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CAN GUARANT

Boston Breakfast Blend



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Judson Grocer Co. The Pure Foods House

GRAND RAPIDS, MICHIGAN

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Represents

the very best quality of baking powder any dealer can offer his customers, regardless of price.

We Guarantee

will please your most particular customers. Retail price refunded on any can returned.

"Keep It In Front"



Thirty Fourth Year

GRAND RAPIDS, WEDNESDAY, NOVEMBER 29, 1916

Number 1732

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KAISER HATES AMERICANS.

The Kaiser recently authorized the publication of a booklet in Germany, entitled "American Neutrality." Something like 150,000 copies have already been issued and a part of the edition is especially made to fit the pockets of soldiers at the front and many of them are thus equipped. It is a very severe arraignment of the United States and its people, referring to their attitude in the war. One characteristic sentence, which bears the personal imprint and approval of the Kaiser, reads:

The American is a greedy money chaser, without ideals; he lives for money alone, and to make money he would sell his soul to the devil or plant radishes on the graves of his parents.

Americans naturally look upon this book as a libelous caricature, but it correctly represents the ideas which the Kaiser entertains about our people.

It is also fair and worth while to emember in this connection that the British are not over friendly, and that some of them are quite the reverse. They feel-as all loyal Americans do -that the United States, from a humanitarian point of view, should have joined them in the war against Germany, and they are incensed that our people are growing fabulously rich while they are giving and borrowing money at wholesale to pay enormous profits on goods necessarily bought in this country. The Belgians feel that all nations should have come to their aid and assistance because their territory was ruthlessly invaded by the Germans and their people subjected to horrible hardships without having been guilty of any offense. The French and Italians do not feel as keenly on this subject, but still the view obtains that the United States is making more money out of the war than any other country, and of course that fact is indisputable. Of course the answer is that the United States has no part or parcel in the European controversy and no connection with it, near or remote. That there is some country which can furnish food, munitions, etc., is really a

matter of value and importance to those who need supplies so much, and that those who sell in any market ask the biggest price they think they can secure is natural.

The situation is such as should com. mend itself to the thoughtful and the generous consideration of Americans. They did not cause the war, but they have profited largely. Conditions, however, are such as to impose a very heavy obligation upon our people to contribute very largely of their suddenly secured riches to alleviate so far as they can the hardships and the sufferings of the millions of people on the other side of the sea. It will be recalled that before the war commenced many mills were closed, others running on short time, and hundreds of thousands, probably millions of people here were facing strenuous times, scarcely knowing whence their next meal would come. Shortly after the beginning of the war all that was changed and now the mills and factories, and as well the farms are as busy as they can be, the workers. earning goodly wages and the owners making handsome profits. It is true also that the United States has sent many millions to help those suffering abroad, but the sums thus forwarded will be a precious small percentage of the profits made during the last few years, which would have been impossible except for the war. Meantime the suffering in European countries continues to beggar description and of all people under the sun, Americans should respond to their appeals most generously. If American men of means would give 10 per cent. of the profits which have come to them from the war it would be many times the aggregate of money thus far forwarded and that would leave them 90 per cent. more than they would have had without it.

OFFSETS TO POOR CROPS.

The United States, while having a corn crop below the recent average, has one of unusually good quality. and is starting to market earlier than in any other year, as a result of the high prices. There is an abundance of oats, with supplies the largest known at this season, there being over 65,000,000 bushels in available supplies, or 43,000,000 more than last year. Foreigners are buying oats freely, and exports would be materially larger were cars obtainable to move the oats to the seaboard, and ocean steamers available to carry them abroad. A large part of the visible supply is held at the seaboard, awaiting the arrival of boats.

Silence is said to be golden, but there are no mute millionaires on our visiting list.

The Tradesman suggests that if they wish to retain their good name among the merchants of Michigan, three fire insurance companies must immediately end the farce they have been playing by proxy in this State by taking the settlement of their losses out of the hands of adjusters of the Shaw type and placing them in the hands of men who have a just conception of the rights of the insured. The three companies the Tradesman particularly wishes to call attention to at this time are those which have been party to a great injustice in the Hatchew case, as follows:

TIME FOR THEM TO ACT.

Arizona Fire Insurance Co., Phoenix, Ariz.,

Ohio Farmers' Insurance Co., Le-Roy, Ohio.

National Union Fire Insurance Co., Pittsburg, Pa.

These companies are probably conducted by men of sterling character who would not consent to bulldozing methods or questionable practices. Now that their attention has been called to the fact that their good names have been brought into question by the actions of their representative in this community, the Tradesman hopes to see them promptly disclaim his authority to act as he has, repudiate his methods and assure the readers of the Tradesman that they will immediately right the Hatchew wrong and so conduct their settlements hereafter as to leave no ground for thinking that they are actuated by any but the best of motives in dealing with the policy holders. Speak up, Gentlemen!

COST OF LIVING HYSTERIA.

The country may as well resign itself now to a plethora of suggestions and plans and expedients for reducing the cost of living. Some of these suggestions will be sensible. Many of them will be weird and grotesque. The suggestions will come from bankers, from business men, from economists, from newspaper editors, from college professors, from magazine writers, from Government officials, from muckrakers, from politicians, from labor leaders, from Socialists and Prohibitionists and single-taxers, from advertisers, from cranks who have no position or assignable status whatever, but who are overcome by their own ideals and the desire to get into print.

It has always been thus. One recalls from the not-so-dim past the suggestions and arguments during the free silver hysteria, the haunting suggestions and schemes put forth in 1907 for the eternal abolition of panics, the army-of-the-unemployed hysteria, the buy-a-bale-of-cotton movement, the buy-it-now movement, the gold

pool, and the plans for keeping our gold from being drained out of the country. Some of the suggestions that are put forward will undoubtedly have merit; others will be sensible enough, but trite, and of little value -such as exhortations to other people not to be extravagant. But the hopeful aspect is that some expedients will probably be adopted which will not only help to keep down the cost of living now, but will be permanent, and will continue to reduce the cost of living even when that cost has returned to a peace basis. These expedients will be those which would probably not have been adopted at all if the day of emergency and necessity had not come.

NO EXCUSE FOR EMBARGO.

The question of placing an embargo on food-stuffs is a live one in governmental circles, and an effort will be made at the approaching session of Congress to enact a law. The principal reason alleged by the champions of embargo is that the cost of living is so high in this country and a lot of people are "on the verge of starvation." It would be hard to find a period in our history when the people as a body were farther away from starvation than they are at this moment. True the cost of living is high but also wages are high and among those who can profit by our great foreign trade there is an immense increase in wealth. But more particularly do Representative Fitzgerald of New York and others desire an embargo because it would be a jab at Great Britain, which has annoyed this country by its blockades, censorship of the American mails, blacklisting of American firms, etc. There is a terrible resentment in the hearts of some patriots against John Bull for the comparatively small offenses of opening private letters and refusing trade with certain people but never an ache over the destruction of a hundred American lives by the Germans on the Lusitania.

It is safe to predict that there will be no embargo. There would be no possible excuse for it. We have plenty to eat and a lot to spare for other feeders. The moderate inconvenience to people in towns and cities over the high price of food is no justification for smashing the prices of those articles produced by the farmers. Moreover our Woodrow Wilson is opposed to embargoes, and what he says goes with Congress, as witness his performance in taking its members by the ear and telling them where they must stand on the eight-hour question. The Government will listen respectfully to the many petitions for an embargo now going up to Washington and will talk a little on the subject, and that will be the end of it.

STUBBORN AS A MULE.

Shaw Refuses to Re-open the Hatchew Settlement.

The controversy between Shaw and Hatchew and Brooks has reached the acute stage. Shaw refuses to re-open the case or to discuss it in a spirit of fairness. He absolutely refuses to accept the proofs of loss prepared by the trustee of the creditors, basing his refusal solely on the signatures he secured to the paper he holds in which the "sound value" of the stock was stated to be \$2,515.70 and the fixtures \$628.34.

Shaw still insists that Mr. Prendergast insulted him in his office when he called on Shaw in company with Wm. B. Holden, H. C. Rindge, Earl J. Hatchew and E. L. Brooks to endeavor to re-open the case in the interest of fairness and common justice.

The Tradesman has known Mr. Prendergast, personally and intimately, for thirty-three consecutive years and can say in all candor that there is not a man in town who is actuated by a higher sense of honor, integrity and right thinking, right living and right speaking than Mr. Prendergast. Shaw's statement that Mr. Prendergast insulted him is the merest moonshine. Mr. Prendergast never insulted anyone. He is not built that way.

Furthermore, all of the men who accompanied Mr. Prendergast on this occasion denounce Shaw's statement as utterly false and without any foundation in fact.

So many complaints of this character have evidently been brought to the attention of the State Insurance Commissioner that he has voluntarily cited Shaw to appear before him Dec. 7 and present reasons why his license as adjuster should not be revoked. The State Agents appear to agree in the statement that Shaw is unfitted by temperament to adjust losses properly, because of his inability to meet the insured or their representatives in a frank and manly manner. The same conclusion has apparently been reached by most, if not all, of the local agents in Grand Rapids and by those who have had occasion to do business-or attempt to do business-with Shaw in his office.

In an interview with Marcus H. Lazerus at Chicago last Friday, that gentleman corroborated the statements of Hatchew and Brooks to the effect that when they signed the paper in Shaw's office, fixing the loss at

Total.....\$3,144.04

they were led to believe by Shaw that \$3,144.04 was the actual amount they were to receive; that after Shaw and Lazerus each had secured a signed copy—no copy being given to either Hatchew or Brook—Shaw informed them that they would receive only \$2,470.86, on account of the 75 per cent. rider attached to their policies; that thereupon Hatchew and Brooks protested and demanded the return of the papers they had signed under a misapprehension—it is stated that they used a stronger word, which the Tradesman hesitates to repeat—which request Shaw refused to comply with; that thereupon Hatchew and Brooks left Shaw's office in disgust, asserting they would not settle upon that basis.

The National Union Fire Insurance Co., of Pittsburg, has written its Michigan State Agent, W. G. Titus, of Lansing, to proceed to Grand Rapids and make a personal investigation of the method in which the Hatchew Brooks loss has been handled and and if he finds that Shaw has been in any manner unjust to the assured or disrespectful to those interested in the loss as creditors of the insured, he is instructed to take the matter out of Shaw's hands and give it his personal attention. Mr. Titus was in the city last Friday and was closeted with Shaw, but up to this date he has not called on either Attorney Fuller or Trustee Prendergast. A one-sided report, based on such biased and prejudiced statements as Shaw is making in the premises, would be of no value to the company in reaching a just conclusion in the matter.

The statement in the Tradesman of last week to the effect that Shaw proposed to settle the Hatchew and Brooks loss at \$1,886.78 referred to the stock only. In addition thereto, Shaw offered them \$584.08 on the furniture and fixtures, making a total of \$2,470.-86, which he offered to settle policies aggregating \$3,900 on a stock which, according to the proofs of loss prepared by the trustee of the creditors, aggregated \$6,694.59. Here then is the situation in a nut shell:

Actual loss\$6,694.59 Actual insurance\$3,900.00 Amount Shaw offered ..\$2,470.86

The security market expresses the same confidence in the continuance of business activity as heretofore. The expectation of big things in the corporation reports at the turn of the year is a strong element. Fear of what may happen under the Adamson law has depressed the railroad issues and the motor stocks have been a weak feature, but so powerful are the influences in favor of the industrial stocks generally that many of them have been extremely buoyant. Bankers are exercising more care in their loans on stock collateral and customers are called liberally by brokers. European governments continue to look to us for loans. Present evidences indicate that offerings will be made up to the full extent of our willingness to lend. Occasionally there is a rumor of definite efforts in the direction of peace but nothing tangible has been discovered and the fear of a long continuance of the conflict is general among political authorities and business men.

Retail merchants should keep a set

of books which plainly, clearly and completely set forth the condition of their business and which can be brought up-to-date at any time with very little clerical work. Too many country merchants are negligent in this respect, so that in the event of a loss by fire they have trouble in preparing and substantiating their claims.

Any kind of advice is good as long as you don't attempt to follow it.

MICHIGAN TRADESMAN

Hotel Men Find Prohibition Good For Them.

Hotel men in the states which recently voted "dry" are very much divided in their opinion of what will be the effect of it on the hotel business in the long run. Some of them point gloomily at present hotel conditions in Canada following the prohibition of liquor there, but are reminded by the more optimistic ones that Canada is suffering from the sacrifices of war more than from any other cause at present, and that conditions there will improve after the war is ended.

That opinion on the issue of prohibition did not incline away from it in all larger cities was proven in the result of the recent election in Kansas City, Missouri, which voted "dry" by a decisive majority while the State remained "wet;" and in Nebraska just the opposite result was registered by the voters, Omaha going "wet" by about 10,000 majority and the State "dry" by again as many votes.

The proprietor of the leading hotel in the Western part of Nebraska, in a conversation with the writer expressing his complete satisfaction with the adoption of prohibition in this State, said it would spare him most of the friction he now encountered in the operation of hotels, both with his guests and his employes, and traceable directly to the hotel bar; that a certain percentage of all hotel guests will abuse the convenience of obtaining liquor at hotel bars, and where "dry" hotels are operated in 'wet" towns those bibulously inclined guests will booze up at saloons and then carry trouble to those hotels, to the annoyance and disgust of the sober guests as well as to the injury of the hotel's reputation for orderliness, not to mention the proprietor's discomfort.

From Colorado come reports of increased business at all hotels since the advent of the present and first year of prohibition in that State.

Although the immediate prospect of losing the revenue of hotel bars when prohibition goes into effect is never pleasant to contemplate, those hotel operators so affected will spare themselves much mental discomfort if they will force themselves to realize that experience has taught others who have "gone through the mill" that the financ'al disaster which they dread as a result of prohibition is not as real as their imagination paints it nor is justified by the experience of others. —Mid-West Hotel Reporter.

Woman Egg Crook "Does" Los Angeles Dealers

An irresistible impulse to "do" the egg trade appears to permeate the family of Mrs. Charlotte L. Cheney, of Los Angeles, and it has landed her back in prison just about a year after she was released, after serving a sentence for fraudulent transactions in the produce trade and also in the use of mails. Besides, she is the wife of a man said to be one of the sharpest crooks of the Coast produce trade and, although she hasn't lived with him for a long time, the tendency to swindle and defraud appears to pursue her.

According to the "Commercial Bul-

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letin" of Los Angeles, Mrs. Cheney has "done" the egg men of that district of about \$2,300 by a game that was sure to come to wreck from its outset.

She opened a butter and egg store in April, and began buying relatively small quantities from the Simon Levi Company, local jobbers, and in ever increasing quantities from country shippers. She paid Levi promptly on presentation of every bill, and always gave this company as a reference. This served to establish her credit. During April she built up a standing with country shippers by paying up to 3 cents higher than the prevailing market. On first small shipments she reniitted promptly.

By June 20 she had established a heavy shipping business on eggs, and then she began purchasing in large quantities from practically all wholesale produce merchants in the city, as well as country shippers. Between June 20 and July 1 she purchased on credit \$1,616.45 worth of eggs, and in the succeeding week \$875.10. Just as fast as the eggs came in she would sell them in case lots, sometimes within twenty to thirty minutes after they arrived, to stores, cafes and cafeterias at 2 to 5 cents a dozen below the purchase price. During the entire six weeks of her spectacular career she sold only one dozen eggs, as far as the prosecution could find, at as much as she paid for them.

The maximum punishment for the offense of which Mrs. Cheney is convicted is \$5,000 fine or one year in the county jail, or both.

Butter, Eggs, Poultry, Beans and Potatoes.

Potatoes. Buffalo, Nov. 29—Creamery butter, extras, 42c; first 40@41c; common, 37@39c; dairy, common to choice, 32@ 38c; poor to common, all kinds, 25@ 29c.

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, 24@24½c; choice, 23@24c.

choice, 23@24c. Eggs—Choice, new laid, 45@48c: fancy hennery, 50@58c; storage can-

fancy hennery, 50@58c; storage candled, 38@39c. Poultry (live) — Fowls 14@19c.

Poultry (live) — Fowls, 14@19c; springs, 14@21c; old cox, 13c; ducks, 17@20c.

Dressed Poultry—Turks, per 1b., 30 @35c; ducks, 20@25c; geese, 20@23c. Potatoes—\$1.70@1.75 per bu. Rea & Witzig.

Re-action in the Spring.

William B. Holden, Secretary of the Grand Rapids Dry Goods Co., has returned from New York, where he found the dry goods markets more unstable and prices ruling higher than at any time since Civil war times. In many cases lines are being opened and withdrawn in two hours, to be opened the next morning at still higher prices. Mr. Holden believes that the enormous buying at ridiculously high prices will stagger the consumer to such an extent that there will be a reaction in the early spring.

Harold Sears, Treasurer of the Grand Rapids Dry Goods Co., was presented with a handsome Howard gold watch by the traveling salesmen of the National Biscuit Co., on the occasion of his retirement from his former position as manager of the local branch of that corporation.

UPPER PENINSULA.

Recent News of the Cloverland of Michigan.

Michigan. Sault Ste. Marie, Nov. 27—Joseph Nanos, of the firm of Nanos & Krisse-lis, proprietors of one of the Soo's popular ice cream parlors and confec-tionery stores, surprised his many friends in this city by returning last week from Chicago with a bride. They were met at the depot by their numer-ous friends who had ten autos in wait-ing and the young couple were taken ous friends who had ten autos in wait-ing and the young couple were taken through the city in a manner that could not be mistaken for anything but a bridal affair. They were landed at their new home on Magazine street, where Photographer Bell took a picture of the werdding dinner which end wedding dinner, which was served on a large scale. The pictures will be apa large scale. The pictures will be ap-preciated as souvenirs of the occasion, George McSourley and John Sims will open an automatic baseball game bere in the building formerly occupied by T. P. McKinney & Sons. This is something new in the way of sport for the Soo, as a game of this kind has never been operated here before.

"Conservative: One who is opposed to the things he is in favor of." The Moving Picture World for Nov.

25 contains an item of interest to Cloverresidents, but more particularly to Sooites reading as follows: "Gaumont releases for week of Nov. 19, See Amer-"Gaumont releases for week of Nov. 19, See Amer-ica First, No. 63, released Nov. 22, has beautiful pictures of the famous locks and rapids at the Soo." A series of travelogues featuring beautiful or his-torically interesting places throughout the U. S. under the general title of See America First is being released through many exchanges throughout the country by the Gaumont Co of See America First is being released through many exchanges throughout the country by the Gaumont Co., of Flushing, N. Y. In No. 63 of this series appears the pictures of the locks and rapids which were taken last August by Kenneth R. Eddy, of this city, cam-era man for the Chippewa Film Co. The pictures will probably he descent era man for the Chippewa Fund The pictures will probably be shown the Temple theater at some future date. "Age is not a state of the body, but of the mind." The latest report from Trout Lake

continues to show that the town is growing and from the optimists there the town is destined to be one of the the town is destined to be one of the best on the D. S. S. & A Railway. The latest enterprise is the construction of a large new opera house by John Probst, which he intends to have up-to-date in every respect. Moving pictures and roller skating are also among the pos-sible attractions. He will also install an electric lighting plant which may be of sufficient capacity to furnish light for the entire town

The coal shortage is causing much The coal shortage is causing much worry to the transportation companies, which are unable to get enough coal to operate. Friday night the Michigan Central train out of Bay City was held up for fuel. Monday and Tuesday the heating plant of the Michigan Central at Mackinac City was out of commis-sion on account of no fuel. The south-bound train out of Mackinac City Mon-day was an hour late waiting for fuel. The M. T. Co. is cancelling all trips possible and expect to be able to still further reduce by taking off a trip after the hunting season. The G. R. & I. is the hunting season. The G. R. & I. is also short of fuel. The M. T. Co. asked the road for 200 tons of coal and could get but forty-five tons. The manageget but forty-five tons. The manage-ment of the Mackinac Transportation ment of the Mackinac Transportation Co. has refused to be held up by the coal hogs, who are endeavoring to bleed the public. After the close of naviga-tion, if the shortage continues, the com-pany proposes to send a hundred of the South Shore ore cars to the coal mines with men in charge to see that they are loaded and returned to Mackinac City. The hunting season is about over and while most everyone who has gone out has come back with his deer, that is not

while most everyone who has gone out has come back with his deer, that is not saying that the deer was shot by the party bringing it in. The hunters men-tioned a foot of snow and the fellow who rocked the boat has given way to the fellow who thought it was a deer. L. Seaman, well-known merchant of Drummond Island, was a business vis-

MICHIGAN TRADESMAN

itor here this week, placing orders for

his winter's supply. D. N. McLeod, of the McLeod Lumo., Garnet, was a business visitor last week. Dan never looked bethere last week. ter and stated that if he felt any better he could not stand it. He is operating on a large scale this year and expects the season will be one of the best in many years

Some people are too good to be interesting. R. W.

teresting." R. W. Ballensinger, formerly with A. H. Eddy and for a short time in the employ of the Booth-Newton Co., has accepted a position in the wholesale and retail grocery store of P. T. McKinney & Sone &

Welden Roe, Pickford's well-known blacksmith, has purchased the W. J. Johnson blacksmith shop, at Rudyard, and taken possession of the new enter-

prise. "No man ever does as much to-day

"No man ever does as indea as he is going to do to-morrow." The Gilpin camps, near Kinross, are about completed. Extensive lumber operations are being started and everything looks busy.

The boy scout movement at the Soo is being revived and much interest is being shown by some of our leading citizens who are interested in this move-ment. They realize that the boy of to-day is to be the man of to-morrow and

"After hearing some men speak we are surprised at the small hats they wear."

The Absurdity of a Food "Boycott."

And now it appears as though the reformer might keep his head and not go off at a tangent by arguing from false premises and suggesting halfbaked ideas that confuse and create partisan antagonisms when wise leaders ought to confine themselves to facts instead of theories.

It appears that the Housewives' League has started another "boycott' against eggs with the avowed purpose of forcing the "egg barons" to lower prices down to a dead level of 35 cents. Without arguing whether such a price is justified or not, Mrs. Heath and her associates have had enough practical knowledge of trading to know that there is no hope of effective results from a "boycott" as such.

If the consumers think eggs aren't worth more than 35 cents, they are perfectly within their rights in refusing to pay more and in refusing to eat eggs at any such price. Such a stand is exactly what the grocer fears as an indication of the "danger mark" of high prices. It is simply the normal operation of the old law of supply and demand and will undoubtedly be a big factor in readjusting values to a reasonable basis. When demand ceases and supply continues, prices must take up the slack and come down to restore an acceptable trading basis.

But it isn't a "boycott" or anything of the sort and such talk is nonsense. If the consumers want eggs more than the holders do, prices will go up; if they don't they will come down. No end of organized punishment-and that's what a "boycott" is in principle, will do it. The reformer will probably find that the thing takes care of itself in the long run. In fact a very large part of the trouble with the mar. ket to-day is excitability, and if people would keep cool and take chances with the rest of the public, without rushing in to save themselves and "let the devil take the hindermost," there would be less skyrocketing of prices.

"The Public Be Damned."

A generation ago Commodore Vanderbilt epitomized a great issue in the pungent phrase: "The public be damned.'

To-day Mr. Gompers seems to be courting a like fame. With all the ardor of his soul he is now declaring: "The public be damned."

Mr. Gompers does not repeat the famous phrase in its exact terms, because he is not a plain and simple man like the ingenuous Vanderbilt. Mr. Gompers is a public man and he has formulas to coat his doctrines and purposes so as to make them palatable. He would never damn the public in terms any more than would any other politician. He only damns it in purpose. He does not say,"The public be damned;" he says, "Law or no law."

Vanderbilt's attitude and Gompers' are the same, although sentimentalists are outraged by Vanderbilt's and applaud Gompers'. Vanderbilt thought his railroad was his business to do as he pleased with. The American people disagreed with him and began to assert their right of self-protection through the interstate commerce clause of the constitution. Mr Gompers and his allies think the railroads are private interests which they ought to be free to exploit. They propose to obtain more money from them. 'law or no law," by the use of unregulated force, just as Vanderbilt expected to be able to exploit the railway properties he had invested in for his own benefit. Vanderbilt wanted to be "let alone" in his right to do as he pleased with his own. He did not realize that primarily his railroad belonged to the public, was a servant of the public. Gompers and the brotherhood leaders want to be "let alone" to work for the railroads when and how they please to quit when and how they please. They ignore as completely as did Vanderbilt the fact that the railways belong to the public, are the servants of the public, are agents of a great public necessity, which the public cannot and will not permit any man or body of men to control absolutely for their own ends.

Vanderbilt wanted to be free to do as he pleased with the railways. Gompers and his allies want to be free to use the mass strike, hoping it would paralyze a public necessity and bring the country to its knees.

The power Vanderbilt sought was a joke compared to the power Gompers and his allies wish to keep, and the events of the last few months have proved that the latter would be wielded as ruthlessly. Last August Congress was forced by this power to pass a law without investigation or deliberation. No time was allowed for consideration of the probable effects of the law, of the rights of the various interests to be affected by it, of its public policy. If a band of armed men had entered the capitol and demanded instant action the situation would have been more melodramatic but not essentially different.

Now three months later we are in the same predicament. The National legislative body was hustled into undignified and precipitate action in August. Now in November it is the National judicial body, for we are warn-

ed by Mr. Gompers that if the courts do not hustle through to a decision the brotherhoods will see that their "eight hour day," which is not an eight hour day, but a raise of pay pure and simple, will be put in effect, "law or no law."

Now this is an ugly threat which Mr. Gompers and his allies are not at pains to disguise. It means that having hustled the National Legislature into panic stricken action by threatening a paralysis of the Nation's transportation, the same threat is now suspended over the Supreme Court. in the insolent expectation that the orderly processes of that tribunal will be made to conform to the demand.

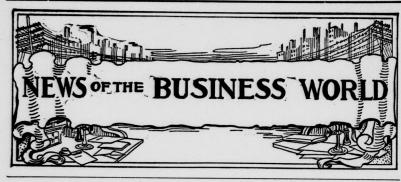
At the moment this exhibition of uncontrolled power is being given, the men who are guilty of it are declaring that they will not submit to its limitation. Mr. Gompers and his allies say that to put a check upon this power to paralyze a Nation's functions would be to create "involuntary servitude." Therefore, a people of one hundred millions-farmers, workmen, clerks, business men and all their dependents -are to bow before the will of this powerful minority, whose power belongs to them only because they are voluntary employes of a public servant.

We do not believe the public will consent to be damned in this fashion by Mr. Gompers and his allies, any more than it consented to be damned in a far less destructive way by Vanderbilt and his kind .-- Chicago Tribune

Colorado Apples Now True to Name. Government officials have notified shippers of Colorado apples that hereafter an apple must be branded for exactly what it is. As a result, the Colorado Beauty, an apple long famous in the East for its fine color and flavor, will die a natural death. It is nothing more or less than a plain everyday Ben Davis. The Black Ben, another Colorado apple famous for its color and flavor, has also been consigned to the "junk heap." It is a Gano. There are other names under which Grand Valley and Western slope apples have been shipped that will be heard no more. Although Colorado has quite a reputation, built on the fancy names it gives its apples, even though the parent tree was a Ben Davis, it is not believed that the order of the Government will affect the markets in the slightest, for the apples are just as highly flavored and beautifully colored as they were when shipped by fancy names.

To the public in general the antics of the wheat market the past few weeks may have seemed decidedly wild and insane. But to the miller who is cognizant of the inner facts, the jumps in the price of the chief cereal have been based on reason and sanity. On all sides one hears of the doubts and misgiving of grain dealers and millers as to what the future may hold. The truth is, millers cannot buy sufficient wheat to fill their orders for present delivery, to say nothing of booking more orders for future delivery.

MICHIGAN TRADESMAN



Movements of Merchants.

Charlotte-Waddell, House & Co. have engaged in the meat business.

Mt. Clemens—F. A. Black Co. has changed its name to Mt. Clemens Bath Tub Co.

Detroit—M. A. Hayward & Sons Co. has changed its name to M. A. Hayward Co.

Ionia—The Fashion Cloak Co. has engaged in business in the new Goodspeed building.

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

Hersey-Dr. G. A. Vail sold the Kneisel Hotel to Mrs. Frank Smith, who has taken possession.

Freeport—F. E. Deming has engaged in business under the style of the Deming Variety Store.

Sunfield—The Sunfield Co-operative Telephone Co. has changed its name to Sunfield Telephone Co.

Ypsilanti—John Goodsman has opened a confectionery and ice cream store at 106 Michigan avenue.

Holland—George P. Hummer has sold his stock of the Buss Machine Co. to the other stockholders.

Midland—The Purity Brand Milk Co. has been organized and engaged in business in the Ryan building.

Manistee-Mrs. W. Ludwigson has opened a bakery at 301 Third street under the style of the Home Bakery.

Montaque—W. C. Barnes is closing out his stock of bazaar goods and will retire from business owing to ill health.

Bangor—George M. Slawson & Son have opened a music, musical instrument and sewing machine store in the Broadwell building.

Cadillac-P. V. Bowers, of Springfield, Missouri, has opened a book. stationery and art store at 216 North Mitchell street.

Plainwell—H. Hintze has sold his stock of groceries and bazaar goods to G. W. Fuller, who will add lines of general merchandise to the stock.

Detroit—C. R. Quick, recently of Nashville, has engaged in the grocery and meat business at the corner of Holbrook street and Oakland avenue.

Lansing—The Clark Grocer Co., for the past three years engaged in trade at 928 South Pine street, has opened a branch store at 1230 West Saginaw street.

Maple City—Frank Shalda, who conducts a general store at Port Oneida, lost his stock and store building by fire Nov. 24. Loss, about \$4,000.

Albion-Harry McAuliffe has purchased the interest of his brother in the grocery stock of McAuliffe Bros. and will continue the business under his own name.

Marquette—Gus Lindgren is erecting a store building at the corner of Hewitt avenue and Fourth street which he will occupy with a stock of meats and fish about Dec. 15.

Grand Haven—W. McLaughlin and D. B. Rockwell, of Grand Rapids, have formed a copartnership and engaged in business under the style of the Grand Haven Plumbing & Heating Co.

Muskegon—Grocers and butchers of Muskegon decided last night on closing all day on holidays henceforth and will not open their place of business either Thanksgiving or Christmas.

Delta—Thieves entered the general store of George W. Waite Nov. 24 and carried away the contents of the money drawer. This is the third time the store has been robbed since Sept. 1.

Ishpeming—Joseph J. Leffler, engaged in the meat, grocery and feed business at the corner of Division and Pine streets, died at his store, Nov. 24 as the result of a stroke of apoplexy.

