There is no place in the city so convenient for light manufacturing as the upper floors.
 Apply on the Premises to
WILLIAM S. DE GROOT, Manager



Excessive Industrial Equipment Now Being Created.

It is easy for one who thinks on the lines of normal business conditions to look forward one or two or more years to large manufacturing buildings having no occupants, to wheels that turn not and to furnaces that are strangers to the sensation of heat. It seems ungracious to take such a view in these boom times and practically to think of our great industrial leaders as under the influence of a craze, and yet there would be some reason in it. The time will not last long when a plant can be erected, a contract executed and the building and machinery scrapped, leaving a big profit to the manufacturer. Such conditions never have existed before, or at least if they have, it has been in a few cases and on a small scale. We are far out of the normal.

Nevertheless the United States Steel Corporation is spending \$80,000,000 for new construction this year, the Bethlehem is planning for a \$60,000,000 expenditure within a few years, the Midvale is investing \$15,000,000, and all the way down the line are similar disposals of capital. And at present prices for labor and material these concerns get about half as much for their expenditures as they do in ordinary times. This after the long experience the iron and steel men had before the opening of the war in excess capacity for production. We are now doubling our capacity, and as the cost per unit is substantially double that of ante-bellum times we are in the United States putting in practically \$4 for \$1 as compared with the cost and the capacity of normal times. The new works now planned will carry our possible steel production from 25,000,000 tons per year to 45,000,000 or 50,000,000 tons, making it as large as the entire European output. This for a country which within fifty years was importing the larger portion of its finished iron and steel.

Nor do these enterprising men seem to take any account of the probable tariff policy after the war. Certainly the election of two weeks ago did not evidence such an increase in the protectionist element in our Governmental affairs as would promise any change favorable to our industries. Nor does the probable competition of European with American steel mills seem to enter into the calculations of our captains of industry in any respect. The output of European steel works is larger now than ever but it is devoted mainly to munitions. In the course of the war much progress has been made in many of the arts involving the use of steel. It is quite conceivable that the production of steel merchandise after the war will be double what it is now because some 25,-

000,000 men now on the battlefield or immediately tributary thereto will be at work. Moreover the artisans will work for wages gauged by thirty-dollar steel as willingly as now, do our men work in the manufacture of sixty-dollar steel. It is fair to ask what will happen in the American labor market under those circumstances.

There seems to be a conflict between average opinion and expert opinion on this subject. The average opinion calls for caution. The experts are moving forward to what they consider bigger things. One must respect the intelligence of Charles M. Schwab, but also one must have some regard for the ordinary principles of economics as established by the experience of mankind. That experience compels the conclusion that excessive industrial equipment is now being created.

A wise youth passes up the doll and marries a girl who can broil a steak.

Common sense is plentiful, but it is the uncommon kind that counts.

The charges which a trust company may make are fixed by law and under the statutes can not be more than those of an individual. They are frequently less. Moreover this company in administering an estate is often able to eliminate some items of expense which are necessary under individual administration. Let us serve you.

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THE OLD NATIONAL BANK
GRAND RAPIDS, MICHIGAN

NOV. 10th, 1916

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A conservative banker always has this indebtedness in mind, and he arranges his assets so as to be able to meet any request for payment.

For this purpose we have:

- I. Cash 2,011,480.89
(Gold Bank Notes and Specie) and with legal depositories returnable on demand.
 - II. Checks on other banks 117,008.49
Payable in one day.
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Payable in less than three months on the average, largely secured.
 - IV. We own Bonds 955,563.84
Of Governments, Municipalities, Railroads and other corporations of first quality and easily salable.
 - V. Our Banking House 529,212.77
- Total to Meet Indebtedness \$10,538,823.94**

VI. This leaves a Surplus of \$ 1,848,741.66
Which becomes the property of the Stockholders after the debts to the depositors are paid, and is a guarantee fund upon which we solicit new deposits and retain those which have been lodged with us for many years.

177 MONROE AVENUE

Clay H. Hollister, President

Geo. F. MacKenzie, Cashier

Trade After the War.

It should be of interest for Americans to note the almost feverish haste with which Great Britain is preparing herself for the capture of the world's markets. In two great continents, at least, it is her aim to succeed to the German inheritance, and so far as ambition goes they are already as good as pre-empted. Take the case of South America, where the Teuton, with his lingual acquirements, his careful adaption of product to need, his bank facilities and long credit, had made himself practically master of the field. The British are now looking that way with renewed purpose and vastly improved organization. They are establishing schools for the teaching of Spanish to the undisguised end of expanding British trade. Lord and Lady Cowdray have just given \$50,000 for the endowment of a chair of Spanish language and literature in Leeds University, and special facilities for the study of Portuguese are to be provided in the same institution.

Nor is the Russian empire being neglected. It is not for nothing that the London book market has been flooded for months past with Russian grammars and Russian reading books, that classes have been formed all over the United Kingdom for the study of the language, and that a lively correspondence has arisen in the British newspapers as to how Russian words should be transliterated and pronounced. This cannot mean merely that so many Englishmen, Irishmen, Scotchmen and Welshmen have suddenly become enamored of the beauties of Russian literature; it can only mean that the British propose to strike out vigorously for the Russian trade after the war is over. And their campaign has already begun. The recent formation of a Russo-British trade chamber of commerce in London shows how closely the two empires are drawing together for mutual advantage. The recent gift of \$50,000 for the encouragement of the study of the Russian language and literature, made by Sir James Roberts, a well known cotton manufacturer, is another pertinent sign. What meanwhile in the piping times of peace are we doing for commercial preparedness at all commensurate with the effort which Great Britain is putting forth in the very throes of a colossal and devastating war?—*Boston Herald.*

Misconception of Banking Functions.

When Billy Lorimer of Chicago testified last spring that he never invested a dollar in his LaSalle Street Bank, but that his various companies borrowed over a million from the bank, the Lorimer idea of a bank was clearly portrayed. It was the same notion of a bank that was held by the man from Texas, who met a banker looking for a bank location. He urged the banker to come to Louisville and open a bank as they were in great need of just such an institution. On being asked by the banker if he thought such a bank could get a good line of deposits from the citizens of Louisville, he burst out: "Deposits

be hanged, what we want is a bank we can borrow from."

The Lorimer idea of a bank was evidently the same as his conception of a political office; something of a grab bag for his personal gain rather than an opportunity to serve the public.

Another sample of misconception of banking functions came to light in St. Paul recently. A would-be borrower presented a balance sheet showing that he had a three-year old plant carried at \$5,000 on which there had been no depreciation or amortization. He had bills receivable of \$1,000 while his current liabilities were in excess of \$3,000. This borrower was surprised to have one of the National banks refuse to give him a loan of \$2,500, the banker advising him to collect his accounts and have some cash on hand before trying to arrange a loan.

The crestfallen borrower said: "I can't understand your attitude. I thought the banks had plenty of money and were anxious to make loans." The banker replied, "We have plenty of money and are anxious to loan it, but we can loan only to businesses in sound condition." The lesson is obvious.

Postmaster General Favors One Cent Letter Postage.

The National One Cent Letter Postage Association in a recent communication draws attention to a reference made by Postmaster General Hon. Albert S. Burleson to the subject of one cent letter postage in an address he made to the Postmasters' Convention and encloses a copy of a letter addressed by General Burleson to the Association in which he confirms these views.

"I favor one cent letter postage and intend to make an effort to have it inaugurated as soon as postal affairs can be so adjusted as to permit the reduction in revenue that would be occasioned thereby. It may take some time to accomplish this, but it is my purpose in my next annual report to recommend the one cent rate on drop letters. I hope that the next Congress will adopt the recommendation."

The importance of this measure from the point of view of the retail merchant is emphasized by an article in the National Retail Hardware Bulletin from which we quote the following:

"Do retail dealers realize that one of two things is coming, either a flat rate parcel post for the entire country, which will paralyze the business of the retail merchant, or one cent letter postage? The only way to prevent continued reductions in parcel post rates, increase in weight of packages and extension of zone limits until we reach one rate for the entire country, which mail order and catalogue houses, assisted by the Postal Progress League are working for, is to demand that each class of mail shall pay cost of service. Parcel post at not less than cost of service will not permit any worse bill than we have to-day, and such an adjustment probably would even better existing conditions for retail merchants."

Investment Vision

is that judgment of the value of bonds and stocks which enables one to choose securities combining a high degree of safety with an attractive yield and speculative possibilities.

This vision is never an instinct---never a gift. It is the result of painstaking, studious, analytical investigation; of hard work, which considers in its true proportion, every detail of every relevant circumstance. Such service is the essential preliminary of all our bond and stock offerings. This is our conception of true investment service. We are therefore speaking from knowledge of the facts in strongly advising the immediate purchase of the stock of **Sequoyah Oil & Refining Company** at present quotations. The stock is officially listed and actively traded in on the New York curb and is paying dividends of 1% monthly on net annual profit earnings of about 40%. It is our firm belief that the stock will sell for several times present quotations in the very near future. It may be stated as an illustration of intelligent, discriminating investment buying, that the company numbers among its stockholders the Michigan Tradesman.

Our booklet "The Fortunes Oil has Made" is yours for the asking. Write for it now.

E. A. Ferron & Company
226 South LaSalle St. CHICAGO

Two Trust Companies Act as Joint Trustees.

Grand Rapids and Western Michigan investors are looking forward with interest to the issuance by the Citizens Telephone Company of \$650,000 new 5 per cent. twenty year gold bonds, the proceeds of which are to be used for the retirement at 102 and interest of the outstanding 6 per cent. obligations. This piece of financing will be of great benefit to the company and is one of the results of the able and conservative management of its affairs. There is authorized an issue of \$3,000,000 first mortgage 5 per cent. bonds, but only \$650,000 is to be issued at the present time, this amount having been purchased outright by the Michigan Trust Company and the Grand Rapids Trust Company, which jointly trustee the bonds. This is the first time the two trust companies have entered into reciprocal relations. This issue of \$650,000 constitutes the only indebtedness of the company outside of its endorsement of \$70,000 bonds of the Citizens Telephone Co., of Battle Creek and the Citizens Telephone Co., of Jackson. The remainder of the \$3,000,000 authorized will remain in the hands of the trustees of the Citizens Telephone Co. and will be issued only for additions and betterments. The 6 per cent. bonds are called for payment Feb. 1, 1917.

One of the Michigan companies that has had a large share of prosperity is the Antrim Iron Co., which has called for payment on Dec. 1 at 102 and interest approximately \$150,000 of its outstanding bonds. The Michigan Trust Company and the Grand Rapids Trust Company will on Dec. 1 disburse in principal and interest payments more than \$250,000, a large proportion of which will be promptly re-invested.

Probably more progressive movements for improvements in the transaction of business between the banks and the business public have been started this year than any year in the history of the country. One of the reforms which is proving beneficial, bids fair to be nearly universal and affects Michigan banks to a great degree is the growth of the trade acceptance and its gradual substitution for open accounts. The Federal Reserve system is responsible for the change as the Federal Reserve Bank has made trade acceptances eligible for re-discount. This is beneficial to the banks, the manufacturer and the wholesaler. Instead of the wholesaler or manufacturer being obliged to borrow to carry open accounts, they are through the substitution of the trade acceptance creating a liquid asset which banks are glad to secure instead of one name paper. This reduces the banks bills receivable account and also gives the purchaser of the goods a better opportunity to compete with the dealer who is able to discount his bills by paying cash. The general adoption of the trade acceptance will compel a more careful handling of business by the purchaser, and in that way will also prove beneficial. The trade acceptance is a definite promise to pay at a stated period secured by the goods purchas-

ed and is a long step toward placing commercial business with the banks upon a stable basis.

Since the advent of the Federal farm loan bank the question as to how it was going to affect the banks in the smaller communities in Michigan has been given much consideration. It can safely be stated that its effect will be but little felt for a number of reasons. One is that a number of farmers must get together to form a loan association under the law and must collectively borrow not less than \$10,000. Each farmer must take stock in the association, for which double liability is created, so that when he gets his loan he has only 85 per cent of the mortgage amount. These red tape provisions will not prove sufficiently attractive to make the farmer forsake his local bank where he not only receives 100 per cent. of the mortgage amount, but also sympathetic personal interest and attention.

There are, however, matters connected with the farmer customer it would be well for bankers to pay attention to. One important one is to educate him in business methods. To do this it will be necessary for the banks to prepare a simple method of accounts, including a balance sheet, which will enable the banker to know just where the farmer stands.

This may seem a difficult undertaking at the first glance, but it should be easy to show the farmer where he personally will benefit by this, although being able to see at a glance which portion of his farming is the most profitable, and in which portions economy can be used to advantage. Bankers have been and are doing a wonderful work in the education and encouragement of the farmer along crop lines, and they should now include a business education that will assist the farmer in systematizing his

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Largest State and Savings Bank
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You may change it--add to it--or even destroy, as you may choose.

A WILL which names the Grand Rapids Trust Co. as Executor, and is filed in our vaults, is readily accessible and is always subject to the order of its maker.

Consult your lawyer. Have your will drawn at once. Name this company as executor.

Ask for booklet on "Descent and Distribution of Property" and blank form of will.

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Combined Capital and Surplus.....\$ 1,778,700.00
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GRAND RAPIDS NATIONAL CITY BANK
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ASSOCIATED

business. Western farm mortgage bankers are inaugurating such a system and it would seem that it could be introduced in Michigan to good advantage.

In last week's Michigan Tradesman there was an article clipped from the Milwaukee Journal calling attention to a multiple form of check devised by a Boston bank whereby a depositor could pay a number of accounts with a single check.

This is only one form of the budget system which was first introduced by the Old National Bank of Grand Rapids and brought to a state of simplicity and perfection very difficult, if not impossible to improve upon.

To a person having an account and desiring to pay monthly bills through the bank or to a person desiring to open an account for such purposes, the Old National Bank gives a check book which, in addition to containing regular checks for general purposes, also contains "budget checks," with fac simile stubs, together with a sheet enabling the drawer of the check to distribute the monthly payments into departments or household divisions.

For convenience there is an index list attached to the front of the budget department of the check book of more than 1,000 firms doing business in Grand Rapids. Prefixed to each name is an initial letter and index number, so that in drawing the budget check the payor simply designates the letter and number of the firm to whom he wishes a payment made. This saves the trouble of writing out each name. There are two methods of keeping the stub, one is the fac simile and the other is a blank sheet for a carbon copy. The former is generally used as the most legible by ladies who pay their monthly accounts in this manner and the latter by business men who do not desire to take the time to make the duplicate entries on the stub. When the budget check is thus made out the payor can file his bills and forget all about them.

This is not only a convenience to the depositor, but to the merchant as well. It assures prompt payment of accounts. When these budget checks come into the bank, the various amounts for different persons or firms are entered on a remittance sheet. As there are usually a number of payments to each firm, all are paid at one time. The remittance sheets are sent out to merchants with draft on the tenth, twentieth and thirtieth of each month. If the merchant is a depositor credit is given him on his account for the payments made as shown on the remittance sheet. In short, this is a most valuable service rendered by the Old National Bank and is most highly appreciated by its customers. It has resulted in a large number of new accounts being opened with the Old National.

This innovation, made by this bank during the first part of 1916, is well in line with the progressive management of the institution, one of the soundest banks in the State. Paul Leake.

Norway and Germany.

Will Norway be moved by the threat of Germany to break of diplomatic relations unless she withdraws her decision concerning the status of submarines in Norwegian waters? It does not seem probable. There is deep resentment at the continued sinking of Norwegian ships and the attitude of the German government is calculated to increase rather than diminish it. Moreover, the ruling which has aroused German ire was perfectly just. Our own amateurish State Department may not see the difference between a submarine and any other warship when it comes to the use of neutral harbors, but the smaller nations of Europe are not so blind to the dangerous possibilities involved in such episodes as the arrival of the U-53 at Newport. Norway has much to fear from Germany; but unless she is false to all her traditions she will stand firm in the face of all that Germany many do.—Philadelphia Public Ledger.

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Cabinet Work, High Grade Trim, Store Furniture
Bronze Work, Marble & Tile
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Write for Prices
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Present Issue of Stock of
The Universal Valveless Four Cycle Motor Co.

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Watch this space for a possible new issue.

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WM. H. ANDERSON, President
L. Z. CAUKIN, Cashier

JOHN W. BLODGETT, Vice President
J. C. BISHOP, Assistant Cashier



All Grades of Linens Rapidly Increasing in Value.

Buying linens now in the face of such kiting prices makes it a pretty speculation even if one is sure of deliveries. Strictly pure linen fabrics have doubled in the last three years and are nearly an impossibility. No linens have arrived from Germany since early in July when a few cases reached New York. A few Belgian linens come in, but too few to count in the efforts being made to secure goods. Union goods are very high, 60 per cent. of linen. Dress linen selling here at 85 cents was recently offered to be duplicated at \$1.10 when landed. Belfast is busy filling existing orders. Buyers hold back orders unless a date of shipping can be guaranteed and the manufacturer can not do this as labor and the demands of war must be considered first.

A New York firm is showing a fine imitation of Irish linen made in Ireland and named Sherelene. It may be had in white, colors and fancy prints and it seems to be made just as the pure linen is. This fabric is new, of a modest price and resembles linen rather than any cotton goods. It has received much praise from experts. The State Board of Control in Oregon has decided not to sell the flax raised there at present. The California cotton mills offered a contract for thirty tons at 22 cents a pound and conditionally the Linen Thread Co. of New York offered 26 cents. The Board decided to rush the retting and not to make any sales until it had manufactured fiber to sell.

Within a month Russia sent two steamers to Belfast loaded with flax and two more are expected. In Ireland the acreage this season is 91,454 acres against 53,143 last year. The appearance of the flax now growing in Russia, per reports of several districts, is excellent. The business in Ireland has been kept in narrow limits, but lately in spite of the huge advances in prices some encouraging orders have been taken, but factory owners are not keen for large orders for late deliveries on account of the uncertainty of the future. Prices hold up firmly not only on linen, flax and work, but cotton yarns are also bounding up from week to week. The first bookings for spring were better for the trade, but buyers, unless well informed, did not like the prices quoted. Good quality cottons passed well and there is every prospect of a good business in the imitations of linen as the latter can not be had in quantities to fill the demand.

Import orders for housekeeping goods were satisfactory. Good orders

were given on cotton table damask which many think looks better than low count damasks made of flax. Some buyers want linen only, others take cottons and unions and expect to sell them at high prices. It is a question as yet if the people of this country will accept any form of cotton in the place of linen. Some of the linen substitutes cost more to-day than pure linen cost a few years ago. Ireland has more flax and they can get their price, but many importers claim that they cannot pay such prices as buyers will not go to such a limit. The shortage of labor in Ireland makes the question of delivery another puzzle for the importer and retailer. The customer also suffers and the buyer grows weary.

