

MICHIGAN TRADESMAN

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Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 6, 1916

Number 1733

The City of To-morrow

There's a city called To-morrow somewhere up along the road,
Where the kindly hands of Fortune will relieve me of my load.
It's a city of contentment; Trouble may not enter there,
And its gates are closed forever to the devils Want and Care.
One may work through happy hours upon the task he likes the best
And the evil elf of Worry never robs him of his rest.

I can see its towers shining in the silver morning light,
When the miracle of sunrise has dissolved the velvet night;
I can hear the ringing laughter of the people dwelling there,
It comes down to me like music through the quiet evening air.
And I hasten on my journey, lest I fall beside the road
Ere I find the kindly Fortune who will ease me of my load.

I have traveled over mountains, through spring-tinted meadow lands,
And along the banks of rivers with their fringe of shining sands;
I have threaded tangled forests, passed through deserts bleak and dread,
With my eyes upon the towers that were shining far ahead;
And my steps are slow and feeble, and my head is bent and gray,
But the City of To-morrow still is very far away.

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

Made for a Discriminating Public by a Discriminating House for Discriminating Dealers.

If you wish to secure the agency of the BEST ICE CREAM it is possible to produce, write at once to

Piper Ice Cream Co.

Kalamazoo, Mich. Michigan

Bread is the Best Food

It is the easiest food to digest.
It is the most nourishing and, with all its good qualities, it is the most economical food.
Increase your sales of bread.

Fleischmann's Yeast

secures perfect fermentation and, therefore, makes the most wholesome, lightest and tastiest bread.

Sell Bread Made With

FLEISCHMANN'S YEAST

GRAND RAPIDS SAFE CO.

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

TRADESMAN BUILDING GRAND RAPIDS, MICHIGAN

Enforced Increase In Subscription Price

ON account of an increase of over 200 per cent. in the price of super calendered paper, on which the Tradesman is printed, the Tradesman will be obliged to increase its subscription price 100 per cent. Jan. 1, 1917. As the advance in subscription represents only half the advance in the price of paper, it will readily be noted that the subscriber is still the gainer.

Desiring to show its appreciation of the generous patronage accorded it by its patrons during the past third of a century, an opportunity will be given all now in good and regular standing on our books (in other words paid in advance) to extend their subscriptions as far in advance as desired at the \$1 rate.

The Tradesman believes that this opportunity will receive generous appreciation and hearty acceptance on the part of its patrons.

Fancy Shelled Pop Corn

IN PACKAGES

Clean Sweet Corn
THAT WILL POP



Snowball
Brand,
packed
40 1-lb.
pkgs.
Retail
at 10c.



Santa
Claus
Brand,
packed
100 10-oz.
pkgs.
50 10-oz.
pkgs.
Retail
at 5c.

PACKED BY

THE ALBERT DICKINSON CO.
CHICAGO, ILL.

Branches:

MINNEAPOLIS DETROIT BUFFALO
NEW YORK BOSTON

Boston Breakfast Blend



—Splendid Quality
at a
Moderate Price

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

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BEWARE OF THE JOKER.

The Tradesman has discovered that many fire insurance agents are uttering insurance policies to country customers containing the following paragraph quietly concealed in the mass of circumlocution, ambiguity and double dealing which the insurance companies are now foisting on their customers in the form of riders:

It is further provided that this policy shall be void if there be now or shall hereafter be procured any other insurance upon said property not permitted in writing hereon, and in event of such permission the total insurance on said property is hereby limited to three-fourths of its actual cash value and is required to be concurrent herewith.

If the insured secures additional insurance—which he has a perfect right to do—without having this fact endorsed on the policy bearing this rider (which condition neither agent nor company has any right to require), the policy is absolutely void; the insured has paid for protection and received a policy not worth the paper it is printed on; in other words, bought a gold brick.

The Tradesman has no idea that one merchant in a hundred would ever scan his policy carefully enough to discover this little joker.

In the opinion of the Tradesman the joker is interpolated among the riders solely to use as a club over the insured in the event of a fire, to enable the adjuster to force the insured to submit to a lower settlement than he is legally and morally entitled to receive.

Constantinople and the Dardanelles have been guaranteed to Russia by the Allies "in the most definite manner." An arrangement that has been assumed from the beginning of the war, that has been more than hinted at by Sir Edward Grey, that was announced with greater certainty by Professor Milyukoff, leader of the Liberal majority in the Duma, is now formally made public by the new Russian Premier. The stated reason for making announcement at the present

moment is that Russians may know "for what cause they are shedding blood." In other words, it is an exhortation to increased energy and greater sacrifices at a moment when Rumania has cast a bleak aspect over the Allied cause. But Premier Trepoff's words are addressed not only to the Russian people, but to Germany and Russia's own allies. It is explicit notification that all possibility of a separate peace with Germany is dead. By appealing to the ancient Russian sentiment that clusters about Byzantium, Premier Trepoff would give notice that the pro-German intrigues of the Stuermer cabinet are at an end. To Berlin's announcement of a re-established Polish kingdom, the Russian government retorts, not merely that it is determined to keep Poland out of Teuton hands, but that it still holds fast to the proudest purpose of Russian policy—the acquisition of Constantinople. Far from considering herself beaten, Russia sees no reason why she should yield a jot from her original programme.

Hereafter shipments of potatoes from the Dominion of Canada certified by the shippers to be as sound as is commercially practicable and to contain no more than 10 per cent. of tubers showing traces of disease will be admitted at any port of entry of the United States, instead of at certain designated ports only as in the past. The shipments, if accompanied by certificates of soundness as provided, will not be held by collectors of customs for inspection, except on special notification from the Federal Horticultural Board. An order amending the rules and regulations of the potato quarantine to this effect has just been issued by the Secretary of Agriculture. Under the amended regulations the importer must apply to the Federal Horticultural Board for a permit for importation of potatoes as at present, designating the desired port of entry. The foreign shipper must enter the number of such permit on his certificate of soundness. The Federal Horticultural Board has prepared and will send to all applicants for permits forms for shippers' certificates of soundness.

It is estimated by Frank A. Vanderlip, President of the National City Bank in New York, that this country loses a billion dollars a year through strikes. That must be an estimate although it may be fairly accurate at that. It would be possible, of course, but exceedingly difficult to get the accurate figures. A billion dollars looks like and is a large sum and whether absolutely correct or not in this connection, there is no doubt but that the money losses of the United States in this way run high up in the millions.