Ludington—H. M. Haff has sold his stock of second-hand goods to L. W. Swan, who will continue the business at the same location in connection with his furniture store on South Charles street.

Ionia—The Fashion Cloak Co. has been organized to deal in ladies' wearing apparel with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,300 paid in in cash.

Sturgis—T. C. Wilson, formerly engaged in the shoe repair business at Otsego, has formed a copartnership with Bert Havens and engaged in the grocery business under the style of Havens & Wilson.

Detroit—The Peoples Grocery Co. has been incorporated with an authorized capitalization of \$2,000, of which amount \$1,030 has been subscribed, \$250 paid in in cash and \$250 paid in in property.

Detroit—The Davison Coal & Supply Co. has been organized with an authorized capitalization of \$25,000. of which amount \$12,500 has been subscribed, \$1,500 paid in in cash and \$11,-000 paid in in property.

Lansing—B. W. Wright, formerly engaged in general trade at Carleton, has purchased the grocery stock of Mrs. Elizabeth Trathen, at 500 South Logan street, and will continue the business at the same location.

Lansing—Thomas Devlin, formerly engaged in the wholesale butter and egg business at Woodbury, has erected a store building at 410 Beach street and will occupy it with a stock of groceries and meats about Dec. 1.

Allegan—Fred J. Durand & Co. have leased the Tripp building on Hubbard street, and will occupy it with a stock of meats Dec. 1, having purchased the refrigerator and equipment of the E. E. Martin meat market.

Pontiac—The E. Z. Chain Co. has been organized to manufacture and sell tire chains and automobile accessories with an authorized capital stock of \$1,600, of which amount \$520 has been subscribed and \$520 paid in in cash.

Coldwater—Mortimer W. Olds and Byron S. Johnson have formed a copartnership and purchased the clothing stock and fixtures of J. W. Hueston, and will continue the business at the same location under the style of Olds & Johnson.

Detroit—The United States Mill Supply Co., 34 Congress street, has been organized with an authorized capital stock of \$20,000, of which amount \$10,000 has been subscribed. \$1,000 paid in in cash and \$1,330 paid in in property.

Flint—Fred J. Cook, who conducted a hardware store at Fowlerville for more than twenty years, has engaged in the same business at the corner of Glenwood avenue and Asylum street, adding lines of builders' hardware and all kinds of mechanic tools.

Flint—I. A. Laird & Co., who have been engaged in the furniture business have merged the business into a stock company with an authorized capitalization of \$50,000, all of which has been subscribed, \$5,780.94 paid in in cash and \$44,219.06 paid in in property.

Manufacturing Matters.

Ann Arbor-The Jennings Piano Co. has changed its name to Ann Arbor Piano Co.

Holland—The Buss Machine Works has increased its capitalization from \$25,000 to \$100,000.

Holland—The Holland Furnace Co. will increase its capital stock from \$250,000 to \$650,000.

Detroit—The Decker Auto Top Co. has decreased its capital stock from \$3,000,000 to \$250,000.

Detroit—The Murchey Machine & Tool Co. has increased its capital stock from \$40,000 to \$150,000.

Kalamazoo—The Gibson Mandolin-Guitar Co. is erecting a modern plant which it will occupy early in the spring.

Kalamazoo—The Sanitary Manufacturing Co. is erecting a steel and concrete plant, 520 x 207 feet in dimensions.

Adrian—The M. M. & E. Manufacturing Co., manufacturer of starters for automobiles, has changed its name to the M. M. & E. Sales Co.

Saginaw—The Wolverine Glove Co. has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed, \$8,340 paid in in cash and \$8,330 paid in in prop erty.

Saginaw—The Saginaw Graphite Co. has been organized with an authorized capitalization of \$225,000 common and \$25,000 preferred, all of which has been subscribed and \$47,500 paid in in cash.

Lansing—The Hendrick Capital Candy Co. has engaged in the wholesale and retail business at 111 East Ottawa street. The company will supply C. A. Hendrick, Detroit confectioner, with fresh stock every day.

Ann Arbor—The King Trailer Co. has been organized to manufacture automobile trailers and automobile accessories with an authorized capitalization of \$50,000, of which amount \$30,000 has been subscribed and paid in in cash.

Lansing—The Lansing Engine Co. has been incorporated to manufacture power generating and transmission machinery with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and \$10,-000 paid in in cash.

Ann Arbor—The Ann Arbor Furniture Co. has been incorporated with an authorized capitalization of \$30,-000 common and \$15,000 preferred, of which amounts \$31,000 has been subscribed, \$13,500 paid in in cash and \$10,000 paid in in property.

Niles—The Shinn Manufacturing Co. has been incorporated to manufacture and deal in all kinds of metals. wire, cables, etc., with an authorized capital stock of \$150,000, of which amount \$120,000 has been subscribed and \$20,000 paid in in cash.

Ann Arbor—The Stalker Furnace Regulator Co. has been organized to manufacturer furnace regulators with an authorized capital stock of \$10,-000 common and \$10,000 preferred, all which amounts have been subscribed and \$15,000 paid in in property. Kalamazoo—The Phelps & Bigelow

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Wind Mill Co. has been merged into a stock company under the style of the Phelps-Bigelow Wind Mill & Manufacturing Co., with an authorized capital stock of \$30,000, all of which has been subscribed and paid in in property.

Detroit—The Wolverine Tube Co. has been organized to do machine, metal manufacturing, pattern and tube drawing with an authorized capital stock of \$25,000, of which amount \$12,500 has been subscribed, \$3,000 paid in in cash and \$9,500 paid in in property.

Detroit—The Unaversol Superheater Co. has engaged in business at 500 Moffat building to manufacture, erect and install apparatus or equipment for the superheating or preheating of steam, gas or air with an authorized capital stock of \$7,500 all of which has been subscribed and \$1,000 paid in in cash.

Saginaw—The American Cash Register Manufacturing Co. has merged its business into a stock company under the style of the American Cash Register Co., with an authorized capital stock of \$470,000 common and \$330,000 preferred, of which amounts \$495,615 has been subscribed and paid in in property.

Hastings has turned on its new boulevard lights. There are fifty-two lamps, including three traffic lights at intersection of streets. The lamps are 400 candle power, with ten in each block.



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.

Brussel's Sprouts-20c per qt.

Butter-There is an active demand for all grades of butter. The market is firm at prices ranging about 1c per pound advance over last week. The make is decreasing to some extent, which is usual for this season of the year. The quality arriving is a good average. The consumptive demand .is good, considering the high price, and we look for a continued fair demand, at prices ranging about the same as they are at present for the coming week The make of nearby butter is extremely light. Creamery extras are held at 41c in tubs and 42c in prints. Local dealers pay 32c for No. 1 in jars and 28c for packing stock.

Cabbage-4c per 1b.; \$60 per ton. Carrots-75c per bu.

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

Celery-Cabbage-\$1.75 per doz.

Cocoanuts-\$6 per sack containing 100 Cranberries-\$7.50 per bbl. for Early Black from Cape Cod; \$9.50 per bbl. for late Howes.

Eggs-Receipts of fresh continue to be very light and the market is very firm at the recent advance. All eggs are being sold immediately on arrival and the production is very light, which is customary at this season of the year. We do not look for much change, however, from the present price while the consumptive demand continues as good as it is at present. Local dealers pay 40@41c for fresh, candled and loss off, and hold candled at 42@43c. Cold storage candled are held at 38c for April and May, 35c for firsts and 33c for seconds.

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

Grape Fruit-\$3.75 per box for Florida.

Green Onions-Chalotts, 60c 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 1b.; filberts. 16c per lb.; pecans, 15c per lb.; walnuts, 16c for Grenoble, 151/2c 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 \$3 per 6 basket crate.

Pop Corn-\$1.75 per bu. for ear, 41/4 @41/2c 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@131/2c; heavy, (6 lbs.), 14c; springs, 14@15c; broilers, (11/2 lbs.) 18c; turkeys, 22@24c; geese, 10@12c; ducks, white pekin, 14c; heavy, 14c; Indian runners, 121/2c. 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-\$3.75 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.

The Grocery Market.

Sugar-The market is unchanged from a week ago. The Cuban situation in raw sugar is a little backward, on account of rains, and the Western beet granulated season also seems to be a little backward. The time of dull demand is at hand and it may be that prices will shade a little from now on. Some think that December may witness a year-end rally and suggest that the export enquiry will force refiners to buy raws at higher quotations. It is purely a business matter with them, and if Europe will pay the price for granulated the asking figure for Cubas should not count. In this regard it is pointed out that Russia needs sugar and has suspended the duty until September, 1917.

Tea-The chief factor making for strength in the market has been the rise in freights from Colombo and Calcutta, which followed naturally the advance to the United Kingdom. This was due to the scarcity of shipping, incidental to the commandeering by the British government of steamers to carry grain from India to the United Kingdom. In addition, the Russians continue active buyers in the primary markets. It is claimed in the trade that the consumption of tea in this country of late years has been steadily increasing, so that the supply is too small, considering that the imports for the season are only normal. Not only is the population increasing, but the per capita consumption shows a steady gain. Afternoon teas are getting to be a regular thing with the hotels, and more is drank in the homes, according to competent observers.

Coffee-The market is weaker. There is an enormous quantity of coffee en route to this country. We are now probably the only clearing house for Brazil coffee. Prices are quite low and may go a shade lower before the first of the year, as the demand will undoubtedly be low. Milds are unchanged, except Bogotas, which are a shade weaker. Java and Mocha grades are unchanged.

Canned Vegetables-The canned goods situation has not been without interest during the week. The most notable feature has been the steady weakening of tomatoes until there has been an acknowledged decline of 10c from the high point of a fortnight ago. Canners are now offering freely at \$1.30 f. o. b. factory but there is no disposition to buy on the part of local trade. It is said that about 21/2 per cent. of the pack still remains in canners' hands, but the question is by no means settled as to what has become of the 13,000,000 cases of which the pack is supposed to consist. The fact that shelves were bare when the new goods began to arrive would mean that a large quantity would pass immediately into consumption, while it was estimated that another 5,000,000 cases would be required to stock up shelves and floors of the retailers, so that in one way or another it is perhaps possible to account for the greater part of the pack. But the point remains that retailers and jobbers, having stocked up, will not need to come into the market again for some time and, in the meantime, unsold remainders in canners' hands will begin to press for sale. Corn is still firm, although there isn't very much doing just now, and not likely to be for some time. The market rules about \$1.20 for actual business, \$1.30 asking price. Peas are getting pretty well cleaned up, and it is very difficult to secure desirable grades at reasonable figures. There is no special changes in anything other than spinach, which is very strong. the market ruling about \$1.40 for 3s, \$4.50 to \$4.75 for 10s.

Canned Fish-Salmon is still working up and all values are very high on account of scarcity. Arrivals have been a little better during the week, but the market is not materially weakened. The demand is very active. Sardines are strong and the tendency continues upward for the small remainders now in packers' hands. Tuna is scarce and hardly quotable.

Dried Fruits--The trade here has been rather puzzled by the way, the prune market has been shaping itself on the Coast during the week. It started out on a 61/2c basis and, according to some views in the trade, it is still on that basis. It is understood that the combination has been trying to buy up remainders in independent hands, and there has been a suspicion that these lower priced offers were inspired for the purpose of depressing the market to enable these outside holdings to be gathered in. Whatever may be the truth of the situation, the local trade does not appear to be much concerned with it. The prunes that have already arrived and are on the way are sufficient for the needs of the trade well into the new year, so that there is not likely to be much buying in this market in the meantime. Even at these lower prices the trade is not tempted to buy, preferring to take chances on what the market may be when they are ready to replenish, inasmuch as carrying charges would fully offset any benefit that might be obtained from present offerings. Raisins continue very firm with nothing much offering. Apricots are firm.

Rice-The trade is buying to replenish supplies and finds the assortment poor. The arrivals are still light owing to the embargo and the congestion on the railroads, so that In the stocks continue moderate. South the mills are sold ahead and hence are inclined to maintain prices, this being especially the case since the planter is getting full values for rough.

Cheese-The market is firm at prices ranging the same as a week ago. The light supply is due to considerable cheese being exported. The consumptive demand is good considering the high prices. We do not look for much change from the present conditions in the immediate future.

Provisions-Prices range the same as a week ago. Pure lard is firm at 1/4c per pound advance over a week ago, with reported light supply and good consumptive demand. Compound is also firm at prices ranging about 1/4c advance, and we do not look for any change of any consequence in the next few days. Barreled pork, canned meats and dried beef are all firm, with modcrate demand and unchanged prices.

Salt Fish-Mackerel remains unchanged for the week. All values are steady to firm. Cod, hake and haddock are still very high and in fair demand considering the price.

Max Wolff, lifelong resident of Detroit, member of Cadillac Council and for many years representative for the wholesale tobacco firm of Liggett & Meyers, died last Friday at his residence after a long illness. Mr. Wolff, who was 52 years of age, was one of the best known traveling men in the State and his friends were legion. Besides the United Commercial Travelers, he was a member of the Elks and Knights of Pythias. He is survived by his widow and eight children, two girls and six boys.

The Electrical Supply Jobbers Catalogue Co. has been organized with an authorized capitalization of \$10,200, of which amount \$7,200 has been subscribed and \$1,800 paid in in cash.

MICHIGAN TRADESMAN

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

of Michigan. Grand Rapids, Nov. 22—In the matter of Don W. Lydell, the final meeting of creditors has been called for Dec. 10, for the purpose of considering the trus-tee's final report and account and peti-tions for the allowance of attorney's fees, and also for the purpose of declaring a first and final dividend, if any, herein. It is probable that there will be a small dividend in this matter. In the matter of Earl Ardis, the final meeting of creditors has been called for Dec. 10, at which time creditors will con-sider and pass upon the trustee's report and account and transact any other busi-ness necessary to close up this estate. It is doubtful if there will be any divi-dend in this matter. In the matter of Den Yan Kommen

sider and pass upon the trustee's report and account and transact any other busi-ness necessary to close up this estate. It is doubtful if there will be any divi-dend in this matter. In the matter of John Van Kammen, the first meeting of creditors was held to-day. Claims were allowed and George B. Kingston was elected trustee and his bond fixed at \$500. Appraisers were ap-pointed to appraise the assets of this estate, which consist of an automobile valued at \$700. Nov. 22-Peter DeVries, of Grand Rap-dis, this day filed his voluntary petition in bankruptcy. Adjudication has been made and the matter referred to Referee Corwin. No meeting of creditors has yet been called. The schedules of the bank-rupt show liabilities amounting to \$861.10 and assets of \$155. consisting of \$150 in household goods, all of which is claimed as exempt by the bankrupt. A list of the creditors follows: National Grocer Co., Grand Rapids \$2000 National Biscuit Co, Grand Rapids \$2000 National Heames, Grand Rapids \$2000 National Biscuit Co, Grand Rapids \$2000 National Biscuit Co, Grand Rapids \$2000 National Biscuit Co, Grand Rapids \$2000 Neader Repids \$2000 Neader Meer, Grand Rapids \$2000 Not Affer Manglas \$200 Dick Vander Meer, Grand Rapids \$2000 Notarch Chemical Co, New York \$400 Dick Vander Meer, Grand Rapids \$000 Vanden Berg Bros. Furn. Co, Grand Rapids \$200 A Groendyk, Grand Rapids \$000 Nate H. Swets, Grand Rapids \$000 Nate H. Gwats, Grand Rapids \$000 Natie H. Swets, Grand Rapids \$

bankrupt:

 The following

 bankrupt:

 Secured Creditors.

 Peter Mohrhardt

 Unsecured Creditors.

 State

 State

 State

 Peter Mohrhardt

 1,505.00

 William Innes

 William Innes

 0G. R. Savings Bank

 1500.00

 G. R. Gas Co.

 175.00

 $10.00 \\ 10.00 \\ 26.75 \\ 5.00$ Boy Scouts of America5.00Peter Dornbos3.40Enterprise Electric Company6.43L. H. Fink, Muskegon6.00J. S. David Cigar Co.11.15Dean-Hicks Co.20.00Dierdorf Cigar Co.22.20Citizens Phone Company9.65Foster, Stevens & Co.12.60Arthur F. Crabb2.50Carr-Hutchins-Anderson Co.29.73G. R. Grain & Milling Co.58.80 Grocers Baking Co. P. B. Gast Soap Co. G. R. Adv. Company G. R. Marble & Fireplace Co. M. J. Howard Holland Cigar Co. Carl Hoffman T. W. Streberg Co.

 Holland Cigar Co.
 5.30

 Carl Hoffman
 17.12

 T. W. Strahan & Son
 46.75

 A. Himes Coal Company
 39.65

 Hazeltine & Perkins Drug Co.
 10.50

 H. J. Heinz Company
 845

 Herpolsheimer Company
 845

 Hobart Company, Inc.
 4.39

 Helmus Bros.
 23.50

 G. J. Johnson Cigar Co.
 111.00

 Johnson Bros.
 7.80

 Kuppenheimer Cigar Co.
 7.00

 Lewis Electric Co.
 21.17

 H. Leonard & Sons
 50.11

 Wm. Murray & Son, Detroit
 12.00

 Charles J. Nagel
 76.20

 National Candy Co.
 950

 Powers-Butler Co.
 80:94

 Louis R. Richmond
 11.50

Charles J. Nagel National Candy Co. Powers-Butler Co. Louis R. Richmond J. A. Rigby Cigar Co., Mansfield, Obio Louis J. A. F Oh 80:94 11.50

 J. A. Rigby Cigar Co., Mansheld, Ohio
 8.75

 G. B. Reader
 26.22

 Reed & Cheney Co.
 50.16

 Restaurant China Co., Chicago
 10.08

 Rental Clock Co.
 12.25

 Rysdale Cardy Co.
 31.57

 Swift & Company
 22.20

 Smith & Boyland Insurance Co.
 21.09

 H. Schneider Company
 7.44

 Woodhouse Co.
 32.92

 White Frinting Co.
 17.00

 George Thompson
 17.00

 George Thompson
 27.50

 Worden Grocer Company
 15.20

 H. F. Toren
 2.00

 Wooden Grocer Company
 15.20

 H. F. Toren
 2.00

 Worden Grocer Company
 71.85

 W. D. Werner
 11.00

 D. N. White
 2.50

 W. D. Werner D. N. White Warren Waite Vinkemulder Company K. Vander Molen Company, Kala-mazoo 14.99 39.65

 Vinkemulder Company
 39.65

 K. Vander Molen Company, Kala-mazoo
 1.20

 Ralph Van Raalte
 60.20

 Ed. W. Herran
 5.00

 In the matter of Hugh McKenzie, Man-istee, the inventory and appraisal nas been filed showing, approximately, \$21,000
 500

 stock. The bankrupt has filed his formal offer of composition at 45 per cent. on the general claims proved and allowed or to be proved and allowed and including all claims entitled to be paid in full, and including all administration expenses. A meeting has been called to consider the bankrupt's offer of composition Dec. 12, at the office of the referee in bankruptcy. All creditors desiring to accept the com-position must not only prove their claims, in the regulation way, but must also file a written acceptance of the offer of com-position. If the majority, both in number and amount, of the claims proved and allowed accept the composition offer, then the composition is confirmed and the money disbursed. If the composition is not accepted, then the assets will be offered for sale in the usual way and the estate administered like that of an or-dinary bankrupt.

 St. Joseph, Nov. 20-In the matter of

St. Joseph, Nov. 20-In the matter of William Layman, impleaded with George L. Warren, et al, bankrupt, of Niles, the offer of composition made to the trustee of the bankrupt estate of Warren & Com-pany for the payment of \$6,500 to the trustee was confirmed by the District Judge. The unsecured creditors of War-ren & Company, by the confirmation of the composition, will receive dividends of about 50 per cent. Nov. 21-In the matter of the Original Dollar Hat Store, bankrupt, of Kalama-zoo, the sale of the assets of the bank-rupt estate of Sam Camitta, of Phila-delphia, and William Maxwell, of Kala-mazoo, by the receiver for the total sum of \$\$55, was confirmed by the District Judge.

Judge. Nov. 22—Silas L. Parr, a road and bridge contractor of South Haven, filed a voluntary petition and was adjudicated bankrupt. and the matter referred to Referee Banyon, who was also appointed receiver. The following are scheduled as creditors: creditors:

buchanan & van wentberg, Grand	
Rapids	\$685.00
George Eagler, Grand Rapids	325.00
J. H. Palin, Grand Rapids	250.00
Jacob Osterhuis, Grand Rapids	350.00
Andrew Swanson, Three Oaks	400.00
Andrew Miller, Union Pier	20.00
Bernie Shaw, Grand Rapids	27.00
L. E. Hawkins, Grand Rapids	25.00
Builders Supply Company, Grand	
Rapids	45.00
John Boylan, Grand Rapids	20.00
Young Brothers, Grand Rapids	12.00
Grand Danide Proming Co	450 00

Grand Rapids Brewing Co. 450.00 D. W. Boyes, Grand Rapids, unliquidated claim

\$2,174.00 Assets. 100.00 609.00

\$2,328.50 Property claim as exemptions \$250. Nov. 22—In the matter of Maurice L. Jones, bankrupt, of Benton Harbor, the

Inventory and report of appraisers was filed, showing total appraised assets of \$3,658.34, whereupon an order was made by the referee, directing the trustee to sell the same upon ten days notice to creditors. In the matter of Herbert O. Brant. \$3, by 'ell

by the referee, directing the trustee to sell the same upon ten days notice to creditors. In the matter of Herbert O. Brant, bankrupt, of Benton Harbor, the trustee filed his first report and account, showing cash on hand of \$8.13 and no other prop-erty except certain accounts receivable of very little if any value. From the present indications there are not sufficient funds to pay the actual administration expenses. Nov. 24-In the matter of Frank A. Boyce, bankrupt, of Kalamazoo, the trus-tee filed a report, showing sale of the stock of merchandise to William Maxwell, of Kalamazoo, for \$\$50, excluding the bankrupt's exemptions, which sale is an increase of \$150 over the sale which was disaffirmed by the referee. Unless cause to the contrary is shown, the sale will be confirmed in five days. Nov. 25--In the matter of Charles M. Scherer, bankrupt, of Benton Harbor, the trustee filed his supplemental final report, showing distribution of all the funds in the bankrupt estate, with request that he be discharged as trustee and the estate closed. An order was made by the ref-eree, closing the estate and discharging the bankrupt's discharge, an unfavorable rec-ommendation was made. The record book and files were returned to the clerk of the court.

Trade Balance in Favor of Japan.

The news that Japanese merchants and exporters have bought between \$30,000,000 and \$50,000,000 American securities in the last six months may yet raise a new "yellow peril" here. Time was when we thought foreign liquidation an evil. At least specu-lators thought so. Foreign liquidation kept the market from going up. Foreign liquidation occurred because Europe was buying more goods from us than we were buying from Europe, and Europe had to make up the difference in part by selling us our securities. Now, when this liquidation came to an end we began to see what a beneficent thing it had been. That is to say, those who were not in the stock market themselves, and bankers who had money to lend, began to see what a beneficent thing it had been. For it prevented inflation; it enabled us to continue selling goods to Europe; it helped us to get our own securities at a bargain; it helped to strengthen our post-bellum financial position; it kept interest rates from falling.

Now, however, this beneficent liquidation is not only removed, but we may be faced with the peril of foreign buying. While we have been prospering, Japan has been prospering more.' While we have enjoyed a "favorable trade balance" with Europe, Japan has enjoyed a favorable trade balance with us. In the eight months ending in August, Japan shipped to us goods to the value of \$115,000,000; we shipped to Japan only \$65,000,000 worth. In August Japan sent us \$20,-000,000 worth; we sent Japan only \$7,000,000 worth. Now the prospect of Japan buying our securities does not worry the stock market speculator on the long side. But it does worry the economist, and it does worry the banker. Interest rates are lower in Japan than they are here. Japanese purchases of securities here will help by just so much to reduce our interest rates further; they will further stimulate inflation; they will further help to make our position weaker after the war. The hopeful aspect is that Japan's purchases of securities will probably not be very large.

J. V. Farwell Co. Review.

The John V. Farwell company weekly review of the wholesale dry goods trade says:

"Tremendous inroads made into American manufacturers' and distributors' stocks of dry goods and general merchandise by export and also by heavy domestic demands have brought about a condition which makes the semi-annual clearance of Dec. 4 and 5 an event of unusual importance. Buyers in larger number than usual have signified their intention of coming to market at this time, not only to buy goods but to investigate the upward tendency of prices for 1917.

"The big demand for lightweight wool dress fabrics is giving way to heavier materials. Amoskeag mills have advanced prices of all their fifty inch serges 5 cents a yard and are holding a limited amount of their thirty-six inch serge at 55 cents. British manufacturers have sent out notice that they are in position to take a limited amount of business, but their prices are about 25 per cent. above present prices asked for similar fabrics by American manufacturers and colors are not guaranteed. These conditions are moving far seeing buyers to cover their storm serge needs for fall. Printed wool challies are unusually active sellers.

"In silks, printed goods have the lead for spring, with Paisley effects well in the foreground. The continued increase in cost of all drapery materials has stimulated advance business and sales are considerably ahead of corresponding periods in past years."

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The Useful Lemon.

Be very grateful when "handed a lemon," for it has many uses in the sickroom, the kitchen, 'round the house and in milady's chamber. The juice from half a lemon in half

of a glass of water before breakfast will correct the most torpid liver and prevent bilious troubles.

For hoarseness, lemon and sugar will prove helpful and pleasant to take and will cure sore throat when used as a gargle.

In fever the lemon is cooling and of great value for moistening the lips and cleansing the tongue.

Two or three slices of lemon in a cup of strong, hot tea often will cure a nervous headache and refresh the mind and body.

A spoonful of lemon juice in a cup of black coffee frequently will cure bilious headache.

An outward application of lemon will allay irritation caused by insect bites.

If a teaspoonful of lemon juice is added to boiling rice or sago, the kernels will be whiter and have a more delicate flavor.

The Land of Golden Apples.

The Golden Grimes Company of Berkeley county, West Virginia, has declared a 50 per cent. dividend on its \$12,000 capital. The company marketed this year 5,500 barrels of Grimes Golden apples.

The Grand Rapids Leather Novelty Co., 279 Bridge street, has changed its name to Leather Parts Co.

OUT AROUND.

Interesting Calls Made By State Secretary Bothwell.

Cadillac, Nov. 27—On a trip that we made last week where we visited with the retail grocers at Reed City, Saginaw, Bay City, Clio, Mt. Morris, Flint, Pontiac, Durand, Lansing and Grand Rapids, we had the pleasure of meeting men who are keenly alive to the interest of the retail merchants and the position they occupy in the business world.

business world. The unfounded and pernicious prac-tice that many people have of blam-ing the middlemen for the high cost of living is deeply resented by the trade, and justly so, although it is not much to be wondered at when the Chief Executive of our country makes statements of this sort in speeches to the grangers. Further, when such publications as Colliers through its columns state that the retailer adds 20 per cent. to 180 per cent. to the wholesale price, it is not to be won-dered at that the consuming public believe these statements and use them openly and very unjustly, as is clearopenly and very unjustly, as is clear-ly illustrated by the following ex-ample: In one of the towns visited, ample: In one of the towns visited, the retailer was paying \$1.75 per bushel for potatoes or \$4.28 per sack of two and one-half bushels and sell-ing them at \$4.50 per sack, making a gross profit of 22 cents or 4.9 per cent, on the selling price and waiting half a month for his pay. His over-head expense is 17 per cent., leaving him a loss on this account of 12.1 per cent. When will you, Mr. Retail-er, wake up to the fact that you canper cent. When will you, Mr. Retail-er, wake up to the fact that you can-not do business very long without a reasonable profit on all goods handled and why try to satisfy the public by selling goods below cost, since they believe you are making a profit, re-gardless of the price you are getting for your goods? We ware imprassed with the satisfy

We were impressed with the spirit

of co-operation manifested in the towns visited and the determination, on the part of merchants generally, to lift the retail business to the po-sition it should occupy in the business world as one of the first and leading means of exchange between the pro-ducer and consumer, occupying the enviable position of being in direct touch with every person in every community, as everybody uses the goods handled by the retail merchant. The aggressive work being done by the members of the associations in the towns visited gives promise of very much better conditions by due investigations of all advertising, beg-ging and gift schemes which had add-ed materially to overhead expenses; installation of accounting systems, credit systems and better collection methods are also doing their part to reduce the losses sustained while the local meetings being held are doing much to create a feeling of harmony and co-operation that in years past did not exist. Our first stop was at Reed City,

and co-operation that in years past did not exist. Our first stop was at Reed City, where we had the pleasure of call-ing on some of the men who have been successful retailers and who are willing to assist the officers of the State Association in carrying on the work of education necessary to the State Association in carrying on the work of education necessary to the accomplishment of our purpose. We met with the Association at Saginaw, one of the old stand patters of the organization, and received the assur-ance of both financial and moral sup-port to the efforts put forth by the State officers.

State officers. An evening with the Bay City As-sociation was one of profit as well as pleasure. This Association had just closed a most successful pure food show, in which the financial results were gratifying, yet one that was very much more appreciated by the members of the committee because of the expressions of good will and letters of commendation that were re-ceived from some of the exhibitors. Bay City has had the destinction of

having officered the State Association many times in the past, Mr. DeBatts and Mr. McMorris being former presidents and this year Mr. Primeau as chairman of the Insurance Commit-tee and Mr. McMorris as chairman of the Board of Directors. At Mt. Morris we had the pleasure of calling at the store of Mr. Lay-man, who has been a regular attend-ant at the State conventions and is

of calling at the store of Mr. Lay-man, who has been a regular attend-ant at the State conventions and is a hustling retailer who has the faith necessary in the making of a suc-cessful retailer. Our friend, Mr. Holmes, of the same place, escorted us to dinner at the Methodist church, where we were made fully aware of the complete way in which the people of Mt. Morris do things. At Flint, State Treasurer Grobe had called his generals to his aid in an endeavor to get every retailer in the city to a banquet at 7:30, after which short speeches were made by Mr. Lake, State President, J. M. Both-well, State Secretary, C. D. Poole, Past President of the local associa-tion, Mr. Grobe and others, while a very pleasing feature was the accept-ance by the local Association of the silver trophies won at the tug of war contact and hear hall commat their silver trophies won at the tug of war contest and base ball game at their annual outing. Realizing the extreme difficulties of the retailer, owing to the large floating population of their city, they came together in that true spirit of co-operation which is worthy of imitation, and enables them as a body to work with and for the up-building of the State Association and

At Detroit we were the guests for a couple of hours of W. J. Cusick, first Vice President of the State As-sociation and President of the Detroit Association. Further arrangements were made for one of the best pro-grammes to be carried out in the beautiful city of Kalamazoo, when the local association are preparing a pure food show and entertainment pro-gramme under the direction of L. A. Kline that will be worth the while

of every retailer in the State spending time and money in order to attend in the month of February 20, 21 and

At Pontiac arrangements were com-

At Pontiac arrangements were com-pleted for the early organization of a local association, with every pros-pect of there being one before the end of the year. At Grand Rapids W. P. Workman, of the local association, had called a meeting and further comments would hardly do justice to the local association who have always been so active and energetic in promoting the welfare of the State Association and in the past has furnished some of the most aggressive and progresof the most aggressive and progres-sive officers the State Association has had.

had. With the spirit of co-operation ex-hibited by all the towns at which we called, we returned home, feeling that we are highly honored in having been choosen as an officer of an Association choosen as an officer of an Association that has in charge the work of ad-vancing the interests of the retail merchants throughout the State and it is with much pleasure that we ex-tend to each and every retail mer-chant in the State a special invitation to be present at the State convention in Kalamazoo February 20, 21 and 22. J. M. Bothwell, Sec'y.