Linen handkerchief prices are high and popular prices are unknown. Retailers have not gone up very much, but when their new goods are shown from now on the prospect is really very "worrisome." Cambrics are very high; Belgian flax is preferred for handkerchiefs. It is said that most of the flax contained in the cambrics coming to this country for two years was held in Ireland prior to the war. The jobbers and retailers are short of handkerchiefs and the holidays coming on.

A large shipment of these goods lately en route from Belfast were badly injured and have no value. Many were of special patterns and can not be replaced. Buyers refused to acknowledge the seriousness of this question and now cannot get all of their goods, pay high and haven't any idea if outlook is being improved. It is very discouraging, but the linen importers have done so splendidly in all of this worry that customers expect them to keep on and wish linens down from the sky. It is said that linen prices may never get as low again as they were five years ago.—Dry Goods.

The Boll Weevil Still Unconquered.

Secretary Houston of the Department of Agriculture has written a letter of denial to a Southern farmer that any means, secret or otherwise, of annihilating the boll weevil had been discovered. Its annual ravages cause a loss of 400,000 bales of cotton in the South. Appearing in this country in the Eastern counties of Texas in 1892, from its original habitat in Mexico, it spread in concentric circles in subsequent years until a foothold had been gained in practically all the cotton-growing state of the South. The annual loss in Texas alone as a result of the weevil's depredations is placed at \$27,000,000. Every effort has been made by the Department of Agriculture to destroy the pest. It

was thought at one time that the Guatemalan ant was its natural enemy, and a supply of these was imported. Whether the boll weevil turned on the Guatemalan ant is not clear. The fact remains that the ant has disappeared, leaving the weevil in control of the field. Thus far the only successful means of control has been the burning of dead cotton stalks in the fall, thereby destroying in large measure the hibernating millions that would develop into active parasites during the coming season.

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3 Pairs Leader Pillows	@	\$3.00
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12 Pairs for \$19.00, in best grade ticking.

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Grand Rapids, Mich.

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

Butler Brothers

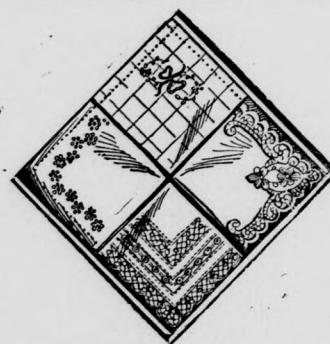
Exclusive Wholesalers of
General Merchandise

New York Chicago
St. Louis Minneapolis
Dallas

Exceptional Values Handkerchiefs

We still have a good big assortment to select from. Considering present market conditions these are exceptionally good values.

Ladies—Men's—Children's, from the cheapest cotton to the finest linens and silks, ranging in prices from 18 cents up to \$4.50 per dozen. Send in your orders at once.



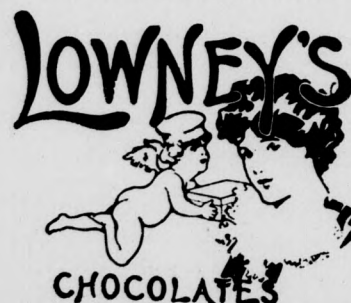
Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Michigan

AVOID DELAY AND DISAPPOINTMENT

GET YOUR ORDERS IN NOW FOR



PUTNAM FACTORY

Grand Rapids, Michigan

Distributors for Western Michigan

Three New Ideas on Cost Accounting.

The recent circular of the Educational Director of the National Wholesale Grocers' Association, explaining the Association's plan for uniform cost accounting among jobbers, is still much discussed in trade circles, although it is meeting with very common approval in the trade and will be very generally adopted by the trade for its future book-keeping.

Among the features which seem to arouse special interest are the views taken by the committee with reference to "What is the cost of goods," also the right of proprietors to charge off to themselves a reasonable salary, such as would be paid to a hired manager.

What Is the Cost of Goods?

"The cost of merchandise purchased is the cost of the goods delivered at the purchaser's warehouse. For this reason, all transportation charges on incoming merchandise should be kept separate; they should not be combined with similar charges for outgoing merchandise. This treatment of inward transportation charges as a merchandise account rather than as an expense is necessary, if comparable figures are to be collected from wholesalers operating at different distances from the buying markets.

"The more distant wholesaler pays more for his goods, because the freight charge is greater; but this wholesaler may have no higher expenses than any other wholesaler in shipping goods to customers. The treatment of inward transportation charges as a merchandise account is also desirable from the point of view of business management. Profit is made by the wholesaler from merchandise in his hands, not from merchandise in the hands of the manufacturer. In choosing between the goods offered by different manufacturers, the wholesaler must consider not only the prices quoted but also the differences in transportation cost. If he buys from a distant manufacturer at low prices, a heavy transportation charge increases the cost of the goods; it does not increase his operating expense.

"Inventory of merchandise should be taken at cost, including freight, and the deductions for depreciation should be separately recorded. By taking stock at cost the wholesaler has a complete record of just what the merchandise on hand cost him and of what deductions are made to arrive at net inventory. By comparison with his previous figures he can learn whether or not the depreciation of his merchandise is tending to become heavier.

"Merchandise should not be inventoried at a price higher than cost. This is a principle upon which accountants agree. Although the market prices for some merchandise in stock may be higher at inventory time than when the goods were purchased, the benefit of the higher prices is not realized before the goods are sold, and in conservative business management it is unwise to show profits which have not been earned.

Salaries For All Partners.

"The executive salaries item should treat as debits, all salaries of proprie-

tors, partners, or executive officers of a corporation proportionate to time given to the general management of the business.

"Each owner active in the business should charge as an expense a salary for his services equal to that which he would earn in the same capacity if working for some one else. Businesses that are already charging salaries should make sure that these salaries are neither too low nor too high. In partnerships the amount which it is agreed that each partner may draw annually, not including rent, interest or profit, commonly represents a fair salary. These salaries will be debits to selling, buying and general management expenses when distributed as explained and will be credited to the partner's or proprietor's salary accounts. The business, however, should be charged with the salaries of active owners only. Where an inactive partner has a "salary" because of the use of his name or the influence of his former activity in the business, his "salary" is not a salary in the proper sense of the word and does not belong in expense, but in dividends, sharings, or withdrawals. This is the correct method of accounting for such "salaries" and it is essential that it be followed if the profit and loss statement is to be compared with the statements of businesses with active partners only.

"If the wholesaler manufactures part of the merchandise which he sells the accounts for manufacturing expense should be kept separate, not combined with the expense accounts for the purely wholesale business. The manufacturing department should be charged of course with its proportionate share of executive salaries and fixed charges, including rent of owned property and interest on owned capital.

Paying Rent to Yourself.

"Just as the business is charged with salary of proprietor or partners and with interest on owned capital, it is charged with rent when the realty used is owned. The amount thus charged should equal what the realty could be rented for to others. This is an expense which the business fairly should bear. The amount debited to this account for rent is credited to interest and rentals earned. Insurance, taxes and repairs on owned realty, which would be covered by the rental charge if the building were leased, are debited to interest and rentals earned and not to this account."

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



Double Holiday Packing of Shirley President Suspenders



1st—The Attractive Box Tops.

2nd—The Holiday Card Insert in Red, Gold and Green, with cut-out to show patterns of web.

SUGGESTIONS

These 1916 Holiday Boxes can be displayed either open or closed giving a double decorative effect. You can always find room for these long, narrow boxes. They fit in most anywhere. Use them for borders around your Holiday window. Or arrange them in squares or diamonds to frame other articles displayed.

President Suspender Company

SHIRLEY, MASS.

Scarlet Mackinaw Jackets

For hunters' wear are now in demand. We have them in stock in sizes 42, 44 and 46 at \$3.75 each. Mail orders will receive prompt attention.

Grand Rapids Dry Goods Co.

20-22 Commerce Ave. Grand Rapids, Mich.



Michigan Retail Shoe Dealers' Association
 President—Fred Murray, Charlotte.
 Secretary—Elwyn Pond, Flint.
 Treasurer—Wm. J. Kreger, Wyandotte.

Black Vamps and White Fabric Tops.

Unusual conditions in the leather market have been responsible for many interesting developments in the shoe business. The steady advance in all kinds of upper leather which has sent retail prices of shoes skyward has become more serious than many in the trade dreamed of a year ago.

The great problem that manufacturers and retailers are now wrestling with is to keep the volume of shoes within reach of the masses by using in certain parts of the shoe other materials than leather. It is a curious fact, that the styles in women's shoes which have enjoyed wide popularity the past three seasons should call for leathers and colors that commanded the highest prices ever known in the trade, and by reason of the demand for high boots, occasioned by the popularity of the short skirt, that the wanted styles called for more footage of leather.

There is no use disguising the fact that the trade is face to face with a crisis in the leather market. In the three weeks which have passed the leather market has become stronger. What then can be done under these unprecedented conditions to still retain the styleful features in women's shoes which have contributed so much to the prosperity of manufacturers and retailers, and which will assure a continuance of the vogue of pretty shoes?

An instance of how this condition is being met by several leading manufacturers of women's shoes to retail at from \$4 to \$6 has just come to light. These manufacturers are showing samples with black calf, kid and patent vamps and tops of white canvas. The difference in cost ranges from fifty cents to \$1 per pair. Retail buyers in the larger cities are reported to be buying this new style boot as a leading seller for next season. These buyers are also including this style in their lines of misses' and growing girls' shoes, where the saving is almost as great as it is in women's shoes.

The retail buyers who have bought these new boots with white canvas tops are reported to feel that their trade will readily accept them on the theory that it will enable them to continue to wear shoes that will reflect the style trend in higher priced shoes.

The vogue of pretty colored leathers in women's shoes is destined to continue, but higher prices must be secured for them than have been asked to this time, or the retailer must

scale down his margin of profit. While it is true that working girls have paid from \$7 to \$10 a pair for styleful footwear, and no doubt would willingly pay the still higher prices that must be asked for shoes made of these expensive leathers, there is a point beyond which they cannot go. That point seems to have been reached. It is now a question of keeping styleful shoes within reach of the average woman at prices that are not beyond her pocketbook.—Shoe Retailer.

A Two Edged Sword.

The Western Association of Shoe Wholesalers, in convention last week at Grand Rapids, Mich., passed a resolution demanding that an embargo be placed on the exports of leather. This idea was exploited by a number of shoe retailers some months ago, but the agitation subsided when it was explained that the embargo situation is much more complicated than appears on the surface. To begin with there is no power vested in the executive branch of our Government to stop the exportation of merchandise in time of peace. Nothing short of a special act of Congress could legalize an embargo.

It is also important to consider that hides, skins and tanning materials are what may be called world's commodities. The embargo is a game that other countries can play. The tanners of the United States are dependent upon hides and skins and tanning materials originating in all corners of the world. International commerce must be reciprocal. We cannot expect to import if we refuse to export. Furthermore Great Britain is our biggest customer and we look to her colonies for tremendous quantities of raw material for making leather.

There is no reason why members of our trade should make a bad matter worse by useless criminations and recriminations. Fifteen great nations are engaged in a death struggle, and we whose high fortune it is to be three thousand miles from the zone of hostilities cannot expect to escape the inevitable consequential damages of high prices and excited markets. Leather is a war munition and we are confronted by a world at war. It should always be remembered that some day the tables may be turned and the United States be attacked when unprepared. In that event we shall want to buy munitions in the world's markets.—Shoe Retailer.

An apple a day will keep the doctor away—an onion a day will keep everybody away.

"A Word to the Wise is Sufficient"

Consider your replacement value in selling.

Shoes are high and the limit is not yet.

Our Standard will be maintained.



This Trade-Mark always has and always will guarantee the best money value in style, wear and foot comfort.

Rindge, Kalmbach, Logie Company

Grand Rapids, Mich.

As an All Year Round Seller

The Bertsch Dress Shoe Line

for men is unexcelled.

You can safely add any of the numbers in the BERTSCH shoe line to your stock. Every one of them is a good all year round seller.

If they do not move this season they will be equally good next spring.

This is one of the features that makes the BERTSCH line strong with the dealers.

Another all-important feature is the wearing qualities.

You cannot go wrong here. Every pair has in them the very best material and workmanship.

This insures absolute comfort and satisfaction to the wearer and repeat orders to the dealers.

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

Activities in Michigan Cities.

Written for the Tradesman.

Ludington has opened a laboratory at the city hall, equipped with apparatus costing over \$500, for testing city water and milk and for conducting experiments. T. H. Caldwell, teacher of agriculture at the high school, will be in charge.

The Olivet Business Men's Association has again taken up the question of providing a rest room for farmers.

The water of forty wells at Bay City has been condemned for drinking purposes by the city chemist. City water taken from the bay is also absolutely unfit for drinking. To add to the dilemma, the State has gone dry.

Allegan voted on the question of doing its own street lighting and the measure was defeated, lacking the necessary two thirds majority. It was a near-victory and the proposition may be submitted again soon.

The Grand Army of the Republic at Adrian has presented the city with a new drinking fountain, which is now being installed.

St. Johns has voted to buy Emon's woods for use as a city park.

A movement for playgrounds and recreation centers is on at Adrian.

Bellevue now has public rest rooms, made possible through co-operation and enterprising community spirit.

Lansing has voted in favor of free municipal collection of garbage and the system will go into effect in the spring. It is estimated that less than the \$10,000 maximum set for the initial equipment will be needed.

Six-cent bread at Saginaw is now selling for 7 cents, while cakes and doughnuts have advanced to 15 cents.

The Battle Creek public schools have re-opened, after a vacation of five weeks, due to the epidemic of infantile paralysis.

Reed City has opened a new community building that is designed for athletics and other entertainment to keep the young men out of pool rooms.

Owing to the high price of potatoes, turnips, rutabagas and other substitutes are in demand this season and are being purchased in large quantities at Tustin and other stations.

Reed City's new sewer system has been completed and accepted by the council.

Zeeland voted a bond issue of \$17,000 for paving its main street.

Petoskey has a new fire chief and the fire department will be re-organized.

Hartford is considering the purchase of a new chemical fire engine.

Almond Griffen.

Sidelights on Celery City and Environs.

Kalamazoo, Nov. 20—At the October meeting of Kalamazoo Council a campaign for new members was inaugurated and two teams under the leadership of George Kelly and Jay Potts were selected, the losing team to banquet the winner.

At the November meeting the members secured were initiated into the mysteries of the order, after which about forty members and their wives enjoyed the evening in dancing. A fine lunch was served.

Kelly's team is in the lead, but

Potts claims that his team will eat at the expense of the boasters.

F. L. Mc Call and W. S. Maxam have bought ford delivery cars to enable them to give better delivery service.

E. R. Vanderbrook, who was in business on Portage street for a number of years and sold his business to the Kellogg Grocery Co., has again entered the grocery business at 1847 South Burdick street.

John Rozankovich, who has been in the employ of H. Betke for the past two years, has engaged in the grocery business for himself at 1221 Forth street.

The D'Arcy Spring Co. has completed the addition to its building, which doubles its capacity. At present it is employing 350 hands. Next spring, the company will build another addition 135 x 100 feet, two stories high.

Louis Rosenbaum was elected President of the Kalamazoo branch of the National Association of Credit Men when that organization was effected at a luncheon at the Park-American Wednesday afternoon. Thirty-three representatives of as many leading business houses, manufacturing institutions, jobbers, and bankers attended the luncheon, and twenty-one institutions joined the organization, which will hold meetings once each month.

We are indebted to Carl Hoppough for the following items:

Hopkins & Streeter is the firm name of a new garage concern at Marcellus. Mr. Hopkins was formerly a member of the firm of Youells & Hopkins, grocery and bakery.

Fred Hamlin, of Decatur, has recently added new shelving and glass cases to his store, which will add much to his already popular grocery.

The boys on the road surely appreciate the efforts put forth to give them the very best when they stop at Frank's Tavern, at Marcellus. It is a common thing up and down the Grand Trunk to hear, "No, I'm not stopping here, I'm for Frank's Tavern to-night, where I get a good bed and home cooked meals."

William Hunsberger, formerly of Ropp & Hunsberger, Dowagiac, has opened a fine new grocery on East Division street. Knowing Will's ability as a hustler, we have no fear as to the outcome of the new store.

John Vanderplough has recently purchased a new ford for delivering and other work connected with his grocery at Decatur.

H. J. Linsner (Cudahy) says if you are over ambitious on Mondays and want to save time, be sure and leave Kazoo on the 6 a. m. local, go to Lawton, work the town, then hurry to catch the 8:33 and then stand at the station and see it go by at 60 miles per hour, because the 8:33 sometimes stops at Lawton on Monday. But it didn't that Monday.

Bird, the popular business man of Buchanan, has added a large new Studebaker bus to his other equipment and it sure is a bird. Mr. Bird may have a few gray hairs scattered through the white ones, but he is always there—when it comes to hustling.

William Scott Cook.

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

**Sell a Pair of Good Shoes**

and you increase your assets; for the good will of your customer is the best asset you can have.

But, sell a cheap shoe, and your margin of profit shrinks into a loss, for your customer is then encouraged to take his patronage elsewhere.

**Sell Rouge Rex Shoes**

"FOR THE MAN WHO WORKS"

Our own tannage and manufacture. From hide to shoe, and then to you, all under our personal direction and supervision. They bring the smile of satisfaction to dealer and wearer.



HIRTH-KRAUSE COMPANY

Hide to Shoe

Tanners and Shoe Manufacturers

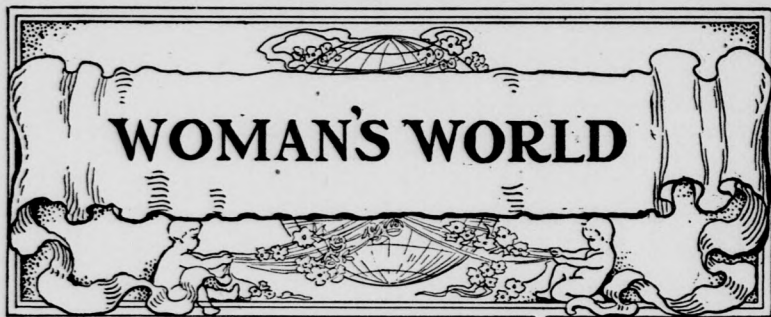
Grand Rapids, Michigan

DUTCH MASTERS SECONDS

Will stimulate your trade

Handled by all jobbers

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



A Heart of Thanksgiving Under All Circumstances.

Written for the Tradesman.

Thanksgiving Day, as we have come to regard it, might well be called the feast of success and plenty. All the associations that arise in our minds at the mention of this great holiday are rosy-colored with the light of prosperity. A big roast turkey on a table loaded with other good things, the choicest of the fields and orchards can furnish: a large group of merry kindred come together from far and near for a glad reunion, seated about the board to enjoy the bounties that Nature has poured forth with lavish hand—this is our typical mental picture of a Thanksgiving celebration. And whether as host and hostess or as guests, those who have enjoyed an exceptional degree of success and prosperity seem most in harmony with the occasion.