AN IRRESISTIBLE LAW.

If any intelligent man ever doubted that the law of supply and demand works the very best forms of correction of competitive abuse—of course, this does not apply to sensational agitators and busy-body politicians—he has only to have kept his eyes open during the past few days to learn the truth.

It is all very well for reformers to organize boycotts, but high prices are bound to operate as an automatic boycott far more effectively than an agitation. For weeks past traders have been fearing the arrival of the "limit" figure, beyond which consumers would not follow them, and, judging by the fact that eggs slacked off in demand and immediately the price receded, it is evident that the adjustment followed the natural law with singular fidelity and promptness.

In the matter of turkeys, the same thing happened. When the price got too high, people turned to other forms of meat and marketmen were forced to let their exposed birds go at such prices as they could lest they spoil on their hands. And with eggs falling in the market 4c or 5c from the extreme prices at which they were held, it is little wonder that the Chicago "egg king" let go of some of his 72,000,000 eggs. To attribute it to a fanciful boycott, however, is absurd.

THE DISPLAY OF COTTON.

There are firms which make a specialty of furnishing for a trifling sum the various stages in the growth and preparation of cotton for the market, making an exhibit of real interest to those who have never been within the cotton belt. There are the pressed flowers, the half opened boll, one fully open and ready to be gathered, and finally a bale of the finished product in miniature all ready for market.

A display of this sort is sure to attract notice and comment. It is a very easy matter to make this serve to introduce some special bargain in cotton goods. It may be muslins or cotton blankets which are quite warm enough for the early winter days or the fleece lined underwear which only needs some slight attraction to make it sell itself readily.

There are so many necessary weaves of cotton that one may be almost sure of finding some point of special interest through the little display directly from the field. True, a portion of the purchase may and probably will come without any special incentive. But that there will be added interest and more probable liberal purchases because of it cannot be doubted. The thing which especially impresses one is bound to be kept in mind for a time. We may call attention to the fine display of blankets, and yet there are always some not ready to buy. They intend to later,

but they find other uses for the money and this need is pushed aside for something in an entirely different line. The striking illustration which does the work on the spot is the really effective one.

Virginia was the eighteenth State to put the lid on the saloons. Its law is rather more drastic than any of the others. No beverage showing a trace of alcohol except cider can be sold, and possession of more than one gallon of whisky, one gallon of wine, and three gallons of beers will be regarded as prima facie evidence of an intent to violate the law. All the saloons in the State are closed, or supposed to be, and will not be opened except at the peril of their proprietors. This makes the dry belt all the way from Washington to Florida, and for that matter all the way from Washington to New Orleans. There is every likelihood that the example set by eighteen states will before long be followed by others, and perhaps eventually prohibition will be secured without the success of a Prohibition National ticket.

The proposition to do away with the electoral college is meeting with a good deal of favor and support all over the country. This is certainly a good time to agitate it because there can be no charge of partisanship in the proposition, since Wilson won, both in the electoral college and the popular vote. Senator Chamberlain of Oregon announces that at the approaching session he will offer a constitutional amendment doing away with the electoral college and providing for voting direct and at popular election for President and Vice President. Already a good many people and papers are taking his view of it and as a result the subject will be pretty thoroughly discussed. It is quite possible that the amendment suggested may be ultimately adopted.

The reports have it that the cost of financing the women's Hughes special train which made a tour through the West advocating the election of the Republican nominee was \$134,965. It is entirely within bounds to say that it was not worth it. In fact if all accounts are reliable, the Republican National committee might better have distributed that among the worthy poor, bought banners or hymn books with it. The popular verdict seems to be that the enterprise hindered rather than helped the cause in which it was enlisted. Those who participated in it for the most part had a very unhappy time and there is reason to suspect that if the enterprise changed any votes at all it changed them in favor of Wilson.

One stands before a mirror openly, the other on the sly. That's the difference between a woman and a man.

DOWN OFF HIS HIGH HORSE.**Shaw Forced to Reverse Himself in Hatchew Case.**

Smarting under the disclosures the Tradesman recently made regarding the high-hand methods of Shaw, who insisted on paying Hatchew and Brooks \$2,470.86 to settle policies amounting to \$3,900 on a total loss of \$6,694.59 on their general stock at Grattan, W. E. Mariner, general manager of the Western Adjustment and Inspection Co., of Chicago, visited the city last Friday and took up the work of investigating the matter. He soon satisfied himself that Shaw was utterly wrong in his conclusions and that his methods were also reprehensible. Before he left the city he kindly called at the office of the Michigan Tradesman and voluntarily stated that the matter would be immediately re-opened and the controversy settled on its merits and not in accordance with the snap judgment of Shaw. Mr. Mariner made his word good, on his return to Chicago, by writing a strong letter to Shaw, instructing him to re-open the matter—which Shaw had arbitrarily stated he would never do—and adjust the loss in an honorable manner.

This, of course, was a bitter pill for Shaw to swallow, but he took his medicine promptly and immediately solicited an interview with Trustee Prendergast, which took place in the office of Mr. Prendergast's attorney Monday afternoon. There was nothing for Shaw to do, under the circumstances, but submit to the peremptory instructions of his employer and eat humble pie by accept-

ing the proofs of loss prepared by Mr. Prendergast and adjusting the damage at the full face of the policies—\$3,900—less \$7, thus giving the insured \$1,523 more than Shaw arbitrarily asserted they would ever receive. Those who have since talked with Shaw say that the humiliating surrender enforced by his employer has, apparently, broken the domineering spirit which has been a marked characteristic of the fellow and that he no longer conducts himself with the swaggering air and disgusting self-assertiveness which made his methods so repugnant to those who undertook to do business with him.

In connection with the Valley City Chair Co. matter, Shaw has received a good blow, in consequence of which he will probably never recover the prestige he may have once enjoyed as an insurance adjuster. The State agents of the various companies interested in the loss held a meeting at Chicago last Monday and unanimously concluded that Shaw had made such a mess of the matter that it would not be well to leave it with him any longer. They decided to recommend to their companies that the insured be offered \$110,000, which is \$15,000 less than the proofs of loss put in by the insured and \$33,200 less than the verdict handed down by the appraisers. Although this conclusion was reached by the State agents interested in the loss Nov. 27, no notice of the matter has been received by any member of the Valley City Chair Co., nor has the attorney of the company been informed that a conclusion has been reached.