The C. A. Lauzon Furniture Co. has increased its capital stock from \$15,000 to \$50,000 and also changed its name to the Lauzon Furniture Co.

You can always get the true measure of a man by consulting his tailor.





Barney Langeler has worked in n 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

MICHIGANTRADESMAN

(Unlike any other paper.)

DEVOTED TO THE BEST INTERESTS OF BUSINESS MEN.

Published Weekly by TRADESMAN COMPANY, Grand Rapids, Mich.

Subscription Price During 1916. One dollar per year, if paid strictly

Two dollars per year, if not paid in

advance. Canadian subscriptions, \$2.04 per year, payable invariably in advance. Subscription Price After January 1, 1917. Two dollars per year, if paid strictly in advance. Three dollars per year, if not paid in advance.

advance. Canadian subscriptions, \$3.04 per year, payable invariably in advance. Sample copies 5 cents each. Extra copies of current issues, 5 cents; issues a month or more old, 10 cents; issues a year or more old, 25 cents; issues five years or more old, \$1.

Entered at the Grand Rapids Postoffice as Second Class Matter.

E. A. STOWE, Editor. November 29, 1916.

WHO WILL BE THE MOSES?

There is only one thing the merchant buys about which there is any uncertainty as to the outcome and that is fire insurance. Under existing condition he saunters to the office of a fire insurance agent and requests that policies be written for a certain amount covering his risk. In most cases the agent is well known to him-frequently his personal friend-and the merchant places implicit confidence in the knowledge and integrity of the agent, believing he will prepare a form which covers the risk fairly and effectively. The agent writes the policies and sends them to the insured, who seldom goes to the trouble of opening the envelope containing them-frequently never looks at them until the morning after the fire. Then he discovers, greatly to his surprise and dismay, that many things he intended to have included in the form -such as awnings, signs on inside and outside of building, goods in areas and attached and detached buildings, delivery wagons, etc .-- are not covered; also that he is a co-insurer with the company to the extent of 25 per cent. of the loss. These features are never brought to his attention except in the event of a loss by fire-and then it is too late to have such errors rectified.

The Tradesman concedes that the merchant is at fault in that he does not prompfly read and carefully analyze the riders attached to his policies, as he should do, in justice to himself and his business; but, unfortunately the terms used in the riders are so technical and the words employed are so ambiguous that the ordinary merchant is unable to grasp their meaning. In seeking light from the local agent who wrote the policies, the explanation , of the agent might not be in accordance with the interpretation of the adjuster. Some one said that language was invented to conceal thoughts. The men who prepare the riders on insurance policies apparently proceed on the theory that language was invented to confuse and disconfuddle the holder of a fire insurance policy.

In consequence of this conflict and the confusing mass of conditions, exceptions and percentages which the com-

panies are now loading on their policies in the form of riders, the insured never knows where he is until he has settled with the adjuster (in the event of loss) and finds, too late, that he has been paying for more insurance than he really had and that the adjustment falls much below his actual loss.

MICHIGAN

All of which leads the Tradesman to believe that the time has arrived for a radical change in the present method of writing fire insurance. Instead of being involved in the mist of misunderstanding, circumlocution and bad faith, the business should be conducted on a high standard; the policy riders used should be worded simply and plainly, so as to convey the exact intent of the insurer and insured in good Anglo-Saxon words which have but one meaning and which can be understood by men of ordinary business capacity. Instead of befuddling the holder of a policy, he should be made to feel that he has a document which he can depend upon in the event of a loss and that his rights are set forth in such vigorous English that he will not have to employ an attorney to interpret the language used therein. Unless this is done the fire insurance business will continue to be regarded as a jockeying business, in which the just rights of the insured are too often jeopardized by ignorant but well-meaning agents, crooked adjusters, unscrupulous general agents and shyster lawyers.

As the result of the exposures and prosecutions of Charles E. Hughes, the life insurance business of this country has been raised from chicanery and criminality to a high standard. The same cleaning out process is badly needed in the fire insurance business. Who will be the Moses to lead the companies cut of the miasma of doubt, distrust and sharp practice which now appears to be their chief stock in trade and substitute therefor plain words, direct statements and honorable methods

The fire insurance business of this country is an institution of enormous proportions. It affords employment for some of the best thought and most energetic brains of the age. Its proportions are too big and its importance to the country too manifest to permit it to resort to petty methods and questionable policies to accomplish its purposes, which are, of course, the disbursement of dividends and the creation of large surplus funds, incidental to the work of protecting the public from loss by fire.

Some years ago the Government discovered that the American Sugar Refining Co. was conducting petty stealings from the Revenue Department through collusion with Government employes in the weighing in of raw sugar. The disclosures were appalling and shocked the moral sense of the people, who could not understand why so large and influential an institution should resort to such petty methods to add to a profit account which was already abnormally large. It has required years of honorable methods to re-establish the American Sugar Refining Co. in the good opinion of the American people.

The same situation now confronts the fire insurance companies of this country. Under existing conditions they stand convicted of resorting to means and methods which are unworthy of them. Will they reform these abuses themselves and re-establish themselves in the estimation of the American people or will they go on with their present petty and unworthy methods until a Hughes comes to the front to call them to repentance?

TRADESMAN

If the fire insurance companies refuse to be guided by wisdom and fairness they can be brought to time by the repeal of Paragraph 6 of the first section of Act. No. 277 of the Public Acts of 1905, which reads as follows:

Sixth. A company may write upon the margin or across the face of a policy or write or print in type not smaller than long primer, upon separate slips or riders to be attached thereto, provisions adding to or modifying those contained in the Standard form; and all such slips, riders and provisions must be signed by the officers or agent of the company so using them.

This paragraph never should have been permitted in the Standard form of insurance policy, because it nullifies the Standard form and throws the insurance business back into the chaos which the enactment of the Standard form was intended to remedy. The repeal of this paragraph would make the Standard form Standard in reality as well as in name and immediately do away with many of the abuses which have crept into the insurance business of late

GOOD FOR GRAND RAPIDS.

Grand Rapids is to be congratulated on the decision of Benjamin S Hanchett to remain in Grand Rapids and continue as the Manager of the Grand Rapids Railway Company, instead of accepting the more exalted position tendered him as President of the Pere Marquette Railway system.

Mr. Hanchett could fill either position with credit to himself and pleasure and profit to his associates. but he wisely concludes that a position he understands and association with people who understand him and appreciate him at his full worth are preferable to embracing new and untried duties in the larger field.

Mr. Hanchett has long been regarded as the most valuable asset the Grand Rapids Railway Company has. He knows everybody and everybody knows him. If he owned ever dollar's worth of stock in the road it would not be more completely dominated-in the best sense of the term -by him and his methods than is the case under existing conditions. Because his management has been a personal one and his whole career has been coincident with the remarkable later career of the Railway Company, he has come to be regarded as the embodiment of all that is good and broad and progressive in the local system.

Naturally a young man's best girl is all the world to him-which may explain why all the world loves a lover.

He who attends to his own business has no time to waste on visionary schemes to save the country.

When a woman boasts of her rubber plant she is apt to stretch it.

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WILL BRYAN COME BACK? It is apparent that Bryan has lost none of his power to draw a crowd. The other night he spoke in one of Chicago's largest auditoriums, which was filled to capacity, and then he had to speak to an overflow crowd of 10,000 on the outside. It was the Commoner's first appearance in any large center since his espousal of the cause of prohibition as a National issue and his pledge to work for its adoption by the Democratic party four years hence. The Chicago papers gave extended notice to the meeting at which he spoke and declare that it was the sentiment of those present that the Nebraskan will be the storm center of the next Democratic National convention, as he was in 1912. when he was instrumental in bringing about the nomination of Wilson, after he had failed of securing the honor for himself.

It was stated that some of his friends professed the conviction that Bryan would be the candidate of the Nation-wide dry forces for President in 1920. These same friends declared that President Wilson could not be a candidate for a third term and that there would be a clear field for the former Secretary of State. It was also said that the Wilson forces would be for him as a reward for his cordial support of the President in the campaign just closed. All this is difficult of belief, but stranger things have happened. Bryan has been counted out a number of times before, but he always comes around again. Thrice has he been the candidate of his party for President and once he was a President maker. With Mr. Wilson eliminated from the field four years hence, whom have the Democrats of sufficient caliber to aspire to the White House? Will they have to take Bryan again? His adoption of the prohibition issue would indicate the direction in which he is headed. One thing is certain. Old line Democrats will regard him as a disturber, who has troubled the party enough and they will endeavor to frustrate any attempt on his part to involve the party again with any new notions. Republicans, on the other hand, would perhaps welcome him back, trusting that past experience would be repeated.

Down in Washington the advertising vigilance committee of the Retail Merchants' Association has started a campaign against false, misleading and deceptive advertising on the part of certain motion picture theaters. One of the charges is that at one theater they change titles of films and people are deceived, going twice to see the same thing when they expect to see something new. Another theater, it is said, charges 10 cents whenever it can, although the people who pay that price get no better seats than those who pay 5 cents. The committee is going after these theaters and has already issued a public warning. If that does not prove effective more drastic measure will be adopted.

Mind your own business and let other people mismanage theirs if they like.

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MICHIGAN TRADESMAN

WE OWN AND OFFER \$650,000 First Mortgage 5% Gold Bonds

Citizens Telephone Co.

(GRAND RAPIDS, MICHIGAN)

Dated December 1, 1916

W

Due December 1, 1936

Coupon bonds in denomination of \$100, \$500 and \$1,000 each. May be registered as to principal. Redeemable on any interest date on 60 days' notice at 102 and interest. Principal and semi-annual interest (December 1st and June 1st) payable at

THE MICHIGAN TRUST COMPANY GRAND RAPIDS TRUST COMPANY

TRUSTEES

BONDS TAX EXEMPT IN MICHIGAN

These bonds are secured by a first mortgage running to The Michigan Trust Company and Grand Rapids Trust Company, Grand Rapids, Michigan, as Trustees for all the bondholders, subjecting to its lien all property of the Company now owned or hereafter acquired.

During the life of the mortgage the Company must charge off annually 4 per cent for depreciation upon the physical value of the property and must pay annually into a sinking fund an amount equal to 1 per cent of all outstanding bonds.

CAPITALIZATION

Capital Stock Authorized	\$5,000,000		
Capital Stock Outstanding		\$3,851,735	
First Mortgage 5 Per Cent Bonds Authorized	3,000,000		
Bonds Issued		650.000	
Bonds Deposited As Collateral		70,000	
Ve call attention to a few of the many important features showing the strength of these bonds			

1. Secured by an ABSOLUTE FIRST MORTGAGE on all property, rights and franchises of the company now owned or hereafter acquired.

2. Net earnings LAST YEAR over twice the amount necessary to meet total interest charges on the entire issue authorized.

- 3. Total assets June 30, 1916 \$4,817,482.73.
- 4. Company's Grand Rapids Plant alone, exclusive of other property, represents an investment of \$1,652,823.
- 5. Mortgage provides for a DEPRECIATION CHARGE of at least 4 per cent annually on the physical value of the property.

6. For 19 years the Company has paid dividends annually of 6 per cent or more on its capital stock outstanding.

THE CITIZENS TELEPHONE COMPANY was organized under the laws of Michigan in 1895 and has always been recognized as one of the most successful companies in the United States. It has an extensive system serving the city of Grand Rapids; owns exchanges in 68 cities, towns and villages in Western Michigan and controls through stock ownership the Citizens Telephone Companies in Battle Creek, Jackson and Marshall. The history of the Company has been one of steady, conservative growth, as may be seen in the following statement of earnings for the years ending June 30th.

	Gross Earnings	Expenses	Net Earnings
1914	\$869,661.75	\$604,163.89	\$265,497.86
1915	900,171.96	623,986.89	276,185.07
1916	925,628.47	622,046.25	303,582.22

PRICE, 100 AND INTEREST YIELDING 5 PER CENT

The Michigan Trust Company Grand Rapids, Michigan

Grand Rapids Trust Company Grand Rapids, Michigan

TER, EGGS AND PROVISIONS

Michigan Poultry, Butter and Egg Asso-President-J. W. Lyons, Jackson. Vice-President-Patrick Hurley,

Detroit. Secretary and Treasurer-D. A. Bent-Becretary and Treasurer-D. A. Benc-ley, Saginaw. Executive Committee-F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

Retail Grocer and the Specialty Trade.

The specialty men can be of much assistance to the retail grocer. When a new specialty is brought upon the market or a change of price takes place, his first consideration should be a fair profit for the retailer. You are all aware that business to-day with its increased cost, greater service, higher priced help, etc., plainly shows the necessity of allowing a larger margin of profit than was necessary ten or fifteen years ago. I think that the small profits on a great many articles sold by the specialty men have been the cause to some extent of the failures in the retail grocery business. There are a great many manufacturers who, when raw material advances, raise the price to the retailer but make no effort to educate the consumer to the higher price.

I also feel that there is an advantage in this to the manufacturer, inasmuch as when retailers are a success is business they have the same customers to deal with year after year. and the necessity of introducing their goods to a new merchant in the business is avoided, and thereby the cost of distribution is lessened. We are all taking a ride on the same big boat, and it is extremely dangerous for the manufacturers to rock this boat.

I also feel that manufacturers should cater stronger to the individual successful grocer and less to chain stores. department stores, and kitchen stores; and by kitchen stores, I mean the small store that opens up with but \$100 capital and the jobber furnishes the balances and takes a chance on the business being a partial success for a short time. I do not want to prevent competition, but I cannot help feeling that we should work together to create a higher standard in the grocery business.

Too little attention is paid to the education of the consumer, as regards the advance of prices, change of styles and size of package, etc. I recently unpacked a case of goods in my store in which was inserted a small card reading as follows: "The price of these goods have advanced 10 cents per package, the cost of the goods and every thing that enters into this package have increased in price, through conditions which are no fault of ours, and your retail grocer is obliged to charge you an additional 10 cents for this article. If one of these cards had been placed in every package of this case it would be a great help in educating the consumer. I doubt whether there are over 50 per cent, of the grocers of the country making much or any money. While this may partially be due to a lack of knowledge of business methods, I cannot help but feel that there are many outside conditions that help to bring this state of affairs about. Reports to the Federal Trade Commission indicate that an astonishingly great number of business concerns in the United States make no real profit. The manufacturers must study the methods and conditions of the retail trade and not merely the conditions and wishes of the consumer.

John H. Schaefer.

Must Mark Eggs in Canada.

The government of British Columbia, Canada, has recently put in force an "Egg Marks Act." It requires that any and all eggs which have been preserved in water glass, lime water, salt, bran, or anything except cold storage, must be stamped plainly with the word "preserved" in gothic lettering, when placed on sale. When they are provincial fresh eggs the receptable must bear a card with the words "B. C. Fresh" in letters four inches high. Cold storage eggs must likewise be labelled "B. C. Cold Storage," or "Alberta Cold Storage" or "U. S. Cold Storage," according to the source of origin. All stores or shops selling Chinese eggs must display a sign to that effect and all the eggs must be labelled "Chinese Eggs."

Wholesale dealers, and producers selling at wholesale, are also required to mark on outside of each package the terms "fresh" or "preserved" or "cold storage," as the case may be, together with the initials indicating the province or country of origin, but this marking need not be in letters four inches high, as the retailer is required to use. Eggs not fresh enough for serving as boiled eggs must be marked "cooking eggs."

The officials charged with enforcing this act are empowered to enter any premises within the province, at any time, where eggs are sold or offered for sale, to inspect all eggs on hand and determine the corrections of the markings. Severe penalties are provided for non-compliance with the provisions of the act.

Dandelion Vegetable Butter Color A perfectly Pure Vegetable Butter Color and one that complies with the pure food laws of every State and of the United States. Manufactured by Wells & Richardson Co. Burlington, Vt.



Mr. Flour Merchant:

MICHIGAN TRADESMAN

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

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

Purity Patent Flour

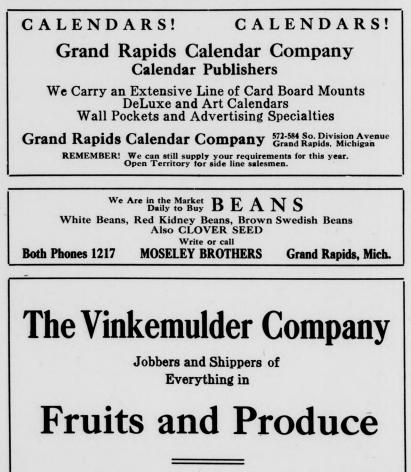
We mill strictly choice Michigan wheat, properly blended, to produce a satisfactory all purpose family flour.

GRAND RAPIDS GRAIN & MILLING CO., Grand Rapids, Michigan

HART BRAND CANNED GOODS Packed by

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

Michigan People Want Michigan Products





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Refer you to the People's Bank

tions.

of Buffalo, all Commercial Agen-cies and to hundreds of shippers everywhere.

Warning

We are informed that at some cafes, restaurants and gardens beer and strong drinks have been sold under the guise of the popular soft drink, BEVO.

These reports have been confirmed sufficiently to compel us to take action.

The beverage BEVO enjoys the protection of both <u>federal</u> and <u>state authority</u>. In preparing it for sale and in marketing it, we adopt every possible precaution to protect the public against imposition and to prevent evasion of the law. BEVO is sold in <u>bottles only</u>, we bottle all of it ourselves, and we have adopted a kind of bottle, crown and seals designed to prevent imitation.

We shall omit no measure within our power to defend the authority under which BEVO is manufactured and sold, to protect the public from imposition, and to safeguard the good name of this Association.

We therefore give fair warning that we shall refuse to sell our products to those who are found guilty of the above offense.

ANHEUSER-BUSCH BREWING ASSOCIATION

Thight Busch



MICHIGAN TRADESMAN

November 29, 1916



A MODERN FRANKENSTEIN.

Impossible to Kill a Public Service Corporation?

The Tradesman has received so many enquiries from its readers regarding the remarkable communication which H. H. Crowell presented to the Grand Rapids Common Council under date of Oct. 30 that it obtained the consent of Mr. Crowell to reproduce it entire. It is as follows:

The Legislature, under the old Con-stitution had sovereign authority over the public city streets and highways of the State. It could confer upon cities as an agency the right to grant franchises. It could, also, within the same territory grant franchises di-rectly to corporations as public util-ities to use the city streets to furnish light, heat and power. See Act 264, Public Acts of 1905, the gist of which I will read, it is not long. Any person, firm or corporation author-The Legislature, under the old Con-

the gist of which I will read, it is not long. Any person, firm or corporation author-ized by the laws of this State to conduct the business of producing and supplying electricity for purposes of lighting, heat-ing and power, and which shall be en-gaged or which shall hereafter desire to engage in the business of the trans-mission of such electricity, shall have the right to construct and maintain lines of poles and wires for use in the trans-mission and distribution of electricity on, along or across any public streets, al-leys and highways, * * and to construct and maintain in any such public streets, al-leys on highways all such erections and appliances as shall be necessary to trans-form, convert and apply such electricity to the purposes of lighting, heating and power, and to distribute and deliver the same to the persons, firms and public or private corporations using the same: Pro-vided. That the same shall not injuriously interfere with other public uses of such streets, alleys or highways, * * and that the designation and location of all lines of poles and wires shall be subject to the regulation, direction and approval of common council of cities, the village council of villages, and the township board of townships, as the case may be. Act 264, Public Acts of 1905, au-thorizes the use of city streets by an

Act 264, Public Acts of 1905, au-thorizes the use of city streets by an electric company of the character there-in described, whether organized under the laws of Michigan or some other state, if properly authorized to do business in Michigan, for the period of at least thirty years from date of incorporation or grant of authority to do business, without first obtaining a municipal franchise; subject to se-curing the approval of the proper com-mon council to the location of its poles and wires, and to the use, police powers and control over streets vestowers and control over streets vest-d in municipalities. When the Legised in municipalities. When the Legis-lature acted, its action was supreme

lature acted, its action was supreme and dominant over mere municipal-ities. This Act has been upheld by your Supreme Court. A public utility corporation, operat-ing under a municipal franchise, could claim the benefit of such general grant from the Legislature without disclaim-ing its user under a franchise from the city. 183 Michigan 400. When the corporation proceeds to operate according to the terms of

When the corporation proceeds to operate according to the terms of such a general grant, contractual re-lations are established between such corporation and the State, and such a contract may not be abrogated eith-er by the Legislature or by constitu-tional enactment, or by the common council. They are effectual in pros-pective only. council. The pective only.

While the adoption of Section 28, Article 8, of the Constitution of 1909, placing reasonable control of streets in the municipality, superseded Act 264, Public Acts of 1905, it did not

Article 8, of the Constitution of 1909, placing reasonable control of streets in the municipality, superseded Act 264, Public Acts of 1905, it did not revoke and terminate existing user under this Act and could not. Now, the Grand Rapids-Muskegon Power Co. was lawfully organized under the laws of the State of Maine and was licensed under the laws of the State of Michigan to generate, dis-tribute and sell electric current for lighting, heating and power purposes, its charter being filed in Michigan April 10, 1906. During the period between the time Act 264, Public Acts of 1905, became operative and the adoption of the Constitution of 1909, the Grand Rap-ids-Muskegon Power Company ac-cepted and availed itself of the fran-chise granted by the State under said Act 264. Permits granted under this Act by the circuits of the other the set by

Permits granted under this Act by the the city of Grand Rapids to the Power Co. to lay and string its wires in, through, along and upon the streets and alleys of the City of Grand Rap-ids constitute an irrevocable easement for at least the life of the Power Co. in the State of Michigan.

License coupled with an interest is property. Grantee, having easement property, can sell or assign to any-body capable of using it, unless there is an explicit prohibition in the original grant preventing assignment. You will find no such prohibition in Act 264, Public Acts of 1905. On July 29, 1907, the Common Council of the City of Grand Rapids

Council of the City of Grand Rap'ds passed an ordinance to regulate and control the exercise by the Grand Rapids-Muskegon Power Co. in the streets and public places of the City of Grand Rapids of the franchise of transmitting and distributing electric-ity for light, heat and power, as pro-vided by section 7, Title 4 of the charter of the said city which is as charter of the said city, which is as follows:

tollows: The common council shall have the power to regulate and control the exer-cise by any corporation of any franchise exercised on, in and over the streets or public places of the city whether such franchise has been granted by the city or by and under the laws of Michigan. This ordinance and a Carting to

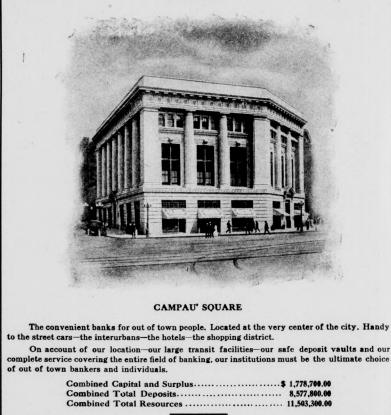
or by and under the laws of Michigan. This ordinance, under Section 13, fixed a maximum rate of eight cents per kilowatt hour provided that a min-imum charge of not to exceed fifty cents per month may be made to each individual light customer. On August 5, 1907, the Grand Rap-ids-Muskegon Power Co. and the Grand Rapids Edison Co. accepted the terms and conditions of the ordinance of July 29, 1907.

terms and conditions of the ordinance of July 29, 1907. The company has not violated any of the provisions of the ordinance, which ordinance is to continue in force twenty years from the taking effect thereof, the provisions to be binding upon the Power Co. The ordinance constitutes a modus vivendi setting forth measures of con-

tive of difficulty of the second seco the city of Grand Rapids, as obtained from the Legislature under Act 264,

Public Acts of 1905. The 1905 charter of the city of Grand Rapids provides that "no grantee of a franchise or a privilege shall be entitled to assign or sub-let the same or allow any other to use the same without the consent of the





Through a Will you can create Trust Funds or Annuities, make provisions for minors, or institutions, or have any special wishes carried out as directed by you. We will be glad to consult with you regarding your estate.

GRAND RAPIDS NATIONAL CITY BANK

ASSOCIATED

& SAVINGS BANK

CITY TRUST

Send for Blank Form of Will and Booklet on Descent and Distribution of Property.

THE MICHIGAN TRUST CO. **OF GRAND RAPIDS**

Audits made of books of corporations.

municipalities, firms or individuals.

city by ordinance duly passed, which ordinance shall be subject to referen-dum provided for in this paragraph." It is clear that this language applies to grants given by the city of Grand Rapids and to none other, for that which the city did not grant it can-not by implication take away. For the Act 264 of 1905 tendered a fran-chise to the Grand Rapids-Muskegon Power Co. Such franchise was accepted by the Power Co. by way of install-ing this service and equipment in the public streets and providing the serv-ice utility, and this tender and this acceptance constitute a contract be-tween the State and the Power Co. beyond the power of the Legislature, the Constitution, or the city council of Grand Rapids to impair. The rule prohibiting the impairment of con-tract rights is based on the Federal constitution, which is superior to the State Constitution, a statute or an ordinance. The Grand Rapids-Muskegon Power

The Grand Rapids-Muskegon Power Co. has been merged into the Consum-ers Power Co. and its legal existence is continued in the existence of the Consumers Power Co. The articles of the merger have been approved and filed in Maine and in Michigan. The merger was by deed, but under the circumstances, no deed from the Grand Rapids-Muskegon Power Co. to the Consumers Power Co. would be nec-essary. The devolution of the title would be shown by showing the con-solidation. The Grand Rapids-Muskegon Power solidation.

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would be shown by showing the con-solidation. In the course that has been follow-ed, the life of the Grand Rapids-Mus-kegon Power Co. has not ended. Its existence continues in that of the Con-sumers Power Co. When two or more companies amalgamate, this amalgamation in Michigan is called a "consolidation" and in Maine is called a "merger." The co-existence of all amalgamated companies con-tinues in the consolidation. The Consumers Power Co. succeeds to all the assets, rights and privileges and assumes all the obligations of the Grand Rapids-Muskegon Power Co. but no consolidated company can relieve itself of its liabilities by hav-ing some one else assume them. That is, all the rights that were acquired by the Grand Rapids-Mus-kegon Power Co. in the exercise of the franchise granted by the State under Act 264, Public Acts of 1905, continue in the Consumers Power Co. Reference is made to the letter of October 4th, 1905, submitted by the Consumers Power Co. to the Common Council, in which letter may be found the following language:

Consumers Power Co. to the Common Council, in which letter may be found the following language: The undersigned, Consumers Power Company, has taken over and become the owner of and will operate all the electric light and power plants and properties heretofore belonging to the Grand Rapids-Muskegon Power Company and Grand Rapids Edison Company. We desire to advise you of this transfer and formally express to you that we take over said plants and properties and will operate the same and any extensions thereof subject to all the terms and con-ditions of the ordinance before referred to. (That is, the ordinance of July 29th, 1907.) We will be glad if your Honorable Body -

1907.) We will be glad if your Honorable Body will by resolution or ordinance express your consent to the transfer of these properties to us, the operation of the same, including any extensions, to be subject to all of the regulations, terms and conditions of said ordinance.

Reference is made to the letter of

Reference is made to the letter of December 3, 1915, submitted by the Consumers Power Co., which let-ter, among other statements, con-tained the following: It now appears that our letter (of October 4th) and our willingness to com-ply with the above mentioned requests may be construed as an admission upon our part that the consent of the City to the deed is required, while on the con-trary we assert that such consent is not equired. This Company owned all the stock of the Grand Rapids-Muskegon Power Com-pany and by the deed in question that Company is merged into this Company and this Company has acquired no great-er rights in its property than it had prior to the execution and delivery there-of, and there has been no actual change in ownership or operation of the electric properties in Grand Rapids in any man-ner affecting the city or its rights.

This Company can not, in justice to itself, permit the impression to exist that it had done anything that it did not have full legal right to do or that it is seeking to acquire a right not now possessed. Reference is made to the letter of September 11, 1916. In that letter the company renewed its request of October 4, 1915, for the reasons stat-ed and consented to certain addition-

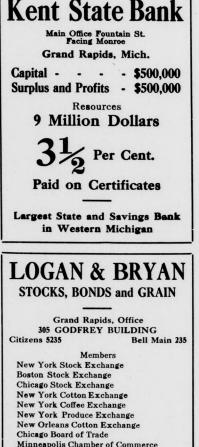
ed and consented to certain addition-al obligations, provided certain action was taken by the Council. Your Ordiance Committee report-ed favorably and recommended af-firmative action regarding the matter contained in the letter of September 11. An amended resolution was pass-ed October 16, which resolution was ineffective and, as the City At-torney said "would do no good and would do no harm." This wholly in-effective resolution was vetoed by the Mayor, and the situation may be sum-

Mayor, and the situation may be sum-med up as follows: The letter of September 11 has not yet been withdrawn, but the company should be held blameless if the possible savings to the consumer and the additional payment to the city are denied to them because of lack of constructive action on the part of the Common Council.

Common Council. The company will continue to ren-der service under the obligations of its franchise, exercising the same un-der the regulation and control of the ordinance of July 29, 1907. H. H. Crowell.

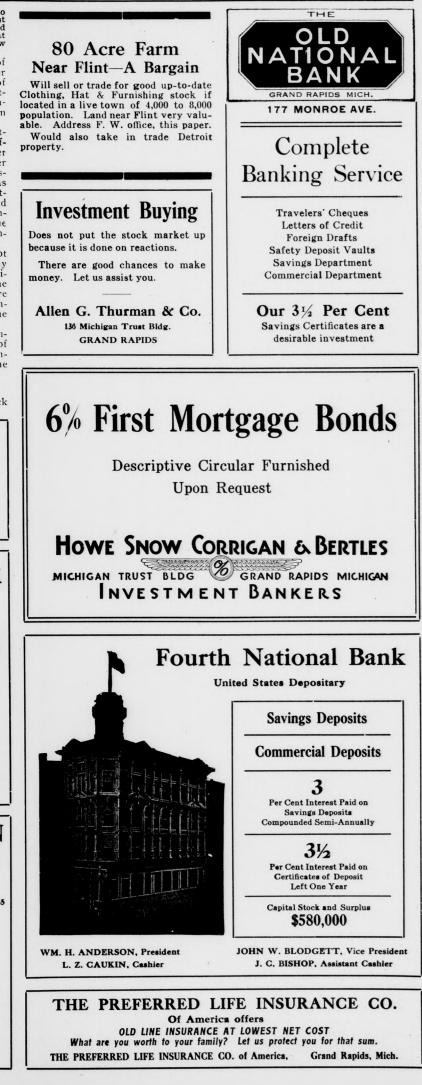
Pluck is all right, but good luck often leaves it at the post.