The farmer who has had bumper crops for which he has received high prices is the personification of our idea of Thanksgiving; while the doctor whose practice is large and lucrative, the lawyer who has made a brilliant winning of hard-fought suits, the merchant who has had a profitable and rapidly growing business, the capitalist whose investments have turned out beyond his expectations, the candidate who has been elected to an eagerly coveted office, the woman who is happily married and whose social ambitions have been realized—these all fit in with what we have come to regard as almost the spirit of the day. It is easy and natural to be grateful for obvious blessings. Those who have had particularly good fortune can hardly do otherwise than take a very optimistic view of life, and feel that everyone ought to be duly thankful.

Very few, however, are so strikingly favored. If we have had only a moderate degree of success and prosperity, if nothing has come our way that stands out big and noticeable and satisfying, if the days have followed one another a little dull and monotonous—can we still count our blessings and be sincerely grateful for what we have received, and enter with joyous hearts into the observance of Thanksgiving?

If we have had nothing out of the ordinary, this may be the time to school ourselves in appreciation of the good common things that we enjoy every day. Let us now, if we never have done so before, take notice of the many points of excellence in the home town and the home folks, and in the friends, not all of them brilliant, perhaps, but all kind and considerate, with whom we associate week in and week out. Let us not forget

to be grateful for the health and strength which perhaps we never have lacked; for the useful work that is given us to do; and for the innumerable homely, needful things with which we are hourly and momentarily supplied.

But what if our year's story has read neither unusual good fortune nor even a modest and ordinary degree of prosperity, but severe loss and bitter disappointment instead? What if our ventures have gone wrong and our plans have miscarried? What if poverty and sickness have been our portion? What if we have been bereft of our dearest friends? Can we still rejoice and be thankful? Here is a test of character and religion. Under such adverse conditions gratitude does not come spontaneously. It must be gained by thought and will, but it need not be lacking.

We always can weigh that which we have left against that of which we have deprived, and generally, if we view matters fairly, will find a large balance on the side of the blessings that remain with us. "Although much is taken, much abides."

On the same principle, only carried a step further, is that cheery bit of wisdom, the credit for which is given to a certain prime minister of England. It was during the dark days of the rebellion of the American colonies and other misfortunes that he recommended a day of thanksgiving. "What for?" demanded King George. "That things are no worse, O my Sire!" was the prompt reply of the statesman-philosopher. No matter how gloomy may be the outlook, we always may be thankful that things are no worse.

It should be our aim, however, to go deeper and gain the insight that finds reasons for thankfulness in the sorrows and losses themselves. Success, prosperity, uninterrupted happiness, have a hardening effect on many natures, causing them to become cold and selfish. When in need of sympathy, who would think of turning to a person who never has seen trouble? Wealth and luxury often weaken and enervate. We can see these results with others—they might be true of ourselves also. If disappointment and sorrow make us more mindful of the griefs of others, give us deeper sympathies and more understanding minds and hearts, arouse our strength and awaken our courage—then we well may count our losses and misfortunes and even our bereavements as our richest blessings. Nor should we desire to miss these experiences that purify and ennoble.

Real thanksgiving is not for one day



"Thanksgiving"

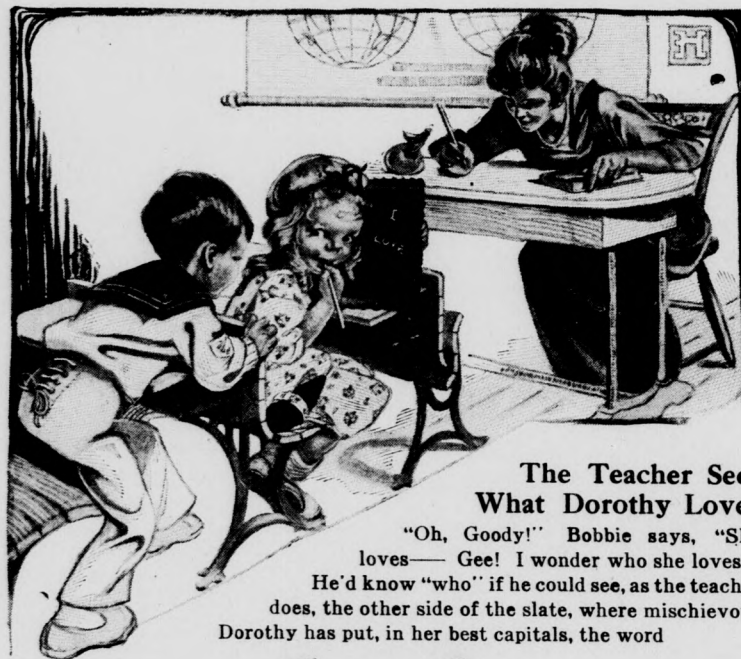
always seems to speed-up sales of "White House"—as it has become part and parcel of general Holiday entertainment, and cannot be denied.

Be sure you have plenty to hand out.

Place your special order now.

Distributed at Wholesale by

JUDSON GROCER CO. — Grand Rapids, Mich.



The Teacher Sees What Dorothy Loves

"Oh, Goody!" Bobbie says, "She loves— Gee! I wonder who she loves." He'd know "who" if he could see, as the teacher does, the other side of the slate, where mischievous Dorothy has put, in her best capitals, the word

JELL-O

What Dorothy wrote was, "I love Jell-O," and Bobbie couldn't object to that, for probably he likes Jell-O himself more than he loves any girl.

All children love Jell-O, and as it is one of those good things to eat that seem to agree with everybody, it is given to them very freely by thoughtful parents.

By the way, did you note that Jell-O received the Grand Prize (the highest award) at both of the California National Expositions last year?

The Genesee Pure Food Company, LeRoy, N.Y., and Bridgeburg, Ont.

A tightly sealed waxed paper bag, proof against moisture and air, encloses the Jell-O in each package.



only. It is a mental attitude that should become habitual. It is gained by coming into some realization of the great scheme of existence and some appreciation of the beauties and glories possible in everyday living.

Quillo.

Detroit Jobbers Demand More Room, With Sidings.

Detroit, Nov. 13—Among the most complicated phases of local business and industrial life is the problem of locating the Detroit merchandise jobber. At present a situation confronts the jobber in this city which bids fair to result ultimately in the projection of important developments in the downtown district generally classed as "central industrial."

The evolution of the jobbers business into operations of great magnitude is primarily responsible for bringing about the present situation. There is a dearth of what are considered desirable sites for the operation of jobbers. The growth of that particular line of business and the simultaneous growth of Detroit have both been factors in bringing about the present complication.

A few years ago, when the city was much smaller than it is now, the jobber did not demand sidetrack facilities from the railroad. If he was within reasonable proximity to a team track the location was considered satisfactory. To-day, however, the scope of the jobber's business is such that he demands practically the same carrier service and trackage facilities as any of the great manufacturing establishments. In fact, his requirements are even more extensive.

The jobber cannot best operate to the best advantage if he is any great distance from the "central location." His business is a combination of classified business and industry. His real estate requirements naturally must be a combination of both. He must have a combination of the central business property site as well as the facilities generally accorded the great industrial plants in the matter of railroad facilities.

That is what has brought about the present situation. What formerly was the merchandise jobbing district of Detroit is now considered inadequate in the matter of facilities and the large jobbers have nearly all been forced to seek quarters, further out along the lines of the various railroads. This change in the situation did not come, however, until the territory along the railroads within the two-mile belt on the west side had been quite densely settled. The jobber, therefore, has been confronted, in most instances, with the problem of staying within the central district and doing without private tracking facilities or removing to sites considerably beyond the line established as the limit of the section, within which efficient operation of the jobber's business is possible.

In consideration of these facts there is at present a feeling in local business circles that a project of great magnitude ultimately will take form, which will "bring back" the old-time jobbing district of Detroit.

Detroit has come into large prominence as a merchandise jobbing center within the last ten years. Lee & Cady, wholesale grocers, were among the first dealers to realize the necessity of removing into territory permitting operations on a broader scale. The firm was formerly at Cass avenue and Larned street. It moved out West Fort street to the Michigan Central tracks near Twelfth street. This action constituted a new departure in the affairs of local jobbing houses especially those in the wholesale grocery line. Since making the move Lee & Cady have greatly increased their business and have purchased considerable additional property to provide area for further expansion of their business.

Subsequently several of the larger jobbing concerns in the city have moved to quarters along the lines of the railroads, among these being Edson, Moore & Co., wholesale dry goods dealers, who removed from Jefferson avenue and Bates street, where they had been established many years.

The jobbing district of Detroit always has been in the vicinity of Jefferson and West Congress streets on the west side of Woodward avenue, chiefly owing to the fact that most of the railroads make their entrance into the city from the west side and maintain freight sheds in that territory. In recent years the business of the jobber has grown to such a degree as to make it almost compulsory that railway track facilities be furnished, a number of firms have wished to make the move to more favorable locations, but in the last few years suitable sites have been almost unobtainable.

Lewis L. Smart, member of the Detroit real estate board and an extensive operator in industrial and business properties, asserts there is an actual shortage of railroad frontage sites suitable for merchandise jobbers. There were a few such properties available within the desired district, but the Pennsylvania Railroad company has purchased most of the area, including these sites, for railroad purposes. The sites now left for the jobbers, in most instances, are too far out from the central district, in which is the jobber's retail trade.

It is rumored that plans are being projected by certain railroad interests to select a district within the desired limits for the jobber, develop it with trackage and make an exclusive jobbing section of it. If this is not accomplished, it is probable the jobber must arrange to transact his business at an increased distance from the central trade district. This would necessitate introduction of new methods in transacting the business.

One remedy has been suggested. It is asserted that in recent years real estate values in the old jobbing district have not increased in proportion to those in other parts of the city. A few blocks of railroad siding would bring this district into its own, says an authority on the matter, and millions of dollars would be added to property values, while the problem of the jobber would be solved.

At present the tracks of the Michigan Central, Pere Marquette and the Wabash railroads terminate at Third avenue. They run parallel with Detroit River and come to an abrupt ending within a stone's throw of the district which has been set back in industrial importance because their lines failed to afford it the necessary facilities.

In the section between Third and Shelby streets and Fort street and the river front there is a large area which would be the jobber's salvation if railroad sidings only were afforded. It is pointed out that while there are some large buildings in this section the greater number do not exceed a height of three stories. Miscellaneous lines of business occupy these buildings. Property values now range from \$300 to \$400 a front foot on the average. If this district were provided with facilities to promote expansion of jobbing enterprises, it is said that values would increase at least 50 per cent. immediately.

It is contended that if the problem of the jobbers becomes more serious enough pressure may be brought to bear to bring about the regeneration of the section by having the railroads extend at least single tracks into the territory. It is argued that all switching could be done at night and that even if the tracks were brought down any one of the streets paralleling Fort and between that street and the river, the disadvantages resulting would be more than offset by the advantage

gained. Such a development, it is asserted, would bring an area of great improvement and much construction work in the reclaimed district and millions of dollars' increase in values, say those in touch with the situation, would be the ultimate gain of the venture.

**GEO. S. DRIGGS
MATTRESS & CUSHION CO.**

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

A "Seasonable Suggestion"
Your customers will appreciate



MAPLEINE
That Golden "Maple" Flavor
These are days of waffles, and "Maple" syrup made with just sugar, water and Mapleine.

Order from your jobber or
Louis Hiltner Co.
1503 Peoples Life Bldg.
Chicago, Ill.
CRESCENT MFG. CO.
Seattle, Wash.

**Watson-Higgins
Milling Co.**
Merchant Millers
Grand Rapids, Michigan

Owned by Merchants

Products Sold Only
by Merchants

Brands Recommended
by Merchants

**Coleman
(Brand)
Terpeneless
LEMON
and
Pure High Grade
VANILLA
EXTRACTS**

Made only by
FOOTE & JENKS
Jackson, Mich.

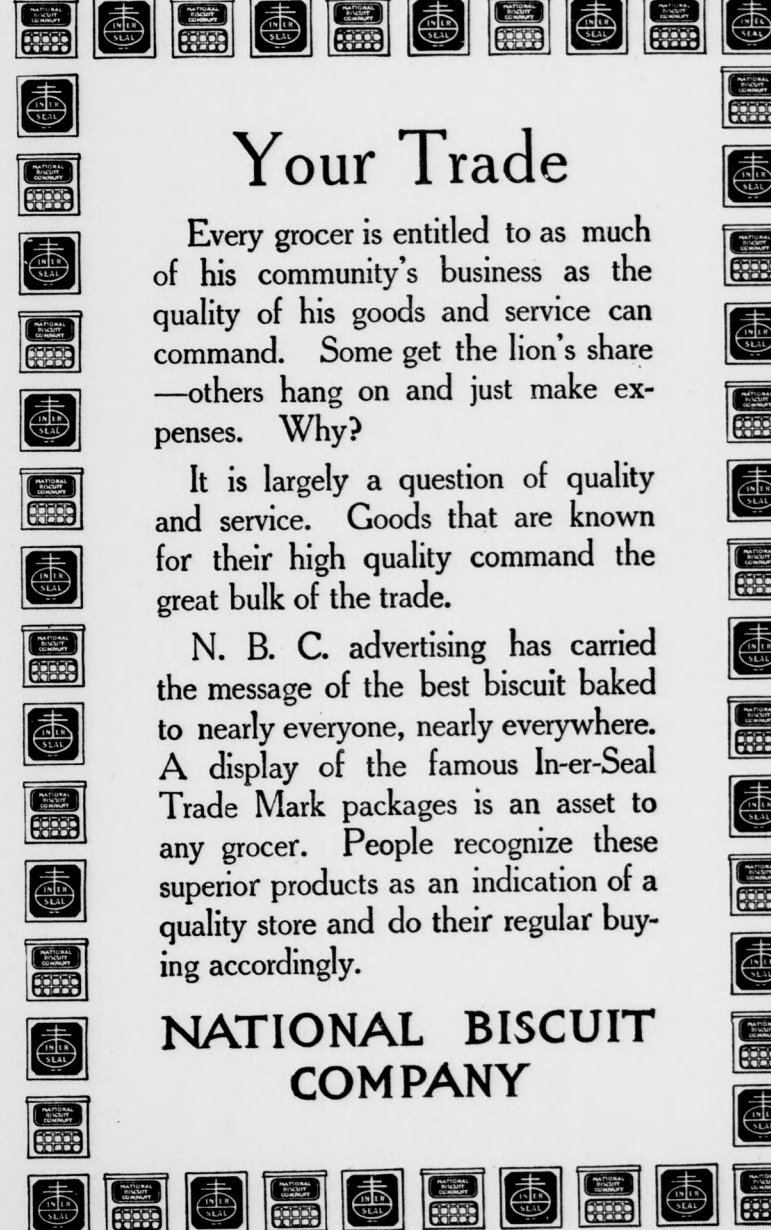
Your Trade

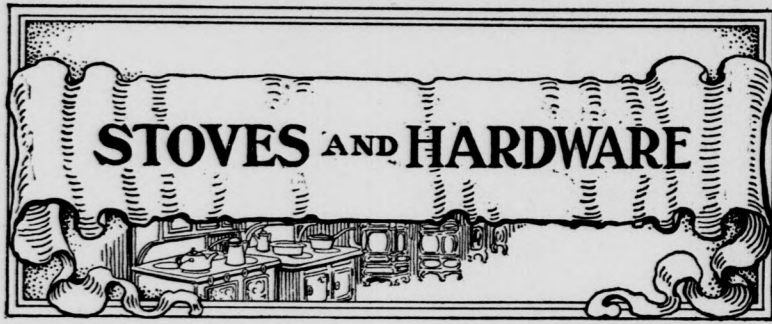
Every grocer is entitled to as much of his community's business as the quality of his goods and service can command. Some get the lion's share—others hang on and just make expenses. Why?

It is largely a question of quality and service. Goods that are known for their high quality command the great bulk of the trade.

N. B. C. advertising has carried the message of the best biscuit baked to nearly everyone, nearly everywhere. A display of the famous In-er-Seal Trade Mark packages is an asset to any grocer. People recognize these superior products as an indication of a quality store and do their regular buying accordingly.

**NATIONAL BISCUIT
COMPANY**





Michigan Retail Hardware Association.
President—Karl S. Judson, Grand Rapids.
Vice-President—James W. Tyre, Detroit.
Secretary—Arthur J. Scott, Marine City.
Treasurer—William Moore, Detroit.

Preparedness for the Christmas Campaign Is Essential.

Written for the Tradesman.

There is probably a certain, limited amount of trade which will come to a merchant if he just sits in his store and waits for customers. The very fact that the store, the stock and the merchant are there for business is an invitation which some people will accept. So, too, in the Christmas season, the merchant can probably count on a proportion of Christmas trade which will come to him anyway, even if he puts forth no extra effort. In these days of keen competition, however, no merchant should count with too much certainty upon the business that will come his way without the asking.

Extra effort is necessary to secure the utmost possible trade, and extra effort is required to offset the efforts of competitors. If you try hard enough and in the right way, you can induce the other fellow's customers to do some of their buying from you; and you can induce your own customers to purchase more. And finally, in connection with the Christmas season, by extra and earlier effort you can induce a proportion of your customers to buy in the early part of the season, thus minimizing the burden of the last awful week.

Haphazard extra effort will undoubtedly produce more business than if you did not put forth any extra effort at all. But, to produce the biggest results, your extra effort must be systematized. You must put preparedness into your Christmas campaign.

It's hard to carry out a plan in every detail, you say? Granted. There never yet was a plan that ran according to clockwork. In fact, clocks themselves occasionally run fast or slow, and sometimes run down. That's one of the contingencies which every merchant must foresee in preparing his plans. The unexpected will persist in happening.

The unexpected, however, is quite as likely to help as to hinder; and the alert hardware dealer is able to adapt his plans to the unexpected contingencies when they arise.

Right now, with Thanksgiving still in the future, is the time to plan for the Christmas campaign. Most dealers, indeed, commence their planning early in November. I know of one merchant who starts gently leading

up to his Christmas campaign the latter part of October, and that in turn necessitates planning still further ahead.

In the first place, look to your Christmas stock. You have it ordered, of course, and most of it in; but there may be items which need hurrying up. The goods which don't come in until the week before Christmas will very likely have to be carried over.

Look, also, to your arrangement of the stock in the store. Some staple lines should be moved back to make way for the seasonable goods. The gift lines, the lines which after December 25 will no longer be timely, should be played up now, and be given the predominant position in the store. See to it that the goods in most demand are easiest of access. The Christmas season is no time for clerks to waste steps needlessly. A little forethought now will save your salespeople later on.

In most stores it is necessary to hire additional help for the two or three weeks when the Christmas rush is at its height. Is it good business to postpone hiring this help until the day before it is needed? The answer is obvious. One wide-awake retailer about the middle of November starts looking around for young high-school boys and girls who want temporary employment for the Christmas holidays. He has all his arrangements made ten days or two weeks ahead of time; and in the interval the young people help in the store on Saturdays, and are coached for their work. This coaching deals particularly with the seasonable Christmas lines. The temporary salespeople find out what goods are handled, where to look for them, prices, and other main essentials to handling the goods. Of course, you can't turn a high school student into a skilled salesman by two weeks of this training; but you can rub off a lot of the rough edges. This will mean more business and better pleased customers.