Mr. Mariner voluntarily and stren-

uously condemned the action of the insurance companies interested in the loss for their action in starting suit in Wayne county to set aside the appraisal. The same opinion was even more strongly expressed by Insurance Commissioner Winship.

Failure of Mrs. J. C. Neuman, at Dorr

Mrs. J. C. Neuman, of Dorr, made a general assignment Nov. 27 naming Herman Vaupell, of Allegan, as trustee. He has filed a \$2,000 bond, as required by the assignment, accepted the trust and taken over the business, now holding, and temporarily running same, for the creditors.

The liabilities are \$6,384.61, of which \$1,632.10 is preferred, as follows:

Secured claims, \$1,422.10
Labor claims, 160.00
Taxes, estimated, 50.00

This would leave net liabilities, after payment of the preferred claims, of \$4,752.51.

The gross assets are \$5,205.82. As it would probably take 60 per cent. of the assets to pay the preferred claims, the unsecured creditors will probably receive about 30 cents on a dollar.

The list of creditors is as follows:

Vinkemulder Co., Grand Rapids	\$106.86
Michigan Tradesman (note), Grand Rapids	43.14
Voigt Milling Co., Grand Rapids	38.69
Walker Candy Co., Muskegon	11.66
J. N. Trompen & Co., Grand Rapids	72.00
The Sebring Pottery Co., Sebring, Ohio	23.94
Richardson Garment Co., Kalamazoo	40.00
Powers Tyson Printing Co., Grand Rapids	13.85
McCall Co., New York	21.09
Moline Milling Co., Moline	87.12
C. W. Mills Paper Co., Grand Rapids	21.79
A. Krolik & Co., Detroit	103.66
Keith Bros. & Co., Chicago	9.16

Heystek & Canfield Co., Grand Rapids	242.23
B. F. Goodrich Rubber Co., Akron, Ohio	85.00
S. Daneman & Sons, Dayton, Ohio	33.34
Converse Rubber Shoe Co., Chicago	57.11
Boye Needle Co., Chicago	15.48
Allegan Cider & Vinegar Co., Allegan	12.00
Jewett & Sherman, Milwaukee	84.87
Otto Weber & Co., Grand Rapids	16.00
Ferris Coffee House, Grand Rapids	30.12
Grand Rapids Notions Co., Grand Rapids	51.23
Raymond Manufacturing Co., Muncie, Indiana	59.75
W. S. & J. E. Graham, Grand Rapids	15.10
Herold Bertsch Shoe Co., Grand Rapids	26.05
H. Van Eenenaam & Bro., Zeeland	14.05
Nekman Biscuit Co., Grand Rapids	16.78
John T. Weiseman, Muskegon	11.00
F. Mayer Shoe Co., Milwaukee	129.00
Brooks Candy Co., Grand Rapids	53.59
Jennings Manufacturing Co., Grand Rapids	40.76
Hazeltine & Perkins Drug Co., Grand Rapids	49.65
Weis Manufacturing Co., Monroe	
Valley City Milling Co., Grand Rapids	40.00
National Corset Co., Kalamazoo	18.75
Gerlack & Barklow Co.	26.90
Zuiback & Hartman Co., Detroit	59.10
Arbuckle Bros. Co., Chicago	61.51
Williams Bros., Detroit	385.98
H. Leonard & Sons, Grand Rapids	70.00
Grand Rapids National City Bank, Grand Rapids	962.00
First State Bank, Allegan	1,622.39
Leo Noel, Dorr	160.00
Leo Noel, Dorr	443.00
John Noel, Grand Rapids	400.00
Lewis Noel, Grand Rapids	100.00
A. Pieters, Grand Rapids	400.00
Weldon Smith, Allegan	65.00
D. M. Ferry & Co., Detroit	5.75
Howe School Education Society, Chicago	

Bachman's Livery has been merged into a stock company under the same style to conduct a general livery business and public garage, with an authorized capital stock of \$10,000, of which amount \$7,000 has been subscribed, \$200 paid in in cash and \$6,800 paid in in property. The business is located at 223 Mt. Vernon avenue.



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

Barney says—

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

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

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

Rehabilitation of the National Guard.

The National Guard may be rehabilitated and made again the useful body it formerly was, but only by the absolute repeal of all the legislation "federalizing" it and its restoration to freedom from any obligation except that to the respective states. The present objectionable legislation was simply the device of political cowards who had not the courage to examine the question of National defence and solve it on National lines, but instead imposed the duty upon a body organized for other purposes and no more morally obligated to serve the Nation in war than any other similar number of citizens. In time of National peril the National Guard has always been in the forefront of those who have volunteered for the Nation's defence, and so it always would have been, but there is little likelihood that there will be any National Guard to volunteer, for it must disappear as certainly as snow in April, and just as certainly it can never be recruited again as long as men are free agents to make or decline to assume the enlistment obligation now required.

Your paper, which I read religiously every week, has an opinion against universal military training which prevents it from being quite fair in discussing it. No more opprobrious epithet can be applied to a nation than to say it is "Prussianized," and to use the expression as you do in reference to a plan for universal military training is to create a prejudice which prevents the arguments pro

and con from having their true weight.

Germany is not "Prussianized" by the existence of a trained citizenry capable of being brought together into a mighty army embracing the entire manhood of the nation, but by institutions placing the control of this army and of all the affairs of a great nation, both at home and abroad, in the hands of a crew of feudal barons whose ideas are those of the dark ages.

Are France and Italy and Switzerland, and now England, "Prussianized" because every man is expected to do his duty, and if necessary, is forced to do it? Was this country "Prussianized" when it became necessary to resort to the draft in order to fill the ranks of our army? Would it have been "Prussianized" had the resistance of the states in rebellion made it necessary to compel every able-bodied citizen to take part in the struggle? To my mind universal service is the very ideal of democracy and above all others the method to be adopted by a self-governing people in order to ensure its defence, because it lays upon each one equally, rich and poor alike, the duty of defending that which it is our inestimable privilege to enjoy. In time of peace we would have a great feeling of security in the knowledge that the millions of men around us were not only willing and ready to die for their country, as their fathers had been willing and ready, but also that they were trained and prepared for a service that requires all that is in a man at his very best, and that therefore we should not see

the bungling and the useless slaughter that inevitably would be the early history of any war in which we might be engaged under the present conditions of lack of preparation. In your own files you will find the record of the disasters due to the raw levies of troops in the Civil War, and the useless sacrifice of precious lives in 1898 is fresh in the minds of all of us. If you trust democracy, then trust it to defend itself from aggression and to train and arm itself so that its defence shall be as efficient as any aggression it has to meet. Trust it also to see that its giant's strength is held to serve and not to rule. If you don't think there is any possibility of such aggression, then I fear the lessons of July and August, 1914, are still to be learned.