CLARK Carriage, Wagon, Sleigh and Automobile HEATERS \$1.50 to \$4.50 For Sale by SHERWOOD HALL CO, LTD. Grand Rapids, Mich.



Winnipeg Grain Exchange Kansas City Board of Trade Private wires coast to coast

Correspondence solicited



Grand Rapids Investing Heavily in Foreign Securities.

As in politics, so in finance, is the Middle West making itself felt in a most positive manner and Grand Rapids occupies a position of growing importance in this development.

Within the past year, the Michigan Trust Company has participated in foreign government loan syndicates to an amount approximating a half million of dollars. Other banks and investment houses, including the Old National Bank and Howe, Snow, Corrigan & Bertles have subscribed for a similar amount.

This participation, however, has been in only such loans as are deemed thoroughly conservative. Among the latest is that of the United Kingdom of Great Britain and Ireland, 5½ per cent. three and five year gold notes. These notes are secured by collateral —including high grade American stocks and bonds—conservatively estimated at \$360,000,000 or \$60,000,000 more than the face value of the notes. Another profitable participation is that of the new Imperial Russian Treasury 5½ per cent. treasury bonds.

These foreign securities are deemed especially desirable investments at the present time for the reason that at the end of the war there will be a ready market for them. The reason given for this opinion is that they will be in demand for use in payment for imports. This, in the estimation of financiers, will be most advantageous, as it will obviate the necessity of sending abroad our gold, the foreign securities being used instead. It is a logical conclusion and will be one of the influences which will continue the United States in its present position of a great creditor nation and the money center of the world. The negotiation by a Chicago bank of a \$5,000,000 loan with the government of China further emphasizes the growing financial importance of the Middle West. The announcement came as a rude awakening to the large Eastern banks. That both Eastern and Western banks and large investment houses are now active seekers after Grand Rapids business in shown by the offers of participation in large transactions which are constantly coming to both of the trust companies, the banks and the investment houses of this city.

Municipalities, townships and counties issuing bonds for schools, internal improvements and good roads have cause to be pleased at the result of one of the laws passed by Congressthe amendment to the income tax law. Doubling the tax in some instances and increasing it in others, is causing a scramble for municipal bonds that is rapidly sweeping the market bare of these securities. Any community whose financials are in a healthy condition can find a ready market for all the bonds it can issue up to the constitutional limit. This demand has resulted in a steadily rising market for tax-exempt bonds and the crest of the price wave has not yet been reached. Another factor which assists in increasing the demand for good bonds yielding from 41/2 to 6 per cent. is the education of the public through the advertising by banks and

trust companies of these securities. Persons of medium means are learning they can invest in bonds in sums of \$50, \$100 and \$500 which will yield a good rate of interest and in which the principal invested is safe.

Contrary to the arguments made against it, the law passed by the Michigan Legislature making bonds tax exempt during the life of the securities on a payment to the county treasurer of $\frac{1}{2}$ of 1 per cent. of the face value of the bonds has proved a success. This tax amounts to only 50 cents on every \$100. Experience has shown this has stimulated investment in bonds and has brought out securities that were formerly hidden by the investors. The law has also materially added to the revenues of counties and the State, the tax being equally divided between each.

No greater service can be performed for the people by the public press than to emphasize the recommendation of bankers that people practice greater economy. At the first blush, with the high cost of living, this would seem like a heartless and foolish statement. It is not. Notwithstanding the high prices prevailing, people generally are spending more to-day for luxuries and amusements than they have ever done before. The trend of the times is toward extravagance. While there is absolutely no cause for calamity howling, those who have studied and are studying the situation realize that present conditions will not continue forever. It is with a view of providing against hardship in the future that bankers and others are counseling retrenchment. Retrenchment in many cases means a surplus; a surplus means thrift: thrift means savings accounts, and saving accounts mean continued prosperity through the activity of the money thus gathered. This does not mean the elimination of comfort nor of pleasure. It means moderation in both. This advice is not only tendered to the wage earner, but to manufacturers and merchants.

Bank statements printed in the papers subsequent to the call by the State and National banking departments have heretofore been looked upon by bankers as a necessary legal evil, whereas they could have been turned into most valuable advertising. The Old National Bank of Grand Rapids is the first of the banks west of New York City to see the value of the statement as an advertisement. This bank is now putting forth its statement in simple terms intelligible to the ordinary business man and woman. A statement of this kind, where it reflects prosperity, begets confidence on the part of the public who is able at a glance to see how the money deposited is utilized and protected. Statements of this kind are educational and business getters, and if all banks would thus take the public into their confidence, banking would no longer be a mystery to the layman. Statements prepared as the Old National Bank prepares them are business stories well told in figures. It is true that they have to be supplemental to the published statements in legal form, but they form constructive and instructive advertising well forth the money expended.

MICHIGAN TRADESMAN

SEQUOYAH (See-Kwai-ah) OIL and REFINING —Earns 30%—Pays 1%

-Earns 30%—Pays 1% Monthly and Rolls up a Big Development Fund!

Paying dividends of 12% a year out of its earnings is only one incidental feature of SEQUOYAH OIL'S sensational development.

The Company has steadily improved its properties—expanded its field—and increased its earning power at its OWN EXPENSE until *today* it owns and operates

51 Producing WELLS.30 Miles of Pipe Lines.6,330 Acres of Oil Lands.

over

and is regarded by shrewd investors as a remarkable example of Oklahoma's business aggressiveness and success.

Put Your Investment Funds Into This Active Going and Successful Stock and Prosper.

You can do this with assurance of substantial gains. SEQUOYAH Stock has gone steadily upward from \$1.25 per share to \$1.50, to \$1.75 since September.

With improvements now under way *completed*—and the earnings practically doubled—it will easily go to \$2.50 per share before another three months roll around.

If you want to get inside knowledge of a big business enterprise, headed by big business men-

Investigate—Write for Circular of Profit Facts Today

Know the details concerning SEQUOYAH OIL as an investment we have specific facts and data to send. Write, 'phone or call for circular T. Every day counts.



November 29, 1916

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Another instance of the efficacy of educational publicity is seen in figures compiled as to the resources of the trust companies of the United States which now total more than seven billion dollars, an increase this year of one billion, three hundred million dollars. Five years ago the aggregate resources of these institutions were \$5,168,000,000. Michigan, as a result of informing the public as to the functions of trust companies, has shared in this increase, the total resources of the trust companies of the State to-day being \$28,000,000 a gain of \$2,-914,000 or 11 per cent. during the past vear.

Real prosperity for Grand Rapids is reflected in the statements of the banks of the city at the close of business Nov. 17, issued in response to the call from the National and State banking departments.

The total deposits of banks only are: \$43,193,854.94, as against \$40,449,-800.36 Sept. 12, an increase of \$2,744,-054.58; loans and discounts, \$26,473,-687, as against \$24,779,108 Sept. 12, a gain of \$1,694,579.

The following detailed comparative low. statement is of interest:

40,375 10,105 31,145 +89,3139,508 4,254 6,278 2,498 Increa 12 Profits 347,454 28,553 271,309 27,026 126,828 166,214 14,882 4.240 Sept. Undivided Nov. 17 275,563 157,973 76,907 37,131 387,829 38,061 21,160 Increase 000 200 12 250,000 240,000 110,000 500,000 90,000 20,000 000 000 Sept. 600, 150. Surplus 500,000 350,000 17 000 000 000 90,000 20,000 000 Nov. 600, 240, 110, 250, 398,384 197,275 +46,94381,173 128,305 127,612 12,412 326 Increase 4,045,701 12 8,089,382 9,517,541 8,168,176 5,254,923 774,063 1,993,946 2,606,070 Sept. Deposits 4,242,976 774,389 Nov. 17 8,487,766 9,470,598 8,296,481 5,382,535 2,075,113 2,618,482 136,676 113,918 +60,646132,276 Increase 257,504 +18,588+9,46411,335 Discounts 12 2,175,641 548,251 103,956 6,475,593 7,246,816 4,016,473 3,078,567 1,124,361 Sept. and 2,289,559 7,383,492 529,663 3,955,827 3,210,843 1,114,897 6,733,097 115,291 17 Loans Nov. Sav. : S State Trust Savings Rapils Savings Rapids & City Bank : People's Savings National Rapids Decrease. Grand National Bank State . City Fourth Grand Grand South Kent +

Nat.

old

Paul Leake.

KATE AND NED.

Written for the Tradesman. Yaas, my hosses are gettin' old, Wife thinks they should be sold— Standin' there, eatin' off their head— Have some younger ones instead Of those old pets of mine.

Both of them I raised from colts, Sell 'em? Why, my heart revolts Whenever anything is said 'Bout partin' with kind Kate and Ned, Those old pets of mine.

When I went to court my wife Ned knew her home, bet yer life, Thirty years ago. He will stop to-day Whenever again we drive that way, That old pet of mine.

Kate is a wise one, too— Knows, like a man, jes' what to do, When the cows are in the corn She drives 'em out—sures' you're born— That old pet of mine.

No, they helped plant an' plow Work this fine place, and now Jes' because they're so old I can't consent to see them sold, Those old pets of mine.

'Twas a run-down farm when we came here,

here, But improved by working year by year, And now, it really seems to me It should their home also be, Those old pets of mine. Chas. A. Heath.

Nov. 22, 1916.

Where They Should Rest.

The tragic wife-under weeping wil-

The punster-under the chestnut tree.

"young"-actress-under the The evergreen.

Sweethearts-under the date tree. Baseball fiends-under the fanpalm tree.

Politicians-under the plum tree. Grass widows-under the mango tree.

Peace advocates-under the olive tree

Well-dressed men-under the spruce tree.

Old maids-under the lemon tree. Homely girls-under the plane tree. Pippins-under the apple tree. Professors-under the tree of knowledge.

We have a complete set of

Mahogany Bank **Fixtures**

with officers' desks and directors' room furnishings for sale at a bargain.

Commercial Savings Bank Grand Rapids, Michigan

THE BANK WHERE YOU FEEL AT HOME RAND RAPIDS SAVINGS BANK WILL APPRECIATE YOUR ACCOUNT TRY US!

WE OFFER Gem Motor Car Corporation Stock

At an attractive price for a few days only

This is another proposition that will bear your investigation

Write now for full description of car and unique plans of organization that mean assured early dividends. Don't miss this one.

Deuel & Sawall

405-6-7 Murray Bldg.

Grand Rapids, Michigan

Veit Manufacturing Co. Manufacturer of

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

Grand Rapids, Michigan



Your Will is Your Own

Your will is a document which is at all times subject to your control.

You may change it--add to it-or even destroy, as you may choose.

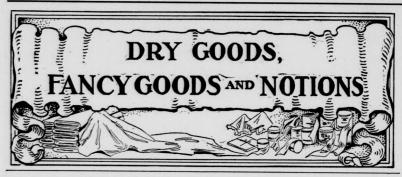
A WILL which names the Grand Rapids Trust Co. as Executor, and is filed in our vaults, is readily accessible and is always subject to the order of its maker.

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.

GRAND RAPIDS TRUST COMPANY MANAGED BY MEN WHO KNOW

OTTAWA AT FOUNTAIN. **BOTH PHONES 4391** 15



Dressing the Store for Holiday Trade.

16

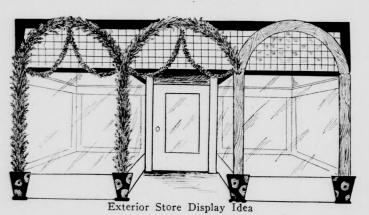
In addition to various individual display units, both for the windows and interior of the store, you naturally will want a general Christmas display plan for the outside and one for the inside.

A pleasing exterior decoration can be built along the lines suggested in this drawing.

Make out of four inch lumber three arches of wood-an arch for each window and one for over the door. Paint the arches green and cover them thicking or tissue paper roping. Or, if you prefer, you can wrap them with crepe paper and pin on such light weight items as handkerchiefs, postcards and small toys.

Fill in the top of each arch with strands of silver tinsel having a silver paper star in the center.

Then stretch across the store long arches in the shape shown. Cover these with the same material used in covering the upright arches. Fill them in also with the silver tinsel and the silver star.



ly with sprays of evergreen. Then under each arch over the tops of the window and the door have a festoon of evergreen roping.

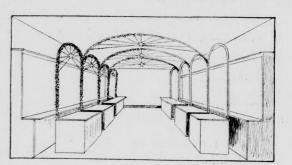
The bases of the arches should be made out of flat boards cut in the shape of flower pots. Paint the boards green and decorate them with circular designs in bright red. The decoration need not follow any uniform size or shape.

For the inside the arch effect also may be followed as shown by the smaller drawing.

It is advisable that you have as many special booths and other interior trims as the size of your store will stand.

If you have posts or columns in your store you will find that they can have a very prominent part in your Christma's decorations. Two ways of embellishing them are shown here.

The first figure in the drawing shows the effect gained when four sticks are crossed at right angles and fastened to the post with wires. Make suitable festoons of tinsel and Christ-



Display for Inside the Store

At the back of the counters erect arches reaching above the ledges. It is well to make a continuous series of these arches down each side, although for a deep store you can produce a pleasing effect by erecting them at intervls.

Make the arches of light strips of wood which can be bent over at the mas tree ornaments. A star, a bell or a small wreath can be attached to the end of each stick.

The second effect is obtained by wrapping barrel hoops with green tissue paper, covering them with natural or artificial holly and then making a lattice work in each hoop of tinsel or tape. The hoop can be fastened to top. Cover them with evergreen rop- the post with wire and then poined un-

We are manufacturers of TRIMMED AND UNTRIMMED HATS for Ladies. Misses and Children. especially adapted to the general store trade. Trial order solicited. CORL, KNOTT & CO., Ltd. Corner Commerce Ave. and Island St. Grand Rapids, Mich. BARLOW BROS DOUBLE YOUR MONEY Put in a line of PILLOWS Get this Leader Assortment: **3 Pairs Leader Pillows** a Boston 4.50 a Special Geese Pillows @ 6.75 3 **X X B Pillows** - @ 9.00 12 Pairs for \$19.00, in best grade

GEO. S. DRIGGS

MATTRESS & CUSHION CO.

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

Grand Rapids Bedding Co. Grand Rapids, Mich.

ticking.

Are Your **Net Profits** Satisfactory?

Probably not, if you are like nine out of ten merchants.

Your trouble probably is (1) you have too many of some items; (2) not enough items.

If you will buy the "many lines in one bill" offered by our monthly catalogue of General Merchandise, you easily can apply the remedy.

Butler Brothers Exclusive Wholesalers of

General Merchandise

New York Chicago St. Louis Minneapolis Dallas

Do You Sell Crochet Cottons?

If so, then increase your sales by the sale of instruction books. We have in stock:

Richardson's numbers 1, 2, 3, 4, 10 and 11 at 75 cents per dozen.

Dorothy Bradford series 12, 13 and 14 at \$1.25 per dozen.

Clark's O. N. T. needle work at \$2.10 per dozen.

A trial order will prove their value to an art needle work department.

Grand Rapids Dry Goods Co.

20-22 Commerce Ave.

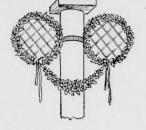
Grand Rapids, Mich.



November 29, 1916

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Decorations for Columns

derneath with a big spray of holly or some other Christmas decorating material.

In general, the staple Christmas lines—playthings, dolls and fancy goods—should have the most prominent showing. In preparation for the Christmas selling the arrangement of the post with wire and then joined unmake this possible.

At the same time careful attention should be given to displaying your regular staple lines in such a way that they too may get their full share of the benefit that comes from additional Christmas selling.

Make ample provision for proper ventillation of the store during the holiday selling. People come in warmly dressed and very soon the store can become absolutely impossible as a place for them to stay. Too much heat and not enough air have driven many a woman out of a store before her purchases were completed. Don't try to burn too much coal and be sure that plenty of pure air enters the store.—Butler Way.

Fancy Work For the Holiday Trade. Written for the Tradesman.

Never was there a more opportune time for pressing the sales of fancy work and all the materials for making the various sorts. Those who have a little leisure and a knack of using the fingers nimbly will gladly avail themselves of selecting from your assortment if it is a good one. There are, besides, in every community some who delight in doing this work, who would gladly convert their spare time into pin money, who are perhaps in some way incapacitated for earning even a dollar in any other way. To these any chance of finding through you a way to materialize upon their skill in one or more of the numerous kinds of fancy work now so popular will come as a boon from Fortune's wheel. It may give them a chance to brighten their own Christmas besides making your shop a special attraction in feminine eyes.

There are so many beautiful designs in crochet, some elaborate, others simple; and there are always admirers of this work who have not the time or the patience to accomplish it and yet who have the money and are willing to pay a good price for it. As a rule, the ones who can do this work and those who can afford to hire it done are in different walks of life and may not get together unless through your help. Possibly one is an expert in filet crochet, another knows how to make beautiful tatting, and a third does the popular raffia work. No two of these infringe upon the prospects of the other, and it may be that a trio

will be given employment through the fancy work idea.

The fact that there is a fancy work department in your store will readily attract holiday shoppers, both as possible purchasers of the finished products and as interested in looking over the different patterns with a view toward reproducing favorites. Even this can be turned to profit; for with every design must come material in some form for the work, and perhaps crochet hook, tatting shuttle or knitting pins. Besides, there are the various novelty braids and other things which help to make a little handwork go a great way.

There are booklets giving full directions for numerous designs which will appeal to those who are amateurs in the art; in fact, some of these will impress the expert as well; for every elaborate piece of fancy work carries with it an individual twist of charm, like a story by O. Henry; and there is a sort of fascination about it which impels every one who knows a few patterns to hanker for more.

Devote a generous space to the display, which your workers will be glad to fill. Announce the fact in the local paper. Put at least a few of the most attractive designs in the window. Those who are able to buy know that here is a place to secure work which will wear and will charm; which carries with it the worth of real handiwork. Those with scant funds will be reminded that through this source they can convert time into a product which they will not be ashamed to give to their richest friends; they can also make for themselves decorations which only the well-to-do can afford to buy, and which, with good care, will outlast most of the laces and embroideries.

Place the work in groups, preferably upon a colored background, where it will show to the best advantage. Place in charge of the department one who understands the difference between the different stitches, who can tell just what material is best adapted to each kind of work, and who is competent to give the helping word at the right place which will encourage the lover of fancy work to attempt something new. The popularity of all kinds of handwork is more than a passing fad, and the holiday season is just the time for working the department to its utmost Bessie L. Putnam. extent.

Good Men.

Good men help one another even without suspecting it; bad men deliberately oppose each other, says a Chinese proverb.

HOLIDAY NOVELTIES

That will Stimulate Your Sales During the Holiday Season

Handkerchiefs, Ladies' and Men's Neckwear, Embroidered Aprons, Art Goods, Perfumes, Leather Goods, Jewelry, Suspenders, Garters, etc. Most of these items are packed in attractive individual holiday boxes.

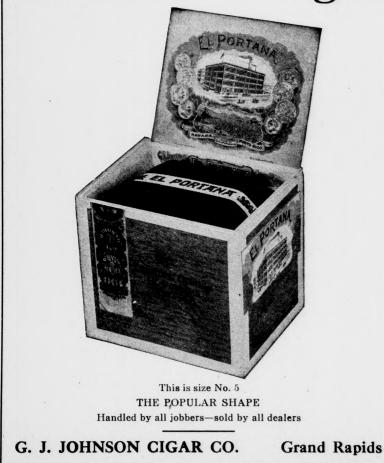


Wholesale Dry Goods Grand Rapids, Michigan

AVOID DELAY AND DISAPPOINTMENT



El Portana Cigar



MICHIGAN TRADESMAN

November 29, 1916



Brooklyn Factories to Push Colored Cloth Tops.

A radical change and a new development in the trend of women's styles has occured as a result of a meeting two weeks ago of a number of Brooklyn manufacturers of high-grade shoes. Confronted with rapid advances in the price of all kinds of upper leather for tops, principally kid and buck, and the necessity of making proportionate advances in the prices of shoes to retailers, a prominent Brooklyn manufacturer called a conference of a number of other manufacturers in that city to consider the situation and to discuss ways and means of meeting it.

The retailer understands that there was a free and frank discussion by the manufacturers as to the stocks of colored leather they had on hand, of the rapid advance in the cost of upper leather in the fashionable colors demanded by retailers and consumers, and concluded that the solution of the problem, if they were to continue to do a normal volume of business in manufacturing shoes at prices that would still be within the purse limits of the largest number of consumers of their shoes, lay in the substitution or adoption of cloths for tops to match the colors of the leathers which they have been cutting.

It is well known that before the great advance in the wholesale and retail price of shoes the volume turned out by Brooklyn factories with a reputation for skilled workmanship and quality were retailed at about \$8 a pair. Shoes of better quality and style are produced that retailed at higher prices, but the big business was done around shoes to retail at from \$6 to \$8, and it was to retain this volume that the manufacturers came to the conclusion that it only could be done by the general use of cloth.

There was a unanimity of opinion that colored cloth tops should be pushed from now until the close of the spring and summer selling season, but it was understood that those manufacturers who had large supplies of upper leather would continue to feature shoes made of this stock, in conjunction with new samples having leather vamps and cloth tops. Since the meeting referred to a number of Brooklyn manufacturers have put new samples through the works and some of them already have been shown to. the retail trade and orders booked for next season.

Outside of black, the principal colors chosen for the new samples with cloth tops are white, grey, fawn, steel and nickel. The cloth has a finish that is a close imitation of buck or suede leather.

The firms who have joined in featur- painting the stock.

ing cloth tops have a reputation for creating styles and are widely known for their fine shoemaking. News of what the Brooklyn manufacturers have done has gone Westward, for the information comes from Cincinnati that several large manufacturers in that city are following in the footsteps of these Eastern manufacturers and will soon have new samples with colored cloth tops to submit to their retail customers.

This action reflects in a striking manner the acute situation that exists in the upper leather market. There is a feeling more or less general that cloth tops were due for a revival of popularity, but it is known that few in the trade expected it would materialize so soon. The revival has been hastened by conditions which manufacturers believed called for immediate action.

Late orders placed with Brooklyn factories seem to indicate on the part of buyers a preference for ten-inch lace boots and there is talk that this height will be the one that well dressed women will favor next season. The opinion is also expressed that many buyers for stores and departments which feature the better grades will endeavor to push the sale of boots until June.

In these times it behooves retailers to keep in close touch with their manufacturers, to carefully size up the price and style situation in their localities, and to shape their course in buying so that they will be in a position to meet any unexpected developments in the trade.—Shoe Retailer.

Must Use More Cloth in Shoes.

A Rochester shoe manufacturer said that with the scarcity of kid and calf he is turning his attention to cloth for toppings. "It may not be what the public likes, but if the public cannot be served with leather toppings it must take what the manufacturers have to offer," he declared, adding: "The situation is more acute than the average retailer has any idea. I hope when the retailers and buyers come into the market in the winter they will visit some of the big leather houses themeselves. They will find conditions absolutely appalling, just as we find them now."

"Painted" Calfskins.

The demand for the so-called "painted" calfskins is increasing. Shoe manufacturers say that it runs a more even color and facilitates the mating of shoes in the factory. Most all calfskin tanners are turning out some of this leather, although they say their individuality is lost in the process of painting the stock.

Sturdy Shoes For Sturdy People

You cannot get any more out of a shoe than was put into it by some maker's character, integrity, reputation and experience.

Our institution stands today where it always has; for the best there is in leather and shoe workmanship.

Our prices are necessarily higher, but our trade-mark guarantees you the best value there is in shoe satisfaction.

Rindge, Kalmbach, Logie Company Grand Rapids, Mich.

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

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

4 14 MICHIGAN TRADESMAN

Live Notes From a Live Town

Live Notes From a Live Town. Brother Traveling Men: An old traveling man is down and out. His name is Fran Wetherbee. He traveled for Royce Bros. & Cutler, wholesale drugs, for years. He was stricken with loco-motor ataxia and gradually lost the use of both legs. A few months ago he be-came blind. He lives in a small place twenty miles from Bomidji, Minn, and sixteen miles from any railroad station. A few of his old-time traveling men traveling man should become a county charge. Will you do this much to help a man who never turned down a fellow traveler in distress? Only traveling-men, or wholesale dealers can heip. Here is the proposition: Please make five copies of this letter, as I have done, only changing the date and putting the next number at the top, number and date can letter the same, sign your name and mail the five copies to your friends who you feel will do likewise; mail this copy with ten cents to T. J. Burke, Trustee, care of National Grocery Company. Bomidji, Minn., chain end with No, 50. The party receiving No. 50 will please the matter your prompt attention, and assist a worthy man who has spent the best of his life on the road.

assist a worthy man who has spent the best of his life on the road. Owosso, Nov. 27—The writer was the recipient of the above letter this week and, with our usual endeavor to be a good fellow, responded by hav-ing five copies typewritten and circu-lated and remitting 10 cents without stopping to figure up the amount of money Friend Wetherbee would re-ceive, allowing for no breaks in the chain. But on giving the matter a lit-tle mathematical attention, we find that up to series 20 Mr. Wetherbee will have accumulated \$11,936,050,585,-937,50. Now, while our heart is in the right place and we are always willing to lend a hand to a traveling brother, it has occured that while the above amount is only a small portion of the total, even that is quite a large count. count.

J. I. Gee, of North Star, has moved his stock of groceries to Ithaca, where he will continue the business. hi

H. J. Campbell has purchased the general stock of R. A. DeHart, at Butternut, and will continue the busi-ness at the same location.

ness at the same location. James King & Son, of North Star, have sold their stock of general mer-chandise to J. L. Newberry, who has taken possession. W. E. Willis, of Cohoctah, has trad-ed his store building and stock for a farm near Torch Lake. Go to it, Bill, and raise potatoes. They are two dollars per. E. L. Rann, of Morrice, is moving his stock of general merchandise to

E. L. Rann, of Morrice, is moving his stock of general merchandise to Lansing, where he will continue the business of general dry goods. B. C. Locke, of Cohoctah, has pur-chased the Aldrich stock of general merchandise, also the store building, and has taken possession. Locke is an up-to-date merchant and things look like business around the place. W. S. Lamb, salesman for the Aik-man Baking Co. for several years, has resigned his position and will take charge of the Palace meat market in Vernon, which he purchased a short

Vernon, which he purchased a short

vernon, which time ago. Boys, don't dodge the Hotel Ver-non. Good beds, clean towels and excellent chuck, like mother cooks. Honest Groceryman.

Sidelights on Celery City and Environs.

Kalamazoo, Nov. 27-Glenn Gard-Kalamazoo, Nov. 27—Glenn Gard-ner, formerly of Gardner & Linihan, has entered the employ of the Kala-mazoo Auto Sales Co. and will handle the truck end of their business. The Worden Grocer Company has purchased a two-ton Federal truck, which they will put in service next

month.

Month. C. C. James drove to Grand Rapids last week and found the road in bad shape, but reports they are working on several miles of new road, prom-

ising a fine drive next year. Mrs. Minnie Balod has engaged in the grocery business at Vicksburg.

The Worden Grocer Company fur-

nished the stock. L. R. Dougherty has succeeded E. L. Banker, of Three Rivers, in the grocery business. Charles N. Norton has succeeded P. O. Storey of Vandalia, in the gro-cery business.

cery business. The Kalamazoo Sanitary Manufacturing Co. has filed articles of as-sociation with the county clerk, E. F. Curtenius. The company will manu-facture sanitary earthenware, enamel-ed iron closet tanks and plumbers' supplies. The capitalization is \$350,-000

000, C. D. Flansburg, who has been in the grocery business at 1322 Hays Park Court for several years, has sold his business to Costner Bros., of Marcellus. S. O. Bennett has bought another

5. O. Bennett has bought another ford delivery car to take care of his increasing business. Gardner & Linihan have sold their produce business to Swindell & Tay-lor. M. Ruster & Sons, of East Vine street have rearranged the interior

street, have re-arranged the interior of their grocery department, also added a fine new display show case, which greatly improves the appear-ance of their store. Frank S. Schlicht succeeds J. R. & E. P. Baxter in the grocery business

Frank S. Schlicht succeeds J. R. & E. P. Baxter in the grocery business at 1701 East avenue. Lloyd Stilson has been engaged by Mr. Schlicht as chief clerk and buyer. Mr. Stilson is an experienced grocer, having con-ducted a business of his own for several years past. M. E. Clarey, one of Battle Creek's progressive grocers, reports Mrs. Clarey slowly improving, after under-going a very serious operation. A. E. Patton, the hustling mer-chant of Cloverdale, is the proud pos-sessor of a new hat donated by Fred Beardsley. Fred was not on the right side of the political fence and we ex-tend our sympathies.

side of the political tence and the tend our sympathies. Walter Nesbit has succeeded Har-rison & Son, of Schoolcraft, in the grocery business. John Linihan, formerly of Gardner & Linihan, has entered the employ of the Grocers, Incorporated, at Battle Creek and will call on the city trade. W. S. Cook.

W. S. Cook. THE TURKEY'S THANKSGIVING Written for the Tradesman. Help! Help! Help! Quick! Quick! Quick! Does turkey cry Wondering why They brought him here See' that's a tear. What's all this I hear-Thanksgiving now is near, President by his hand Has proclaimed to the land Worldly tasks to forsake, In churches congregate, Thank God there on their knees For mercies they received. But can I render thanks In my sad circumstance? Help! Help! Help!

In my sad circumstance: Help! Help! Help! Help! Quick! Quick! Quick! So turkey cries Before he dies While under guard In our door yard. Why did they far away Take me Thanksgiving Day? Here I am all alone, Far from my country home, Where I was satisfied. Friends will say, must have died— Never heard any word From the Thanksgiving bird. Chas. A. Heath. Nov. 27, 1916.

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



The name "Bertsch" on a shoe is day

by day meaning more in the minds of the people. The qualities it stands for are so uniformly good that every man will instinctively insist upon another pair of

Bertsch Goodyear Welt

when again in need of footwear.