Of course, it costs a little extra to have the youngsters at the store on Saturdays and after school hours. You have to pay them for this. On the other hand, the training you give them pays you.

Christmas advertising can all be mapped out well beforehand. This will save a lot of extra work and worry. The merchant who tries to think up new ideas and to prepare advertising copy while the campaign is humming is likely to make a pretty poor fist of it. Too many other things are calling for his attention at the same time. Good advertising copy demands concentration.

On the other hand, if, after you have every advertisement prepared for the Christmas season, some bright new idea crops up suddenly as new ideas will when you aren't looking for them—then it is easy to graft your new idea upon your original plan of campaign.

Plot out your advertising now, while you have ample time. First study your stock, with a view to finding out just what you want to fea-

ASBESTOS GOODS

are very scarce and have advanced in past six months from 50 to 300 per cent. We are fortunate in having a big stock bought last spring and can make instant shipment at less than to-day's Chicago market.

Air cell asbestos pipe cover, 1 inch 5 cents, 1½ inch 6 cents, 1¾ inch 7½ cents, 2 inch 9 cents, 2½ inch 11 cents.
Standard asbestos cement 1.35 per hundred.
10, 14 and 16 pound asbestos paper 4.90 per 100.
1-16 and ¼ asbestos paper 5¼ per 100.
3-16, ¼ and ⅜ asbestos board 6c per lb.
Pure asbestos wick and rope 80c per lb.
Furnace cement 3 lb. cans 15c, 5 lb. 19c, 10 lb 36c
Furnace cement 100 lb. steel drums, 3.00
Asbestos roof cement 2 lb. cans 1.75 doz. 4 lb. cans 3 00 doz. 6 lb cans 4.25 doz.
6 lb. package stove lining cement 15c, 10 lb 20c
Gallon cans black roof coating 25c
5 gal kits bright red barn paint 3.45
80 lb. steel drums sweeping compound 1.25
5 gal best floor oil 1.50
Van Dervoort Hardware Co. Lansing, Mich.

REYNOLDS

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

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.

Foster, Stevens & Co.

Wholesale Hardware

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

Grand Rapids, Mich.



"The End of Fire Waste"

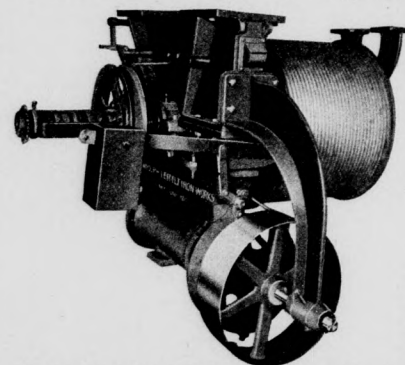
COMPLETE APPROVED
Automatic Sprinkler Systems

Installed by

Phoenix Sprinkler & Heating Co.

Grand Rapids, Mich.
115 Campau Ave.

Estimates Free
Detroit, Mich.
909 Hammond Bldg.



Engine of Leitelt Motor Driven Belt Connected Elevator

LEITELT

Freight Elevators

Give Most Satisfaction in
FACTORIES — STORES
WAREHOUSES

An Electric Power Belt Drive costs little to install and little to operate. Leitelt Elevators are built to last. Repairs are seldom needed. Write or call for particulars.

ADOLPH LEITELT IRON WORKS
213 Erie Street
Grand Rapids, Michigan

ture. Then ponder your public, to ascertain what will most likely appeal to them. Then you can line up your copy. Last year's trade papers and this year's too will have many helpful suggestions.

There are some advertisers who make a practice of studying the advertising of merchants in other towns, and even of local competitors, and writing their advertisements as the season progresses. The difficulty of this system is that the merchant who adopts it will always be just a little late. It is, however, an excellent practice to clip good newspaper advertisements wherever you find them, and preserve them for future reference. A merchant who can turn to a file of such advertisements, collected from year to year, will find there a mine of ideas which can readily be brought up-to-date.

In preparing your advertisements, don't merely copy, but adapt and improve.

If you advertise in more than one paper, have sufficient copies of each advertisement made now. Date them ahead. Have all these details in readiness. If you want to make a change later, you can easily do so.

Then there are your window displays. You can't put on every display in November and be done with it; but you can design every window long before the selling season starts. Here, again, trade paper suggestions are helpful, and should be preserved from year to year.

First, determine what goods to display, how often to change your displays, what to include in the big display put on the week end before Christmas. Often it is a good plan to have your displays and newspaper advertising "mate up." That is, if for Tuesday and Wednesday of this week you advertise cutlery, put your cutlery lines in the window on Tuesday and Wednesday, or Wednesday and Thursday. Thus display and advertising work together, to produce bigger results.

Having determined what goods to feature in your displays from time to time, the next thing is to invent or adapt ideas for playing up these goods effectively.

Then, too, it is necessary to secure the incidental seasonable decorations in Christmas colors, to prepare show cards and price tickets, and occasionally to build forms on which to display small articles.

Jot down your display plans on paper. Then, when the time comes to put on a display, you have your ideas all ready.

Circularizing, too, can be planned, and your list of prospects prepared or revised. It is a good scheme to have a suggestion list of presents suitable for various members of the family printed to enclose with your Christmas circular letters.

Finally, the store should be brightened up in every possible way.

Getting all this preparatory work done now will lift a great burden off your shoulder at the time, a few weeks later, when every minute of the proprietor's time is required for actual selling or for directing his salespeople.

William Edward Park.

Automobile Robes

\$2.35, \$3.00, \$3.75, \$4.25, \$5.25, \$5.75, \$6.00, \$6.50, \$7.00, \$7.25, \$7.50, \$8.00, \$8.50, \$9.00, \$10.00, \$11.00, \$12.00, \$20.00, \$25.00, \$30.00.

Over forty different patterns to select from. Also steamer rugs of the Chase quality which are standard as a yard measure. Scotch clan patterns from \$6 to \$12; large size 60x80 inches.

Sherwood Hall Co., Ltd.
30-32 Ionia Ave.
Grand Rapids, Michigan

Use Half as Much Champion Motor Oil

as of other Oil
GRAND RAPIDS OIL CO.

Insure Your Tires Against Puncture at \$1.00 the Car

No one wants to patch or change tires in cold, snow and slush and it is not necessary. Carbide Sealer will instantly and permanently seal any puncture of the average size and while the car is running.

This Sealer will do all any puncture cure can do and it costs the least. One gallon will treat four 4-inch tires. It is easy to apply and its action is certain.

A good business for at least one dealer in each county and particulars and a special proposition if you will Address Box 87,
Oden, Mich.

Hartnett Flower Shop

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

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

FOR GOODNESS SAKE

BUY Horse Shoe Tires

Wrapped Tread System

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

The Deitz Vapor System

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

5-Minute Vulcanizer

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

A full line of
Batteries, Spark Plugs and Accessories

Wholesale Distributors:

Brown & Sehler Co.
Grand Rapids, Mich.

We have an interesting proposition to make to dealers.

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

A. A. ZIMMERMAN

DEALER IN

DRY GOODS, GROCERIES AND PROVISIONS
FRUITS, VEGETABLES, CONFECTIONERY
TOBACCOS AND CIGARS

BEAVERTON, MICH.

Nov. 15, 16.

Tradesman Company

Grand Rapids, Mich.

Gentlemen— Find enclosed check for \$1.00 for the Tradesman for 1917, could not get along with out it.

What gets me is how you put out the paper you do at so low price, considering the sky high prices of to-day.

Resp, yours,

A. A. Zimmerman



Pickings Picked Up in the Windy City.

Chicago, Nov. 20—One of Chicago's most popular and interesting National shows will be held at the Union Stock Yards from Dec. 2 to 9, known as the International Live Stock Exposition. This exposition has been on a recess for two years and the show to be held this year is attracting a National wide interest. There is expected to be in attendance from 150,000 to 200,000 people during the show. For the first time girl students will rank with men in the delegation of picked representatives from agricultural colleges from nearly every state. Also leading cattle men of South America will be in attendance. This is one exposition that will be well worth seeing. They are not sparing any expense to make it the best ever held.

One of Chicago's visitors last week was Emil J. Klag, proprietor of the Transfer buffet, of Grand Rapids. This gentleman seems very cheerful, even if Michigan did go dry, and talks as though business will continue and that he will prosper in whatever line he takes up after 1918. He is not pessimistic over the prospects. This looks very encouraging for one of Grand Rapids' business men.

I. Lewis Ferris, Jr., of 219 Allen street, Waterloo, Ia., made his usual yearly trip into Chicago last week, getting in touch with the spring styles of corsets. Mr. Ferris represents the Gage-Downs Co., of Chicago, Ill., and speaks very highly of the prosperous times and good business he has had, after taking into consideration the very high cost of material which goes towards making up his line of goods. Mr. Ferris is a brother of the Senior Counselor of Cadillac Council, of Detroit. He himself is President of the Waterloo, Iowa, Traveling and Business Men's Association.

The Motor and Bicycle Exposition now being held at the Coliseum is attracting large crowds and will become, according to reports, an annual affair.

Chicago is now having its annual cigarmakers' trouble. Over 3,000 cigarmakers walked out of approximately 650 shops in Chicago. They are striking for higher wages. The manufacturers, no doubt, will advance the wage and resume business.

One of the busy beehives in Chicago at this time of the year in a wholesale way is Butler Bros. On each floor of this mammoth building the average person would think was a crowded street, between employes and buyers. This house is shipping out, it is reported, more goods this year than ever before, even at the advanced cost of most all merchandise, and also considering there is not quite as many patterns to select from. One of the employes of this concern who has spent the best part of his life with them and has made a very valuable man for them, is A. J. Strand, who has climbed up the ladder until he has reached the position of assistant city credit man. This position, considering the size of Chicago and the amount of business Butler Bros. has in the city, is one of the most responsible positions to fill.

A committee of Chicago aldermen are now traveling through the East, investigating subway transportation. From some of the reports received in

Chicago one would think the subway is a sure thing. Let us hope so.

If the writer is quoted right, this is the month that Cadillac Council, of Detroit, will give their dinner ball at the Board of Commerce in Detroit. The writer wishes them a successful and pleasant affair.

Michigan again comes to the front when speaking of successful merchants. This applies to Theodore Kramsen, at Sixty-third and Stony Island avenue, at the main entrance of Jackson Park, known as the Amphlett Bros. drug store. Mr. Kramsen formerly lived in Greenville. From there he took up the management of the P. Kutsche Hardware Co., of Grand Rapids. While in this position he took up medicine, afterwards being connected with the Peck Drug Co. in the above city. From there he came to Chicago and interested himself in the above drug company. Under his ownership and management this store has become one of the most prosperous and up-to-date stores outside of the loop of Chicago. Mr. Kramsen never tires of Michigan, always making an annual trip back to his old town and holding very dear to his heart all matters associated with Michigan.

Chicago's first winter weather made its debut last Tuesday and Wednesday, showing the color of snow, rain and cold, but not lasting over twenty-four hours.

Contractors, no doubt, will prosper on Michigan dryness by building sub-basements.

Alcohol, according to Ford's idea, will be very popular with the breweries in Michigan very shortly.

Some election bets in Chicago are still being held up. It is hard for some Republicans to concede defeat.

There seems to be no let up in the advance of food. Everything is still on the go. Some picture shows in Chicago are advertising admission on receipt of two potatoes. This is an absolute fact.

Potatoes no doubt, will take another jump, owing to the fact, it is reported, twenty-five carloads were destroyed by fire at the Michigan Central Kensington yards. People in the neighborhood, no doubt, got a lot of baked spuds.

Mrs. A. E. Marriott, of Sault Ste. Marie, is spending a few weeks with her cousin, Mrs. F. Bowden, 6038 South Park avenue, Chicago. Mrs. Marriott is the wife of the very popular Park Hotel manager at the Sault.

Construction is about to be commenced on a number of new buildings, a railroad freight terminal, a cold storage plant, eighty factory buildings and a power and lighting plant, in the Central Manufacturing District, the whole to involve an ultimate expenditure of \$20,000,000. The site comprises 100 acres in Thirty-ninth street, north front, between Ashland and Western avenues. This is where it was proposed to construct the Chicago Produce Terminal. It is proposed to create a model-factory community. There will be a union freight station and loft building, six stories and basement, 600 x 500, to cost \$1,200,000. The first floor and basement is to be occupied for a freight warehouse and the upper floors will be leased for industrial uses. The freight station will handle freight for all the railroads entering Chicago and

will be operated by the Chicago Junction Railway. On Thirty-ninth street, near Robey, a large cold storage plant will be erected. The building will be six stories, 110 x 140, and will cost \$225,000. The warehouse has been leased to Cross, Roy & Saunders for twenty-five years at a term rental of approximately \$500,000. The lessees have an option of purchase on the property and also an option giving them the right to construct two additional units of the same size for cold storage purposes. There will be a central power plant upon which construction will be commenced within thirty days. It will have a sprinkler system with a capacity of over 200,000 gallons, high pressure pumps, hot water heaters, conveyors, and will cost, when complete, \$250,000. The buildings will be connected with a system of underground tunnels for transmitting steam, water and electricity between the central plant and the different buildings in the group. A second system of tunnels is contemplated for the handling of freight between industries and the new freight station. The construction of these tunnels is under way and they will cost in the neighborhood of \$150,000. The plan contemplates the construction of eighty large factory and warehouse buildings of uniform architectural design, with sewers, streets, alleys, switch tracks, parkways and all the facilities necessary for the transaction of business.

An uncancelled mortgage for \$4,000, which has been in force for fifty-eight years, and on which the interest, compounded at 7 per cent., semi-annually, now amounts to \$843,848.61½, was discovered recently by an old patron of Greenebaum Sons Bank and Trust Company. The mortgage was given to secure four bonds of \$1,000 each on the property, 100 x 125 feet in Peoria street, 100 feet south of Monroe street, east front, owned at the present time by Squire R. Harris, Alexander Friend, one of the heirs of Nathan Friend, and the Illinois Charitable Eye & Ear Infirmary. It required half an hour's time by an adding-machine expert to figure the interest. The interest, itself, is probably eight times the present value of the property, upon which the original loan was made in 1858. Andrew Akin was the borrower. The mortgage is made out in the exact form of the present mortgage bonds of lesser denominations, which modern bankers are surprised to learn antedated their origin more than half a century. The present generation thought they had invented something.

The George A. Fuller Co., has been awarded the general contract for the eight-story soap factory on the river, corner West North avenue and Fleetwood street, for James Kirk & Co., 106 East Austin avenue. Cost about \$800,000.

The Iroquois Iron Company have completed plans for a new blast furnace to be built on its property on the Calumet River at Ninety-fifth street.

The capacity of the furnace will be 400 to 600 tons daily and it is estimated that it will cost \$700,000 to \$1,000,000. It may be that two blast furnaces will be erected, but no definite decision has yet been reached. Construction will be commenced on the first furnace just as soon as certain details can be arranged.

Charles W. Reattoir.

CUSHMAN HOTEL

Petoskey, Michigan
LEADS ALL THE REST
W. L. McMANUS, JR., Proprietor
One Day Laundry Service
Send your linen by parcel post

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 Hotel Geib

Faton Rapids, Mich.

L. F. GEIB, Propr.

AMERICAN PLAN

Artesian Water Steam Heat
\$2 Per Day

Sample Room in Connection

GRAND RAPIDS

MERTENS

Rates \$1.00
With Shower \$1.50
Meals .50c

WIRE FOR RESERVATION
A Hotel to which a man
may send his family

Fire Proof

BARRY HOTEL

HASTINGS, MICH.

Hot and cold running water in all rooms. Shower and tub baths. Parlor sample rooms. Club breakfasts and luncheon. A la carte supper. Oysters and short order lunch in connection. Finest bowling alleys and billiards. Free auto bus to and from all trains. Try it and you will come again.

GEORGE E. AMES, Prop.

Prepare For Winter Don't Get Cold Feet



An Extension Telephone at the head of the stairs will save many unnecessary steps

The call in the night may be the important one

An Extension Telephone costs but a few cents a day

Call Contract Dept. 4416

Citizens Telephone Company

DETROIT DETONATIONS.

Cogent Criticisms From Michigan's Metropolis.

Detroit, Nov. 20—F. J. Dusenbury, furniture dealer and undertaker, of Utica, was in Detroit this week on a business trip.

A story in the daily papers of last week, stating that the city was about to sue the P. Koenig Coal Co., was read with pleasure by some who were unfortunate enough to have attempted to do business with this unscrupulous firm. The suit begun by the city is for the non-delivery of coal which was purchased by them at the early prevailing quotations. In at least one case with private individuals the firm accepted an order for coal at the company's quotations. Later when the price advanced they professed to have lost the order. A duplicate was furnished them which only brought forth other excuses. Finally they offered to deliver the coal at an advanced price of about 75 per cent. Over the telephone when one of the firm was called for and presumably answered, nothing but insults were given in return for mild protests or requests that they deliver coal on order. In the case mentioned the party felt unable to fight the case and was obliged to pay the higher price then prevailing for coal. There have been numerous complaints about the unfair methods of the company and other suits are promised. This article is written for the benefit of those who might in the future inadvertently attempt to deal with the P. Koenig Coal Co.

The Miller Hoefer Co. will open a retail jewelry store in the Miller building, 33 State street, in a few days.

Prohibition has received several more allies. The price of beer has advanced in several cities.

William G. Westwood, formerly with the Tire & Auto Service Co., and President of the Detroit Automobile Trade Association, has joined the sales force of the Hannan Real Estate Exchange.

An addition is being built to the plant of the Buhl Malleable Co., on Wight street.

G. & J. Varady have opened a grocery and meat market at 180 Dearborn avenue.

Louis Caplon, well-known general merchant of Baldwin, was in Detroit last week on a business trip. The arrival a few weeks ago of a baby boy at the Caplon domicile was the cause of the hurried retreat from the city by the effervescent Louis.

While beer may be going up now, it is hoped by the prohibis that none goes down after May 1, 1918.

Word from the old home town has been received to the effect that a ten pound bundle of expense recently arrived at the home of Mr. and Mrs. Charles Meach, Lakeview. Mr. Meach is well known throughout Montcalm county, where he served as clerk, following his experiences in the Lakeview public school, where he spent many weary moments attempting to point out to the writer intricacies of the dimensions of something that isn't or never will be. It was our inability to absorb knowledge in the old frame building which caused us as a last resort to become a traveling salesman. The new addition, by the way, was a boy. Mr. Meach is a member of the hardware firm of Meach & White.

Michael Hintosh will open a men's furnishing goods store at 2125 Michigan avenue in a few days.

About the only ones who do not care to concede the election of Wilson are those who bet on Hughes.

Chris Demos will open a cafeteria at 1314 Fort street, West, in a few days.