I think you are unfair to the National Guard as to its being hoist by the petard of its own legislation, for which it lobbied so hard. The rank and file never desired that legislation. Its principal proponents in the National Guard were officers of high rank who were filled with a vain idea of military glory and possibly of some pecuniary advantage that might accrue through the Federalization of the Guard. I wish you would suggest in what way you think the rank and file of the National Guard might have protested against a measure for which their superior officers were working, such a protest to be within the limits of military discipline. Go for the real proposers of this legislation as hard as you like, but don't mock their victims, when it tells them they went

into it with their eyes open and ought not to complain about the consequences. No one who does not know the National Guard can know the heartache with which the men "went into it," even when their eyes had been opened, and while they were still legally free agents. They saw to some extent, as in a glass darkly, what it meant and how they were being made the scape-goats of the criminal neglect of Congress, but they thought their country needed them, and they knew their regiment needed them, and they went when they should have stayed, compelled by the moral pressure of their love and pride for "their regiment," knowing as they did so that their regiment, which was dearer to them than those who have not served can understand, was being destroyed far more truly than if it had been shot to pieces on the battle line. Herbert H. Knox.

J. V. Farwell Co.'s Dry Goods Review.

The buying of Australian and New Zealand wool clip by the English government and the consequent advance in prices has tended to increase the demand for cotton and cotton goods. Receipt of delayed shipments of French serges from manufacturers has eased up the situation considerably on this fabric.

The season is closing with demand for blankets strong. Cottons and domestics are active on a firm and advancing basis. Cretonnes are selling well, both for immediate and spring delivery.

ROYAL BAKING POWDER

ABSOLUTELY—PURE

Everybody knows that all the grocers in the world, taken together, sell more ROYAL BAKING POWDER than any other kind. This proves that ANY grocer can do the same thing.

ROYAL BAKING POWDER properly displayed and recommended to your customers will pay you more and surer profit than any other brand you can handle.

Contains No Alum Nor Phosphate



ROYAL BAKING POWDER CO.

NEW YORK



Movements of Merchants.

Wayne—George Gerboledt succeeds Emil Gerbstadt in the baking business.

Allegan—G. H. Mutchler succeeds Fred Sawyer, Jr., in the feed business.

Vermontville—Thomas Barningham has opened a meat market in the Alsover block.

Port Huron—The Miller Drug Co. has changed its name to the Draper Drug Co.

East Jordan—Hugh Murphy has opened a cigar and tobacco store in the Loveday block.

Eaton Rapids—The Abrams Seed Co., of Tekonsha, has opened a branch store in the Smith building.

Copemish—Edward Cutler has purchased the Shamrock Hotel of C. A. Sears and taken possession.

Lansing—The J. W. Knapp Co. has remodeled and enlarged its department store, thereby trebling its floor space.

Hastings—Miss Etta Hubbard, who conducts a millinery store at Middleville, has opened a branch store here.

Plainwell—O. B. Treat has purchased the Van Sickland drug stock and will continue the business at the same location.

Plainwell—T. J. Gammon, of Chicago, has taken over the plant of the Just Plucked Egg Co. and will continue the business.

Portage—William E. Mershon has sold his grain elevator, seed store and fuel business to C. J. Logan, who has taken possession.

Jackson—Thieves entered the Collins meat market at 225 West Main street Dec. 3 and carried away stock amounting to more than \$100.

Carsonville—Robert J. McCaren, dealer in general merchandise, died suddenly at his home Nov. 29, following an illness of but a few days.

Bellaire—A. T. Schoolcraft and William Hierlihy have formed a co-partnership and engaged in the bean buying and hand-picking business.

Coldwater—The Marco cash grocery store, which has been opened at 12 West Chicago street, is under the management of George Collins.

East Jordan—Fire destroyed the millinery stock and store fixtures of Mrs. W. T. Boswell Dec. 2, entailing a loss of about \$800. Insurance, \$500.

Albion—Martinhoff Bros. are closing out their stock of teas, coffee and spices and will remove to Cleveland, Ohio, and engage in the same business.

Saginaw—Blink & Kirchner, druggists at 1301 Court street, have purchased the stock and fixtures at the Union Drug Co. and will continue the business at the same location, at the corner of Court street and Michigan avenue, as a branch store under the style of Blink & Kirchner.

Ishpeming—William Walters has purchased an interest in the stock of the Hughes Mercantile Co. and the business will be continued under the same style.

Detroit—The A. C. Jacob Co., designer and furnisher of special draperies, window shades, etc., has changed its name to the Jacob & Van Wormer Co.

Howard City—Glen Wilson, for eighteen years clerk in local stores, has leased the former VanDenbergh store and will occupy it with a stock of groceries Dec. 9.

Owosso—Kaufman & Meinstein, clothiers, have purchased the Press-American building, adjoining their store, and will remodel the two buildings into a double store.

Portland—A merger of the Portland Farmers' Elevator Co. and the Builders' Lumber Supply Co., with John Mathews as manager, will be effected Dec. 15.

Howell—John F. Cook has purchased the store building which he has occupied with his meat stock for the past nine years and is installing an ice plant and modern refrigerator.

Marshall—C. Lincoln has sold his interest in the meat stock of Towne & Lincoln to his partner, Joseph Towne, who will continue the business under the style of the Sanitary Market.

Newberry—The Luce County Mercantile Co. has engaged in business with an authorized capitalization of \$2,000, of which amount \$1,000 has been subscribed and paid in in cash.

Ypsilanti—George DeMosh, former liveryman, has taken over the Oakland garage and will continue the business, carrying a full line of automobile supplies and installing a taxi cab service.

Plainwell—Arthur Powell, formerly engaged in the meat business at Marshall, has purchased the C. D. DePeel meat stock and fixtures and will continue the business at the same location.

Woodland—The Miller & Harris Furniture Co., of Hastings, has purchased the S. C. VanHouten furniture stock and store fixtures and will continue the business under the management of Glenn England.

Detroit—The Union Housewrecking Co. has been incorporated with an authorized capitalization of \$25,000, all of which has been subscribed, \$899.09 paid in in cash and \$24,100.91 paid in in property.