You can rely on every pair to give that satisfaction . . . because they have those SERVICE and SATISFACTION giving qualities built right into them. In styles and lasts they are right up to date, making a combination that is HARD TO BEAT.

The BERTSCH Shoes are made from the very best material obtainable - Upper-Sole-Linings and Findings - for the service required. They are made in our own factory — a factory that has built up a reputation for quality, style and satisfaction, because every pair of shoes turned out by it has possessed these good qualifications.

In supplying the BERTSCH shoes to the trade, dealers are not only making friends and profit for themselves-they have also the personal satisfaction of knowing that they have given more than a dollar in value for every dollar spent in their place of business.

If you are not now handling this line you should investigate fully.

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.

Manufacturers of Serviceable Footwear

GRAND RAPIDS, MICH.



A Thanksgiving **Telephone Greeting**

HEERILY the familiar tones come over the C telephone wires, the exchange of greetings adding to the happiness of the day for all.

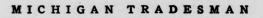
If you cannot be with the family in person on Thanksgiving Day, you can always telephone.

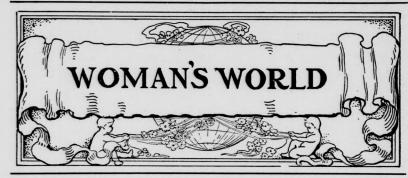
Call "Long Distance"



Michigan State Telephone Company

19





Kindness to Those Who Don't Want Charity. Written for the Tradesman.

20

"I've often thought I should like to go into the city about three or four weeks before Christmas, when the stores have their holiday goods all displayed," said Mrs. Ray, a lovely little woman of 60, who occasionally speaks with a childlike frankness that is strangely at variance with her usual "I never have been at that reticence. time. I shouldn't care to go during the last few days before Christmas, when the rush is on, for they say the stores are then so crowded that it is hard to get about, and you can't see nearly so well. Along in the last of November or very early in December I imagine it would be just fine!" and her eyes glistened in imaginative delight.

The three women with whom she was chatting are all very well to do and old acquaintances of Mrs. Ray's. To two of them this little dream of hers, long cherished but never yet realized, was a surprise. Never had been to the city before Christmas! They knew that for fully twelve years Mrs. Ray has lived in this town that is only a little over twenty miles from the metropolis of the region, which always is spoken of as the "city" and is quickly and easily reached by trolley, with a round trip fare of only fifty cents.

To all three of these other women, going in for a day or an evening is not an event at all, it is just the commonest kind of an occurrence. They go in to shop, to the theater, to visit their friends, or very often, mainly for the auto ride. They really think nothing of it. Why should any one who cared so much to go at any particular time, not have gone?

Mrs. Ray must have been off her guard for a moment, or she would not have revealed so much as she did. She would not want these friends to know how very few have been her trips to the city at any season. With her and her daughter Letty, who live together, it is a constant study to conceal the numberless little economies which they must practice.

Letty is a teacher in the public schools, working on a salary that is none too large. To hold her position she must dress well and keep up in her profession. They both know that they can not afford to disregard appearances. They live very quietly, but they must not seem poor and pinched and shabby.

Until very lately Mrs. Ray has earned a little by sewing, but they have had expenses that were not known to their friends. Letty's only sister married a ne'er-do-well. A part of each month's wages was sent to her. Before her death, which occurred last June, she had been an invalid for years, and they have paid and still are paying the doctor bills.

So these two women, while they are looked upon as self-sustaining and entirely independent, have seen very few dollars that they felt free to spend just as they chose or for any little pleasures they might fancy. Halves and quarters, even nickels and dimes, are watched very carefully, that none slip through their fingers needlessly.

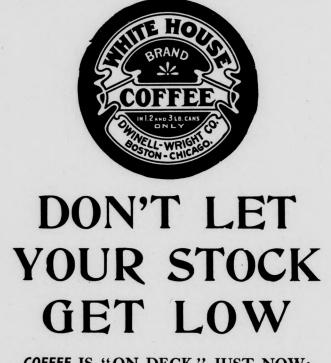
It is difficult for most persons who are in easy circumstances to realize that such frugality can be necessary for people who are not regarded as needy and objects of charity. I am glad to say that one of the friends, Mrs. Stoddard, had the insight to divine the reason why Mrs. Ray never has been in the city before the holidays. For some time her shrewd, kindly eyes have penetrated many of the carefully hidden economies of the Ray household. She surmised they were helping the sister. But she has kept her own counsel, and no one. not even the mother and daughter, are any wiser for her discoveries. She has it planned to take Mrs. Ray on the coveted trip very soon now, just when the shops are at the height of their holiday splendor. Mrs. Stoddard can do that kind of thing as it should be done, without a trace of condescension or patronage, and in a way that gives only pleasure.

The appeal of those who suffer physical want is felt by all who are not grossly selfish and hard-hearted. Most of us are made decidedly uncomfortable by learning that some one we know is cold or hungry, and we find genuine pleasure in relieving destitution. But we are likely to grow indifferent about people whom we think can take care of themselves. To some of these faithful souls, life may become almost a bondage to utility. It is a fine gift or intuition to be able to see the lack when it is not of food and clothing, but of a little pleasure and brightness and an occasional luxury.

Two days before the Schumann-Heink concert, Miss Edwards received a telegram calling her away to a sick relative. To whom should she give her ticket? She first thought of her intimate friend, Mrs. Ellis, whom she happened to know had not yet purchased a ticket. "No, not Mary Ellis," she decided after a moment's reflection. "She has heard Schumann-Heink two or three times, and she goes to everything she cares to. I will send it to Frances Brown. She is a real music lover, but never feels she can afford to hear the great

November 29, 1916





COFFEE IS "ON DECK" JUST NOW; AND "WHITE HOUSE" IS THE "SKIPPER"

Distributed at Wholesale by JUDSON GROCER CO. GRAND RAPIDS, MICHIGAN



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artists. It will be a real treat to Frances." Why not sometimes take such a view as this when one has a favor to confer?

By a little thought and watchfulness, it may be possible to render great help to those who are having a hard strugle but who are not holding out their hands for alms. Perhaps you can do some of your buying at a store that is not the largest nor the best located. Your patronage may mean a great deal to the merchant in the little shop. To some one who is out of work, help in securing even temporary employment may be far more acceptable than a gift of money.

Kindness to those who do not want charity may often be rendered in the offices and courtesies of friendship. It is best if it can be a real friendship, so felt on both sides, and not a disguised philanthropy. If you find a woman who is congenial, whose tastes and sympathies are like your own, why not cultivate her acquaintance, even though her position in life is humbler than yours? Then study to give her a share of some of your many pleasures, and do it in a way that will not wound her pride and sensibilities nor cause her to feel a burdensome obligation.

Some have a great knack at this. Mrs. Deming, during the past week, has been entertaining the woman of whom she buys butter and milk when living at her summer cottage on the lake shore. "I really wanted Mrs. Kelsey to come, I like her so much, and I have enjoyed every minute of her stay," she told me last evening. "They live on a sand farm, Mr. Kelsey is no manager, and the poor thing has had so little! Actually she never had seen a good play until we took her Wednesday night. But she is so bright and intelligent that she understood it all and appreciated the beauties and fine points like an old theater-goer. And she is so genuinely grateful for everything! Three weeks ago you know we had Cousin Sara with us. I gave a tea for her and really put myself out in many ways in order to make her visit just as pleasant as I could. But she has been petted during her whole life, and took all my effort as a matter of course. I greatly prefer to do for people who are like Mrs. Kelsey -who haven't had the earth."

All of us would do well to recognize the claim they have on our kindness-these good, self-reliant people who haven't had the earth. Quillo.

Late News and Gossip From Saginaw.

Late News and Gossip From Saginaw. Saginaw, Nov. 27–Saginaw does things right. Dollar Day at Bay City was a tame affair. Nothing was done to draw the people, the committee in charge failing to furnish any free at-tractions, with the result that the only benefit was derived by the newspapers. There was so much doing election week that no one reported the debate given by the wets and drys. C. A. Windle, editor of the Iconoclast ap-peared for the wets, and Dr. Samuel Dickey, President of Albion College. was the dry representative. Those who expected to hear a debate as ad-vertised, were disappointed, as it was one sided from start to finish. The by Dickey, who fairly talked his op-ponent off his feet. Dickey is a natural born debator and made a wonderful

impression here before an audience of

7,000 people. Ferris Bros. expect to open a store in the Bancroft block after the holi-days, carrying ladies' ready-to-wear clothing. Gay Ferris leaves next week days, carrying ladies for the clothing. Gay Ferris leaves next week to join his brothers in Owosso, where he will get in close touch with the

Hole in the-wall Gardiner leaves for ew York and the Eastern markets this week.

The Washington barber shop and pool room, conducted by Ferris Bros., has just undergone a thorough re-modeling. New fixtures, painting and floor covering add greatly to the ap-pearance of the place. Miss Zuella Addison is in charge of the cigars and confectionery and is fast making

Miss Alma Beckman, cashier of the E. L. Gardiner Co., attended the East-ern Star banquet at Midland last week.

Last week Saginaw theater goers were especially fortunate in seeing Foster Ball at the Franklin. The old soldier characterization of Mr. Ball old soldier characterization of Mr. Ball is now famous in every city in the United States, he having played return engagements in all the large cities time and time again. The writer saw Mr. Ball in Chicago, Detroit and Columbus, where he swayed large audiences from laughter to tears. Im-possible to improve upon his offering, it has not been changed and is now going over the three a day circuits, much to the satisfaction of those who have been unable to see him in the have been unable to see him in the larger cities and who appreciate an larger cities and who appreciate an artistic character study such as only Mr. Ball offers in The Days of '61. All of the above, because of an amus-ing feature of the engagement here and the review of his opening per-formance in the Saginaw Daily News. We are sure Mr. Brady was not re-sponsible, but the writer failed to sign the article. Suffice to say the act went way over his head, as he barely men-tioned Mr. Ball, but dwelt lengthily on a trained dog act, probably being more familiar with canine stunts than with art. What makes it more un-usual is the fact that Mr. Ball's act was the headliner and took the audiwas the headliner and took the audi-ence by storm at every appearance, when he was recalled again and again.

This News writer is, no doubt, the ame person who attempted to re-port the McWatters-Webb-Melvin players last season and made such a miserable failure that the readers be-

players last season and made such a miserable failure that the readers be-gan to read his report and then act just the opposite, which always proves wise: The sooner the News puts a theatrical man on the job, the sooner the readers will get a correct report and the players get fair men-tion. Give the devil his due. Now the State has gone dry, it has been the subject of much discussion as to what will become of the new roof garden built this summer at the New Bancroft. We predict it will be a bigger success than ever next summer and all will work out all right. Soda fountain lunches, soft drinks, a fine orchestra and dancing should prove more of a drawing card than liquor. A traveling man going to his room at the Franklin asked the elevator boy, who called "Going up," if he re-ferred to the direction of the elevator or to the high cost of living. Instead of the high cost of living, this Christmas will be a high cost of giving to many of us. Saginaw stores are already display-ing Christmas merchandise and the

Saginaw stores are already display-ing Christmas merchandise and the beautiful decorations to be seen everywhere gets one into the holiday spirit. This is a serial. The next install-ment will be shown next week. J. B. Laughlin.

Made \$53 By Investing \$1.

L. J. Hildebrandt, grocer at 1240 East Franklin avenue, Lansing, states that he made \$53 on one purchase of sugar recently by availing himself of the advice he found in the grocery review of the Michigan Tradesman.



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



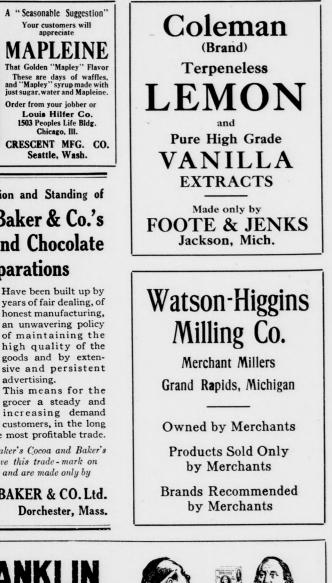
years of fair dealing, of honest manufacturing, an unwavering policy of maintaining the high quality of the goods and by extensive and persistent advertising.

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

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

WALTER BAKER & CO. Ltd.

Dorchester, Mass. Established 1780





"Wouldst Thou Have Profits, Then Do Not Squander Savings, for That's the Stuff Profits Are Made of"

This wise word of advise by Benjamin Franklin is as good to-day as it was in his time. The grocer who sells sugar in the old fashioned way, in paper bags, neglects the saving of time and work and the saving of overweight that HE COULD POSITIVE-LY SAVE by selling FRANKIN PACKAGE SUGAR.

The neat cartons and cotton bags are ready to hand to customers-no weighing, no tying, no bother with bag or scoop, no cost of bags or twine, no loss by overweight. It's the EASIEST and the only PROFITABLE way to sell sugar.

FRANKLIN PACKAGE SUGAR IS GUARANTEED FULL WEIGHT, AND MADE FROM SUGAR CANE

Original containers hold 24, 48, 60 and 120 lbs.

THE FRANKLIN SUGAR REFINING CO., Philadelphia



Michigan Retall Hardware Association. President-Karl S. Judson, Grand Rap-ids. Vice-President-James W. Tyre, Detroit ecretary—Arthur J. Scott, Marine City. Treasurer-William Moore, Detroit.

The Santa Claus Myth and the Children's Trade. Written for the Tradesman.

Santa Claus is a myth. The kiddies haven't any money of their own to spend. A lot of them know there isn't any Santa Claus; they know it even when they see him parading the street. So what's the use of encouraging an old deception? Santa Claus and the kiddies' trade are both deceptions, and the hard-headed hardware dealer hasn't any time and money to

waste with such foolishness. Isn't that a practical and logical way of looking at things?

Oh, it's beautifully practical and eminently logical. And a big city merchant last year spent hundreds of dollars in being impractical and illogical, and he made money at it, too.

Just about this time of year astounding news reached this impractical merchant. It appealed to his illogical mind as something worth bulletining. He pasted up in his window a wireless message just received from the North Pole. Santa Claus was harnessing his rein deer and in a few minutes would start for C--. When he reached -, he'd make Blank's hardware C. store his headquarters.

So enthused was the merchant with the news that he rushed it to the city papers and actually paid good money to have the infernal lie printed.

The wireless was in good working order, and next day along came another message. Santa had tripped over a glacier and was laid up in a friendly igloo. Maybe he wouldn't arrive on time!

But no; next day the old gentleman was quite recovered, and off again, making up lost time. And so, from day to day, the reindeer and the red sleigh ate up the miles between the -; and the North Pole and Cnewspapers and the bulletins in the window told folks all about it.

One day as the kiddies came trooping out of the big central school, who should they see but Santa, sitting in his sleigh as large as life, handing out souvenir post cards of himself to all comers. The kids grabbed the post cards and then took stock of him; for the girl who wrote the best description of the old gentleman would get the big doll in Blank's window, and the boy who excelled would pull down that shiny pair of hockey skates.

They trailed him to Blank's store, where he held a reception for the

youngsters. In the days that followed he paraded the streets, visited the children's shelter with candy and oranges, sat in Blank's window, waited on customers behind Blank's counter-and how he did sweat with those heavy furs and not being used to an ordinary Southern winter! And how Blank saw to it that all the old fellow's comings and goings were faithfully chronicled in the papers. The kids just had to read that little column in the upper, right hand corner of Blank's advertisement. That told them what had happened and what to expect.

The result was, that several thousand youngsters told their parents just what they wanted in the way of presents, and just where to get them, and just what Blank's store had that they wanted, and what counter to go to, and what the price was on the ticket. If the indulgent parents had bought all the things asked for, they would have emptied Blank's store several times over, and bankrupted themselves.

As it was, they bought what they could, and bought right up until the minute Santa went speeding off at the stroke of midnight.

For a myth and an impostor, old Santa has an appeal to young folks that is miraculously perennial. The reason is that the sham conceals a great truth, and that the unwieldy, homely figure is thrilled and filled with a lithe, live spirit. It is the spirit of Christmas, with all it implies.

What this merchant did is illustrative of the method whereby Santa Claus can be worked into the warp and woof of Christmas selling. Santa's appeal is directly to the children, but through the children he reaches the parents. Because every kid in town is talking of the goings on of the "real, live Santa Claus," and every parent in town hears of it from the children, Blank's hardware store is powerfully advertised to the parents as a place where gifts can be bought, not merely for youngsters, but for older folk.

Now, in playing up Santa Claus, it isn't necessary to follow this scheme in detail. Rather, it is imperative to change and adapt the scheme, since,

Bell Phone 860 Citz. Phone 2713 Lynch Bros. **Special Sale Conductors** Expert Advertising-Expert Merchandising 28 So. Ionia Ave. Grand Rapids, Mich. OFFICE OUTFITTERS THE JISCH JUNE CO. 237-239 Pearl St. (near the bridge) Grand Rapide,

RFYN Swinehart Tires Are Mileage Stretchers. Tough, Resilient, Easy They give more mileage than most tires because ire tenacity is built into every part of every tire tenacity is "SWINEHART." We carry them both in Solid and Pneumatic tires. Distributors SHERWOOD HALL CO., LTD. 30-32 Ionia Ave., N. W. Grand Rapids, Michigan Sand Lime Brick

MICHIGAN TRADESMAN

Nothing as Durable Nothing as Fireproof Makes Structures Beautiful No Painting No Cost for Repairs Fire Proof Weather Proof Wather 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

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.

FIRE ESCAPES School Houses

Public Halls Factories Built to State Specifications or to

Meet Special Conditions

ADOLPH LEITELT IRON WORKS 213 Erie Street

Short Price Overstock Hardware

These goods were bought months ago and we will sell overstock at less than today's market. Send us a memo of your needs and let us quote you on same.

40,000 lbs. Asbestos Paper, Board and Cement. 30,000 feet Asbestos Air Cell Pipe Cover.

3 Cars Soil Pipe and Fittings. Furnace Cement Roof Putty Roof Paint Good Assortment Round and Flat Bar Iron.

Best Sweeping Compound, 80 lb. Steel Drums \$1.25.

5 gal. cans Best Floor Oil, \$1.50. 10 gallon Frost Queen Milk Coolers worth \$5.00, now \$2.00. 10

40 Barrels Lime Sulphur, three tons Arsenate of Lead.

10 Paper Bailing Presses, 3 sizes. 3,000 Gross Flat Head Wood Screws.

1,000 Gallons Cheap and Medium Var-nish.

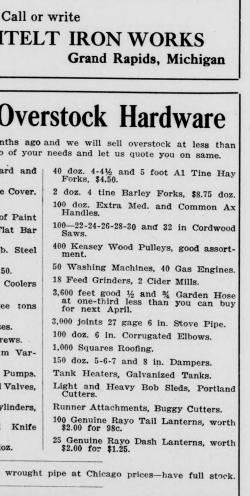
300 Set Length and Force Well Pumps. 150-2 inch Brewer Plunger Well Valves, 37½c.

100-3 inch Cast Iron Pump Cylinders, 90c. 300 dozen Stillson Trims and Knife Handle Wrenches.

10 dozen No. 4 Scoops, \$5.00 doz.

You can ballast your order with wrought pipe at Chicago prices-have full stock.

VAN DERVOORT HARDWARE CO.



Lansing, Mich.



having been used by merchants in many places, it is a plan which your own competitor may quite possibly slavishly reproduce. But Santa can be used in many different ways; and the merchant who thinks up a new way of utilizing the old codger shows genius of a high order.

For instance, how would it be to have Santa fighting in the trenchesor, if public opinion in your town is divided on that point, have him guarding the Mexican border line? He can't come but he can send messages and souvenir cards for the youngsters. Every boy and girl who calls at the store gets a souvenir. There's a good opening for some effective advertising.

Instead of parading the streets, Santa Claus has a booth in the store. where he looks after the presents for the kiddies himself. They can come and pick out what they want and he'll do his best to see that they get it. Let him secure the parents' names, and make his suggestions direct to the parents, by letter. Incidentally, he can call attention to the gift possibilities for older folks.

Santa Claus offers a prize to the youngster writing the best and most comprehensive list of presents for the members of his family. The lists must be in by the first Saturday in December; the awards will be announced on Christmas eve.

Santa Claus gets out a little paper, "Santa Claus News," telling all about where to buy Christmas gifts-at Blank's hardware store. He distributes this paper in the evenings from door to door. If there is a youngster outside, he says, "Take this in to daddy and mamma."

With these suggestions to start things going, you can think up ideas of your own, better adapted to your own town and to the circumstances under which you are doing business. There is no one best way to utilize Santa Claus. What is the most suitable scheme for one store might prove utterly unsuitable for another. Much depends upon the sort of impersonator you can secure. The merchant knows best his own possibilities and limitations, and he must work to realize the one and must take care not to overstep the other.

If, however, Santa Claus is to be used effectively, Santa Claus must enter early into the Christmas campaign. There is no use having him arrive on Christmas Eve, or even the last week before Christmas. If he is making a trip from the North Pole, start him immediately after Thanksgiving, and get him to your town early in December. Give him two or three weeks in which to get in his good work.

More than that, while steadily working for comulative results, don't inject into the Santa Claus campaign anything that will tend to discourage early buying. Rather, aim throughout to get the folks out early and get them to buy at once. Make that the burden of Santa's talks and messages to the youngsters. They'll take the "Buy early and avoid the rush" slogan much more seriously than their elders; and they'll in many instances prod

and nag the old folks into buying early in the season.

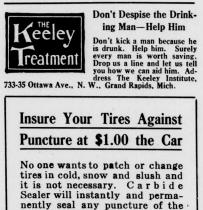
Of course, in most homes Santa is supposed to come down the chimney and deliver the gifts in person. That, however, shouldn't prevent the kiddies from coming to the store where Santa holds forth and leaving word as to just what they like, and taking Santa's advice that they get their parents to come and see him right away so that he can find out whether they've been good children or not. The modern Santa Claus, stalking the streets and sitting behind the counter, can be fitted quite neatly into the scheme of things, and need not disturb in the least the children's faith.

William Edward Park.

Useful Accessories.

It is not generally known by motorists, especially new ones, that half the damage done to tires is done right in the garage when the car is not running. Standing night after night-or day after day, as the case may bewith the whole weight of the car upon. one point in each tire, these points soon begin to show wear. Tires should be given a chance to rest, and to become thoroughly dry. If you drive into your garage when your tires are damp, or if the floor of the garage is wet, or oily, and just leave the car standing on the tires all night, that part of the tire which is in contact with the floor has no chance to dry out. Also, instead of the strain being distributed all around the tire, as it is when the car is running, the point of contact has to bear it alone.

To jack up the car in the usual way is tedious, and the car is not oversteady on the ordinary jack. To jack the car up and put wood blocks under the axles is still more tedious. The best way to raise the car from the ground is by means of a set of four special jacks, which are made to fit under the front and rear hubs of all four wheels. These jacks raise the wheel with one motion, and, although light and simple, are strong enough to support the heaviest machine. They cost \$5 a set.



nently 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 it's action is certain.

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

Use Half as Much

MICHIGAN TRADESMAN

Champion Motor Oil as of other Oil GRAND RAPIDS OIL CO. AGRICULTURAL LIME

BUILDING LIME Write for Prices A. B. Knowlson Co. 203-207 Powers' Theatre Bldg., 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 standard-ized 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.

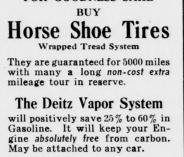
The United Motor Truck

Company

Grand Rapids, Michigan

-My Specialty. Largest Stock-unabouts \$65-\$350 Touring Cars \$150 and up Easy Terms Runabouts \$65-\$350 What have you to trade Dwight's Used Auto Ex. 230 Ionia, N.W. FOR GOODNESS SAKE

USED AUTOS



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.

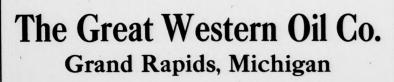
Foster, Stevens & Co. Wholesale Hardware

157-159 Monroe Ave. :: 151 to 161 Louis N.W. Grand Rapids, Mich.

Nokarbo Motor Oil

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

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



23



Pickings Picked Up in the Windy City. Chicago, Nov. 27—The Drake Hotel Co., proprietor of the Blackstone, Hotel, announces that Chicago is to have the finest and most up-to-date apartment hotel in the world. It will rival that of anything in New York City and will represent an investment close to \$5,000,000. Negotiations have been closed with the Potter Palmer estate for the sale of the property at the corner of Lake Shore Drive and Lincoln Parkway, with a frontage of 400 feet on Lake Shore Drive, over-looking the lake, and 216 feet on Lin-coln Parkway. This has been consid-ered for years the finest hotel site in Chicago. One-half the lot will be covered by a hotel and the other half by apartments, which will have great advantages over the present ones, by being connected with the hotel for kitchen service. These will range from \$2,500 to \$20,000 a year, accord-ing to the size and number of rooms kitchen service. These will range from \$2,500 to \$20,000 å year, accord-ing to the size and number of rooms. It will be operated by the Drake Hotel Co. on the same high-grade standard as the Blackstone, with many new ad-ditional inversements. ditional improvements.

Following closely upon the an-nouncement last week of the \$6,000,-000 lease in the Central Manufactur-ing District, information concerning another transaction of great signifi-cance is now made public for the first time. On Thirty-ninth street, between time. On Thirty-ninth street, between Canal and Normal avenue, John A. Spoor, Arthur G. Leonard and Eugene V. R. Thayer, trustees of the Central Manufacturing District, are erecting a large loft building for the Chicago Junction Terminal Building Company on the basis of a twenty-five year term rental, said to approximate \$1,000,000.

rental, said to approximate \$1,000,000. A large part of this building has been leased to the Great Atlantic and Pacific tea Company. This movement means the selection of Chicago as the logical National distributing center for another industry of great propor-tions. The new building has a front-age of 287 feet on Thirty-ninth street, and a depth of 200 feet. The estimat-ed cost of building and other improve-ments at this point exceeds \$500,000. The building will contain on an

The building will contain an approximate floor area of 350,000 square feet, and will be in two sections con-taining five stories and basement. It will be of re-inforced concrete, sprin-kled and heated throughout, with a will be of re-inforced concrete, sprin-kled and heated throughout, with a pressed brick exterior and terra cotta trim. The building will have a floor loading capacity of from 250 to 500 pounds to the square foot and each section will contain approximately 30,-000 feet of space to the floor. Eight large freight elevators are to be in-stalled in this building. The Chicago Junction Railway will serve the build-ing, the tracks entering on the first floor, with a capacity of eighteen cars, under cover. The cost of the building will be approximately \$500,000. A driveway and loading platform is pro-vided on the Normal avenue side of the building of sufficient size to ac-commodate sixteen large motor trucks at the same time. The Great Atlantic and Pacific Tea

The Great Atlantic and Pacific Tea Company has already leased approx-imately 180,000 square feet of space in this building for a term of years. This company is opening a large num-ber of retail stores in Chicago and nearby points and expects to make this point its distributing center. May 1, 1916, the company opened its first store in Chicago, and to-day its has in the city 146 well located stores, and is opening them at the rate of five stores a week. It also has thirty stores in Milwaukee, which will be supplied from this new Chicago ware-house. The experiment tried out in Chicago is not a new one for it has

supplied from this new Chicago ware-house. The experiment tried out in Chicago is not a new one, for it has over 2,500 stores located throughout the East, all made possible by this warehouse method of distribution. Chicago's Health Commissioner, Roberston, is now trying out what is known as the starvation squad. This squad is composed of six people, three men and three women, who will be used by the Commissioner for a cer-tain length of time to demonstrate as near as possible what effect, if any, these people will feel on a menu com-posed of food that will total up to 40 cents per day per each person. ~From the following list, printed for the first day for the three meals, the writer thinks they are living pretty good and, no doubt, will increase in weight instead of losing. Breakfast: Fresh apples, liver and bacon, one egg, muffins, butter and coffee.

Luncheon: Creamed codfish, baked potatoes, corn bread, butter and cocoa. Dinner: Vegetable soup, pot roast, parsnips, cranberry sauce and raisin

budding, and tea. The Commissioner is getting a good many criticisms from the housewives

many criticisms from the housewives throughout the city, they claiming that the amount he allows for each person per day is enough to feed an econom-ical family of two or three persons. One of Michigan's successful young men is C. H. Briggs, who resides at 1404 Foster avenue, Chicago. Mr. Briggs was raised in Stanton, from there going to Detroit, entering the employ of the Ford Motor Co. His work so impressed the company that they transferred him to Chicago some five years ago, giving him charge of

work so impressed the company that they transferred him to Chicago some five years ago, giving him charge of one of the departments of the Chicago branch. This again shows that Mich-igan produces some good stock. The Chicago Examiner has taken it upon itself to hold in one of the Chi-cago downtown theaters on Friday afternoon, Dec. 1, at 2 o'clock a pub-lic meeting for the housewives who care to attend in the city of Chicago. This meeting is being called for the purpose of getting ideas from the housewife as to the best means of overcoming the high cost of living. No doubt this will be the means of getting a great many suggestions and ideas from experienced women, which will be a benefit to the people at large. Chicago is now having its midwin-ter baseball season. From seeing it in print one would think that a new manager was being hired every week for both the White Sox and the Cubs. According to this the present man-agers no doubt are up in the air as to what is going to become of them this coming spring when the teams go South. It is now predicted that Chicago will

South.

South. It is now predicted that Chicago will have the benefit very shortly of some subways, which will be a relief to transportation and take care of some of the congested traffic in the loop. The committee appointed by the city fathers are now trying to decide under which streets it would be appropriate to put the subway, for both North, South and West. It is now the talk of the City Coun-

cil to take what is known as Western avenue, on the North and North-west sides, and widen the streets some thirty feet, straightening it out where necessary, and us-ing it as a North and South traffic street. This will be a great help, es-pecially to the houses which use trucks and cover the entire city with their delivery vehicles. At the pres-ent time there is hardly a direct straight street covering this territory, especially for heavy traffic. In some parts of Chicago it is necessary for a truck to travel from one to three miles out of its way to get to some certain point. This is caused by Chi-cago having so many boulevards, where trucks are not allowed to travel. A little matter has been called to the attention of the writer which would, no doubt, be of great interest to the automobile owners of the country. This is the matter of having every automobile repair man take out a State license, the same as a barber, druggist or any other person who is holding a position which requires State licenses, compelling the auto-mobile repair man to take a State ex-amination at a stated time for the pur-pose of being issued a certificate from the State Commission, who should be appointed by the Governor, the same cil to take what is known as Western

MICHIGAN TRADESMAN

amination at a stated time for the pur-pose of being issued a certificate from the State Commission, who should be appointed by the Governor, the same as the Board of Barber Examiners, to visit the different towns in each state, holding public meetings and issue the certificates on receipt of the fee, what-ever it may be. The reason for this is, that two-thirds of the time that the auto owner drives his machine into a garage for repairs some yogel of a machinist who starts to look it over does not know as much about it as the drivers themselves, giving information that is not reliable and which is en-tirely out of place. For this reason the writerthinks a state license for automo-bile repair men would be a very good thing, on account of the increase in the number of cars. Wilson is elected. Hughes has done his congratulating, eggs are 40 cents

his congratulating, eggs are 40 cents a dozen and lard has taken the place of butter. Charles W. Reattoir.