At a date in the near future, Samuel Rndskoff, Secretary of the Veteran Traveling Men's Association, will announce some of the special features which will be secured for annual meeting of the organization Dec. 28.

A new branch of the Central Savings Bank, at Fourteenth and Grand River avenues, was opened Monday.

James Wilson, A. L. Brevitz and E. H. Warner, of Burnham, Stoepel & Co., are in the East on business for the house.

Leo Walser, haberdasher, corner of Montclair and Jefferson avenues, had the honor of being awarded one of the prizes for window display given by a Nationally known underwear manufacturer. Twenty-five stores in this city took part in the contest, but Mr. Walser was the only one to win a prize.

Alex Bise will open a restaurant at 1423 Michigan avenue about Nov. 25.

C. H. Wright, general merchant of Washington, was a business visitor in Detroit this week.

The news last week of the sudden death of C. W. Tinsman in a hotel in Flint was received with sorrow by his hosts of friends. Mr. Tinsman made his home in this city for a number of years, during which time he acted as special representative for the P. Lorillard Tobacco Co. His passing brought forth comment of his many fine qualities by those who knew him. Besides his fine personality and integrity, he was a salesman of exceptional merit.

Sneak thieves stole eight seal skins valued at \$800 from the store of Newton Annis last week. The thieves have not been apprehended at this writing.

At the regular meeting of Detroit Council last Saturday evening, plans were partially completed for the campaign for new members, part of which takes effect at once and which it is hoped will be conducive of good results. Joseph Brandt, local salesman for Burnham, Stoepel & Co., was initiated into the mysteries of the organization. A plan for a huge entertainment was discussed and will undoubtedly be carried out if the feeling of the Council remains the same as at the meeting Saturday night.

Any one who has come in contact with one C. O. Wolf, traveling salesman of Savannah, Georgia, will confer a great favor on his needy family by notifying Mrs. Wolf, who with a large family is in dire distress, according to reports, and has not heard from her husband for many months. Savannah Council, H. E. Olive, Secretary, would also appreciate word as to his whereabouts.

F. R. Smith, member of Detroit Council, making his headquarters in Toledo, is slowly recovering, following the amputation of his left leg. He met with a slight accident months ago injuring the limb. Gangrene set in and, in order to stay the spread of the poison, amputation was imperative. Mr. Smith, who represented a St. Louis, Mo., candy house, expects to be back at his former work shortly after the first of the year. An artificial limb will be used and same old vim will be back of the efforts to capture his usual quota of orders.

At the monthly meeting of directors of the C. M. Hall Lamp Co., held last Thursday, the regular monthly dividend of 2 per cent. was declared, payable November 25, to stockholders of record Nov. 20. The company has already disbursed \$87,000 in cash dividends this year, besides two stock dividends in January and May amounting to \$450,000. In addition to the November dividend already posted and the regular December dividend, those on the "inside" are looking forward to a substantial "extra" next month in the form of a "Christmas present." The company's cash reserves are said to be in better condition than ever before, with no obligations other than current accounts. Unfilled contracts on hand call for full capacity production extending far into 1917.

Vacant frontage 40 x 186 feet on the west side of Woodward avenue, just north of Forest avenue, has been leased by the W. W. Blessed Co. from Hugh Chalmers for a long term of years, the deal involving about \$120,-

000. Mr. Chalmers is to erect a building on the property for the lessee and plans are being prepared by Albert Kahn, architect, Ernest Wilby, associate.

Louis Buckingham, of the G. W. Buckingham Co., clothiers, Flint, was in Detroit last week on business for the firm.

H. N. Sprenkles has opened a plumbing shop at Hibbard and Kercheval avenues.

The S. S. Kresge Co. has taken a thirty year lease on the modern building occupied by Heyn's Bazaar, 147-51 Woodward avenue. The Heyn's Co. recently closed a lease for the twelve story building to be erected on the site of the Detroit opera house.

The many friends of J. G. Wallace, better known as "Gard," for many years one of the Michigan representatives for Cohen Bros. & Co., Milwaukee, will be pleased to hear he has settled in Bismark, N. D., and is one of the proprietors of the new Van Dorn Hotel, in that city. The hotel is equipped with ninety-three modern rooms and plans have been prepared for the construction of an addition that add as many more rooms. According to word received by a friend in this city, the hotel opened Nov. 11 to a full house. In general equipment and appointments the hotel compares favorably with any in that section of the country and our old friend "Gard" hopes to make a stake within the next few years that will keep the wolf from the neighborhood of his domicile for the balance of his days. If he is only partially as successful in the new undertaking as he was as a commercial traveler, we hazard a guess that the wolf will have to confine his efforts as of old, to retired traveling salesman who did not give up the profession until old age compelled them to.

Being an American is a fine thing except when one is in Mexico.

Cadillac Council gives its annual banquet and dancing party at the Detroit Board of Commerce rooms Saturday night, Nov. 25. This is classed as the bon ton event of the year for the travelers of Detroit.

James M. Goldstein.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Nov. 20—Frank E. Classen, hardware dealer at Sturgis, is enjoying one of his very best seasons. He has built a large store room across the street from his sales room and added two salesmen to his efficient corps.

Bronson, Michigan, probably has a population of 800 progressive people. The most progressive is Thomas Meehan, the barber, who has built a modern brick building on Main street that would do credit to our own Monroe avenue. Mr. Meehan has the same equipment used in the Pantlind barber shop, including bath room and steam heat. In general, the surroundings remind one of a large city.

One big event in sporting circles transpired Saturday at the Highland golf club, when E. F. Rhod, salesman extraordinary for the Litscher Electric Co., and A. G. Kaser, of the Schmid Chemical Co., played two games of golf for the championship of the United States and Wayland. F. S. Hagerman, of the Electric Appliance Co., of Chicago (also gentleman farmer), was the official referee. Kaser fed Rhod some of the Schmid products and the game was interrupted from time to time to such an extent that Hagerman's patience was exhausted. He forfeited the match to Kaser. Rhod, being a good loser, took them to the Morton House, where they got very full of Charlie Perkins' products.

Our old friend, Charlie Giddings, of Lawton, formerly proprietor of the Hartford House, is still dispensing sunshine while selling Overland cars at Lawton. Charlie has sold 103 Overlands in his territory this season, due largely to the "smile that won't come off."

Grand Rapids Council has taken the initiative in a good road movement

which should have the hearty co-operation of every council in the State. Our plan is to have the State borrow \$15,000,000 (the amount required according to estimate of the State Highway Department) and let contracts to build all gaps in trunk line highways at once; charge to counties or townships where the roads have to be built, their share under present State reward laws and allow them to pay the State by a one mill tax; build the roads of such material as the State Highway Department shall direct for each locality; use the automobile tax to pay the State's share of the bond. The State to pay no rewards for road building until the bonds have been paid, but to give engineering aid at the discretion of the State Highway Commissioner.

Wm. F. Rose and wife, of Bailey, were the guests over Sunday of Mr. and Mrs. Charles Perkins.

What has become of Harry Hydorn? C. A. Rose, head of the hardware firm of Rose & Son, of Marcellus, is very much afraid of fire. Mr. Rose will tell you about it on request.

Walter Lypps, manager of the Crathmore, dispensed rabbit after a recent hunting trip near Newaygo.

Mrs. Frank Walter has disposed of her interest in the sheep ranch near Eaton Rapids and will now devote her time to pinochle.

Manager McCarthy, of the Rickman Hotel, Kalamazoo, has re-opened the dining room on the second floor, and again the same high quality service and complete menu prevails at this popular house.

"Nemo" Mann drove his car to Ann Arbor Saturday, incidentally to attend the foot ball game, but principally to return with a passenger. We understand they are not going to live with Harvey and we cannot locate their residence. Won't some one follow "Nemo" home and give us his new address?

A. G. Kaser, of 470 Union avenue, has some Bagmen pictures which he snapped at the convention at Traverse City. Any one desiring these pictures can get them by writing to Mr. Kaser and enclosing 35 cents, or Mr. Kaser will have them up to the next Council meeting.

Fred Beardsley asked John Schumacher when they hazed the members of the electoral college.

A Christmas hint: Instead of giving your friends some of those tooled leather fancy goods, why not give them a real present like a dozen eggs, a pint or beans or a few potatoes? E. R. Haight.

HOTEL CHARLES

Levering, Mich.

Rates \$2 per day

Sunday dinners

Fried Chicken

Free Sample Room in Connection

HOTEL MUSKEGON

GEO. W. WOODCOCK, Prop.

EUROPEAN PLAN

Rates—\$1.00 without bath

\$1.50 and \$2.00 with bath

Opposite Union Depot and Goodrich Dock

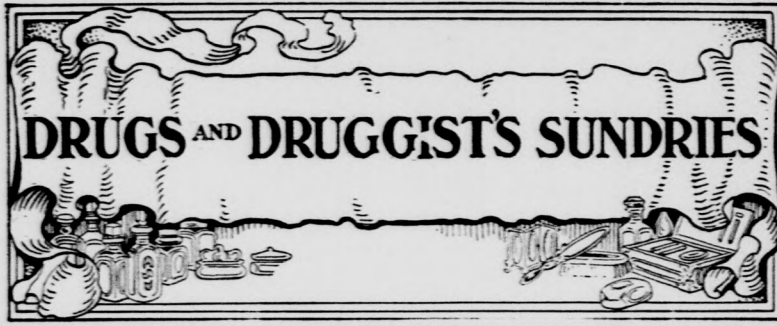
MUSKEGON, MICHIGAN

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.



Michigan Board of Pharmacy.
 President—E. T. Boden, Bay City.
 Secretary—Charles S. Koon, Muskegon.
 Treasurer—George F. Snyder, Grand Rapids.
 Other Members—Leonard A. Seltzer, Detroit; Ellis E. Faulkner, Delton.
 Next Meeting—Grand Rapids, Nov. 21, 22 and 23.

Michigan State Pharmaceutical Association.
 President—C. H. Jongejan, Grand Rapids.
 Secretary—F. J. Wheaton, Jackson.
 Treasurer—John G. Stekettee, Grand Rapids.
 Next Annual Meeting—Grand Rapids, June 19, 20 and 21, 1917.

Michigan Pharmaceutical Travelers' Association.
 President—Fred L. Raymond, Grand Rapids.
 Secretary and Treasurer—Walter S. Lawton, Grand Rapids.

Selling Wallpaper in a Country Drug Store.

Why does a country druggist carry a stock of wallpaper? If, as it should be presumed, to increase the general profits of his business, then put your department on a business-like basis. If, as sometimes appears, because his competitor deals in it or because custom decrees that he could carry it, be just to yourself and discontinue it. There is plenty of opportunity for the exercise of your energy and ability in the conduct of your legitimate drug business, and unless you can give the wallpaper department the attention it deserves it would be better to do away with it altogether.

The old maxim, "Goods well bought are half sold," will always be true. My first suggestion, therefore for properly selling is to buy wisely. I have no intention of recommending a particular factory or jobbers' line of wallpaper, but do desire to state some conclusions for the reason for the success or failure of a wallpaper department in a country drug store.

Carefully consider your needs and buy for a purpose. For example, at least one-half of rooms in every ordinary home are bedrooms; consequently, one-half of the stock purchased should be of papers suitable for bedroom decoration. These are the safest to buy, as their style changes very little from year to year. The proportion of kitchen, hall, dining-room and parlor papers to bedrooms should be about one of each to four, although the frequency with which kitchens are papered requires a much larger percentage than ordinary.

Carefully select your stock from a house in which you have confidence. Recognize the fact that values exist, and act accordingly.

Keep your stock, and especially your samples, clean and presentable. A purchaser is oftentimes offended by the presentation of torn, soiled samples.

Make a study of your prospective customer's requirements and endeavor to supply them. Lose sight of the price of the article under consideration and

endeavor to have your customer do likewise. There is no commodity in general use whose purchaser is so ignorant of its value as wall paper. In a retail transaction the color alone which constitutes the picture is sold, and the arrangement of its colors makes for the attraction or repugnance to the customer.

Sell your wallpaper by the room lot rather than by the roll. The purchaser is not interested in the cost of one roll of wall or ceiling or one yard of border, and quotations on this basis only lead to embarrassing comparisons with catalogue house prices, and lend encouragement to shopping. If you do not now employ this method, adopt it at once.

This subject can not be properly covered without reference to two great disturbing elements in your business, viz., the catalogue house and the local paper-hanger who canvasses your trade for orders from sample books.

It is well to remember that competition from both these sources is legitimate, and general. That it is most keenly felt where the market is best, and that a careful analysis of it reveals the fact that it should be the easiest competition in the world to meet.

Just how much competition do you have from S. R. & Co. and M. W. & Co. in your prescription business? None; and the reason is so apparent that it need not be asked. You are a very useful citizen in your community when the family doctor recommends your wares. You have trained yourself by a course of study in college, or by years of practical experience under competent instruction to handle that department of your business.

Can you ever hope to realize the same degree of success in the purely mercantile end of your business as in the pharmaceutical without some technical knowledge of it?

There is no druggist in your membership who could not make his wallpaper yield a profit of from \$500 to \$2,500 per year if he would devote only a few days' study each year to it. The information he needs can best be obtained from his supply house. While I do not minimize the importance or usefulness of the traveling salesman generally, it must be admitted that such lines as wallpaper, holiday goods and novelties can be purchased more intelligently and economically by a personal visit to the supply house. This method of buying establishes closer relations and permits an insight into the technical details of the particular line which is obtainable in no other way. Make yourself an authority on the subject of decoration, as well as drugs; it will pay you a profit.

The paper-hanger is local competition.

Too often, incompetent as a mechanic and irresponsible as a business man, you have allowed him to take your wallpaper business away from you by inattention. It is his only means of livelihood, and consequently he is on the job twelve months in a year. He knows this fall just who intends to decorate next spring, and he follows his prospect with the tenacity of a life-insurance agent. Do you wonder that he gets the business? Can you hope to get your share of it, small though it may be, without some show of aggression.

Will you admit that the business your paper-hanger gets is his reward as a taxpayer and useful citizens generally in the community? No; he gets this business because he works hard for it and he wins the confidence of his purchaser by his display of interest in their welfare. In this his efforts are worthy of emulation.

In a town of less than 500 inhabitants in Western Iowa a druggist employs a bright high-school boy to solicit business for his paint and wallpaper department. He selects a deserving chap, who commands respect, and who knows everyone in town and surrounding territory. He pays him a commission of 10 per cent. on sales which can be attributed to his work. In conversation with this druggist a few days ago he stated that his sales in these lines from July 1, 1915, to July 1, 1916, would exceed \$3,000, and when he put this plan into effect the paper-hangers were getting all the business. Understand, this high-school boy is only his agent, the druggist is the principal, and all work is done under his direction. He has compiled a directory of property owners, within a radius of ten miles from his store, and his record now shows just how often John Smith paints his barn, and whether the financial condition of the Methodist church will permit the minister's wife to be approached on the subject of papering the parsonage.

But, you say, all this involves too much work, and besides I couldn't find such a boy in my town.

My friend, who has tried it, finds that the results justify the effort, and he did not find this high-school boy—he made him. What he has done you can do. This solicitation need not be confined to the two lines I have mentioned. Window shades, stock food, window glass, automobile accessories, and many other articles in general use have a ready sale when the market is found.

It is apparent that the present method of distribution of all merchandise is undergoing a period of evolution. Because of the mail-order catalogue house on one side and the city department store, now accessible because of the automobile and interurban electric-car service on the other hand, the merchant in the small country town is in a precarious situation. It is up to him whether he is big and brainy enough to accept conditions as they are, and attempt to use them to his own advantage, or to allow them to crush him beyond recognition. The methods of Standard Oil and Bethlehem Steel may not be adopted in the manipulation of the affairs of a small business, but these same methods in so far as efficiency is concerned must be adapted to your business if you are even to deserve the success you hope to attain.

Our success is largely contingent upon our ability to understand the human element in business, the merchandise we dispense is merely incidental to it. The man behind the gun gets the prize if he scores a bull's-eye, but he suffers the punishment if he shoots the innocent bystander.

Bring your wallpaper department only a small part of the study and effort that you have devoted to some subjects now more or less obsolete and you will be well on your way to success. F. G. Moore.

Malt and Hop Tonic

"The food that those should take
Whom insomnia keeps awake."



Grand Rapids
BREWING CO.

For Sale by all Wholesale Druggists

Satisfied Customers

are the foundation of our business

Good Merchandise and Prompt Service

have strengthened this foundation

Heystek & Canfield Co.

Jobbers of

Wall Paper — Paints — Factory Supplies

The Drug Market.

Changes of importance in prices are comparatively few. The opium situation lacks new features, the market being dull with prices unchanged. Norwegian codliver oil is lower, owing to keener competition among dealers. Powdered carbonate of magnesia and bismuth subnitrate are firmer. Caffeine alkaloid and powdered Chinese cantharides are obtained at lower prices. Small flake manna and juniper berries are stronger. Oxalic acid is reduced further owing to an increase recently in supplies. Bergamot oil is advanced moderately. Arnica flowers is higher on increasing scarcity. Arabic amber sorts are available at lower prices. French marjoram is shaded. An advance in castor oil prices is announced by leading pressers. Powdered Florentine orris root is held higher. Yellow prussiate of potash has been advanced by some dealers. Silver cochineal is available at slightly lower prices. Shellac continued firm, but there is no further advance in prices.

Quinine continues to meet with a good demand in second hands and the market remains firm with most holders demanding 60c an ounce. At the recent Amsterdam bark auction 15,287 packages of Java manufacturing bark, weighing 12,495,524 kilos, were offered, of which 13,658 packages, weighing 1,115,001 kilos, had a quinine content of 68,636 kilos. The average percentage of the analyzed portion was 6.16.

Caffeine alkaloid is weaker in second hands, offerings being reported at \$11.50 per pound.

Bismuth subnitrate is firmer among dealers owing to a decrease in supplies

and \$2.90 apparently is an inside figure.

Powdered carbonate of magnesia is firmer. The demand has been more active recently and some dealers now refuse to accept less than 12 cents a pound.

Small flake manna is firmer at 90¢ 95c per pound.

Powdered Chinese cantharides are easier owing to lack of demand of consequence and prices have been reduced to \$1.10@1.15 a pound.

Juniper berries are firmer on a shrinkage in supplies and 4¼c a pound now seems to be a minimum quotation for good grade.

Why Tea Cups Have Saucers.

The china tea cup came to the Western world with tea, and like other exotics has had strange experiences in new lands. The Chinese used saucers to invert over their cups while the tea brewed within, subsequently decanting into a cup without a saucer from which they drank. The English declined, however, to submit to dictation, and placed the saucer firmly beneath the cup, considering that they heightened the ornamental effect. Still worse, they began to drink from the saucer, after brewing the tea in a common receptacle. Cups expanded in time and saucers contracted, the latter to less than three inches across. Later the operation was reversed and cups came down to an inch and a half whereas saucers went to five inches. The present dimensions, no matter how varied, are a kind of compromise, and we have reverted to Chinese notions about drinking from the saucer.