Hastings—The Western Michigan Motor Co. has been organized to conduct a general garage business with an authorized capitalization of \$10,000, all of which has been subscribed and paid in in cash.

Imlay City—A. F. Zimmerman has sold his interest in the general merchandise stock of Zimmerman & Titus to

George A. Titus, brother of his partner, and the business will be continued under the style of Titus & Co.

Ludington—The Working Men's Association has been organized to engage in the dry goods and groceries business with an authorized capitalization of \$1,000, of which \$500 has been subscribed and \$250 paid in in cash.

Petoskey—Dodaro Bros., who conduct a chain of fruit stores in other cities, have leased a store building at the corner of Lake and Howard streets, which they will occupy with a stock of fruits, nuts and confectionery about Dec. 16.

Drummond—Walter Adams and Frank Ledy, of Evart, have formed a co-partnership and purchased the store building and general merchandise stock of Fred Avery. They will continue the business under the style of Adams & Ledy.

Saginaw—George W. McConnell has merged his business into a stock company under the style of the Wolverine Glove Co., with an authorized capital stock of \$25,000, of which \$8,340 has been paid in in cash and \$8,330 stock and other perquisites of the business.

Detroit—The Rapid Service Face Brick Co., Ltd., has been organized to deal in brick and other building and paving materials and supplies with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and \$10,000 paid in in cash.

Alpena—I. Cohen, whose department store was destroyed by fire Nov. 3, has resumed business in the McRae block, on North Second avenue, having purchased the George F. McRae furniture stock, which he is closing out. Mr. Cohen has opened the grocery department of his store and will add other lines as soon as possible. He will rebuild at once on the former site.

Manufacturing Matters.

Detroit—The Detroit Metal Refining Co. has increased its capital stock from \$50,000 to \$125,000.

Ypsilanti—Thieves entered the plant of the Ypsilanti Creamery Co. Dec. 2 and carried away about 160 pounds of butter.

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

Battle Creek—The Battle Creek Stamping Works has been organized with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Albion—H. H. Campbell has sold his roller mill to Homer D. Pennell, who has admitted to partnership his son, Henry. The business will be continued under the style of H. D. Pennell & Son.

Coldwater—Walter K. Tuttle succeeds Walter Kennard as general manager of the Hoosier Shoe Manufacturing Co. Mr. Tuttle is an Easterner, having been connected with several shoe factories in Massachusetts.

Detroit—The Perfection Trap Co. has been incorporated to manufacture and deal in plumbing supplies with an authorized capitalization of \$1,000, all of which has been subscribed and \$500 paid in in cash.

Munith—The Munith Grange Building Association has been organized

for the purpose of erecting and owning buildings with an authorized capital stock of \$1,000, all of which has been subscribed and \$250 paid in in cash.

Detroit—The Duke Drug Co. has been organized to manufacture medicines and other articles usually kept in drug stores with an authorized capitalization of \$1,000, of which \$500 has been subscribed and \$250 paid in in cash.

Detroit—The C. and E. Manufacturing Co. has been incorporated to manufacture metal products, machinery and appliances with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed and \$1,000 paid in in cash.

Ann Arbor—The Drugcraft Co. has been organized to manufacture and deal in medicines, food products, etc., with an authorized capital stock of \$2,000, of which amount \$10,000 has been subscribed and \$2,000 paid in in property.

Detroit—The Perrin Manufacturing Co. has engaged in the manufacture of metal specialties and automobile devices at 965 Woodward avenue with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in in cash.

Flint—De Roo & Son, Incorporated, has been organized to manufacture moisture testers for testing the moisture content of grain and cereal foods with an authorized capital stock of \$1,000 of which amount \$500 has been subscribed and paid in in cash.

Battle Creek—The Battle Creek Toy Manufacturing Co. has engaged in the manufacture of machinery novelties and mechanical devices including toys with an authorized capital stock of \$40,000, of which amount \$21,000 has been subscribed and \$11,000 paid in in cash.

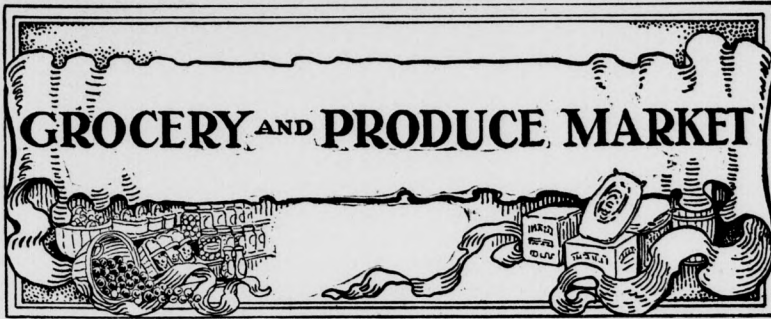
Detroit—The Wayne County Oil Co. has been organized to manufacture oils, soaps, greases and oil products and deal in automobile accessories with an authorized capital stock of \$1,500, all of which has been subscribed and \$400 paid in in cash.

Detroit—The National Machine Products Co. has been organized to manufacture special machinery, auto accessories and deal in general machinery with an authorized capital stock of \$150,000, of which amount \$100,000 has been subscribed and \$50,000 paid in in cash.

Detroit—The B. and C. Sales Co. Inc., has been incorporated to conduct a general manufacture and mercantile business at 502 Free Press Bldg., with an authorized capitalization of \$15,000 common and \$5,000 preferred, of which amounts \$11,630 has been subscribed, \$3,750 paid in in cash and \$10,000 paid in in property.

East Jordan—The East Jordan Cabinet Co., whose main factory building was destroyed by fire in July, has completed a new two-story building, 66 x 90 feet in dimensions, which it is equipping with new machinery and a new hydraulic elevator. The company manufactures quartered oak and mahogany library tables and has all the business it can attend to at this time.

What a lovely collection of pessimists we would be if we could see ourselves as others see us!



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—The market is 2@3c lower than a week ago, New York and Chicago having declined 3c and Elgin 3c. Creamery extras are now held at 39c in tubs and 41c in prints. Local dealers pay 30c for No. 1 in jars and 26c for packing stock.

Cabbage—4c per lb.; \$60 per ton.

Carrots—75c per bu.

Celery—20c per bunch for small; 30c for large; box (3½@4 doz.), \$1.40.