Nothing succeeds like the office-

holder who is his own successor.

Gossip spends more time getting itself repeated than history does.

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.

November 29, 1916





DETROIT DETONATIONS.

Cogent Criticisms From Michigan's Metropolis.

Detroit, Nov. 27—Permits for build-ings issued last week in Detroit totaled \$1,528,255. Three-fourths of a million people are thankful that they can call

Detroit their home. Charles Kohn, formerly proprietor of the Woodward meat market, Beniteau and Jefferson avenues, has purchased the P.uff grocery, corner Jefferson and Defer, and will take possession early in December.

The annual banquet and ball given by Cadillac Council, last Saturday night, like similar affairs that preceded it, proved highly successful and was en-joyed by the 250 traveling men and their families who were in attendance. The Animes who were in attendance. The banquet was enlivened by talks by M. Y. Jackman and A. G. MacEachron, Mr. Jackman spoke on Salesmanship and interpersed his talk with interesting The Traveling Man. Mr. MacEachron evidently anticipated just such a eulogy to emanate from that source and after giving a short talk that held the attention of the banqueters, recited an orig-inal poem entitled "The Traveling Man's Wife" that was filled with both pathos and humor. Personally we always be-lieved that the orator MacEachron was a model husband in his home until he gave the traveling man's wife such a gave the traveling man's wife such a panegyric. Speaking of traveling men's wives reminds us of the shaft of sar-casm hurled at us by our own missus at this very same party. After several years effort we have cultivated a smile that causes customers and friends alike to believe that ours is the most amiable of dispositions. "Sunny Jim" was the sobriquet applied to us by the deceived. We had the smile working beautifully at the festive banquet board when the M. gratingly remarked in our nearest at the festive banquet board when the M. gratingly remarked in our nearest ear: "My, but I wish you would bring one or two of those smiles home with you some time." Aside from that the banquet was very successful. Martin Pard acted as toastmaster.

Reed acted as toastmaster. Frank Feckensher, department man-ager for Crowley Brothers, returned from a trip to the Eastern mills last week

4

week. Mrs. William Caplis, dry goods deal-er, 1705 Charlevoix, moved into the new store building recently completed for her on the adjoining property. C. E. Rockwell, general merchant of Clare, accompanied by his wife, visited the Detroit markets this week.

A. Pollok, dry goods merchant on Mack avenue, has purchased the stock of F. L. Wolf, Grand River avenue, and is moving the Mack avenue stock to the latter store, where he will conduct a general dry goods and furnishing goods business. business

About 200 members of the sales force About 200 members of the sales force of the Studebaker Corporation met in Detroit last week to attend a convention and banquet given by the company. Those in attendance represented prac-tically every part of the United States and Canada. W. D. Adams, general merchant of Howell, was a Detroit business visitor this week. Contracts have been awarded for the

Contracts have been awarded for the construction of an office building for the Hammond Standish Co., at Twen-tieth street and Standish avenue, ad-joining the company's plant.

origination of the second seco congratulations. None, according to reports, went away hungry. Plates were originally laid for 100.

originally laid for 100. News has been received of the death a few days ago of Samuel Netzorg, clothing merchant for a number of years at the corner of Jefferson and Meldrum avenues, in the West, where he had gone in search of health. A few months ago Mr. Netzorg, a frail built man tackled three bandits who held him up in his store and succeeded, at the risk of his life, in holding one until help arrived. The shock of this experience is believed to have been the cause of the illness that followed. Mr. Netzorg is well known in local business circles, being one of the pioneer merchants of the one of the pioneer merchants of the Eastern section of the city. He was well acquainted throughout the State.

well acquainted throughout the State. Besides his wife, he is survived by a son, Percy and a daughter, Laura. Jack Blitz, representative for Johnson & Johnson, New Brunswick, N. J., has gone to Louisville on a business trip. Louisville is the former home of Mr. Plitz Blitz.

John Preczewski, 1562 Dubois street, is closing out his stock of dry goods and will conduct a grocery store ex-

and will conduct a grocery store ex-clusively. B. W. Singer, dry goods and furnish-ing goods, 282 Michigan avenue, has added to the appearance of the front of his store by the addition of a large electric sign and a coat of paint. Business, according to the optimistic Chicago correspondent, is good an every-one is on the qui vive in that city

Chicago correspondent, is good an every-one is on the qui vive in that city. Well, we don't like to boast; in fact, we don't have to, when it comes to men-tioning Detroit. Emil Jackson has purchased the dry goods stock of J. F. Stein, 971 Cadillac avenue, and has taken possession. E. E. Bixby, general merchant of Laingsburg, was in Detroit this week on a business trip.

a business trip.

George Ransome, former representa-tive for the Renown Stove Co., Owosso, and member of Cadillac Council, U. C. T., is reported seriously ill at his home in this city.

A five-story factory building will be erected for the Fisher Body Co., at Theodore street and the Grand Trunk Railroad.

Railroad. D. Long, formerly in charge of the Griswold drug store, has become affiliat-ed with John Wyeth & Bro., manufac-turing pharmacists, Philadelphia, and will act as representative in Northern Ohio. Mr. Long has hosts of friends in this city who will be pleased to hear the inevitable news of his success in the new field. E. W. Laughlin, direct from Cincin-nati, and a strenuous initiation into the

E. W. Laughin, direct from Cincin-nati, and a strenuous initiation into the Mystic Shrine, in the same city, will appear in our busy city this week, ready to plunge into three weeks of real labor representing the French Lick Springs Co., of French Lick, Ind. D. K. Glogower, representative for the

Co., of French Lick, Ind. D. K. Glogower, representative for the Leeland Surgical Co., of Conshohocken, N. Y., and the Rand Box & Label Co., of Chicago, is now on a business trip in the latter city. He has announced, in the future, he will make his headquar-ters at 2008 W. Grand Boulevard, De-troit, spending the greater part of his time in this city. William Sieg, for a number of years in the retail drug business at Michigan and Livernois avenue, disposing of the

and Livernois avenue, disposing of the stock some time ago, has again engaged in the drug business on Fourtee avenue near West Grand Boulevard. Fourteenth

Work has started on what will be the largest retail sales and service of automobile buildings in the world, for the Cadillac Motor Car Co. The new building will be located at Woodward and Burroughs avenues.

John A. Van Loon, formerly of Van Loon & Freytag, druggists, 837 Dix avenue, has purchased an interest in the drug store of George M. Schultz, 1752 Woodward avenue, and will take an active interest in the business.

A. Nowe, dry goods and furnishing goods, 763 St. Aubin avenue, has re-modeled the interior of his store and added new floor cases to the equipment. Billy Cook, the Kazoo scribe writes that "Mr. Bird, the popular business man of Buchanan, has purchased a new Studebaker." All Mr. Bird now requires to enable him to fly are good roads. Several turkeys have been placed on exhibition in this city this week. At last accounts they were still on exhibi-tion

tion. We still have much to be thankful

Suppose we didn't have anything to tt. James M. Goldstein. eat.

Gabby Gleanings From Grand Rapids. Grand Rapids, Nov. 27—Mrs. Harry Gregory, the widow of the late Harry Gregory, is about to engage in the life insurance business. Mrs. Gregory lives at 137 Waverly avenue and she will have an office at 316 Murray building. She will represent the North American She will represent the North American Life Assurance Co. which is one of the best old line companies in existence, and, take a tip from me: After talking things over with this lady as to her plans things over with this lady as to her plans for the future, I would advise all you fellows who don't want any insurance not to let this lady get you cornered or you will buy something you don't want, but ought to have. Mrs. Sophia Parr, mother of Mrs. Bert. Bodwell, died about two weeks ago. The burial was at Hart, her old home.

home. No landlord treats the boys any bet-ter than L. F. Geib, of the Geib Hotel, at Eaton Rapids, and this is proven by the business that this little hotel is doing. It is more than filled up every night, but Geib never turns the boys out, as he has several nice rooms outside and he always takes the best of care of all who come come

come. Another very delightful party and dance was pulled off Saturday night, Nov. 25, at the U. C. T. Council hall. We had a good crowd and a good time. During the evening a very fine fifteen pound Thanksgiving turkey was given away to the holder of the lucky num-ber and this was held by Louis Wolford. Let's have a big attendance at the next

Let's have a big attendance at the next Council meeting, Saturday, Dec. 2, at 7:30. Lots of important business to transact and some very important an-nouncements to make that will interest

every member. E. R. Haight, who is our official scribe, has been unfortunate enough to meet with an accident to his hand, which has laid him up for a week or so, but from enquiries we are glad to learn that he will be on the job again next week.

Get busy, boys, and bring in a few applications. Our year will soon be up and we want to show a nice increase. Let's get some of these fellows who are moving over to Grand Rapids to live, some of them from other cities who are members, to transfer to Grand Rapids, several have come in from Detroit just

You traveling salesmen who travel the State of Michigan: Why live in a city way off in one corner of the State city way off in one corner of the State where it costs a month's salary to rent a place to live in, when you can live in the central part of the State. in one of the most beautiful and healthful cities on the globe, and get rent or own property at a price allowing you to live and enjoy life?

It is reported that the hotel at Ver-

montville is open for business again. Willard H. James, a prince of the old school of traveling men, who holds his own—and then some—in these days of progress and progression, is in the city this week, calling on his friends in the shoe trade.

Cornelius Crawford, Vice-President of the Hazeltine & Perkins Drug Co. left Mendon only one-half hour before the disastrous conflagration occurred at that place. He went to Vicksburg by automobile and while there directed the Kalamazoo fire department the shortest route to Mendon. Arthur N. Borden.

Exhausts From the Motor City.

Muskegon, Nov. 27—At our last meet-ing Charles Oviatt, representing Armour & Company, was initiated and made a regular member of No. 404. If Charlie

carries as much enthusiasm as he does weight, he will be some member. C. M. Inman, with the H. J. Heinz Co., has been transferred to territory Co., has been transferred to territory more adjacent to Grand Rapids and has moved to that city. We are sorry to lose him and his good wife from our community, but what is our loss will be Grand Rapids' gain and we wish them every success in their new location. Lichterman & Laug, of Coopersville, have dissolved partnership. Mr. Laug will continue to dispense the usual line of groceries and courtesy which have always been available at that location. Rolla De Hart, of Butternut, has sold

always been available at that location. Rolla De Hart, of Butternut, has sold his stock of groceries to Harry C. Camp-bell, who will continue the business. Mr. De Hart is going to Vickeryville to assist his father, F. G. De Hart, in his general store at that place. Muskegon Council has elected to take membership in the Chercher of

Muskegon Council has elected to take membership in the Chamber of Com-merce of this city, the cost of same to be met by donation of the members. The additional boulevard lights on Western avenue, also on Terrace street, are a great improvement and certainly add class to our up-to-date little city. Any one having the idea that the growth of Muskegon is being exaggerat-ed needs but take a little trip through the outskirts and see the number of houses in course of construction; also houses in course of construction; also take a look at the numerous manufacturing plants and see the large additions. E. C. Welton opened our eyes a few Sundays ago by taking us out in his Oakland six.

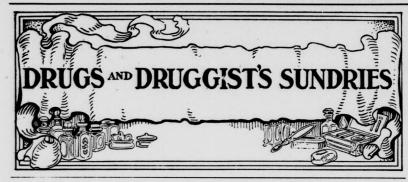
Oakland six. Every member of Muskegon Council is expected to attend a meeting to be held at the Hotel Hentschel, Saturday night, Dec. 2, at 8 o'clock. Plans are being made to give a Christmas enter-tainment for the benefit of the wives, children and sweethearts of the mem-bers. We want an expression from every member at this meeting. Don't eat so much turkey Thursday that you can't help Muskegon's foot-

Don't eat so much turkey Thursday that you can't help Muskegon's foot-ba'l team wallop Grand Rapids. J. E. Lyon.

Favorable Food Prices at Bay City.

Favorable Food Prices at Bay City. Bay City, Nov. 27—In conjunction with the investigation being started by the Common Council of Bay City into the advancing prices of food products and coal, the retail grocers and butchers of this city have carefully and quietly made an investigation of the prevailing conditions, not only in Bay City, but in most of the larger cities throughout the United States. The committee having this investiga-tion in charge made a full report, which was received at the regular meeting held Thursday night. The committee said conditions were worse in almost every other city in the Union than in Bay City. In making comparisons on staple brands of food products and meats, the com-mittee said absolute proof was in evi-dence that the retail prices in Bay City are from 10 to 12 per cent, below the preventing prices in Datoit 7 one mittee said absolute proof was in evi-dence that the retail prices in Bay City are from 10 to 12 per cent, below the prevailing prices in Detroit, about 7 per cent, below the prices of New York City, about 6 per cent, below the prices of Chicago, and from 12 to 15 per cent, below the prices of any of the Western cities. Another comparison was made with the prices sent out by the large catalogue mail order houses, and again the committee reported it was proved that taking article for article of the same manufacture, that prices here are fully 5 per cent, cheaper than can be secured from the outside. These figures are open for public inspection. The present high and advancing mar-kets have induced many to form pur-chasing clubs, in order to buy in quan-tities and secure the best possible prices for cash. This matter has been brought before the Grocers and Butchers' Associa-tion with the result that the last meet-ing a resolution was passed to the effect

tion with the result that the last meet-ing a resolution was passed to the effect that for every club or special cash order, that the same would be filled and de-livered at a saving of not less than 5 per cent. below any prices secured from any other city. This will not only save the consumer the 5 per cent., but will keep the money in Bay City where it belongs.



Michigan Board of Pharmacy. President-E. T. Boden, Bay City. Secretary-Charles S. Koon, Muskegon. Treasure-George F. Snyder, Grand apids.

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.

Rapids. Secretary—F. J. Wheaton, Jackson. Treasurer—John G. Steketee, 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.

Some Sources of Profit in a Retail Pharmacy.

Profit in business may be materially influenced by failure to take into account the small items of expense, and, further, by conserving material that ordinarily finds its way to the waste; by failure to appreciate what constitutes a proper mark-up; by a lack of careful supervision of sales, and also by other causes which I may touch upon in a hit-or-miss manner.

There are many large mercantile houses whose net profits are derived entirely from their cash discounts. To allow anything of value to become waste would not be permitted by some of our most successful concerns. Careful observation has shown that many business men—so called—regard small savings as trivial and beneath them.

To refer to some of the items of expense-bills for gas, electric lights, coal and ice-in stores operating under same conditions, seem to vary in proportion to the supervision given. The question whether these items are being used in excess of requirements does not occur to some, while others will secure equal results with less out-Large consumers of the comlav. modities frequently spend large amounts of money in order to secure greater efficiency, thus effecting a small economy when reckoned by a single month.

The matter of repairs may become impressive—destruction of appliances which, under ordinary treatment, should be practically indestructible; the burning out of the furnace grate: the destruction of the hose due to indifference and harsh treatment: a small rent in the store awning which after a brief interview with a high wind may require a patch about the size of a ten-dollar bill, or, possibly, a new awning—those are among the drains on the bank account and which under a thrifty management would not occur.

I have seen stores that were con-

tinually buying spatulas, pestles and weights. Did it ever occur to them that the spatulas could be ground down and the pestles reset? Oh, no, it is too small a matter to bother with. Such trifling economies should be left to such concerns as the Standard Oil Company, who consider no reasonable economy beneath their notice.

Drug-store conservation should mean the conversion of all material of value into cash. Waste paper may represent considerable value, likewise packing cases and old bottles, besides getting rid of these things for which there never seems to be a good place.

As illustrating how small wastes may become an avalanche, the following circumstances seems worth relating: A certain large grocery store became convinced that their profits were inadequate, and instituted a thorough investigation. By carefully reweighing all packages and checking material used, it was estimated that the losses incurred from overweight and from the excessive use of string and paper bags amounted to about four hundred dollars per month.

A large corporation called the attention of one of its branch managers to what appeared to be an excessive use of wooden bungs and sent an expert to ascertain why so much solder was used in the manufacture of tin cans.

So it is plain that in the matter of painstaking over-sight and the practice of small economies on the part of our great corporations, precedent is not wanting.

Losses are incurred from the indifference of clerks who have little knowledge of values; the tendency being undercharge. There is also considerable loss from the making of small sales instead of large. Why should not the suggestion be made to a customer of a 20-cent bottle of glycerine instead of a 10-cent; a 10cent package of absorbent cotton instead of a 5-cent, or a 10-cent, or better, cake of soap? The writer has in mind a store that sells 25-cent tooth brushes instead of 50-cent ones.

Referring again to lack of knowledge of market values, the writer some time ago called up several stores on the phone and asked the price of goldenseal root. The prices ranged from 5 cents to 30 cents per ounce, the drug at the time being quoted at \$2.75 per pound. The writer has frequently seen a druggist quoting prices from a manufacturer's price list that was one or more years old.

Depreciation of merchandise either from a deterioration or from becoming obsolete is a prolific source of loss. During the past few years a great many old-time pharmaceutical favorites have been converted into junk and should be treated as such. The present-day physician is not a prescriber of drugs to any great extent, so rid yourself of the dead ones and straightway forget them.

Many salesmen seem to follow the lines of least resistance and sell from the top, with the result that articles on the bottom become stale or shopworn.

Too great an intimacy between the edible and smokable merchandise of the store and the employes results in loss.

Dead stock may reach a large figure while slow-moving merchandise rarely returns a satisfactory profit. Don't be caught by the free-goods bait. Drug store bargain counters are not a success.

The lack of knowing just what constitutes a proper mark-up carries with it diminished profit. This can not, of course, be considered in connection with those lines whose selling price is fixed; but how can a druggist who has no knowledge of what his selling expense is be expected to intelligently base his selling price or even intelligently buy?

Given the selling expense, the pharmacist should endeavor to secure a net profit of not less than 15 per cent. In order to do this, he should tell the manufacture of to let goods, confectionery, etc., who comes to him with a proposition of 25 to $33\frac{1}{3}$ per cent. gross to please not consume his valuable time. Owing to the increase ed expense of doing business, the pharmacist must increase his gross profit, which should be at least 40 per cent. on toilet articles and confectionery, while other lines must carry more.

Perhaps the greatest loss that occurs is from the automatic clerk the nickel-in-the-slot sort of salesman who, upon the tender of, say, 20 cents, hands the customer the 25-cent article asked for, and with a "thank you, anything else?" rings up the sale.

There was a psychological moment when the customer's attention could have been directed to an article of equal or superior merit without being impertinent. Such a proceeding is a salesman's license that is universally recognized. By the way, such men are not in the employ of the great retail stores. Ask yourself the question: "Am I paying out my good money for salesmen or automatons?"

As a check upon the operations of employes, all sales should be entered in a duplicating salesbook, such as are commonly used in the large stores. Such a book supplies a much-needed record of the operations of employes, and enables one to check up their sales, prices, etc.

The successful pharmacist is generally one who is master of details. He recognizes the value of the advertising to be gotten from a well-conducted and attractive store. A wellkept pharmacy is attractive to the public; they like to visit them—seemingly enjoying the surroundings. We can all of us call to mind pharmacies of this sort. The store reflects the man, and the man, by virtue of his character and ability, his methods, becomes the exception and he creates without cost a business asset—an asset measurable in dollars and cents.

If we shall set for ourselves the task of searching out the avenues of profit for the pharmacist, we shall find them to be many, and in so doing we may create a professional business man, and thus give an affirmative answer to the oft-repeated question: "Can pharmacists be successful tradesmen? A. S. Parker.



"When mothers once take it They never forsake it."



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



November 29, 1916

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MICHIGAN TRADESMAN

27

Chocolate Known As "Food of the Gods.'

"In every civilized country of the world the dark brown cake of commercial chocolate is known, and wherever candies and confections delight the appetite for sweets shared by many of the adults and practically all the children of all nations, the chocolate-coated bon-bon is a favorite. Chocolate has become both food and drink in many lands, but of the millions who now use it, comparatively few know that it is made from a bean which grows on a beautiful tropical tree," writes Edward Albes in the January number of the Bulletin of the Pan-American Union Still it is quite an old story, this drinking of chocolate, cocoa or cacao, as the author points out in his story. Columbus is said to have introduced the delightful drink in Europe, for cacao is indigenous to the tropical regions of the Americans, and prior to the discovery of the Western world, it was unknown elsewhere. Chocolate, as it was known by the Aztecs of Mexico, formed the favorite beverage of the luxurious Montezuma, no less than fifty jars being prepared for that monarch's daily consumption. The Incas of Peru cultivated great fields of cacao, and the concoction made from the bean had been in use among them for centuries before the Spanish conquest. So the story of cacao is rather old in the "new' world and a little over 400 years young in the "old."

Theobroma cacao is the scientific name of the tree, and it means "food for the gods." It is found most plentifully in Ecuador, Brazil, Trinidad. Venezula and the Dominican republic. It grows to a height of sixteen to eighteen feet when cultivated. The fruit is a pod shaped like a cucumber, from three to four inches in d'ameter, has a thick, leathery rind and its interior is divided into five long cells, in each of which is a row of from five to ten seeds, imbedded in a soft pink pulp. These seeds, which look much like thick almonds, are the cacao beans of commerce.

"The End of Fire Waste" COMPLETE APPROVED Automatic Sprinkler Systems Installed by Phoenix Sprinkler & Heating Co. Grand Rapids, Mich. **Estimates** Free Detroit, Mich. 115 Campau Ave.

Holiday Goods **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

WHOLESALE DRUG PRICE CURRENT

WIIULESA	LE DRUU PRICE	CURRENI
	nominal, based on marke	
Acids Boric (Powd.) 17@ 25	Mustard, true, oz. @1 80 Mustard, artifil oz. @1 75 Neatsfoot 85@ 95 Olive, pure 2 50@3 50 Olive, Malaga,	Ipecac
Boric (Xtal) 17@ 25 Carbolic 72@ 76	Olive, pure 2 50@3 50	Iron, clo 0 60 Kino 0 80 Myrrh 0 105 Nux Vomica 0 70
Citric	Olive Melage	Nux Vomica Ø 70 Opium, Capmh. Ø 30 50 Opium, Capmh. Ø 90 00 Opium, Deodors'd Ø 75
Nitric 71/2 @ 10 Oxalic 80 @ 90 Sulphuric 21/2 @ 3	green 1 60@1 75 Orange, Sweet4 00@4 20	Opium, Deodorz'd @2 75 Rhubarb @ 70
Tartaric 82@ 85	Origanum, pure @2 50 Origanum, com'l @ 75	
Ammonia Water, 26 deg 8 @ 12	green 1 60@1 75 Orange, Sweet 4 00@4 20 Origanum, pure @2 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	Paints Lead, red dry 10 @101/2
Water, 18 deg 5 1/2 9 9 Water, 14 deg 4 1/2 9 8 Carbonate 14 9 16 Chloride 16 9 35	Rose, pure 18 00@20 00 Rosemary Flows 1 50@1 75	Lead, white dry 10 @101/2 Lead, white oil 10 @101/2
Carbonate 14 @ 16 Chloride 16 @ 35		Ochre, yellow bbl. 1 @ 14 Ochre, yellow less 2 @ 5
Balsams	I 11 50@11 75 Sassafras, true 1 25@1 45 Sassafras, artifi'l 50@ 60 Spearmint 2 75@3 00	Lead, red dry 10 @10 ⁴ / ₂ Lead, white dry 10 @10 ¹ / ₂ Ochre, yellow bbl. 1 @ 10 ⁴ / ₂ Ochre, yellow bbl. 1 @ 1 ⁴ / ₂ Ochre, yellow less 2 % 5 Putty
Copaiba 1 00@1 40 Fir (Canada) 1 25@1 50 Fir (Oregon) 40@ 50 Peru 4 50@4 75 Tolu 60@ 80	Sperm 10023 00031 10 Tar, USP 300375 75 70074 70 Turpentine, bbls. 302640 75 70 70 70 Wintergreen, tr. 550@575 50 75 75 75 75 75	Vermillion, Amer. 25@ 30 Whiting, bbl @145 Whiting
Fir (Oregon) 40@ 50 Peru 4 50@4 75	Tar, USP 30@ 40 Turpentine, bbls. @ 58	Whiting
Berries	Turpentine, less 63@ 68 Wintergreen, tr. 5 50@5 75	
Cubeb 70 @ 75 Fish 15 @ 20	Wintergreen, sweet birch 4 00@4 25 Wintergreen, art 1 75@1 85	Arsenic 9@ 15
Fish 15 Q 20 Juniper	Wintergreen, art 1 75@1 85 Wormseed 3 50@4 00 Wormwood 3 75@4 00	Arsenic
	Potassium	Hellebore, White
Barks Cassia (ordinary) 25@ 30	Bicarbonate 1 90@2 00	Load Angel 3000 50
Cassia (Saigon) 90@1 00 Elm (powd. 35c) 30@ 35	Bichromate 60@ 65 Bromide 1 80@2 00 Carbonate 1 60@1 75 powdered 60@ 65 Chlowdered 60@ 65	Lime and Sulphur Solution, gal 15@ 25
Cassia (ordinary) 25@ 30 Cassia (Saigon) 90@100 Elm (powd. 35c) 30@ 35 Sassafras (pow. 35c) @ 30 Soap Cut (powd.)	Carbonate 1 60@1 75 powdered 60@ 65 Chlorate grop'r 80@ 85	Paris Green 371/2 @ 43
350 250 25	Chlorate, gran'r 80@ 65 Chlorate, gran'r 80@ 85 Chlorate, xtal or powd	Miscellaneous
Extracts Licorice 38@ 40	Cyanide 50@ 60 Iodide	Acetanalid 85@ 95 Alum 9@ 12
Licorice powdered 50@ 55 Flowers	Permanaganate 2 75@3 00 Prussiate, yellow @1 50	Alum, powdered and ground 11@ 15
Arnica 1 40@1 50 Chamomile (Ger.) 80@ *5 Chamomile (Rom) 55@ 60	Prussiate, red @3 50 Sulphate @1 10	Bismuth, Subni-
Chamomile (Rom) 55@ 60	Roots	trate 3 80@4 00 Borax xtal or
Gums	Alkanet	powdered 10@ 15 Cantharades po 2 00@12 00
Acacia, $2nd$ $45@$ 50 Acacia $3rd$ $45@$ 50	Elecampane, pwd. 15ω 20	Calomel 1 91@2 00
Acacia, 1st 50@ 60 Acacia, 2nd 45@ 50 Acacia, 3rd 45@ 50 Acacia, Sorts 25@ 30 Acacia, Sorts 25@ 30 Aloes (Barb. Pow) 30@ 40 Aloes (Cape Pow) 20@ 25 Aloes (Soc. Pow) 40@ 50 Asafoetida 1 00@1 10 Asafoetida Dund	Ginger, African	Capsicum 30@ 35 Carmine 6 50@7 @
Aloes (Barb. Pow) 30@ 40 Aloes (Cape Pow) 20@ 25	powdered 20@ 25 Ginger, Jamaica30@ 35 Ginger, Jamaica,	Cassia Buds @ 46 Cloves 30@ 35
Aloes (Soc. Pow.) 40@ 50 Asafoetida 1 00@1 10	Ginger, Jamaica, powdered 30@ 35	Chalk Prepared 660 814
Asaloelida, Fowd.	Ginger, Jamaica, powdered 30@ 35 Goldenseal pow. 7 50@ 7 70 Ipecac, powd 3 25@ 3 50 Licorice, powd 32½@ 35 Licorice, powdered 30@ 35 Poke, powdered 30@ 35 Rhubarb 75@1 00 Rhubarb, powd. 75@1 25 Rosinweed, powd. 25@ 30 Sarsaparilla, Hond.	Chalk Precipitated 70 10 Chloroform 700 78 Chloral Hydrate 1 92@2 12
Pure 1 15@1 25 U. S. P. Powd. 1 30@1 50 Camphor 95@ 98	Licorice, powd $28@$ 35 Orris, powdered 30@ 35	Cocame 5 40(0)5 60
Guaiac nowdered 500 55	Poke, powdered 20@ 25 Rhubarb	Cocoa Butter 600 70 Corks, list, less 70% Copperas, bbls 00 2
Kino, powdered 75@ 80	Rhubarb, powd. 75@1 25 Rosinweed, powd. 25@ 30	Copperas, bbls @ 2 Copperas, less 2½@ 7 Copperas, powd 4@ 19 Corrosive Sublm. 1 75@1 80 Cross Worther
Myrrh nowdored @ 50	Sarsaparilla, Hond. ground 55@ 60	
Opium, powd. 15 00@15 20	ground 55@ 60 Sarsaparilla Mexican, ground 25@ 30	Cuttlebone 450 50 Dextrine 70 10 Dover's Powder
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Squills 35@ 40 Squills 35@ 40 Squills, powdered 40@ 60 Tumeric, powd. 13@ 20 Valerian, powd. 70@ 75	Emery, all Nos. 60 10 Emery, powdered 50
	Valerian, powd. 700 75	Epsom Salts, bbls. @ 21/2 Epsom Salts, less 3@ 7
Tragacanth 2 50@3 00 Tragacanth powder 2 25 Turpentine 10@ 15	Seeds	Ergot 1 25@1 50 Ergot, powdered 2 75@3 00
Leaves	Anise	Flake White 150 20 Formaldehyde lb. 150 20
Buchu 1 75@1 85 Buchu, powdered 1 85@2 00 Sage, bulk 67@ 70 Sage, ½s loose	Canary	Dextrine
Sage, bulk 67@ 70 Sage, ¼s loose 72@ 78		Glassware, less 70% Glauber Salts bbl. @ 1% Glauber Salts less 20
Sage, powdered 55@ 60 Senna, Alex 70@ 75	Coriander 14@ 20 Dill 25@ 30	Glue, brown grd. 12@ 17
Senna, Tinn 40@ 45 Senna, Tinn. pow. 50@ 55	Fennell @ 75 Flax 7@ 10	Glue, brown 130 18 Glue, brown grd. 120 17 Glue, white 150 25 Glue, white grd. 150 20 Clucation
Uva Ursi 18@ 20 Olls	Flax, ground 7@ 10 Foenugreek, pow. 10@ 15 Hemp	Glycerine 58@ 71 Hops 450 60
Almonda Ditton	Hemp	Hops 450 60 lodine 5 6805 91
true 15 00@15 25 Almonds, Bitter, artificial 7 00@7 25	Mustard, yellow 19@ 25 Mustard, black19@ 25 Mustard, powd. 22@ 80	Glycerine 58@ 71 Hops 45@ 60 Hops 58@ 59 Iodoform 678@ 59 Lycopdium @2 25 Mace 85@ 90 Mace 98@ 100 Menthol 45@ 50@ Morphine 73@@ 75 Morphine 73@@ 22
Almouds, Sweet, true 1 25@1 50 Almouds, Sweet,	Poppy 0 50 Quince 100@1 25 Rape 10@ 16 Sabadilla 40@ 50 Subdilla, powd 0 Subdilla, powd 0	Mace
Almouds, Sweet, imitation 65@ 75	Rape 10@ 15 Sabadilla 40@ 50	Menthol 4 50@4 75 Morphine 7 30@7 55
Amber, crude 1 75@2 00 Amber, rectified 2 50@2 75		Nux Vomica 2000 25 Nux Vomica pow. 0 Pepper, black pow. 0 Pepper, white 0 15
Anise 2 00@2 25 Bergamont 8 00@8 20	Worm American @ 25 Worm Levant 1 50@1 75	Pepper, black pow. @ 35 Pepper, white @ 40
Almouds, sweet, imitation 6507 75 Amber, crude 1 7502 00 Amber, rectified 2 5002 75 Anise 2 0002 25 Bergamont 8 0002 25 Cajeput 1 3501 60 Casia 2 2502 50 Castor 1 5001 60 Castor 5 000 60 Cedar Leaf 1 2501 40 Citronella 9001 20	Tinctures	Quassia 120 15
Cedar Leaf 1 25@1 40 Citronella	Aconite	Rochelle Salts 43@ 50
Citronella 90@1 20 Cloves 1 85@2 00 Cocoanut 20@ 25 Cod Liver 5 50@5 75 Cottos Scod	Arnica Q 75 Asafoetida Q1 35	Saccharine oz @1 80 Salt Peter 38@ 45 Seidlitz Mixture 36@ 40
Cod Liver 5 50@5 75 Cotton Seed 1 35@1 45	Belladonna Ø1 65 Benzoin Ø1 00 Benzoin Compo'd Ø1 00	Soap, green 200 25 Soap, mott castile 120 15
Croton 1 50@1 80 Cupbebs 4 25@4 50	Buchu	Soap, white castile
Cotton Seed 1 35@1 45 Croton 1 55@1 45 Cupbebs 4 25@4 50 Eigeron 1 75@2 00 Eucalyptus 1 00@1 25	Cardamon 01 50	Soap, white castile less, per bar @ 85
Eucalyptus 1 00@1 25 Hemlock, pure @1 00 Juniper Berries 15 00@15 20 Lard, extra 95@1 05 Lavender, Flow. 5 00@5 20 Lavender, Gar'n 1 25@1 40 Lemon 2 00@2 25 Linseed, boiled bbl. @1 01 Linseed, raw. bbl. @1 00	Cardamon, Comp. 62 00 Catechu 6 60	case
Lard, extra	Cinchona 01 05 Colchicum 0 75	Soda, Sal 1% 0 5 Spirits Camphor 0 75 Sulphur roll 2% 0 6
Lavender Flow. 5 00@5 20 Lavender, Gar'n 1 25@1 40	Colchicum Ø1 05 Colchicum Ø1 75 Cubebs Ø1 26 Digitalis Ø 80 Gentian Ø 75 Ginger Ø 95 Guaiac Ammon Ø 50	Sulphur Subl 30 7 Tamarinds 150 20
Lemon 2 00@2 25 Linseed, boiled bbl. @1 01	Ginger	Tartar Emetic @ 80 Turpentine Ven. 50@3 50 Vanilla Ex. pure 1 00@1 50 Witch Hazel 65@1 00
Linseed, bld. less 1 06@1 11 Linseed, raw, bbl. @1 00	Guaiac, Ammon. @ 20 Iodine @200	Vanilla Ex. pure 1 00@1 50 Witch Hazel 65@1 00

Colorless

CHEWING GUM

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.