WHOLESALE DRUG PRICE CURRENT

Prices quoted are nominal, based on market the day of issue

Acids	Boric (Powd.) .. 17@ 25	Boric (Xtal) .. 17@ 25	Carbolic .. 72@ 76	Citric .. 81@ 85	Muriatic .. 2½@ 3	Nitric .. 7½@ 10	Oxalic .. 80@ 90	Sulphuric .. 2½@ 3	Tartaric .. 82@ 85
Ammonia	Water, 26 deg. .. 8 @ 12	Water, 18 deg. .. 5½@ 9	Water, 14 deg. .. 4½@ 8	Carbonate .. 14 @ 16	Chloride .. 16 @ 35				
Balsams	Copaiba .. 1 00@1 40	Fir (Canada) .. 1 25@1 50	Fir (Oregon) .. 40@ 50	Peru .. 4 50@4 75	Tolu .. 60@ 80				
Berries	Cubeb .. 70 @ 75	Fish .. 15 @ 20	Juniper .. 8 @ 15	Prickley Ash .. @ 30					
Barks	Cassia (ordinary) 25@ 30	Cassia (Saigon) 90@1 00	Elm (powd. 35c) 30@ 35	Sassafras (pow. 35c) @ 30	Soap Cut (powd.) 35c .. 23@ 25				
Extracts	Licorice .. 38@ 40	Licorice powdered 50@ 55							
Flowers	Arnica .. 1 40@1 50	Chamomile (Ger.) 80@ 85	Chamomile (Rom) 55@ 60						
Gums	Acacia, 1st .. 50@ 66	Acacia, 2nd .. 45@ 56	Acacia, 3rd .. 45@ 50	Acacia, Sorts .. 25@ 30	Acacia, powdered 40@ 50	Aloes (Barb. Pow) 30@ 40	Aloes (Cape Pow) 20@ 25	Aloes (Soc. Pow.) 40@ 50	Asafoetida .. 1 00@1 10
Asafoetida, Powd.	Pure .. 1 15@1 25	U. S. P. Powd. 1 30@1 50	Camphor .. 95@ 98	Guaiac .. 40@ 45	Guaiac, powdered 50@ 55	Kino .. 70@ 75	Kino, powdered .. 75@ 80	Myrrh .. @ 40	Myrrh, powdered @ 50
Opium	Opium .. 13 75@14 00	Opium, powd. 15 00@15 20	Opium, gran. 15 00@15 20	Shellac .. 45@ 50	Shellac, Bleached 45@ 50	Tragacanth .. 2 50@3 00	Tragacanth powder 2 25	Turpentine .. 10@ 15	
Leaves	Buchu .. 1 75@1 85	Buchu, powdered 1 85@2 00	Sage, bulk .. 67@ 70	Sage, ¼s loose .. 72@ 78	Sage, powdered .. 55@ 60	Senna, Alex .. 70@ 75	Senna, Tinn. .. 40@ 45	Senna, Tinn. pow. 50@ 55	Uva Ursi .. 18@ 20
Oils	Almonds, Bitter, true .. 15 00@15 25	Almonds, Bitter, artificial .. 7 00@7 25	Almonds, Sweet, true .. 1 25@1 50	Almonds, Sweet, imitation .. 65@ 75	Amber, crude .. 1 75@2 00	Amber, rectified 2 50@2 75	Anise .. 2 00@2 25	Bergamont .. 8 00@8 20	Cajeput .. 1 35@1 60
Mustard, true, oz. @1 80	Mustard, artifl. oz. @1 75	Neatsfoot .. 85@ 95	Olive, pure .. 2 50@3 50	Olive, Malaga, yellow .. 1 60@1 75	Olive, Malaga, green .. 1 60@1 75	Orange, Sweet .. 4 00@4 20	Origanum, pure .. @ 50	Origanum, com'l .. @ 75	Pennyroyal .. 2 25@2 50
Peppermint .. 3 25@3 50	Rose, pure .. 18 00@20 00	Rosemary Flows 1 50@1 75	Sandalwood, E. I. .. 11 50@11 75	Sassafras, true .. 1 25@1 45	Sassafras, artifl .. 50@ 60	Spearmint .. 2 75@3 00	Sperm .. 95@1 05	Tansy .. 3 50@3 75	Tar, USP .. 30@ 40
Turpentine, bbls. @ 55	Turpentine, less .. 60@ 65	Wintergreen, tr. 5 50@5 75	Wintergreen, sweet birch .. 4 00@4 25	Wintergreen, art 1 75@1 85	Wormseed .. 3 50@4 00	Wormwood .. 3 75@4 00			
Potassium	Bicarbonate .. 1 90@2 00	Bichromate .. 60@ 65	Bromide .. 1 80@2 00	Carbonate .. 1 60@1 75	powdered .. 60@ 65	Chlorate, gran'r .. 80@ 85	Chlorate, xtal or powd. .. 75@ 80	Cyanide .. 50@ 60	Iodide .. 4 30@4 40
Permanganate .. 2 75@3 00	Prussiate, yellow @ 50	Prussiate, red .. @ 3 50	Sulphate .. @ 1 10						
Roots	Alkanet .. 90@1 00	Blood, powdered 20@ 25	Calamus .. 50@3 50	Elecampane, pwd. 15@ 20	Gentian, powd. 30@ 35	Ginger, African, powdered .. 20@ 25	Ginger, Jamaica 30@ 35	Ginger, Jamaica, powdered .. 30@ 35	Goldenseal pow. 7 50@7 70
Ipecac, powd. . 3 25@3 50	Licorice .. 32½@ 35	Licorice, powd. .. 28@ 35	Orris, powdered 30@ 35	Poke, powdered 20@ 25	Rhubarb .. 75@1 00	Rhubarb, powd. 75@1 25	Rosinweed, powd. 25@ 30	Sarsaparilla, Hond. ground .. 55@ 60	Sarsaparilla Mexican, ground .. 25@ 30
Squills .. 35@ 40	Squills, powdered 40@ 60	Tumeric, powd. 13@ 20	Valerian, powd. 70@ 75						
Seeds	Anise .. 20@ 25	Anise, powdered @ 25	Bird, Is .. @ 10	Canary .. 8@ 12	Caraway .. 60@ 65	Cardamon .. 1 80@2 00	Celery (Powd. 40) 30@ 35	Coriander .. 14@ 20	Dill .. 25@ 30
Fennel .. @ 75	Flax .. 7@ 10	Flax, ground .. 7@ 10	Poenugreek, pow. 10@ 15	Hemp .. 8@ 12	Lobelia .. 40@ 50	Mustard, yellow 19@ 25	Mustard, black .. 19@ 25	Mustard, powd. 22@ 30	Poppy .. @ 50
Quince .. 1 00@1 25	Rape .. 10@ 15	Sabadilla .. 40@ 60	Sabadilla, powd. .. @ 40	Sunflower .. 7@ 10	Worm American @ 25	Worm Levant .. 1 50@1 75			
Tinctures	Aconite .. @ 75	Aloes .. @ 65	Arnica .. @ 75	Asafoetida .. @ 1 35	Belladonna .. @ 1 65	Benzoïn .. @ 1 00	Benzoïn Compo'd .. @ 1 00	Buchu .. @ 1 50	Cantharides .. @ 1 80
Capsicum .. @ 90	Cardamon .. @ 1 50	Cardamon, Comp. .. @ 2 00	Catechu .. @ 70	Cinchona .. @ 1 05	Colchicum .. @ 75	Cubeba .. @ 1 20	Digitalis .. @ 80	Gentian .. @ 75	Ginger .. @ 95
Gualac .. @ 1 05	Gualac, Ammon. .. @ 80	Iodine .. @ 2 80	Iodine, Colorless .. @ 1 80						
Ipecac .. @ 75	Iron, clo. .. @ 60	Kino .. @ 80	Myrrh .. @ 1 05	Nux Vomica .. @ 70	Opium .. @ 3 50	Opium, Capmh. .. @ 90	Opium, Deodor'd .. @ 75	Rhubarb .. @ 70	
Lead, red dry .. 10 @10½	Lead, white dry 10 @10½	Lead, white oil 10 @10½	Ochre, yellow bbl. 1 @ 1½	Ochre, yellow less 2 @ 5	Putty .. 2½@ 5	Red Venet'n bbl. 1¼@ 4	Red Venet'n less 1¼@ 5	Vermillion, Amer. 25@ 30	Whiting, bbl. .. @ 1 45
Whiting, 2 @ 5	L. H. P. Prep'd. 1 60@1 70								
Insecticides	Arsenic .. 9@ 15	Blue Vitriol, bbl. .. @ 15	Blue Vitriol, less 16@ 25	Bordeaux Mix Pst 8@ 10	Hellebore, White powdered .. 35@ 40	Insect Powder .. 30@ 50	Lead, Arsenate 10½@ 16	Lime and Sulphur Solution, gal. .. 15@ 25	Paris Green .. 37½@ 43
Miscellaneous	Acetanalid .. 85@ 95	Alum .. 9@ 12	Alum, powdered and ground .. 11@ 15	Bismuth, Subnitrate .. 3 80@4 00	Borax xtal or powdered .. 10@ 15	Cantharides po 2 00@12 00	Calomel .. 1 91@2 00	Capsicum .. 30@ 35	Carmine .. 6 50@7 00
Cassia Buds .. @ 46	Cloves .. 30@ 35	Chalk Prepared .. 6@ 8½	Chalk Precipitated 7@ 10	Chloroform .. 65@ 73	Chloral Hydrate 1 92@2 12	Cocaine .. 5 40@5 60	Cocoa Butter .. 60@ 70	Colks, list, less 70% .. @ 2	Copperas, bbls. .. @ 7
Copperas, less .. 2½@ 7	Copperas, powd. .. 4@ 18	Corrosive Sublm. 1 75@1 80	Cream Tartar .. 50@ 55	Cuttiebone .. 45@ 50	Dextrine .. 7@ 10	Dover's Powder .. @ 3 00	Emery, all Nos. .. 6@ 10	Emery, powdered 5@ 8	Epsom Salts, bbls. @ 2½
Epsom Salts, less 3@ 7	Ergot .. 1 25@1 50	Ergot, powdered 2 75@3 00	Flake White .. 15@ 20	Formaldehyde lb. 15@ 20	Gelatine .. 1 10@1 15	Glassware, full cases 80%	Glassware, less 70%	Glauber Salts bbl. @ 1¼	Glauber Salts less 2@ 5
Glue, brown .. 13@ 18	Glue, brown grd. 12@ 17	Glue, white .. 15@ 25	Glue, white grd. 15@ 20	Glycerine .. 58@ 71	Hops .. 45@ 60	Hops .. 45@ 60	Iodine .. 5 88@5 91	Iodoform .. 6 78@6 94	Lead Acetate .. 20@ 25
Lycopodium .. @ 2 25	Mace .. 85@ 90	Mace, powdered 95@1 00	Menthol .. 4 50@4 75	Morphine .. 7 30@7 55	Nux Vomica .. 20@ 25	Nux Vomica pow. @ 20	Pepper, black pow. @ 35	Pepper, white .. @ 40	Pitch, Burgundy .. @ 15
Quassia .. 12@ 15	Quinine .. 65@ 75	Rochelle Salts .. 43@ 50	Saccharine oz. .. @ 1 80	Salt Peter .. 38@ 45	Seidlitz Mixture .. 36@ 40	Soap, green .. 20@ 25	Soap, mott castile 12@ 15	Soap, white castile case .. @ 8 00	Soap, white castile less, per bar .. @ 85
Soda Ash .. 4½@ 10	Soda Bicarbonate 2¼@ 6	Soda, Sal .. 1¼@ 5	Spirits Camphor .. @ 75	Sulphur roll .. 2¼@ 7	Sulphur Subl. .. 3@ 7	Tamarinds .. 15@ 20	Tartar Emetic .. @ 80	Turpentine Ven. 50@3 50	Vanilla Ex. pure 1 00@1 50
Witch Hazel .. 65@1 00	Zinc Sulphate .. 10@ 15								

Holiday Goods
AND
Staple Sundries

Now on display in our sundry room, viz:

- White Ivory Goods**
- Leather Goods in Gents' Sets**
- Hand Bags, Writing Sets, Collar Bags, etc., Toilet, Manicure and Military Sets**
- Smoker's Articles, General Novelties**
- Cut Glass**
- Stationery, Books, Bibles, Games**

Hazeltine & Perkins Drug Co.

Wholesale Druggists Grand Rapids, Michigan

GROCERY PRICE CURRENT

These quotations are carefully corrected weekly, within six hours of mailing, and are intended to be correct at time of going to press. Prices, however, are liable to change at any time, and country merchants will have their orders filled at market prices at date of purchase.

ADVANCED

- Bear Food
Saxon Wheat Food
Canned Apples
Canned Pumpkins
Cheese
Sap Sago Cheese
Sardines
Salmon

ADVANCED

- Farina
Hominy
Rolled Oats
Barn Seed
Canary Seed
Starch
Some Flour

Index to Markets

By Columns

Table with columns A, B, C, D, E, F, G, H, I, J, M, N, O, P, R, S, T, V, W, Y. Lists various grocery items and their prices.

1

Table 1: Lists items like Ammonia, Axle Grease, Baked Beans, Bath Brick, Bluing, Baked Beans, Breakfast Foods, Brooms, Butter Color, Candles, Canned Goods, Catsup, Cheese, etc.

2

Table 2: Lists items like Clams, Corn, French Peas, Gooseberries, Hominy, Lobster, Mackerel, Mushrooms, Oysters, Plums, Peas, Peaches, Pineapple, Pumpkin, Raspberries, Salmon, Sardines, Strawberries, Tomatoes, Tuna, Case.

3

Table 3: Lists items like CHEWING GUM, CHOCOLATE, CLOTHES LINE, COCOA, COCOANUT, COFFEES ROASTED, Maracaibo, Mexican, Guatemala, Java, Mocha, Bogota, Package, New York Basis, Arbuckle.

4

Table 4: Lists items like McLaughlin's XXXX, CONFECTIONERY, Broken, Butter, Caramel, Cocoa, Coffee, Cough Drops, Chocolates, Pop Corn Goods, Cough Drops, Boxes, Nuts-Whole.

5

Table 5: Lists items like Peanuts, Crackers, In-er-Seal Trade Mark Package Goods, Cans and boxes, Animals, Atlantic, Avena Fruit Cakes, Beverly, Bonnie Doon Cookies, Bo Peeps, Bouquet Wafers, Canto Cakes, Cameo Biscuit, Cecelia Biscuit, Cheese Tid Bits, Chocolate Bar (cans), Chocolate Puff Cake, Circle Cookies, Coconut Taffy Bar, Cocoa Nut Drops, Cocoa Nut Macaroons, Choc. Honey Fingers, Coffee Cakes Iced, Copia Cakes, Cracknels, Crumpets, Cream Fingers, Crystal Jumbles, Dinner Pail Mixed, Extra Wine Biscuit, Fandangos Fingers, Fig Cakes Ass'd., Fig Newtons, Fireside Peanut Jumb, Fluted Cocoa Nut Bar, Frosted Creams, Frosted Raisin Sqs., Fruited Ovals, Fruited Ovals, Iced, Ginger Drops, Ginger Gems Plain, Ginger Gems Iced, Graham Crackers, Ginger Snaps Family, Ginger Snaps Round, Golden Rod Sandwich, Hippodrome Bar, Hobnob Cakes, Honey Fingers Ass't, Household Cooks, Iced, Humpty Dumpty, S or M., Imperials, Jubilee Mixed, Kaiser Jumbles Iced, Lady Fingers Sponge, Leap Year Jumbles, Lemon Biscuit Square, Lemon Cakes, Lemon Wafers, Lemon Thin, Lorna Doone, Mace Cakes, Macaroni Jumbles, Mary Ann, Marshmallow Pecans, Melody Cakes, Mol. Frt. Cookie, Iced, NBC Honey Cakes, Oatmeal Crackers, Orange Gems, Penny Assorted, Picnic Mixed, Pineapple Cakes, Planet Cakes, Priscilla Cake, Raisin Cookies, Raisin Gems, Royal Lunch, Reverses Ass'd., Rittenhouse Biscuit, See Saw, S. or M., Snaparoons, Spiced Jumbles, Iced, Spiced Marshmallow.

6

Table of goods including Sugar Fingers, Butter, Soda, Oyster, Shell, Specialties, CREAM TARTAR, DRIED FRUITS, EVAPORATED MILK, FARINACEOUS GOODS, FISHING TACKLE, Cotton Lines, Linen Lines, Poles.

7

Table of goods including FLAVORING EXTRACTS, FLOUR AND FEED, Winter Wheat, Apricots, Currants, Peaches, Raisins, California Prunes, EVAPORATED MILK, FARINACEOUS GOODS, FRUIT JARS, GELATINE, GRAIN BAGS, HERBS, HIDES AND PELTS, Pelts, Tallow, Wool, HORSE RADISH, ICE CREAM.

8

Table of goods including Bulk, Fancy, any flavor, Brick, Plain, Jelly, Assorted Case, Lemon, Orange, Raspberry, Strawberry, Cherry, Chocolate, Peach, Jell-O Ice Cream Powder, Assorted Case, Chocolate, Vanilla, Strawberry, Lemon, Unflavored, Jiffy-Jell, Straight or Assorted, Mapleine, MINCE MEAT, MOLASSES, Fancy Open Kettle, Mustard, OLIVES, Bulk, 1 gal. kegs, Stuffed, Pitted, Manzanilla, Luncheon, Queen, Mammoth, Olive Chow, PETROLEUM PRODUCTS, Perfection, Red Crown Gasoline, Gas Machine Gasoline, V M & P Naphtha, Capitol Cylinder, Atlantic Red Engine, Summer Black, Polarine, PICKLES, Medium, Small, Gherkins, Sweet Small, Barrels, Half barrels, 5 gallon kegs, Barrels, Half barrels, 5 gallon kegs, Barrels, Half barrels, 5 gallon kegs, WARSAW, Solar Rock, Common, Granulated, Fine, Medium, Fine, SALT FISH, Large, whole, Small, whole, Strips or bricks, Pollock, Holland Herring, Standards, bbls., Y. M. bbls., Standard, kegs, Y. M. kegs, Herring, Med. Fat Split, 200 lbs, Laborator Split, 200 lb, Norway 4 K, 200 lbs, Special, 8 lb. pails, Scaled, in boxes, Boned, 10 lb. boxes, Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 2 lbs., Unwashed, med., Unwashed, fine, Pure in tierces, Compound Lard, 80 lb. tubs, 60 lb. tubs, 50 lb. tubs.