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—The receipts of new laid eggs continue to be light and the market is firm with prices ranging the same as a week ago, with a consumptive demand that absorbs the receipts on arrival. We are not likely to have any increase in the production for some time, and not likely to experience any change of any consequence. Local dealers pay 40@42c for fresh, candled and loss off, and hold candled at 44@45c. Cold storage candled are held at 37c 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—\$3.50 per box for Florida.

Green Onions—Chalotts, 60c per doz. bunches.

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

Lemons—California, \$4 per box for choice and \$4.50 for fancy.

Lettuce—10c per lb. for hot house leaf; \$2 per bu. for Southern head.

Maple Sugar—17c per lb. for pure.

Maple Syrup—\$1.40 per gal. for pure.

Mushrooms—40@50c per lb.

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

Onions—Home grown \$4 per 100 lb. sack for red or yellow. Spanish, \$1.75 per crate of either 50s or 72s.

Oranges—Pineapple Floridas, \$3.75; California Navals, \$3.75@4; 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.

Peppers—Southern commands \$4 per 6 basket crate.

Pop Corn—\$1.75 per bu. for ear, 4¼@4½c per lb. for shelled.

Potatoes—Tubers sell in a jobbing way at this market for \$1.85 per bu. Growers are getting \$1.60, delivered on track.

Poultry—Local dealers pay as follows, live weight: old fowls, light, 12@13c; medium, 13@13½c; heavy (6 lbs.), 14c; springs, 14@15c; broilers, (1½ lbs.) 18c; turkeys, 22@24c; geese, 10@12c; ducks, white pekin, 14c; heavy, 14c; Indian runners, 12½c. Dressed fowls average 3c above these quotations.

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

Ruta Bagas—Canadian command \$2.25 per 100 lb. sack.

Squash—\$2 per bbl. for Hubbard.

Sweet Potatoes—Kiln dried Delaware Jerseys, \$1.75 per hamper.

Tomatoes—\$2.65 for 10 lb. basket.

Turnips—\$2.25 per bbl.

The Grocery Market.

Sugar—The market on refined in New York hovers around 7¼c, some refiners asking a little more and some a little less. The domestic trade does not usually enthuse at this time of the year with the holidays and inventories ahead and the prevailing high price naturally tends to confirm it in its conservatism, especially with second hands selling 25 to 30 points lower. A readjustment would help matters provided it conformed to the new crop basis.

Tea—A resume of the situation for the week shows that business is of a holiday character but the undertone continues firm. There is no desire to make concessions to attract orders, holders maintaining that prices should legitimately do better on the statistical position. Speculation is not awaited, for the good reason that supplies are light, especially in first hands. On the other hand, a steady consuming movement should be in evidence this month as the country will want to replenish depleted stocks.

Coffee—Prices show no change for the week and there is no indication of any immediate further decline. The demand is very light. Milds are all unchanged and quiet. Java and Mocha grades are unchanged and in moderate demand.

Canned Fruit—There is nothing much to be said under this heading at the present time. Supplies on the spot are about sufficient to meet current needs, and there is nothing offering from first hands. The principal feature is the delay in transit, and goods that have been under way for a number of weeks

are still unreported. The market, however, is nominally strong.

Canned Vegetables—The principal feature in canned goods has been the continued weakness in tomatoes, which are now ruling at 15c below the top price made on the upward turn. It has been possible during the week, to buy as low as \$1.25 f. o. b. cannery, but in the absence of interest on the part of jobbers there has been no way of really testing out the market. There seems to be no doubt that higher prices are in order, but with the public agitation against high prices reaching a climax as it has at the present time, the trade is rather inclined to proceed slowly. The argument is that high prices naturally restrict consumption, and although recent experiences have made it seem doubtful as to whether this law still applies, nevertheless the point appears to have been reached that the public will no longer pay the advanced costs, so that the present is not a particularly propitious time for interesting the trade in future canned goods. Nevertheless, from the canners' standpoint, there is much to be said, and they undoubtedly find this a critical situation. This has been demonstrated by Wisconsin canners during the past week, who have advanced their opening prices on corn and peas because they have realized that canning costs have increased even above their liberal estimates.

Canned Fish—There is no new buying of any kind at present. Interest centers chiefly in obtaining the goods already contracted for, and, although arrivals from the Coast have been fairly liberal, there is still complaint of congestion and slow deliveries. The feature of the week has been the buying back of some pink salmon at \$1.15, which is 10c below the nominal price of the Coast. However, there has not been much enthusiasm from the selling standpoint at this end, as anyone owning pink salmon considers that he has good property. It is said that some red Alaska salmon has been sold on the spot below the quoted prices, but it has not been reported as sufficient to make a market. Sardines are strong, with very light offerings. Prices still show an advancing tendency.

Dried Fruits—The chief difficulty with the dried fruit situation at the present moment is the lack of interest on the part of jobbers. So far as prunes are concerned there appear to be offerings in the market as low as 6c, but in the absence of business it is impossible to test the market. There is considerable difference of opinion here as to whether or not offerings that are being made at low prices are in the way of resales or directly from packers. The general idea seems to be that they are resales, because it is argued that packers would be apt to buy up such offerings themselves, in view of the generally credited belief that the combination is attempting to concentrate all unsold remainders. On the other hand, it is suggested that packers may be offering at low prices in order to depress the market and thus buy in these remainders at more advantageous prices to themselves. Brokers here are not looking for much activity before the middle of the month, when there may be a little spurt, but even at that they do not look for any real

business before the middle of January, when the trade will be obliged to replenish for the spring season. At that time it is expected that prices will advance and that the combination, if it then controls the remaining supplies, will be able to dispose of them at good prices. There is nothing offering in raisins by the Association, and their seeding plants are being run only on part time because of the inability to get cars. It is stated that the shortage on the Coast is so pronounced that it is difficult even to get cars to bring raisins in from local points. The shortage is also being felt here because of the slow arrivals and the work of distribution on the present crop is fully a month late. It is said that the dates which arrived on the Scandanavic last Tuesday have been all sold. The work of discharging is proceeding as rapidly as possible in an endeavor to ship all orders within the next few days in order to enable the Western trade to get their bulk dates in time for the Christmas business. The dates are said to be of good quality. Apricots are exhausted on the spot and offerings are made to arrive, but with the congestion on the railroads there is no telling just what this means.

Rice—There is a moderate supply and delay in arrivals on contracts does not help matters. The shipping conditions in the South continue bad and the mills are unable to guarantee delivery as a rule. Rough rice is firm with the planter holding for the full prices. There is a better export enquiry, principally to the Latin-American countries.