1

AMMONIA

12 oz. ovals, 2 doz. box 1 60

ADVANCED

ADVANCED	
Quaker Puffed Wheat Currants Prunes' Some Flour Caraway Seed Rolled Oats Scaled Herring	

Index to Markets

By Columns

A Ammonia Axle Grease

Baked Beans Bath Brick Bluing Breakfast Food Brooms в ushes Brushes Butter Color

Candles C Canned Goods 1-Catsup 1-Cheese Chewing Gum Chocolate Cooca Cocoanut Coroca Cocoanut Confections Corackers 5, Cream Tartar C 1-2

Dried Fruits

Evaporated Milk

Farinaceous Goods Fishing Tackle Flavoring Extracts ... Flour and Feed Fruit Jars

G Gelatine Grain Bags н

Herbs Hides and Pelts Horse Radish

Ice Cream

J

Macaroni Mapleine Meats, Canned Mince Meat Molasses Mustard

NutsN

Olives

P

Peanut Butter Petroleum Products .. Pickles Pipes Playing Cards Potash Provisions

R

Salad Dressing

Saled Dressing Saleratus Sal Soda Salt Tish Seeds Shoe Blacking Souff Soda Spices Starch Syrups

 T
 T

 Tea
 10

 Tobacco
 11, 12, 13

 Twine
 13

Vinegar 13 w Wicking Woodenware Wrapping Paper 13 13 14 Yeast Cake 14

AXLE GREASE Frazer's 11b. wood boxes, 4 doz. 3 00 11b. tin boxes, 3 doz. 2 35 3½1b. tin boxes, 2 dz. 4 25 101b. pails, per doz. ...6 00 151b pails, per doz. ...7 20 251b. pails, per doz. ...12 00 BAKED BEANS BATH BRICK English BLUING

BLUING Jennings' Condensed Pearl Bluing Small, 3 doz. box 1 95 Large, 2 doz. box 2 40 Folger's Summer Sky, 3 dz. cs. 1 80 Summer Sky, 10 dz. bbl 6 00

BREAKFAST FOODS

Mapl-Flake, Whole2 60Wheat3 60Minn. Wheat Meal4 50Ralston Wheat Food2 25Ralston Wht Food 18s1 45Ross's Whole WheatBiscuitBiscuit2 70Saxon Wheat Food3 25Shred Wheat Biscuit3 60Pillsbury's Best Cer'l1 50Post Toasties, T-22 60Post Toasties, T-32 70Post Toasties, T-32 70Post Toasties, T-32 80

BROOMS

 BROOMS

 Fancy Parlor, 2 5lb. 5 50

 Parlor, 5 String, 25 lb. 5 25

 Standard Parlor, 23 lb. 4 50

 Common, 23 lb. 3 65

 Special, 23 lb. 3 65

 Warehouse, 23 lb. 3 65

 Common, Whisk 1 10

 Fancy, Whisk 1 40
 Wareno, Wins. Common, Whisk BRUSHES

Solid Back, 8 in. 75 Solid Back, 11 in 95 Pointed Ends 85

Stove

Shoe

 No. 3
 1 00

 No. 7
 1 30

 No. 4
 1 70

 No. 3
 1 90

BUTTER COLOR Dandelion, 25c size ... 2 00

 CANDLES

 Paraffine, 6s
 7

 Paraffine, 12s
 7½

 Wicking
 20

 Beans

 Baked
 1 00@1 30

 Red Kidney
 95@1 00

 String
 1 10@1 75

 Wax
 1 00@1 75

 Leiden
 Ø

 Limburger
 Ø27

 Pineapple
 1 25@1 35

 Edam
 Ø1 80

 Sap Sago
 Ø45

 Swiss, Domestic
 Ø

Blueberries Standard 1 40 No. 10 6 50

2
 Clams

 Little Neck, 1 lb..... 1 25

 Clam Bouillon

 Burnham's ½ pt..... 2 25

 Burnham's pts...... 3 75

 Burnham's qts...... 7 50
 Burnham's qts. 7 50 Corn Fair Good 1 35@1 40 Fancy French Peas Monbadon (Natural) per doz. Gooseberries No. 2, Fair 1 35 No. 2, Fair 2 50 Hominy st Hominy Standard 85 Lobster Lobster 14 lb. 1 75 14 lb. 2 90 Picnic Flat 3 10
 Picnic
 Flat
 3
 10

 Mackerel
 Mustard, 1
 1b.
 1
 80

 Mustard, 2
 1b.
 2
 80

 Soused, 2
 1b.
 2
 80

 Soused, 2
 1b.
 2
 75

 Tomato, 1
 1b.
 1
 50

 Tomato, 2
 1b.
 2
 80
 Oysters Cove, 1 lb, Cove, 2 lb. Plums
 Plums
 90@1 35

 Pears In Syrup

 No. 3 cans, per doz...1 50

 Peas

 Marrowfat
 10@1 15

 Early June
 15@1 45

 Early June siftd 1 45@1 55
 Peaches Pie 1 00@1 25 No. 10 size can pie @3 25 Pineapple Grated 1 75@2 10 Sliced 1 45@2 60 Pumpkin 95 1 00 1 10 ... 2 75 Fair ... Good . Fancy No. 10 ····· Raspberries Standard @
 Standard
 Ø

 Salmon
 Ø

 Warrens, 1 lb. Tall
 2 40

 Warrens, 1 lb. Flat
 2 50

 Red Alaska
 2 00@2 10

 Med. Red Alaska 1 40@1 60
 Pink Alaska

 Sandlase
 Ø1 25
 Sauer Kraut No. 3, cans 1 45 No. 10, cans 3 50 Shrimps Dunbar, 1s doz.1 25 Dunbar, 1½s doz. 2 40 Succotash Fair Strawberries Standard Fancy 1 40 2 00 2 75 Tomatoes
 No. 2
 1 20

 No. 3
 1 50

 No. 10
 5 00
 Tuna Case ¼s, 4 doz. in case ... ½s, 4 doz. in case ... 1s, 4 doz. in case CATSUP Snider's ½ pints 1 40 Snider's pints 2 40 CHEESE Acme Carson City Brick Leiden @28½ @28½ @27 @

Yucatan 62 64 Zeno Smith Bros. Gum Wrigleys 5 box lots CHOCOLATE Walter Baker & Co. German's Sweet Premium Caracas Walter M Lowney Co. ... 62 24 35 28
 Caracas
 28

 Walter M. Lowney Co.
 28

 Premium, ½s
 35

 Dremium, ½s
 35

 CLOTHES LINE
 Per doz.

 No. 50 Twisted Cotton 1 30
 No. 50 Twisted Cotton 2 20

 No. 60 Twisted Cotton 2 20
 No. 80 Twisted Cotton 2 00

 No. 50 Braided Cotton 2 50
 No. 60 Braided Cotton 2 50

 No. 50 Sash Cord
 20

 No. 60 Stash Cord
 90

 No. 72 Jute
 10

 Galvanized Wire
 10
 $\begin{array}{c} \text{No. 60 Sisa1 } \dots \dots 1 \ 00 \\ \text{Galvanized Wire} \\ \text{No. 20, each 100ft. long 1 90} \\ \text{No. 19, each 100ft. long 2 10} \\ \text{No. 20, each 100ft. long 2 10} \\ \text{No. 19, each 100ft. long 2 10} \end{array}$ COCOA Baker's Baker's Cleveland Colonial, ¼s Colonial, ½s 39 41 35 33 42 30 36 8 37 37 21 8 65 65 33 Colonial, 1/28 Epps Hershey's, 1/28 Hershey's, 1/28 Lowney, 1/28 Wan Houten, 1/28 Wan Houten Houten, 1/28 Wan Houten Houten Houten Houten Ho
 COCOANUT

 Dunham's
 per lb.

 ¼s, 5 lb. case
 30

 ¼s, 5 lb. case
 29

 ¼s, 45 lb. case
 29

 ¼s, 45 lb. case
 28

 Is, 15 lb. case
 28

 Scalloped Gems
 10

 ¼s & ¼s, 15 lb. case
 18

 Bulk, pails
 16

 Buk, barrels
 15

 Baker's Brazil
 Shredded

 70 5c pkgs., per case 2 60
 36 l0c pkgs., per case 2 60

 16 l0c and 33 5c pkgs., per case 2 60
 Bakers Canned, doz
 90

 Bakers ROASTED
 COFFEES ROASTED
 260
 COCOANUT COFFEES ROASTED
 Rio

 Common
 19

 Fair
 191/2

 Choice
 20

 Choice
 20

 Fancy
 21

 Peaberry
 23

 Common
 20

 Fair
 20

 Choice
 21

 Fancy
 23

 Peaberry
 23
 1/2 Peaberry Maracalbo Fair Maracalbo Choice Mexican Choice Mexican Fancy Guatemala 24 25

Package New York Basis Arbuckle 19 00

4

McLaughlin's XXXX McLaughlin's XXXX package coffee is sold to retailers only. Mail all or-ders direct to W. F. Mc-Laughlin & Co., Chicago. Extracts Holland. ½ gro. bxs. 95 Felix, ½ gross 1 15 Hummel's foil, ½ gro. 85 Hummel's tin, ½ gro. 1 43 CONFECTIONERY

 Hummer's tin, ½ gro. 1 43

 CONFECTIONERY

 Stick Candy Pails

 Horehound
 12

 Standard
 12

 Standard, small
 13

 Twist, small
 13

 Jumbo
 12½

 Jumbo, small
 13

 Big Stick
 12½

 Mixed Candy
 Pails

 Broken
 12

 Cut Loaf
 12

 French Cream
 13

 Fancy
 14

 Grocers
 9

 Kindergarten
 13

 Leader
 12

 Monarch
 11½

 Novelty
 12

 Paris Creams
 14

 Premio Creams
 16

 Royal
 10½

 Valley Creams
 15

 X L O
 8

 Special
 8

Specialties

Pails

 Specialties
 Pail

 Auto Kisses (baskets)
 14

 Bonnie Butter Bites
 17

 Butter Cream Corn
 15

 Caramel Bon Bons
 15

 Caramel Dice
 13

 Cocoanut Waffles
 14

 Coofy Toffy
 15

 Fudge, Cocoanut Waffles
 14

 Coffy Toffy
 15

 Fudge, Walnut
 16

 Fudge, Filbert
 15

 Fudge, Chorco Peanut 14
 Fudge, Chory Moon

 Fudge, Chory Moon
 15

 Fudge, Chory Moon
 15

 Fudge, Cocoanut
 15

 Fudge, Chory Moon
 15

 Iced Maroons
 15

 Iced Gems
 13

 Iced Maroons
 15

 Iced Gems
 13

 AA Licorice Drops
 5

 5
 Ib. box
 14

 Molasses Kisses, 10
 14

 Machaus
 14

 Pails

 30 lb.
 18

 Chocolates
 Pail

 Assorted Choc.
 16

 Amazon Caramels
 16

 Choc. Chips, Eureka
 20

 Climax
 15

 Eclipse, Assorted
 15

 Ideal Chocolates
 15

 Klondike Chocolates
 21

 Nibble Sticks
 21

 Nibble Sticks
 21

 Nut Wafers
 21

 Quintette
 15

 Star Chocolates
 14

 Star Chocolates
 15

 Sunt Wafers
 14

 Star Chocolates
 15

 Pop Corn Goods
 Without prizes.

 Cracker Jack with
 32

 Outy 1005
 32

Boxes Putnam Menthol 1 20 Smith Bros. 1 25 NUTS-Whole

@75 @45 @38 @45 Almonds Jordon Almonds ...

November 29, 1916

* . .

Peanuts Fancy H P Suns

5

 Raw
 6
 6
 6
 6

 Roasted
 7
 7
 7
 7

 A. P. Jumbo,
 Raw
 842
 9
 9

 Roasted
 942
 910
 10

 н

CRACKERS

National Biscuit Company Brands

In-er-Seal Trade Mark Package Goods

Baronet Biscuit 1 00 Flake Wafers 1 00 Cameo Biscuit 1 50 Cheese Sandwich 1 00 Chocolate Wafers ... 1 00 Fig Newton 1 00 Cheese Sandwich ... 100 Chocolate Wafers ... 100 Fiye O'Clock Tea Bet 100 Ginger Snaps NBC ... 100 Graham Crackers ... 100 Graham Crackers ... 100 Graham Crackers ... 100 Oysterettes 50 Pretzeenos 50 Pretzeenos 100 Social Tea Biscuit ... 100 Saltine Biscuit ... 100 Saltine Biscuit ... 100 Saltine Biscuit ... 100 Soda Crackers, NBC ... 100 Soda Crackers, NBC ... 100 Uneeda Biscuit ... 50 Uneeda Biscuit ... 50 Uneeda Jinjer Wayfer 100 Vanila Wafers ... 100 Zwieback 100 Zwieback 100

Other Package Goods

Barnum's Animals .. 50 Soda Crackers NBC 2 50

Bulk Goods

1.

3 1

 Cocoanut Drops
 16

 Cocoanut Drops
 16

 Cocoanut Macaroons
 25

 Choc. Honey Fingers 20
 20

 Coffee Cakes Iced
 15

 Copia Cakes
 14

 Cracknels
 25

 Crumpets
 15

 Cream Fingers
 18

 Crystal Jumbles
 14

 Erarkingo Fingers
 18

 Crystal Jumbles
 14

 Fandango Fingers
 16

 Fig Cakes Asstd
 16

 Fig Newtons
 16

 Fireside Peanut Jumb 13
 Fluted Cocoanut Bar

 Frosted Creams
 12

 Froited Creams
 12

 Froited Creams
 12

 Ginger Gems Plain
 12

 Ginger Snaps Famlly 13
 Ginger Snaps Famlly 13

 Ginger Snaps Famlly 13
 Ginger Snaps Round
 11

 Golden Rod Sandwich 18
 Hippodrome Bar
 16

 Hobnob Cakes
 16
 Household Cooks. Iced 14

 Humpty Dumpty, S
 0
 0
 17

 or M
 11
 Imperials
 12

 Jubilee Mixed

.....

4

1 1

Linen Lines

6 7 8 10 11 9 20 lb. pailsadvance % 10 lb. pailsadvance % 5 lb. pailsadvance 1 3 lb. pailsadvance 1 Smoked Meats Hams, 14-16 lb. 18% @19 Hams, 16-18 lb. 18 @18% Hams, 16-18 lb. 18 @18% Hams, 16-18 lb. 18 @18% Hams, 16-20 lb. 17 @18 Ham, dried beef sets 29 @30 California Hams ... 19% @20 Boiled Hams ... 29 @30 Minced Ham ... 14% @15 Bacon 20@ 25 Sausages
 Bulk. Fancy, any flavor 75

 Brick, Plain
 100

 Brick, Fancy
 120

 JELLY
 51b. pails, per doz.
 2 70

 15lb. pails, per pail
 75

 30lb. pails, per pail
 1 25

 Jell-O
 3 doz.
 Sugar Fingers 13 Sugar Crimp 12 Vanilla Wafers 25 FLAVORING EXTRACTS Jennings D C Brand Pure Vanilla Mackerel Oolong Formosa, Medium Formosa, Choice Formosa, Fancy
 Mackerel

 Mess, 100 lbs.
 16 50

 Mess, 40 lbs.
 7 00

 Mess, 80 lbs.
 1 85

 Mess, 81 lbs.
 1 56

 No. 1, 40 lbs.
 6 70

 No. 1, 40 lbs.
 6 70

 No. 1, 100 lbs.
 1 75

 Lake Herring
 100 lbs.

 100 lbs.
 2 35

 10 lbs.
 54

 SEEDS
 Butter Formosa, Fancy ... 50@60 English Breakfast Congou, Medium ... 25@30 Congou, Choice 30@55 Congou, Fancy ... 40@60 Congou, Ex. Fancy 60@80 Boxes N B C, Square 9 N B C, Round 9 Soda N B C Soda Crackers 9 Premium Sodas 10 Saratoga Flakes 15 3 doz Ceyion Pekoe, Medium 28@30 Dr. Pekoe, Choice .. 30@35 Flowery O. P. Fancy 40@50 Assorted Case j Assorted Case Orange (Straight) Raspberry (Straight) Strawberry (Straight) Cherry (Straight) Cheorolate (Straight) Peach (Straight) ... Jell-O Ice Cream Pow Assorted Case 3 58 SEEDS 54 Oyster Dandy, Oysters 9 N B C Oysters Square 9 Shell 9½ 70 2 70 2 70 2 70 2 70 2 70 TOBACCO Fine Cut Anise 18 Canary, Smyrna 7
 TOBACCO Fine Cut

 Blot
 1
 45

 Bugle, 16 oz.
 3
 84

 Bugle, 16 oz.
 3
 84

 Bugle, 10c
 11
 00

 Dan Patch, 8 and 16 oz.
 33

 Dan Patch, 4 oz.
 11
 52

 Dan Patch, 2 oz.
 5
 76

 Fast Mail, 16 oz.
 7
 80

 Hiawatha, 16 oz.
 9
 60

 Hiawatha, 16 oz.
 9
 86

 No Limit, 8 oz.
 18
 72

 Ojibwa, 8 and 16 oz.
 40

 Ojibwa, 9 and 16 oz.
 40

 Petoskey Chief, 7 oz.
 200

 Petoskey Chief, 7 oz.
 200

 Petoskey Chief, 7 oz.
 384

 Red Bell, 16 oz.
 384

 Red Bell, 16 oz.
 384

 Red Bell, 16 oz.
 52

 Sweet Cuba, 5c.
 576

 Sweet Cuba, 10c
 95

 Sweet Cuba, 11
 14

 Sweet Cuba, 12
 25

 Sweet Burley, 5c
 40

 Sweet C
 Caraway
 38

 Cardomon, Malabar 1 20,
 38

 Celery
 45

 Hemp, Russian
 7½

 Mixed Bird
 9

 Mustard, white
 20

 Poppy
 36

 Rape
 10
 Specialties
 Speciaities

 Adora
 1 00

 Nabisco (10 cent tins) 1 00
 0

 Nabisco (No. 204 Tin) 2 00
 1 75

 Festino (No. 202 Tin) 1 75
 5 50

 Lorna Doone
 1 00

 Anola
 1 00

 Minerva Fruit Cake
 3 25
 Adora 3 doz. Assorted Case 2 70 Chocolate (Straight) 2 70 Vanilla (Straight) ... 2 70 Strawberry (Straight) 2 70 Lemon (Straight) 2 70 Unflavored (Straight) 2 70 Strayberry (Straight) 2 70 Jiffy-Jell Straight or Assorted Per doz. 1 15 Per case, per doz. ... 4 60 Seven Flavors: Raspberry, Strawberry, Cherry, Lemon, Orange, Lime, Pineapple. JELY GLASSES ½ pt. in bbls., per doz. 19 ½ pt. in bbls., per doz. 19 ½ pt. dobls., per doz. 19 ½ oz. capped in bbls. per doz. 20 MAPLEINE 2 oz. bottles, per doz. 3 00 do Assorted Case 2 70 2 70 2 70 2 70 SHOE BLACKING

 Headcheese
 10

 Beef
 Beef

 Boneless
 20 00@20 50

 Rump, new
 24 50@25 00

 Pig's Feet
 12

 34 bbls.
 1 25

 34 bbls.
 4 25

 15 bbls.
 4 25

 1 bbls.
 4 25

 1 bbls.
 8 50

 Tripe
 90

 SHOE BLACKING Handy Box, large 3 dz. 3 50 Handy Box. small ... 1 25 Bixby's Royal Polish 85 Miller's Crown Polish 85 SNUFF Scotch, in bladders ... 37 Macacher, in taxs 35
 Rye
 9 00

 Valley City Milling Co.
 9 25

 Lily White
 9 25

 Light Loaf
 8 85

 Graham
 3 80

 Granena Health
 3 90

 Gran. Meal
 3 10

 Bolted Meal
 3 00
 Above quotations of Na-tional Biscuit Co., subject to change without notice. CREAM TARTAR Barrels or Drums 50 Square Cans 51 Fancy Caddies 59 Barrels Maccaboy, in jars ... 35 French Rapple in jars ... 43 SODA Maccaboy, in jars ... 35 French Rapple in jars ... 43 SODA SODA Sota SPICES Whole Spices Allspice, Jamaica ...9010 Allspice, Jganaica ...9010 Allspice, Jganaica ...9010 Allspice, Jganaica ...9010 Cassia, Canton ...1475 Cassia, Canton ...1475 Cassia, Sc pkg. doz. 7055 Ginger African914 Mixed, No. 1917 Mixed, No. 2917 Mixed, No. 2917 Mixed, No. 2917 Mixed, No. 2917 Mixed, No. 2917 Mixed, Mi

 Boiled Meal
 300

 Watson-Higgins Milling Co.
 9 90

 New Perfection
 9 90

 Golden Sheaf Flour
 9 00

 Marshalls Best Flour 10 25
 9 00

 Watertown Wisconsin
 7 60

 Worden Grocer Co.
 9 00

 Tripe

 Kits, 15 lbs.
 90

 ¼ bbls., 40 lbs.
 1 60

 % bbls., 80 lbs.
 3 00
 DRIED FRUITS Apples Evapor'ed Choice blk @8½ Evapor'ed Fancy blk @9½ MAPLEINE 2 oz. bottles, per doz. 3 00 1 oz. bottles, per doz. 1 75 16 oz. bottles, per dz. 18 00 82 oz. bottles, per dz. 30 00 MINCE MEAT
 a bils, so ibs.
 a bils.
 b bils.
 a bils.
 California worden Grocer Co. California 14@16 Citron Corsican 18

 32 02. bottles, per dz. 30 00

 MINCE MEAT

 Per case
 2 85

 Mew Orleans

 Fancy Open Kettle
 45

 Choice
 38

 Good
 32

 Stock
 27

 Half barrels 2c extra

 Red Hen, No. 2½
 215

 Red Hen, No. 10
 195

 MUSTARD
 ½ 1b. 6 1b. box
 16

 OLIVES
 Bulk, 1 gal, kegs 1 10@1 20

 Sheep
 1 15@1 35

 Uncolored Butterine

 Solid Dairy
 15½@22

 Country Rolls
 17@23

 Country Rolls
 17@23

 Canned Meats
 Corned Beef, 2 lb... 4 50

 Corned Beef, 1 lb... 2 75
 Roast Beef, 1 lb... 2 75

 Roast Beef, 1 lb... 2 75
 Potted Meat, Ham

 Flavor, ½s
 921/2

 Deviled Meat, Ham
 Flavor, ½s
 921/2

 Deviled Meat, Ham
 Flavor, ½s
 50

 Deviled Meat, Ham
 Flavor, ½s
 921/2

 Peaches

 Muirs—Choice, 25lb.
 8

 Muirs—Fancy, 25 lb.
 8½

 Fancy, Peeled, 25lb.
 12
 Peel Lemon, American 15 Orange. American 16
 Plug

 Am. Navy, 16 oz.
 32

 Apple, 10 lb, butt.
 40

 Drummond Nat. Leaf, 2
 and 5 lb.
 60

 Drummond Nat. Leaf, 2
 32
 Fracer, 6 and 12 lb.
 30

 Battle Ax
 32
 Bracer, 6 and 12 lb.
 30

 Boot Jack, 2 lb.
 90
 Boot Jack, per doz.
 96

 Bullion, 16 oz.
 46
 Climax Golden Twins 49
 41

 Climax, 14% oz.
 47
 42
 11

 Climax, 5c tins
 .6
 60
 Day's Work, 7 & 14 lb.
 35

 Creme de Menthe, lb.
 65
 Derby, 5 lb. boxes
 28
 5
 Bros, 4 lb.
 66

 Gold Rope, 4 and 8 lb.
 56
 Gold Rope, 4 and 8 lb.
 56
 Gold Rope, 6 and 12 lb.
 56

 Gold Rope, 5 and 10 lb.
 .46
 T. W. 10 and 21 lb.
 45
 Jolly Tar, 5 and 8 lb. 40
 40
 Granger Twist, 6 lb.
 45</t Raisins Cluster, 20 cartons ... Loose Muscatels, 4 Cr. 9 Loose Muscatels, 3 Cr. 8³⁴ L. M. Seeded, 1lb 10¹⁴ @10¹/₂ Bolted 5 80 Golden Granulated .. 6 00
 L. M. Seeded, 110 10% @10%

 California Prunes

 90-100
 25
 lb. boxes ...@ 8

 80-90
 25
 lb. boxes ...@ 8%

 70-80
 25
 lb. boxes ...@ 9%

 60-70
 25
 lb. boxes ...@ 10%

 50-60
 25
 lb. boxes ...@11

 40-50
 25
 lb. boxes ...@11

 Golden Granulated .. 6 00

 Wheat

 Red
 1 70

 White
 1 60

 White
 60

 Michigan carlots
 62

 Less than carlots
 62

 Cern
 1 05

 RiCE

 Fancy
 7

 Japan Style
 5

 Broken
 3½/204

 ROLLED OATS

 Rolled Avenna, bbls.
 7 25

 Steel Cut, 100 lb. sks.
 3 60

 Monarch, bbls.
 7 00

 Monarch, 90 lb. sks.
 3 40

 Quaker, 18 Regular
 1 50

 Quaker, 20 Family
 4 75

 14 oz.
 2 25

 Manzanilla. 8 oz.
 90

 Lunch. 10 oz.
 1 35

 Lunch. 16 oz.
 2 25

 Queen. Mammoth, 19
 02.
 STARCH EVAPORATED MILK Red Band Brand Baby 3 45 Carlots 1 08 Less than carlots 1 10 Hay OZ. 4 25 Queen, Mammoth, 28 OZ. FARINACEOUS GOODS 1 65 per doz. 2 20 PETROLEUM PRODUCTS Iron Barrels 7.5 Beans California Limas 8 Med. Hand Picked ... 7 50 Brown Holland Quaker, 20 Family ... 4 75 SALAD DRESSING Columbia, ½ pint 2 25 Columbia, 1 pint 4 00 Durkee's, large, 1 doz. 4 20 Durkee's, small, 2 doz. 5 00 Snider's, small, 2 doz. 1 45 Form Holland Farina 25 1 lb. packages 1 95 Bulk, per 100 lb. 6 75 Original Holland Rusk Packed 12 rolls to container 3 containers (40) rolls 3 80 SALERATUS Packed 60 fbs. in box. Arm and Hammer ... 3 00 Wyandotte, 100 %s ... 3 00
 SYRUPS Corn

 Barrels
 35

 Half barrels
 37

 Blue Karo, No. 1½,
 2

 2 doz.
 1

 doz.
 2

 Blue Karo, No. 2½,
 2

 Blue Karo, No. 51,
 dz.