9

Table of goods including 20 lb. pails, 10 lb. pails, 5 lb. pails, 3 lb. pails, Smoked Meats, Hams, 14-16 lb., Hams, 16-18 lb., Hams, 18-20 lb., Ham, dried beef, sets, California Hams, Picnic Boiled, Hams, Boiled Hams, Minced Ham, Bacon, Sausages, Bologna, Liver, Frankfort, Pork, Veal, Tongue, Headcheese, Beef, Boneless, Rump, new, Pig's Feet, Kits, 15 lbs., 1/4 bbls., 40 lbs., 1/2 bbls., 80 lbs., Casings, Hogs, per lb., Beef, rounds, set, Beef, middles, set, Sheep, Uncolored Butterine, Solid Dairy, Country Rolls, Canned Meats, Corned Beef, 2 lb., Corned Beef, 1 lb., Roast Beef, 2 lb., Roast Beef, 1 lb., Potted Meat, Ham, Flavor, 1/4s, Potted Meat, Ham, Flavor, 1/2s, Deviled Meat, Ham, Flavor, 1/4s, Deviled Meat, Ham, Flavor, 1/2s, Potted Tongue, 1/4s, Potted Tongue, 1/2s, RICE, Fancy, Japan Style, Broken, ROLLED OATS, Rolled, Avena, Steel Cut, 100 lb. sks., Monarch, bbls., Monarch, 90 lb. sks., Quaker, 18 Regular, Quaker, 20 Family, SALAD DRESSING, Columbia, 1/2 pint, Columbia, 1 pint, Durkee's, large, Durkee's, small, Snider's, large, Snider's, small, SALERATUS, Packed 60 lbs. in box, Arm and Hammer, Wyandotte, 100 1/2s, SAL SODA, Granulated, bbls., Granulated, 100 lbs. cs., Granulated, 36 pkgs., SALT, Common Grades, 100 3 lb. sacks, 70 4 lb. sacks, 60 5 lb. sacks, 28 10 lb. sacks, 56 lb. sacks, 28 lb. sacks, Warsaw, 56 lb. sacks, 28 lb. dairy in drill bags, Solar Rock, 56 lb. sacks, Common, Granulated, Fine, Medium, Fine, SALT FISH, Large, whole, Small, whole, Strips or bricks, Pollock, Holland Herring, Standards, bbls., Y. M. bbls., Standard, kegs, Y. M. kegs, Herring, Med. Fat Split, 200 lbs, Laborator Split, 200 lb, Norway 4 K, 200 lbs, Special, 8 lb. pails, Scaled, in boxes, Boned, 10 lb. boxes, Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 2 lbs., Unwashed, med., Unwashed, fine, Pure in tierces, Compound Lard, 80 lb. tubs, 60 lb. tubs, 50 lb. tubs.

10

Table of goods including Mackerel, Mess, 100 lbs., Mess, 40 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., Lake Herring, 100 lbs., 40 lbs., 10 lbs., 8 lbs., SEEDS, Anise, Canary, Caraway, Cardamon, Malabar, Celery, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, Rape, SHOE BLACKING, Handy Box, large, Handy Box, small, Bixby's Royal Polish, Miller's Crown Polish, SNUFF, Scotch, in bladders, Maccabov, in jars, French Rapple, in jars, SODA, Boxes, Kegs, English, SPICES, Whole Spices, Allspice, Jamaica, Allspice, lg. Garden, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. doz., Ginger African, Ginger, Cochin, Mace, Penang, Mixed, No. 1, Mixed, No. 2, Mixed, 5c pkgs. dz., Nutmegs, 70-80, Nutmegs, 105-110, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian, Pure Ground in Bulk, Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Ginger, African, Mace, Penang, Nutmegs, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian, STARCH, Kingsford, 40 lbs., Muzzy, 48 lb. pkgs., Kingsford, Silver Gloss, 40 lb., Muzzy, 48 lb. pkgs., Kingsford, Silver Gloss, 12 6lbs., Muzzy, 48 lb. packages, 16 3lb. packages, 12 6lb. packages, 50lb. boxes, SYRUPS, Barrels, Half barrels, Blue Karo, No. 1 1/2, 2 doz., Blue Karo, No. 2, 2 dz., Blue Karo, No. 2 1/2, 2 doz., Blue Karo, No. 5, 1 dz., 2 doz., Blue Karo, No. 10, 1/2 doz., Red Karo, No. 1 1/2, 4 doz., Red Karo, No. 2, 2 dz., Red Karo, No. 2 1/2, 2 dz., Red Karo, No. 5, 1 dz., Red Karo, No. 10 1/2 doz., Pure Cane, Fair, Good, Choice, Folger's Grape Punch, Quarts, doz. case, TABLE SAUCES, Halford, large, Halford, small, TEA, Uncolored Japan, Medium, Choice, Fancy, Basket-fired Med'm, Basket-fired Choice, Basket-fired Fancy, No. 1 Nibs, Siftings, bulk, Siftings, 1 lb. pkgs., Gunpowder, Moyune, Medium, Moyune, Choice, Moyune, Fancy, Ping Suey, Medium, Ping Suey, Choice, Ping Suey, Fancy, Young Hyson, Choice, Fancy, Scrap, All Red, 5c, Am. Union Scrap, Bag Pipe, 5c, Glubas, 2 1/2 oz., Globe Scrap, 2 oz., Happy Thought, 2 oz., Honey Comb Scrap, 5c, Honest Scrap, 5c, Mail Pouch, 4 doz, 5c, Old Songs, 5c, Old Times, 1/4 gro., Polar Bear, 5c, Red Bear, 5c, Red Man Scrap, 5c, Scrapple, 5c, Sure Shot, 5c, Yankee Girl Scrap, 5c, Pan Handle Scrap, 5c, Peachey Scrap, 5c.

11

Table of goods including Oolong, Formosa, Medium, Formosa, Choice, Formosa, Fancy, English Breakfast, Congou, Medium, Congou, Choice, Congou, Fancy, Congou, Ex. Fancy, Ceylon, Pekoe, Medium, Dr. Pekoe, Choice, Flowery O. P. Fancy, TOBACCO, Fine Cut, Blot, Bugle, 16 oz., Dan Patch, 8 and 16 oz., Dan Patch, 4 oz., Dan Patch, 2 oz., Fast Mail, 16 oz., Hiawatha, 16 oz., Hiawatha, 5c, May Flower, 16 oz., No Limit, 8 oz., No Limit, 16 oz., Ojibwa, 8 and 16 oz., Ojibwa, 10c, Scotch, in bladders, Petoskey Chief, 7 oz., Petoskey Chief, 14 oz., Peach and Honey, 5c, Red Bell, 16 oz., Red Bell, 8 foil, Sterling, L & D, 5c, Sweet Cuba, canister, 9 lb, Sweet Cuba, 5c, Sweet Cuba, 10c, Sweet Cuba, 1 lb. tin, Sweet Cuba, 1/2 lb. tin, Sweet Burley, 5c L&D, Sweet Burley, 8 oz., Sweet Burley, 16 oz., Sweet Mist, 1/2 gro., Sweet Mist, 1/4 gro., Telegram, 5c, Tiger, 5c cans, Uncle Daniel, 1 lb., Uncle Daniel, 1 oz., Plug, Am. Navy, 16 oz., Apple, 10 lb. butt, Drummond Nat. Leaf, 2 and 5 lb., Drummond Nat. Leaf, per doz., Battle Ax, Bracer, 6 and 12 lb., Big Four, 6 and 16 lb., Boot Jack, 2 lb., Boot Jack, per doz., Bullion, 16 oz., Climax Golden Twins, Climax, 1 1/2 oz., Climax, 7 oz., Climax, 5c tins, Day's Work, 7 & 14 lb., Creme de Menthe, 1b., Derby, 5 lb. boxes, 5 Bros., 4 lb., Four Roses, 10c, Gilt Edges, 2 lb., Gold Rope, 6 and 12 lb., Gold Rope, 4 and 8 lb., G. O. P., 12 and 24 lb., Granger Twist, 6 lb., G. T. W., 10 and 21 lb., Horse Shoe, 6 and 12 lb., Honey Dip Twist, 5 and 10 lb., Jolly Tar, 5 and 8 lb., J. T., 5 1/2 and 11 lb., Kentucky Navy, 12 lb., Keystone Twist, 6 lb., Kismet, 6 lb., Maple Dip, 16 oz., Merry Widow, 12 lb., Nobby Spun Roll 6 & 3, Parrot, 12 lb., Patterson's Nat. Leaf, Peachey, 6, 12 & 24 lb., Picnic Twist, 5 lb., Piper Heidsieck, 4 & 7 lb., Piper Heidsieck, per dz., Polo, 3 doz., per doz., Red Cross, 30, Scrapple, 2 and 4 doz., Sherry Cobbler, 8 oz., Spear Head, 12 oz., Spear Head, 1 1/2 oz., Spear Head, 7 oz., Sq. Deal, 7, 14 & 28 lb., Star, 6, 12 and 24 lb., Standard Navy, 7 1/2, 15 and 30 lb., Ten Penny, 6 and 12 lb., Town Talk, 14 oz., Yankee Girl, 12 & 24 lb., Scrap, All Red, 5c, Am. Union Scrap, Bag Pipe, 5c, Glubas, 2 1/2 oz., Globe Scrap, 2 oz., Happy Thought, 2 oz., Honey Comb Scrap, 5c, Honest Scrap, 5c, Mail Pouch, 4 doz, 5c, Old Songs, 5c, Old Times, 1/4 gro., Polar Bear, 5c, Red Bear, 5c, Red Man Scrap, 5c, Scrapple, 5c, Sure Shot, 5c, Yankee Girl Scrap, 5c, Pan Handle Scrap, 5c, Peachey Scrap, 5c.

SPECIAL PRICE CURRENT

12

13

14

Table with 2 columns: Item Name and Price. Includes categories like Smoking, Cigars, TWINE, VINEGAR, WICKING, WOODENWARE, and Charcoal.

Table with 2 columns: Item Name and Price. Includes categories like Cigars, TWINE, VINEGAR, WICKING, WOODENWARE, and Charcoal.

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, Toothpicks, Traps, Tubs, Washboards, Window Cleaners, Wood Bowls, and Wrapping Paper.

15

16

17

YEAST CAKE
Magic, 3 doz. 1 15
Sunlight, 3 doz. 1 00
Sunlight, 1 1/2 doz. 50
Yeast Foam, 3 doz. 1 15
Yeast Foam, 1 1/2 doz. 85

TELFER'S COFFEE
MADE IN DETROIT USA
Jamo, 1 lb. tin 31
Eden, 1 lb. tin 27
Belle Isle, 1 lb. pkg. 27
Bismarck, 1 lb. pkg. 24
Vera, 1 lb. pkg. 23
Koran, 1 lb. pkg. 22
Telfer's Quality 25 .. 19
Mosan 18
Quality, 20 16
W. J. G. Tea 37
Cherry Blossom Tea 37
Telfer's Ceylon 40

AXLE GREASE
MICA AXLE GREASE
1 lb. boxes, per gross 8 70
3 lb. boxes, per gross 23 10

BAKING POWDER K C
10c, 4 doz. in case 90
15c, 4 doz. in case .. 1 35
25c, 4 doz. in case .. 2 25
50c, 2 doz. plain top 4 50
80c, 1 doz. plain top 6 75
10 lb. 1/2 dz., pin top 13 50

Special deals quoted upon request.
K C Baking Powder is guaranteed to comply with ALL Pure Food Laws, both State and National.

Royal
10c size .. 90
1/4 lb cans 1 35
6 oz cans 1 90
1/2 lb cans 2 50
3 lb cans 13 00
5 lb cans 21 50

FITZPATRICK BROTHERS' SOAP CHIPS
White City (Dish Washing) 210 lbs. 3c per lb.
Tip Top (Caustic) 250 lbs. 4c per lb.
No 1 Laundry 88% Dry 225 lbs. 5 1/2 c per lb.
Palm Soap 88% Dry 300 lbs. 6 1/2 c per lb.

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



Roasted Dwinell-Wright Brands



White House, 1 lb.
White House, 2 lb.
Excelsior Blend, 1 lb.
Excelsior Blend, 2 lb.
Tip Top Blend, 1 lb.
Royal Blend
Royal High Grade
Superior Blend
Boston Combination

Morton's Salt
MORTON'S SALT
FREE RUNNING
IT PURE
MORTON SALT COMPANY

Morton's Salt
Per case, 24 2 lbs. 1 70
Five case lots 1 60

SOAP
Lautz Bros.' & Co.
[Apply to Michigan, Wisconsin and Duluth, only.]
Acme, 70 bars 3 05
Acme, 100 cakes, 5c sz 3 60
Acorn, 120 cakes .. 2 50

Climax, 100 oval cakes 3 25
Gloss, 100 cakes, 5c sz 3 60
Big Master, 100 blocks 4 00
Naphtha, 100 cakes .. 4 00
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 50
Ivory, 6 oz. 4 15
Ivory, 10 oz. 7 00
Star 3 40

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 3 25
Black Hawk, five bxs 3 10
Black Hawk, ten bxs 3 00

Scouring
Sapallo, gross lots .. 9 50
Sapallo, half gro. lots 4 85
Sapallo, single boxes 2 40
Sapallo, 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
60 pkgs., 5c size 2 40
48 pkgs., 10c size 3 75
24 pkgs., family size .. 3 20
20 pkgs., laundry size 4 00

Naphtha
60 pkgs., 5c size 2 40
100 pkgs., 5c size 3 75

Queen Anne
60 5c packages 2 40
24 packages 3 75

Oak Leaf
24 packages 3 75
100 5c packages 3 75

BBLs.
210 lbs. 3c per lb.
250 lbs. 4c per lb.
225 lbs. 5 1/2 c per lb.
300 lbs. 6 1/2 c per lb.

CHARCOAL
Car lots or local shipments, bulk or sacked in paper or jute. Poultry and stock charcoal.
DEWEY - SMITH CO., Jackson, Mich.
Successor to M. O. DEWEY CO.

DORNBOS' SINGLE BINDER CIGAR 5c

Seed and Havana
A Smile With Each One
PETER DORNBOS
Cigar Manufacturer
16-18 Fulton St. W., Grand Rapids, Mich.
Mail Orders Promptly Attended To

BUSINESS-WANTS DEPARTMENT

Advertisements inserted under this head for two cents a word the first insertion and one cent a word for each subsequent continuous insertion. No charge less than 25 cents. Cash must accompany all orders.

BUSINESS CHANCES.

For Sale—Only clothing and men's furnishings store, village 1,000. Best location; cheap rent. Business \$15,000. Stock new and clean. Time or discount for cash. Excellent opportunity. O. W., care Tradesman. 644

For Sale—Country store. No competition. Good buildings. Clean stock. Sick-ness. \$3,600 takes everything. Terms. Box 172, Wayland, Michigan. 645

CASH REGISTERS—We buy, sell and exchange all makes of registers, also repair, re-build and refinish all makes. Let us quote you price from Vogt-Bricker Sales Co., Saginaw, Michigan. 646

Wanted—Standard cash register (now) made at North Manchester, Indiana. Box 52, Burr Oak, Michigan. 647

For Sale—Hardware and grocery. Only hardware in town. Cash trade. Large territory to draw from. New stock. Will sell one or both. Address No. 648, care Tradesman. 648

For Sale—Good meat market. One block from heart of city. Suitable for killing and sausage making. Have been in business for 22 years and my reason for selling is that I am retiring. Will sell reasonable. Apply Johnson Dugleby, 224 East Third St., Davenport, Iowa. 638

Wanted—Grocery stock invoicing around \$2,000. Live small town; good farming and dairying country. Southern Michigan or Wisconsin. Address C, care Tradesman. 639

Want—to hear from owner of good business for sale. Send description and price. Northwestern Business Agency, Minneapolis, Minnesota. 642

For Sale—Hardware business in loop district, St. Paul, Minnesota. Merchandise invoices about \$13,000. Sales \$40,000; on account of dissolution of partnership will sell all or one-half interest. For further particulars address J. E. Greenman, 1305 Pioneer Bldg., St. Paul, Minnesota. 643

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. Iowa Ave., (Wm. Alden Smith Bldg.) Grand Rapids, Michigan.

For Sale—Drug stock and fixtures. Inventory about \$3,500. County seat. Large territory. Several special agencies. Owner retiring. Will sell or lease building. Terms easy to right man. Address Box 1023, Gladwin, Michigan. 637

Opportunity Of a Lifetime—Have made nearly \$18,000 in about 2½ years, but owing to the fact that I am going into the wholesale business will sell my stock consisting of dry goods, men's and women's clothing, furnishings, etc. Will invoice \$16,000 to \$18,000. Stock and business will stand strictest investigation. My business in 1915 nearly \$40,000. Rent \$75 per month, long lease. Will make right price to the right party. Address No. 635, care Michigan Tradesman. 635

Turn Old Merchandise Into Cash—Conserve your resources. Sell your out-of-date dry goods, clothing, shoes, ready-to-wear goods, etc. Information cheerfully furnished. Highest possible references. Joseph Landau, Commission Brokerage, 2004 Beaver Ave., Pittsburgh, Pennsylvania. 636

General Merchandise Auctioneer—Ten years success closing out and reducing stocks. Reference any reliable merchant in Cadillac. Address W. E. Brown, Cadillac, Michigan. 530

Unusual Opportunity—Where a small investment, with \$200 down will return 100 fold and more, in actual cash. Our Florida development plan guarantees both investment and results. A stamp will bring the proof. Highland Grove Association, El Dorado Springs, Missouri. 625

Auctioneers make \$10 to \$50 per day. How would you like to be one of them. Write to-day. Big free catalogue. Missouri Auction School. Largest in the world. Kansas City, Missouri. 624

Your Money will earn 10% with safety. If you have \$1,000 or more between now and March 1 to put into a conservative real estate, secured investment, bearing closest investigation, guaranteed to net more than 10%—one that is under your control and in which you have an interest with me, write quick to P. O. Box 324, Waterloo, Iowa. 627

For Sale—Grocery stock and real estate in a place where business is established. Enquire P. O. Box 29, Grind Stone City, Michigan. 628

For Sale—Grocery stock and fixtures. Good location and good business but have to sell on account of health. Price about \$4,000. Must be cash. Will sell at invoice. Muskegon, Michigan. Address No. 629, care Tradesman. 629

Wanted—Dry goods or general stock in exchange for 200-acre stock and grain farm in Lapeer county. No. 631, care Tradesman. 631

For Sale—New Holcomb & Hoke butter kist pop corn machine. Used only two weeks. Will sacrifice if sold at once. R. Van Avery, Corner North and West Sts., Kalamazoo, Michigan. 633

For Sale—Feed store; good location; good business. For sale or trade for oats or corn, one 15 H. P. Perles gas engine, one Corn Belt feed mill. C. J. Peterson, Ludington, Michigan, R. 3. 634

Retailers—Manufacturers—Surplus shoe stocks, slow sellers. Highest cash prices paid. Drop a line to A. M. Sacks, 19 Albany St., Boston, Massachusetts. 619

Wanted—Stock general merchandise, clothing or shoes. State size of stock. D. H. Hampton, Macomb, Illinois. 621