Cheese—The consumptive demand is light. Stocks are also reported to be light and the market is steady at unchanged prices. The quality arriving now is not as good as it was a month or so ago, and in order to effect sales the price has to be shaded to some extent. The market is not likely to change from the present conditions for some time.

Provisions—Everything in the smoked meat line remains steady at unchanged prices, with a light consumptive demand. Pure lard is steady with a light consumptive demand at about ¼c decline, while compound is firm with a good demand at unchanged prices. Barreled pork, canned meats and dried beef are in normal demand, prices ranging the same as last week.

Salt Fish—The only change in the mackerel situation is an advance in the price of Irish mackerel, which are at least \$1 per barrel higher on account of scarcity. Other mackerel are unchanged and scarce. Cod, hake and haddock are still scarce and high.

John H. Jones, grocer at Bronson, in renewing his subscription to the Michigan Tradesman, writes: "I consider your trade journal an asset to any business. It pays for itself many times each year."

David Gibbs, formerly engaged in the grocery business at Ludington, has opened a grocery store at Manistee. The Judson Grocer Company furnished the stock.

The girl who wins the love of a truly good man makes a lucky hit and is herself a lucky miss.

THE TAYLOR STORE.

Unique Mercantile Institution at Kansas City.

At a recent meeting of merchants and merchandise men, held at New York City under the auspices of the National Retail Dry Goods Co., F. M. Lee, manager of the John Taylor Dry Goods Co., Kansas City, described the peculiarities of his establishment, as follows:

Mr. John Taylor started this store in Kansas City in 1881 with a very small store, one floor. The business has always been a dry goods business—if you please, an old line dry goods business, so far as it can be in this modern day. The first ten years of business was conducted on a credit basis. Mr. Taylor conceived the idea that he could do much better for the trade and for himself if he might have his full capital. That is to say, he wanted in his hands, or in the hands of his bank, the money that was on his books, so he decided that he would discontinue the credit business entirely. When I say "entirely," I mean it in the full sense of the word, for the reason that he not only wiped off the names of his own customers, but he wiped his own name off the books. Today not any one, including the president of the company himself, has a charge account with that store.

Now I presume that some of you are thinking, "Well, surely some customers were driven from the store." Well, some customers did protest. They came in personally and wanted to know why their personal integrity and honesty and responsibility were questioned. Mr. Taylor or some of those about him explained to these customers why the proposition was being put on in that store at that time. He then proceeded to show them that there were good reasons.

That was done in this way. I would say first that the store to-day and in the past has been a very small advertiser in newspaper print. It has been a big advertiser in the quality of its merchandise and in the value that was given to the customer in every transaction that was made, and there was where the trade was shown that it was a good policy to pay cash. That is to say, they were given a little better value than the other man gave at the same price; or in some way the customer was shown that he could do more with a dollar in that store than he could do in somebody else's store. That policy is followed out to-day.

The business at one time—I am speaking of discounts now—allowed 5 per cent. to policemen and to ministers and to a long list of people. One day, more than fifteen years ago—I don't know the exact number—Mr. Taylor was approached by some of fellow merchants, saying that they would like to reduce their discounts and they had decided to reduce from 10 to 5. Mr. Taylor said, "That is fine. I am glad to hear you are going to do it. Now I won't give any discount." That ended the discount right then and there for everybody, either with a minister or a policeman or what not. We don't give a discount to a country merchant; we don't give a discount to a town merchant. We don't give a discount to any dressmaker.

Along that line, I want to say that the

store enjoys, I believe, one of the largest dressmaker trades in Kansas City. The house is quite well known for its piece goods business. We have a splendid lace department, we have a splendid trimming business, and I believe that dressmakers are getting what they are looking for, either in value or in style or in something that makes up for that one thing of discount. After all, concessions are not always the vital point of merchandising.

The Chairman: How about samples?

Mr. Lee: Samples are given very, very cautiously. In order for a customer to get a sample, she must have a good excuse for getting it. She must have a sick friend or a sick relative who can't come to the store, or it must be an unusual reason. We sometimes do give a sample to a dressmaker.

The Chairman: My recollection is that you would send the goods to their place of business.

Mr. Lee: Yes, we would send a boy with a full piece of goods rather than cut a sample from that piece, but in a few cases where it seems wise to do so we will cut a sample. Ordinarily, we give a sample from our mail order department, provided there is a sample there. Of course, we give samples to mail order customers; we can't get away from that. In fact, we wouldn't want to. We encourage people to send to us for samples in order that we may sell to them by mail.

The Chairman: Is it fair to say that in the line of business you handle, your business is as large as anyone's in the city?

Mr. Lee: I will say that now the store occupies 100 feet of frontage and goes through 190 feet to Baltimore avenue. It is a six-story continuous building all the way through. We don't have carpets and rugs, we don't have furniture, we don't have men's clothing, we don't have hardware or tinware of any kind. We don't have millinery nor do we have shoes, so you may judge from that that a six-story building of that size will house a fairly comfortable business in those restricted lines.

The Chairman: How many people do you employ, seven or eight hundred?

Mr. Lee: Our average number of employes would be about six hundred.

Mr. Laubach: Do you give discounts to employes?

Mr. Lee: We give what we term stock price; that is, the cost of merchandise with the overhead put on it. We get no profit of any kind from our employes. There is just one more thing that I want to say and then I will be glad to answer any other questions that may be asked. There is a cash business selling high-grade and medium-grade goods, no cheap goods, if you please. People are willing to pay cash, and we find that especially the men are very glad to know that there is a store that sells good, dependable merchandise, that is willing to sell on a cash basis. And why? Because it is better for their pocketbook. That may argue against the cash business in a way, but at the same time we feel that if a credit department was installed in the store, we would lose a great deal of our present cash business, so the house goes out and gets all the cash business that is to be had along the lines that they wish to do

business. It always appealed to me that that sort of a course required a great deal of nerve and a great deal of principle and a high ideal of business, and it seems to me that there is a great opportunity for merchants the country over to build higher ideals in store-keeping and merchandising or in any department of store-keeping; and if one does have high ideals and if one will only back up those ideals with a good bit of nerve, merchandising will be on a much higher plane and will reach a much higher standard than is approached to-day.

Mr. Tomerlin: Is that a very large per cent.—the amount of goods sent out in comparison with your total amount?

Mr. Lee: No, we don't send out much merchandise on approval. The amount of it is very small.

Mr. Rike: You say 15 per cent. of that which you do send out is sold?