 doz.
 2

 Blue Karo, No. 10,
 ½

 doz.
 2

 Red Karo, No. 11%,
 4

 doz.
 2

 Red Karo, No. 2.
 2

 Red Karo, No. 11%,
 4

 doz.
 2

 doz
 2

 Red Karo, No. 5.
 1

 doz.
 2

 Red Karo, No. 5.
 1

 doz.
 2

 Red Karo, No. 5.
 1

 doz.
 2

 Med Karo, No. 5.
 1

 doz.
 2

 Goz.
 2

 Pure Cane

 Fair
 16

 Goz
 20
 SYRUPS Hominy Pearl, 100 lb. sack 3 10 Maccaroni and Vernicelli Domestic, 1 lb. box ... 75 Imported, 25 lb. box ... Medium Barrels, 1,200 count ..9 25 Half bbls., 600 count 5 25 5 gallon kegs 2 20 Small SAL SODA Granulated, bbls. ... 1 40 Granulated, 100 lbs. cs. 1 50 Granulated, 36 pkgs. ..1 40
 SALT

 Common Grades

 100
 3 lb. sacks
 2 85

 70
 4 lb. sacks
 2 75

 28
 10 lb. sacks
 2 75

 28
 10 lb. sacks
 2 60

 56
 lb. sacks
 40

 28
 lb. sacks
 21

 Wareaw
 56
 lb. sacks
 26

 58
 lb. dairy in drill bags 20
 Solar Rock
 20
 Small Barrels 10 50 Half barrels 6 25 5 gallon kegs 2 50 Gherkins 14 00 GRAIN BAGS Broad Gauge, 12 oz. .. 21 Climax, 14 oz. 23 Stark, A, 16 oz. 26
 Tapica

 Flake, 100 lb. sacks ... 8½

 Pearl, 100 lb. sacks ... 8½

 Pearl, 66 pkgs. 260

 Minute, 10 oz., 3 doz. 3 60
 HERBS
 HERBS

 Sage
 15

 Hops
 15

 Laurel Leaves
 15

 Senna Leaves
 25

 Pure Cane

 Fair
 16

 Good
 20

 Choice
 25

 Good
 20

 Choice
 25

 Folger's Grape Punch
 25

 Quarts, doz. case
 60

 TABLE SAUCES

 Halford, large
 3 75

 Halford, small
 2 26
 Solar Rock 56 lb. sacks 27

 Laurel Leaves
 15

 Senna Leaves
 25

 HIDES AND PELTS

 Hides

 Green, No. 1
 20

 Green, No. 2
 19

 Cured, No. 1
 24

 Cured, No. 2
 23

 Calfskin, green, No. 2
 261½

 Calfskin, green, No. 2
 261½

 Calfskin, cured, No. 2
 30½

 Pelts
 Pelts

 Common Granulated, Fine 1 15 Medium, Fine 1 25
 FISHING TACKLE

 ½ to 1 in.
 6

 1½ to 2 in.
 7

 1½ to 2 in.
 9

 1½ to 2 in.
 11

 12 in.
 15

 13 in.
 20
 SALT FISH Large, whole Ø 9 Small, whole Ø 8¼ Strips or bricks 11½@15 Pollock @ 6 TEA

 Scrap

 All Red. 5c
 5 76

 Am. Union Scrap
 5 40

 Bag Pipe, 5c
 5 88

 Cutlas, 2½ oz
 30

 Happy Thought, 2 oz
 30

 Happy Thought, 2 oz
 30

 Honey Comb Scrap, 5c
 5 76

 Honey Comb Scrap, 5c
 5 76

 Honey Comb Scrap, 5c
 5 76

 Old Songs, 5c
 5 76

 Old Songs, 5c
 5 76

 Old Times, ½ gro.
 5 76

 Red Band, 5c, ½ gro.
 5 76

 Red Band, 5c, ½ gro.
 5 76

 Red Man Scrap, 5c
 1 42

 Scraple, 5c pkgs.
 48

 Sure Shot, 5c, ½ gro.
 5 00

 Pan Handle Scrp ½ ff 6 00
 Pan Handle Scrp ½ ff 6 00

 Pachey Scrap, 5c
 5 76

 Scrap
 Cotton Lines
 20

 No. 1, 10 feet
 5

 No. 2, 15 feet
 7

 No. 3, 15 feet
 9

 No. 4, 15 feet
 11

 No. 5, 15 feet
 11

 No. 7, 15 feet
 12

 No. 7, 15 feet
 15

 No. 8, 15 feet
 18

 No. 9, 15 feet
 20

 Pollock
 @ 6

 Holland Herring
 Standards, bbls.
 13 50

 Y. M., bbls.
 15 00
 Standard, kegs
 85

 Y. M., bbls.
 15 00
 Standard, kegs
 85

 Y. M., kegs
 96
 Standard, kegs
 96

 Med. Fat Split, 200 lbs 8 00
 Laborador Split 200 lb 10 00
 Norway 4 K, 200 lbs. 16 50
 50

 Special, 8 lb. palls
 .
 70
 Scaled, in boxes
 16

 Boned, 10 lb. boxes
 .
 15
 Trout
 7 50

 No. 1, 100 lbs.
 .
 2 25
 No. 1, 40 lbs.
 90

 No. 1, 2 lbs.
 .
 .
 76

 Pelts

 Old Wool
 60@1 25

 Lambs
 60@1 00

 Shearlings
 50@1 00

 Shearings
 50/01 C

 Tallow
 0

 No. 1
 0

 Yool
 0

 Unwashed, med. ..
 035

 Unwashed, fine ...
 030
 Gunpowder Moyune, Medium .. 22@33 Moyune, Choice .. 35@40 Moyune, Fancy ... 50@60 Ping Suey, Medium 25@30 Ping Suey, Choice 35@40 Ping Suey, Fancy ... 45@50 Young Hyson Choice 22@30

MICHIGAN TRADESMAN

25@28 32@35 50@60

Choice 28@30 Pan Han Fancy 45@56 Peachey

MICHIGAN TRADESMAN

November 29, 1916

17

SPECIAL PRICE CURRENT

13

12

Smoking All Leaf, 21/4 & 7 oz. 30

 All Lear, 24 & 7 02.
 30

 BB, 3½ 0Z.
 6 00

 BB, 7 0Z.
 12 00

 BB, 14 0Z.
 24 00

 Badger, 3 0Z.
 5 04

 Badger, 7 oz.11 52 Banner, 5c 5 76 Banner, 20c 1 60 Banner, 40c 3 20

 Banner, 40c
 3 20

 Belwood, Mixture, 10c
 54

 Big Chief, 2¼ oz....6 00
 60

 Big Chief, 16 oz....30
 30

 Bull Durham, 5c
 600

 Bull Durham, 10c
 11 52

 Bull Durham, 8 oz...3 65
 80

 Hob
 Rob
 Roy, 5c
 foil
 foil

CIGARS Peter Dornbos Brands

 Peter Dornbos Brands

 Dornbos Single

 Binder
 35 00

 In 300 lots
 10 00

 Dornbos, Perfectos
 33 00

 Dornbos, Bismarck
 70 00

 Allan D. Grant
 55 00

 In 300 lots
 35 00

Johnson Cigar Co.'s Brand Johnson Cigar Co.'s Brand Dutch Masters Club 70 00 Dutch Masters Inv. 70 00 Dutch Masters Pan. 70 00 Dutch Master Grande 65 00 Dutch Master Sc size (300 lots) 10 00 Gee Jay (300 lots) .. 10 00 El Portana (300 lots) 10 00 S. C. W. (300 lots) .. 10 00

Worden Grocer Co. Brands Canadian Club Londres, 508, wood 35 Londres, 200 lots 10

 Twine
 35

 Cotton, 3 ply
 35

 Cotton, 4 ply
 35

 Jute, 2 ply
 20

 Hemp, 6 ply
 22

 Flax, medium
 23

 Wool, 1 lb. bales
 17

VINEGAR

White Wine, 40 grain 8½ White Wine, 80 grain 11½ White Wine, 100 grain 13

Oakland Vinegar & Pickle Co.'s Brands Highland apple cider 20

Oakland apple cider ... 16 State Seal sugar14 Oakland white picklg 10 Packages free.

WICKING

 No. 0, per gross
 35

 No. 1, per gross
 45

 No. 2, per gross
 55

 No. 3, per gross
 85

WOODENWARE

Baskets Bushels 1 00

Bushels, wide band .. 1 15 Market
 Market
 40

 Splint, large
 400

 Splint, medium
 350

Splint, small 3 00 Willow, Clothes, large 8 00 Willow, Clothes, small 6 25 Willow, Clothes, me'm 7 25

14 -Butter Plates

Ovals 1/4 Ib., 250 in crate ½ Tb., 250 in crate 1 Tb., 250 in crate 2 Tb., 250 in crate 3 fb., 250 in crate 5 fb., 250 in crate

Wire End

1 fb., 250 in crate 2 fb., 250 in crate 3 fb., 250 in crate 5 lb., 20 in crate

Churns

Barrel, 5 gal., each ... 2 Barrel, 10 gal., each ... 2

Clothes Pins Round Head

4½ inch, 5 gross Cartons, No. 24, 24s, bxs.

Egg Crates and Fillers Humpty Dumpty, 12 dz. 20 No. 1 complete 40 No. 2. complete 28 Case No. 2, fillers, 15 sets 1 35 Case, medium, 12 sets 1 15

Faucets Cork lined, 3 in. 70 Cork lined, 9 in. 80 Cork lined, 10 in. 90

Mop Sticks

Trojan spring 1 10 Eclipse patent spring 1 05 No. 1 common 1 05 No. 2, pat. brush hold 1 10 Ideal No. 7 1 10 12lb. cotton mop heads 1 50 Pails

Toothpicks

Tubs

 No.
 1
 Fibre
 16
 50

 No.
 2
 Fibre
 15
 00

 No.
 3
 Fibre
 13
 50

 Large
 Galvanized
 9
 00

 Medium
 Galvanized
 8
 00

 Small
 Galvanized
 7
 00

Banner, Globe	3	25
Brass. Single	5	75
Glass, Single	3	60
Double Peerless	6	00
Single Peerless	4	50
Northern Queen	4	50
Good Enough	4	65
Universal		

Window Cleaners

12 in.	 1 65
14 in.	 1 85
16 'in.	 2 30

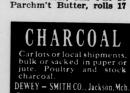
 13
 in. Butter
 175

 15
 in. Butter
 3 15

 17
 in. Butter
 6 75

 19
 in. Butter
 10 50

WRAPPING PAPER



-	YEAST CAKE
-	Magic, 3 doz 1 15 Sunlight, 3 doz 1 00 Sunlight, 1½ doz 50 Yeast Foam, 3 doz 1 15 Yeast Foam, 1½ doz. 85
35	TELFER'S R. COFFEE
35	LET DIE O KOM COTTEL
40	MADEIN
50	
70	DETROIT
90	USA
35	Jamo, 1 1b. tin 31
45 55 65	Eden, 1 lb. tin
40 55	Mosan 18 Quality, 20 16 W. J. G. Tea 37 Cherry Blossom Tea 37 Telfer's Ceylon 40
65 70	AXLE GREASE
	\frown
90	

15

YEAST CAKE



BAKING POWDER

			ĸ	-			D	oz.
10c,	4	doz.	in	cas	e.			90
15c,	4	doz.	in	ca	se		1	35
25c,	4	doz.	in	ca	se		2	25
50c,	2	doz.	pla	ain	to	р	4	50
80c,	1	doz.	pla	ain	to	р	6	75
10 11	b.	1/2 d:	z.,	pln	to	p	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

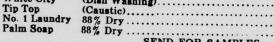
KITCHEN LENZER

0...

LEANS-SCOUR

10c size .. 90 % Ib cans 1 35 6 oz cans 1 90 % Ib cans 2 60 ROYAL %1b cans 3 75 11b cans 4 80 NGPOWD 31b cans 13 00 51b cans 21 50

[Apply to Michigan, Wis-consin and Duluth, only.] Acme, 70 bars 3 05 Acme, 100 cakes. 5c sz 3 60 Acorn, 120 cakes ... 2 50 FITZPATRICK BROTHERS' SOAP CHIPS White City



The Only Five Cent Cleanser 633

Guaranteed to Equal the Best 10c Kinds

80 Cans \$2.90 Per Case **SHOWS A PROFIT OF 40%**

Handled by All Jobbers

Place an order with your jobber. If goods are not satisfactory return same at our expense.-FITZPATRICK BROS.

Economic Coupon Books They save time and expense. They prevent disputes.

They put credit transactions on cash basis. Free samples on application.

TRADESMAN COMPANY, Grand Rapids, Mich.

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 Vhite, 100 cks, 3 90 Railroad, 120 cakes ... 2 50 Saratoga, 120 cakes ... 2 50 White Fleece, 50 cks. 2 50 White Fleece, 200 cks. 2 50 Seter States HITEHOUSE Proctor & Gamble Co. COFFE

16

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

Distributed by Judson Grocer Co., Grand Rapids; Lee & Cady, Detroit; Lee & Cady, Kalamazoo; Lee & Cady, Saginaw; Bay City; Grocer Company, Bay City; Brown, Davis Warner, Jackson; Gods-mark, Durand & Co., Bat-tle Creek; Fielbacn Co., Toledo.

SALT 0

MORTON'S

DALT

TPOURS

TON SALT COMPAN

SOAP

Lautz Bros.' & Co.

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

. .

..

3

.

Sapolio, gross lots .. 9 50 Sapolio, half gro. lots 4 85 Sapolio, single boxes 2 40 Sapolio, hand 2 40 Scourine, 50 cakes .. 1 80 Scourine, 100 cakes .. 3 50 Queen Anne Scourer 1 80

Soap Compounds Johnson's Fine, 48 2 3 25 Johnson's XXX 100 5c 4 00
 Rub-No-More
 3 85

 Nine
 O'Clock
 3 50

WASHING POWDERS. Gold Dust 24 large packages4 30 100 small packages ...3 85

Lautz Bros.' & Co. [Apply to Michigan, Wis-consin and Duluth, only] Snow Boy

 Show Boy

 100 pkgs., 5c size3 75

 60 pkgs., 5c size2 40

 48 pkgs., 10c size3 75

 24 pkgs., family size ...3 20

 20 pkgs., laundry size 4 00

Naphtha

Queen Anne 60 5c packages 2 40

24 packages 3 75 Oak Leaf

24 packages 3 75 100 5c packages 3 75

 Ing)
 BBLS.

 210 lbs.
 3 7

 250 lbs.
 3 c per lb.

 250 lbs.
 4 c per lb.

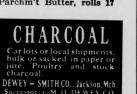
 251 lbs.
 5 k c per lb.

 300 lbs.
 6 k c per lb.

 300 lbs.
 6 k c per lb.

Washboards

Wood Bowls



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.

SALESMEN—Are you looking for a high-class selling proposition where you can get returns according to your ability? The demand for Dayton sales is increasing in leaps and bounds. If you are really ambitious and have con-fidence in yourself, hitch up to the scale which has proven itself the lead-er in over twenty-five years of serv-ice. Write W. S. Trescott, District Manager, Moneyweight Scale Co., Chicago, Ill. Manager, M Chicago, Ill.

Chicago, 111. For Sale-General store, 12 miles south of Richmond, Indiana, at Kitchel, Union Co., Indiana, on Chesapeake and Ohio Railroad in a wealthy farming commun-ity. Only store within 4½ miles. Gro-ceries, 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 in-vestigate. Jos. Foutz, Kitchel, Indiana. 649

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

 ion
 st. streator, filmois.
 650

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

 Cash For Jobs—Odd lots, surplus stocks such as drygoods, novelties, ornaments, beads, buttons, braids, cotton and silk piece-goods in fact merchandise of every description. Immediate action. Send samples. Mdse. Clearing House, 41 W. 17th St., New York, New York.
 653

 Grocerymen Attention—Send 25
 cents

 Inth St., New York, New York.
 653

 Grocerymen Attention—Send 25 cents

 for copy of typewritten letter that will

 collect 50% of your book accounts, at

 ance, and place your credit system on

 systematic basis. Not offensive, but appealing.

 L. D. Hartzler, 1401 So. Main

 Storgs and Business

 Storgs and Business

systematic basis. Not offensive, but appealing. L. D. Hartzler, 1401 So. Main St. Goshen, Indiana. 654 Stores and Business Places—Bought, sold and exchanged. No matter where located I bring buyers and sellers to-gether. If you want to buy, sell or trade any kind of business or property, any-where at any price, write me. Estab-lished 1881. Bank reference. Address Frank P. Cleveland, 1609 Adams Express Bidg., Chicago. 655 A salesman with eight years experi-ence selling refrigerators would like a similar line for New England states. Can furnish best of references. Address No. 656. care Tradesman. 656 Tron Mining Lands For Option—I have the most attractive proposition in un-developed mining lands located in Iron county, Michigan, upon which some ex-ploration has been done by open pit work, showing ore of high values. For in-formation apply to James T. Healy, Houghton, Michigan. 657 Want—To hear from owner of stock of shoes and general merchandise who would like to exchange same for farm of 180 acres. O. M. McLaughlin, Nash-ville. Michigan. 659 Wanted—Good shoe repair man to take charge of repair decartment in large shoe store. City of 50,000, Must be good work-man and one who has good sole stitching machine. Address No. 659, care Trades-man. 659 For Sale—Meat market including resi-dence, slaughter house and ice machine.

machine. Address No. 659, care Trades-659 For Sale—Meat market including resi-dence, slaughter house and ice machine. Everything complete. Doing the leading business. Would take farm or grocery stock in exchange. Address Box 142, Nashville, Michigan. 660 Position Wanted—General store man-ager will be open for a position Jan. 1, 1917. Eighteen years experience in gen-eral merchandising. Can furnish A 1 ref-erences from my former employers. Would like to connect with some good lumber company in Upper Michigan or Northern Wisconsin. Could arrange to come at an earlier date if necessary. Address No. 661, care Tradesman. 661 For Sale—One market refrigerator size For Sale—One market refrigerator size 10 x 12. One office safe, meat racks, trays, clocks, standing desk and platform scales. For particulars address W. A. Coleman, 108 Eleanor St., Kalamazoo, Michigan. Telephone 106. 662

For Sale—Cheap if sold at once, Stevens No. 12 refrigerator, $7\frac{1}{2} \ge 10 \ge 10$ ft. high. Cannot tell it from new. Lock Box 103, Thompsonville, Michigan. 663

For Sale—Only steam laundry in city of 5,000. Well equipped and doing a good paying business. Steam Laundry, Beld-ing, Michigan. 666

For Sale—Grocery stock and fixtures. Best town in Southern Michigan. \$1,500 or invoice. Snap for worker. Going in garage, reason for selling. Must sell in ten days. V. E. Collins, Sturgis, Mich-igan. 664

igan. 664 For Sale—An unusual opportunity to purchase an old established undertaking and picture framing business in best city of 5,000 in Southwestern Michigan. Coun-ty seat. This business is in first-class shape and equipment is of the highest class. One competotor. Best location, cheap rent. Address No. 665, care Trades-man. 665

CASH REGISTERS—We buy, sell and exchange all makes of registers, also re-pair, re-build and refinish all makes. Let us quote you price from Vogt-Bricker Sales Co., 211 Germania Ave., Saginaw, Michigan.

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—Cood meet

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 Duggleby, 224 East Third St., Davenport, Iowa. 638

 663

 663

 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. Merchan-dise involces 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. Green-man, 1305 Pioneer Bldg., St. Paul, Minne-sota.

THE WORLD'S GREATEST SALES CONDUCTORS—Offer you the serv-lces of men who have had extraordi-nary success, in handling both large and small stocks in the United States and Canada. There is no sales pro-moter 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, Ciothing Stores, Shoe Stores, Furniture Stores and General Stores, Furniture Stores and General Stores, Furniture Stores handle successfully. You pay us abso-lutely nothing until we have sold your stock at a profit. Write to-day for free plans and information. LYNCH BROS., 28 So. Ionia Ave., (Wm. Alden Smith Bldg.) Grand Rapids, Michigan.

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

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 wom-ens' clothing, furnishings, etc. Will in-voice \$16,000 to \$18,000. Stock and busi-ness 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—Con-serve your resources. Sell your out-of-date dry goeds, clothing, shoes, ready-to-wear goods, etc. Information cheer-fully furnished. Highest possible refer-ences. 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, Cad-illac, 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 Asso-ciation, El Dorado Springs. Missouri. 625 ciation, 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. Mis-souri Auction School. Largest in the world. Kansas City, Missouri. 624

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

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—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, toma-toes, 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 ap i. City 622

For Sale—Best grocery and meat mar-ket in Northern Michigan. Will sell be-low inventory about \$6,000 stock. Lo-cated at one of the finest summer re-sorts in the United States. Doing \$70,000 husiness a year. Good reasons for sell-ing. Apply owner, Box \$4, Charlevoix, Michigan. 338

Michigan. 500 For Sale—Very live and progressive de-partment 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. Ad-dress 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 & Wood-ruff, 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. Ad-dress No. 602, care Tradesman. 602

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

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

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

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 House-man Bidg., Grand Rapids, Mich. 859

Drug Store Offered-Discount. Sales about \$10,000 year. Gem Drug Co., Hud-son. 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

The Merchants Auction Co., Baraboo, Wisconsin. The most reliable sales con-cern for closing out, reducing or stimu-lation. Write for information. 585 Safes Opened-W. L. Stocum, safe ex-pert and locksmith. 128 Ann St., N. E., Grand Rapids, Michigan. 104

Will pay cash for whole or part stocks of merchandise. Louis Levinschn, Sag-inaw, Michigan. 757

HELP WANTED.

Wanted—At once. Experienced meat cutter and sausage maker. E. D. Hughes, Pentwater, Michigan. 640 cutter and sausage matter. 640 Pentwater, Michigan. 640 Wanted-Girls and Women. Steady work; \$1 a day to beginners with ad-vancement. Room and board with all modern conveniences, including the use of the laundry, at the company's board-ing house at \$3 a week. For information write Western Knitting Mills, Rochester, Michigan. 502

POSITION WANTED.

Newspaper advertising manager, ex-perienced 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



Pere Marquette Railroad Co. DUDLEY E. WATERS, PAUL H. KING, Receivers **FACTORY SITES** Locations for Industrial Enterprises in Michigan

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 in-quiries will receive painstaking and prompt attention and will be treated as confidential.

GEORGE C. CONN,

Freight Traffic Manager, Detroit, Michigan

NEAR THE BREAKING POINT.

The fear is growing that the structure of inflated values will not stand the pressure much longer, although the form of the breakdown is not clear even in the minds of the apprehensive ones. One of the evidences of current thought is found in a recent circular from Marshall Field & Co. offering staple goods under current quotations. This may be a mere opinion that prices are too high or an effort to correct the strong speculative tendency. In either case the utterance is worthy of attention, coming as it does from a concern far advanced in the theory and practice of business. Something of the same drift is seen in the stock market, which at times this week has declined considerably. Similar incidents have happened in past months, and yet trade has gone forward on a greater scale than ever. Every little recession of enthusiasm is followed by a strong uplift in activity, in prices and in expectation. In stocks the volume of transactions is kept up close to the recent maximum, but is still far short of the aggregate of sales made on the New York Stock Exchange on some days during the boom following the election of McKinley. This although the number of stocks traded in is much greater than during that period. Also one must bear in mind that the buying of stocks is much more widespread in this country than ever before and thus the burden rests comparatively lightly on each individual. It is unquestionably true also that in the stock speculation margins are greater than formerly and there is a larger percentage of buyers who pay in full. And the stock market is typical of the whole situation. The industrial companies are doing all the business they can do and lamenting the fact that they cannot accept many orders that are offered to them. Moreover they have an aggregate of cash means which is altogether without precedent in the history of enterprise

The basis of this confidence is the conviction that the war in Europe, and consequently the demand for our products, will last many months yet, possibly vears. There was a weak flicker of peace on the European horizon a few days ago, but it has faded away. It was said that the neutral countries were combining to make a proposition to the belligerent powers, but there appears to be no tangible evidence of any such movement. It was assumed, also, by some authorities that the enslavement of large numbers of Belgians was preliminary to the withdrawal of the German army from Belgian soil. The latest and most authoritative states from Europe, particularly from London, put a chilly negative on all these things The entente powers appear to be taking measures for a long continuance of the struggle, among them being the insistence by the various governments on severe economy in the use of food.

THE STANDARD FORM.

Probably not one man in 10,000 is familiar with the origin of the Standard form of insurance policy now in use in this State. It owes its existence to the old Michigan Business Men's Association, which did more for the merchants of Michigan than any mercantile organization ever created in this State.

In the early days of the organization Frank Hamilton, of Traverse City, and E. A. Stowe, of Grand Rapids, were President and Secretary, respectively, of the Michigan Business Men's Association. They noted the confusion which necessarily resulted in the settlement of losses, because no two policies read alike, so that an adjustment with one company would have no bearing on additional settlements, due to the fact that the conditions printed in small type were at variance. After giving the matter careful consideration, these gentlemen were instrumental in securing the enactment of a statute creating an Insurance Policy Commission, whose duty it was to prepare a uniform policy form which should be adopted by all fire insurance companies doing business in Michigan, except mutual companies. The Commission was to be composed of the Attorney General, Insurance Commissioner and a third member to be appointed by the Governor. The insurance companies insisted that the appointee should be an insurance man, but Messrs. Hamilton and Stowe convinced Governor Luce that the insuring public were entitled to a representative and, at their request, the late Charles Buncher, of Detroit, was appointed. Mr. Buncher was then credit man for Edson, Moore & Co. and had given the subject of fire insurance much thought and deep study. Messrs. Hamilton and Stowe then passed the hat among the merchants of Michigan and secured sufficient funds to employ the late N. A. Fletcher to appear before the Commission and represent the cause of the insured. He was pitted against more than a dozen shrewd insurance lawyers, but held his own and succeeded in securing a fairly satisfactory form. This form was considered valid by both the insurers and the insured for about twenty years, when a decision of the Supreme Court in a pure food case led to the conclusion that the form was invalid, because the Legislature cannot delegate the lawmaking power to another body, as it did in creating the Insurance Policy Commission. As the Legislature was in session at the time, the Standard form was introduced as a bill and enacted into law. The act was approved June 16, 1905, and took immediate effect. It has not since been amended, so far as the Trades-man has been able to determine.

Late News From Michigan Banks. l'owagiac-Judge Henry C. Briggs, acting as referee in bankruptcy in the case of the defunct Dowagiac City Bank, is now engaged in closing up the affairs of that institution and will undoubtedly declare a final dividend soon. The matter has been delayed for months because of the suit brought by Taylor & Millikan of Indianapolis against Trustee Charles E. Kimmere, which has now been settled in favor of the defendant by the United States Supreme Court.

Saginaw-An extension of the incorporation of the People's Savings Bank for an additional thirty years has been filed with the county clerk. The extension has the approval of the State Banking Commissioner and is

signed by the stockholders of the Bank. The articles of extension make no change in the business or corporate

Sault Ste. Marie-Nov. 20, 1886, thirty years ago, the Sault Savings Bank opened its doors. Its deposits at the end of the first day's business were \$60,000. Its deposits have grown to \$1,006,806.48.

Olivet-B. N. Keister, President of the Olivet State Bank, has purchased the Citizens Bank building at Bellevue and will attempt to organize a new State bank in the sister village. An informal meeting was held in the Bank building Thursday night at which time the situation was discussed with a number of prominent citizens. The success of the venture depends upon the support given the project by the Bellevue people. If the new Bank is established, Mr. Keister will divide his time between the Bellevue Bank and the local Bank here. He will move his family from Sparta, either to this village or Bellevue, but will not do so until summer, as he does not want to take his children out of school in the middle of the term

Reese-The State Savings Bank of Reese has been incorporated with a capital stock of \$20,000.

Saginaw-Saginaw's savings bank deposits have grow nearly a quarter of a million dollars in the last year. indicating the continued prosperity of Saginawians, despite the rapidly growing high cost of livving. The exact figures on the increase in savings deposits in the city's five banks during the last year are \$240,572.55. as shown by a comparison of the statements issued by the local banks under date of November 17 with the statements of the same institutions on November 10, 1915. On November 10, 1915, the total of savings deposits in all of the city's banks was \$8,275,425.67; one year and seven days later, on November 17, last, the total of savings deposits was \$8,515,998.22. Figuring on the basis of a present population of 60,000 which is much more conservative than the usual estimate, including that of the publishers of the Saginaw city directory, the deposits in the savings departments of the local banks represent an average per capita savings of \$141.93 for every man, woman and child in the entire city, or about four times the average per capita wealth of the people of the United States as a whole.

It appears that one of the strongholds first to be assailed by Mr. Bryan and his Carrie Nation ax is Indiana. It also appears that the brewing and all liquor industries in that State are very considerably exercised about it. The great Nebraskan, it is announced. intends to make a temperance campaign in that State and is rallying his political and personal friends there in the hope they will come to his support right loyally. It is reported that at the presidential election there was a falling out between Tom Taggart, the Democratic boss and the brewers, with whom previously he had worked harmoniously. The merits or demerits of the quarrel are unimportant beyond the charge which he now

makes that they were responsible for the Democratic defeat. He is betaking himself to French Lick, and there the representatives of the liquor interests have followed him with the hope that they can make their peace with him and prove their loyalty. They regard him as the strongest asset as a political organizer they have to compete against Bryan and the temperance people. The Indiana liquor dealers are very much disturbed about this prohibition wave which seems to be rising, and believe that their first important step in Indiana anyhow is to prove to Mr. Taggart that they were with him and to induce him to be with them. The indications are, however, that Mr. Taggart's political strength is by no means now as great as formerly.

When anything new or novel comes in a public way to a man or woman its natural accompaniment is either fame or notoriety. Miss Jeannette Rankin of Montana, the first woman to be elected to Congress, is having some unpleasant experiences along this line. A motion picture artist has camped in front of her house and she will have a place on the films all over the country. An enterprising firm which manufacturers tooth paste has applied for the right to use a photograph of her teeth, which are said to be very fine, the portrayal of which, the concern believes, would be helpful advertising. An automobile manufacturer offers to give her a car, which, of course, includes the right to advertise the fact. Besides all these offers, more or less attractive, she is in receipt of scores and scores of letters from men who want to marry her and she will be obliged to employ a social secretary if she is to decline each individually. It all comes about because she is the first woman to be elected to Congress. If it shall happen by and by that there are many of them, those who come after need expect no such attention.

All indications lead to the belief that it is the intention of Norway to go to war with Germany, in which case Sweden would likely take the other side, and then there would be a painfully interesting situation between those two Norse countries. The special occasion for this report is the appearance in this country of Norwegian buyers of steel, which will be used, it is said, in making submarine boats at Christiana, Great Britain to use the Norway coast as a base for its subsea activities. It is said that contracts for many boats have been made by the Norwegians with the American shipyards and several hundred thousand tons of steel are required.

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