For Sale—Canning factory in Branch county, equipped for canning corn, tomatoes, apples, etc. Capacity 10,000 cans of corn per day. Good location, plenty of help. No better section for sweet corn in Michigan. Will sell very cheap if taken soon. John Travis, Union City, Michigan. 622

For Sale—New, up-to-date hardware stock in good town of 500 in Northern Michigan. Stock and fixtures will invoice \$4,000. No competition. Good farming community. An excellent chance for anyone wishing to embark in the hardware game. Owner going on farm. Terms cash. No trade. Address No. 611, care Michigan Tradesman. 611

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—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

200 Acres For Sale—Good buildings; three-fourths mile from railroad station. Estate to settle. \$100 per acre. Address James Lower's Sons, La Porte, Ind. 600

For Sale Or Rent—New corner store building in one of the best towns in Southern Michigan. Modern front, fine location, excellent opportunity for dry goods or general store. Wood & Woodruff, Athens, Michigan. 601

For Sale—A stock of goods consisting of general merchandise, doing a good business in a good live town in Central Michigan. Will sell at a bargain. Address No. 602, care Tradesman. 602

For Sale—Six oak bicycle ladders, 135 feet of track and pole with fixtures to match. All in A1 condition. Throckmorton Boot Shop, Michigan City, Indiana. 603

For Sale—Machine shop and garage combined. Cement block building 50 x 80 feet. Modern tools, good stock of accessories. Price \$3,800. Reasons for selling. Address C. N. Clauson, Ransom, Kansas. 604

Registered Pharmacist—Let me set you up in business. You find the location, I will furnish the stock. Have small but complete stock which I must sell. Easy terms. Write me. No. 606, care Tradesman. 606

For Sale—Stock of general merchandise in good Northern town. Can reduce stock to suit purchaser as owner has bought half interest in a manufacturing concern and must look after it by April 1, 1917. For further information address No. 607, care Michigan Tradesman. 607

For Sale—Good clothes cleaning and pressing establishment in town of 2,000. Owner wants to retire. Box 59, Holly, Michigan. 608

For Sale—Established hardware and house furnishing business, located on Main street. Invoice with fixtures \$4,500. Reasons for selling, failing health. Address Warner Hardware Company, 134 North Main street, Memphis, Tenn. 609

For Sale—Hubbard oven, dough mixer, Read cake mixer, pans, troughs, racks, everything in bakery. I. Ochsenschlager, Aurora, Illinois. 610

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

Drug Store Offered—Discount. Sales about \$10,000 year. Gem Drug Co., Hudson, Kansas. 598

Stocks Wanted—Write me if you want to sell or buy grocery or general stock. E. Kruisenga, 44-54 Ellsworth Ave., Grand Rapids, Michigan. 304

Good Investment—\$250 buys one-half interest in mineral claim along Snake river, in Oregon, one mile from railroad; money needed to get ore out. Large producing mines surrounding this property. For particulars address A. S. Wight, Huntington, Oregon. Box 12. 584

The Merchants Auction Co., Baraboo, Wisconsin. The most reliable sales concern for closing out, reducing or stimulation. Write for information. 585

Shoe Shop For Sale—Only one in live Nebraska town of 1,500 and large country territory. Poor health and other business reasons for selling. This is a splendid opportunity for shoe repairing men. Address John Parker, Genoa, Nebraska. 594

Investments Wanted—I have a lease of 1,000 acres, proven oil land. Want a few parties to put in \$100 each and put down a well. Absolutely a ground floor proposition. For full information address C. E. Shaffer, M. D., Moline, Kansas. 592

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

Safes Opened—W. L. Stocum, safe expert and locksmith. 128 Ann St., N. E., Grand Rapids, Michigan. 104

Will pay cash for whole or part stocks of merchandise. Louis Levinsohn, Saginaw, Michigan. 757

HELP WANTED.

Wanted—At once. Experienced meat cutter and sausage maker. E. D. Hughes, Pentwater, Michigan. 610

Wanted—Experienced saleslady for notion department. State references and wages in first letter. Jacobson's, Greenville, Michigan. 641

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

POSITION WANTED.

Newspaper advertising manager, experienced in towns of 10,000 and under, desires position in advertising department of store or factory. Gilt-edge references; now employed on daily paper. Address "Pep," care Michigan Tradesman. 623

POSITION WANTED—As manager of general store. Twenty years' experience and always made good. My hobby is work, increasing trade and cutting down expense. Am at present employed and I have good reasons for making a change. Have no bad habits, good appearance. Can furnish the best of recommends. Address No. 614, care Michigan Tradesman. 614

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

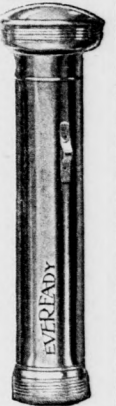
EVEREADY FLASHLIGHTS

are equipped with the wonderful EVEREADY Tungsten Batteries—a distinct advance over any other battery which has been used with flashlights. These batteries have a remarkable length of life—and at the same time are very compact and economical.

EVEREADY Flashlights give real satisfaction and help build up confidence in the store that sells them. Write us today for full information.

C. J. LITSCHER ELECTRIC COMPANY

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



WHY

Michigan People should use
Michigan Flour made from
Michigan Wheat

- 1—It excels all other flours in flavor.
- 2—It excels all other flours in color (whiteness.)
- 3—It excels all other flours for bread making.
- 4—It excels all other flours for pastry making.
- 5—It requires less shortening and sweetening than any other flour.
- 6—It fills every household requirement.
- 7—Michigan merchants should sell, and Michigan people should buy Michigan flour made from Michigan wheat for every reason that can be advanced from a reciprocity standpoint.

BANKRUPTCY MATTERS.

Proceedings of the Western District of Michigan.

(Continued from page seven.)

A. L. Joyce Co., Traverse City	\$28.58
Mirror Printing Co., Kalamazoo	18.70
E. S. Martin, Petoskey	5.00
Normanna Co., New York	6.84
H. Van Eenenaam Bros., Zeeland	3.25
Charles Coye, Grand Rapids	8.00
Garden City Fire Works Co., Chicago	35.07
Kropp Specialty Co., Milwaukee	6.93
Fisher Bros. Paper Co., Ft. Wayne, Ind.	15.31
Albert C. Dersch, Cadillac	6.40
Liquid Carbonic Co., Chicago	40.66
Nat. Biscuit Co., Grand Rapids	11.50
M. Piowaty & Sons, Grand Rapids	12.10
Fleischmann Co., Grand Rapids	30.12
Booth Fisheries, Charlevoix	7.00
A. Casabianca & Son, Grand Rapids	22.83
Woolson Spice Co., Toledo	7.92
A. E. Brooks & Co., Grand Rapids	68.56
Queen City Bottling Co., Traverse City	3.00
Badger Candy Co., Milwaukee	92.10
Petoskey Grocer Co., Petoskey	206.04
Putnam Factory, Grand Rapids	76.07
Darrah Milling Co., Big Rapids	14.00
Jacques Mfg. Co., Chicago	2.00
Plankington Packing Company, Milwaukee	7.58
Valley City Milling Co., Grd Rapids	100.00
Cadillac Boiling Works, Cadillac	10.20
L. N. Overholt & Co., Petoskey	10.35
Wolverine Spice Co., Grand Rapids	1.50
Armour & Company, Chicago	11.69
Strant Bros. & Amiett, Traverse City	3.05
Cadillac Ice Cream Co., Cadillac	90.00
Cole Bros. Kalkaska	135.00
Bowerm & Cole Bros., Kalkaska	20.00
G. H. Seiting, Kalkaska	15.50
Fred L. Zursig, Kalkaska	9.60
Michigan State Tele. Co., Kalkaska	10.42
Nov. 20—In the matter of the Grand Rapids Tailoring Co., the hearing on the order to show cause was held this day. Various bids for the assets were received, the highest of which was as follows: Yard goods, aggregating 450 yards, 70 cents per yard; safe, \$10; and miscellaneous assets for \$25, making a total of \$350, all of which was sold to D. W. Cathra, Detroit, and the sale was confirmed. The trustee still has on hand all of the fixtures and certain of the manufactured suits and overcoats.	
Bethia Williams, trading as the Williams Grocery Store, Big Rapids, filed her petition in bankruptcy, adjudication has been made and the matter referred to Referee Corwin. George S. Norcross, Grand Rapids, has been appointed as custodian. The schedules show assets listed at approximately, \$8,694.92, including stock in trade, listed at \$2,800. The liabilities amount to \$7,841.06, consisting of debts contracted in open account. The first meeting of creditors has been called for Nov. 29, at which time creditors may appear, elect a trustee, prove their claims, and transact such other business as may come before such meeting. The following are shown as creditors of the bankrupt:	
Secured Creditors.	
Horton Williams, Big Rapids	\$195.00
Clark F. Williams, Big Rapids	130.00
Unsecured Creditors.	
Lester Stimpson, Big Rapids	\$ 17.74
Grand Traverse Fruit & Produce Co., Big Rapids	11.20
C. D. Carpenter, Big Rapids	26.75
Empire Celery Co., Kalamazoo	10.98
Big Rapids Garage, Big Rapids	12.65
Arbuckle Brothers, Chicago	17.50
J. C. Jensen & Co., Big Rapids	68.28
Voigt Milling Co., Grand Rapids	5.95
Superior Glove Co., Greenville	16.55
Big Rapids Gas Co., Big Rapids	1.50
Globe Tobacco Co., Detroit	28.97
Nugold Ring Co., Omaha, Nebr.	9.90
Ben Hosking & Brothers, Chicago	69.00
Jennings Mfg. Co., Grand Rapids	14.70
Wilber Burns Soap Co., Grand Rpd	21.75
Miles & Buck, Big Rapids	8.55
E. J. Brack & Sons, Chicago	15.20
Standard Oil Co., Grand Rapids	35.64
Jewett & Sherman, Milwaukee	63.38
Michigan Cigar Co., Big Rapids	14.21
National Grocer Co., Grand Rapids	463.11
Puhl Webb Co., Chicago	48.81
Rademaker & Dooge, Grand Rapids	370.93
Hume Grocer Co., Muskegon	485.58
Acme Silver Co., Cleveland	43.10
National Biscuit Co., Grand Rapids	159.87
Ideal Clothing Co., Grand Rapids	52.26
Model Creamery Co., Big Rapids	111.55
Armour & Company, Chicago	193.74
Butler Brothers, Chicago	64.67
Valley City Milling Co., Grand Rapids	252.35
Consumers Power Co., Big Rapids	22.72
Walker Candy Co., Muskegon	39.92
Casabianca & Son, Grand Rapids	32.00
Eureka Coffee Co., Buffalo	204.20
Dominion Cigar Co., Big Rapids	16.80
Martz Brothers Bakery, Big Rapids	13.00
Model Bakery, Big Rapids	39.31
Vinkemulder Co., Grand Rapids	278.14
Cornwell Co., Saginaw	179.64
C. W. Mills Paper Co., Grand Rapids	93.66
Putnam Candy Co., Grand Rapids	60.28
Judson Grocer Co., Grand Rapids	1,821.92
J. O. Ohlson, Big Rapids	92.83
Moore & Randall, Big Rapids	3.25
Michigan Tele. Co., Big Rapids	3.75
Canton Electric Cut Co., Canton, O.	96.00

Citizens State Bank, Big Rapids	450.00
Darrah Milling Co., Big Rapids	90.52
Acker Mecosta County Mills, Big Rapids	11.32
Clark F. Williams, Big Rapids	572.20
Horton Williams, Big Rapids	5.86

Late News From Michigan Banks.

Marquette—Orrie E. Brown, Assistant Cashier of the First National Bank of Marquette, has been elected Cashier of the Gwinn State Savings Bank by the directors. He will succeed Chester D. Masters, who recently resigned the position. The Gwinn Bank was organized eight years ago, with a capital of \$25,000, and now has undivided surplus profits of \$18,000. It has \$225,000 of deposits and has been paying dividends. It is a sound and prosperous Bank, and is housed in attractive quarters. The district that it serves is wealthy and growing and the Bank is expected to increase its resources rapidly.

Niles—In March, 1901, the First National Bank of Niles closed its doors and the depositors have to date received 85 per cent. of their savings. Recently, a rumor had it that Geo. C. Rankin, a Treasury employe at Washington, who is acting receiver, had enough funds for another 5 per cent. dividend. Last accounts showed that the receiver did have some funds belonging to the Bank but not enough to make the 5 per cent.

Cheboygan—The Cheboygan State Bank, in co-operation with the North-eastern Michigan Development Bureau and Agricultural Agent Byers, of the New York Central lines, is to organize a calf club among the boys and girls of Cheboygan county. The Bank will bring in a carload of pure bred heifer calves, place those among the boys and girls, taking their notes for the exact cost of the animals. At some future date all the animals are to be rounded up and sold to the highest bidder, the proceeds, less the original cost of the calf and interest on the amount to date, to go to the boy or girl raising the animal.

Buchanan—The private Bank of Lee Bros. & Co. has been re-organized and will be succeeded by the Buchanan State Bank on Jan. 1. The new organization will have a capital stock of \$40,000, and the stockholders will number about thirty. Herbert Roe will continue to act as Cashier, and Chas. Landis as Assistant Cashier.

Saginaw—The Saginaw Abstract Co., which is now a part of the Saginaw Valley Trust Co., will commence business by Dec. 1 and it is expected the trust company will be in full operation within a short time after that in the Goeschel building, 109 South Jefferson avenue.

Ideals.

Ideals are like stars: You will not succeed in touching them with your hand, but like the seafaring man on the desert of waters, you choose them as your guides, and following them, you reach your destiny.

Carl Schurz.

True Greatness.

Life is made up of little things. It is but once in an age that occasion is offered for doing a great deed. True greatness consists in being great in little things. George MacDonald.

Enslavement of French and Belgians By Germany.

All advices from the belligerent nations in Europe indicate a degree of determination which speaks a long continuance of the conflict, even to the point of exhaustion of all around. The military correspondent of the London Times calls attention to the "wise economies of Germany," noting especially the constant re-examination of the medically unfit, return of wounded men to the colors, use of prisoners in factories and on farms and maintenance of strength in battle "for a longer period than anyone thought possible." This writer says that Germany cannot have less than 6,500,000 now in the field, lines of communication and reserve. He declares that "the Allies are faced with the necessity of straining every nerve to place in the field next year every man, gun and shell that they can produce." At the same time he notes that Russia has ample reserves and Italy constantly increases and improves its army, while France "has been most successful in drawing more men from civil employment and now excels in the art accomplishing great things in the field with relatively slight losses."

Other authorities report that Germany will summon all healthy citizens to compulsory work and it is a matter of common knowledge that more than nine-tenths of the work in factories and on the farms is now being done by women.

The latest crime against civilization committed by Germany is the forcible deportation of large numbers of French and Belgian people to German territory and forcing them to engage in work which will give support to the army. This is contrary to international law and an investigation is now in progress by the American State Department to determine whether this is a violation of Germany's assurances to this country regarding the rights of neutrals. The Belgian clergy, led by Cardinal Mercier, are uttering piteous protests against the enslavement of their people by the Germans to give support to the army, and they charge horrible outrages. It appears, however, that the brutal and barbaric German economic policy is to go on, and the longer the war lasts the greater the amount of this unwilling service and the suffering attendant thereon.

The Entente Allies appear not to be in any such straits, and yet Great Britain will soon restrict the use of certain kinds of food and it is likely that that country will find greater difficulty than hitherto in securing loans for war purposes. Verily the conflict is coming down to the bitterest dregs.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Nov. 22—Creamery butter, extras, 40@41c; first 38@39½c; common, 36@38c; dairy, common to choice, 32@38c; poor to common, all kinds, 25@29c.
 Beans—Medium, \$7.25@7.50; pea, \$7.25; Red Kidney, \$7@7.25; White Kidney, \$7@7.50; Marrow, \$7.50.
 Cheese—No. 1 new, 24½@25c; choice, 24c.
 Eggs—Choice, new laid, 45@48c; fancy hennery, 50@58c; storage candled, 38@39c.
 Poultry (live)—Fowls, 15@19c; springs, 15@21c; old cox, 14c; ducks, 17@20c.
 Dressed Poultry—Turks, per lb., 28

@32c; ducks, 20@22c; chicks, 18@23c; fowls, 16@20c; geese, 17@18c. Expect high prices next week.
 Potatoes—\$1.70@1.75 per bu.
 Rea & Witzig.

The estimate put out by a Wall Street news agency that the Steel Corporation in the current quarter would earn \$105,000,000, was generally felt to be rather high. The estimate was not unlikely made on the rough calculation that earnings would average \$35,000,000 a month for the three months. It has been estimated that earnings reached this figure in October. If that is the case, then one might feel justified in predicting at least that figure for the current month and for December; for the Steel Corporation is constantly working into orders placed at higher prices. On the other hand, such a factor as the car shortage is not to be overlooked. A few furnaces have already been compelled to bank because they could not get their fuel. It is difficult to foresee just how this one factor alone will work out before the end of the period, and it is possible that other unforeseen unfavorable factors may develop between now and the end of the year. Any estimate of earnings made now is little better than a guess. It will be remembered that at about this period during the last quarter earnings of \$90,000,000 to \$95,000,000 were most commonly predicted. Even after the whole period had closed, the estimates, as the actual figures of \$85,800,000 revealed, were far too high—except on the last day or two before the figures appeared. It must be remembered that we are hardly past the middle of the current quarter.

A man doesn't need common sense if he has enough of the uncommon kind.

BUSINESS CHANCES.

For Sale—General store, 12 miles south of Richmond, Indiana, at Kitchel, Union Co., Indiana, on Chesapeake and Ohio Railroad in a wealthy farming community. Only store within 4½ miles. Groceries, dry goods, boots and shoes, paints and hardware. Invoice \$4,500, annual business \$12,000 to \$16,000. Will give terms or good discount for cash. Post-office in connection. Business can be doubled. If interested it will pay to investigate. Jos. Foutz, Kitchel, Indiana. 649

For Sale Oven—Middleby No. 4. In excellent condition. Putting in larger oven. Joe Lotscher, 119 No. Bloomington St., Streator, Illinois. 650

For Sale—One gasoline engine 18 horse power. Olin make, Buffalo, N. Y. Very good order. \$225. Phillip Deucher & Son, Lyons, New York. 651

For Sale—General stock of merchandise in agricultural town of 809. Business run 20 years and amassed a competence for owner. Stock invoices \$10,000, furniture, groceries, shoes, clothing and dry goods. Brick store building 40 x 100, first floor and basement, rent \$40 per month. Center of one of the best farming districts in Michigan. Two other stores in town, but good competition. Practically no other towns or stores within 12 to 14 miles in either direction. The price under present conditions very low. Satisfactory terms to reliable purchaser. Address No. 652, care Tradesman. 652

80 Acre Farm Near Flint—A Bargain

Will sell or trade for good up-to-date Clothing, Hat & Furnishing stock if located in a live town of 4,000 to 8,000 population. Land near Flint very valuable. Address F. W. office, this paper. Would also take in trade Detroit property.