Mr. Lee: Yes. In three months we found that we sold approximately 15 per cent. of the amount that we sent out.

Mr. Eldredge: Suppose you were selling carpets and rugs, would you have the same system?

Mr. Lee: That would be the case, I believe.

Mr. Eldredge: Would you make a cash discount on carpets and rugs?

Mr. Lee: That would possibly be more difficult than other lines. As an illustration of that, I would say that we have draperies, and I would say that we do not do a great deal of drapery business, and we do find that it is harder to sell the high-class trade, because they want the stuff hung before they will buy it, and then they want to pay their bills, and not before. With the class of business we are doing in that line we get along with very little difficulty.

Mr. Kahn: You get back all the goods that you send on approval, or the money?

Mr. Lee: Yes.

Mr. Kahn: So, then, the floor men have good ideas as to what a customer's standing is?

Mr. Lee: That is a privilege that we never have advertised in any way, and it only goes to those people who know of it, and they must be well known to us.

The Chairman: You make a feature of very prompt service to the customer on the floor?

Mr. Lee: In doing a cash business, it is absolutely necessary for us to give the very highest type of service. Not so long ago we installed a new position. We took one of our capable young floor men and made him a service superintendent and all that he is expected to do is to watch the run of service in the store, and he has plenty to do in following up all the items that come to his attention each day.

Mr. Ross: Do you give premiums to your sales-people?

Mr. Lee: We do that in a limited way. We give them sometimes on remnants and on things that are moving slowly, but we don't do it very widely, and we don't believe that a widespread use of the premium system is a good thing for any store. We have found in some cases that certain sales-people developed the special ability of selling premium goods to their own advantage and to the disadvantage of the customer,

and for that reason we are very careful in using the system.

Mr. Williamson: What do you figure is the cost of your delivery?

Mr. Lee: That will vary from year to year, and we usually find it running from between 5 to 6 cents on a package. That is figured from the sidewalk.

Mr. Dalley: What is the cost per cent.?

Mr. Lee: I wouldn't care to quote that, because in 1914 we undertook a building operation that destroyed all balances along that line.

Mr. Hughes: How about exchanges in refunds—the percentage of exchanges and refunds that you have; are they very large?

Mr. Lee: Our return goods on last year's business was 4-6/10 per cent. on the net sales.

Mr. Hughes: Does that mean that the money was refunded on that?

Mr. Lee: That has to do with actual sales made and actual money refunded. Exchanges we don't keep track of in that way.

Mr. Goldsmith: The point is that most of the men who have a charge business, I think, give their figures as 18 and 20 per cent. return. I think it usually includes those that are exchanged.

Mr. Lee: I want to say that another store in Kansas City, a credit house, had their returns somewhere about 8½ per cent.

Mr. Goldsmith: You mean their regular returns, not approval?

Mr. Lee: In that store their approval method is the same as ours and it does not include their approvals.

Mr. Goldsmith: I wonder sometimes, Mr. Howe, when we talk about this return proposition, what we have in mind. With us we have no such thing as approval at all; it is a plain charge. If a woman gets three hats at ten dollars apiece there is no approval; it is simply charged to her—"three hats;" and if two of them come back, of course, that is a 66⅔ per cent. return on that particular deal, and I wonder whether that is what most stores do or whether they separate their approvals from their charge returns.

Mr. Lee: Another store in Kansas City charges as you do; it is rather a higher grade store than the one I spoke of previously and their quotation was between 12 and 13 per cent., including the approval. Their approvals are direct charges.

Mr. Goldsmith: Ours are 15, I think, including approvals.

A grocer of Columbus, Ind., believes it pays to advertise. Recently he was talking with an Indianapolis reporter and mentioned that he was getting more hickory nuts and walnuts than he could handle. The reporter quoted him in his paper and since then the Columbus grocer has been getting orders for hickory nuts and walnuts and he can't fill them, for he has learned that there is a shortage in both these nuts this year. He had been able to get more than he wanted for his home trade, but he could not meet the demands that came from Indianapolis. He has learned the lesson that advertising will bring business.

We Own and Offer

\$500,000

of the Capital Stock of

The Connecticut Brass Corporation

(Incorporated under the Laws of the State of Delaware)

Plant at West Cheshire, Conn.

CAPITALIZATION

Par Value \$10.00 per share.

Authorized Capital stock	\$2,000,000
Outstanding Capital stock (including this offering of \$500,000)	1,000,000

The Corporation has no outstanding bonds.

Registrar: The Equitable Trust Company, New York.

Transfer Agent: The Metropolitan Trust Company, New York.

BUSINESS STATEMENT

Location: The Company's plant is situated about 7 miles from Waterbury, 15 miles from New Haven, an approximate distance from Bridgeport, and adjoins the village of Cheshire, Conn.

Property: The Company owns 13 acres of land, and a lake of 21 acres expanse; several buildings of steel, concrete, brick and frame construction; the machinery necessary for producing sheet brass; boilers and power plant; water for use in manufacture; transportation facilities in sufficiency and much crude material.

Business: The business of the mill is to cast and roll brass to standard sizes required by the trade. The engineer estimates the plant can be made to roll out an average of 30,000 pounds of brass per day working on one shift of men.

Orders: The mills of the Company are now operating on accepted domestic orders for over 5,000,000 pounds of sheet brass. Acceptances of many further orders are withheld until the engineer can determine what increased output the enlarged plant can engage to handle. Requests by mail and telephone for sheet brass at mills of this Company are incessant and show beyond doubt that an under-supplied trade will require for months to come all the sheet brass that full operation can roll out at these mills.

The Stock Issue: The proceeds from the sale of this stock will be used, so far as required, to retire obligations that it has been necessary to undertake in order to place the mills with new management, to put them on an efficient operating basis, and otherwise to complete the present financing of the Company.

Profits: The mills are now working on accepted domestic orders for over 5,000,000 pounds of sheet brass. The last 30 days of plant operation on these contracts have shown substantial profits for the Company. A conservative estimate based on what the mills are doing now and counting only the contracts for 5,000,000 pounds in hand, places the coming year's earnings of the Company at approximately \$450,000. Considering the facts that many other orders are waiting acceptance and that the trade in brass sheet is much under-supplied, there is every assurance of larger profits than the above amount accruing to the Company from increased capacity operation.

Engineering Report: Mr. J. E. Johnson, Jr., Engineer and Metallurgist, associated with Sanderson and Porter, New York, has personally visited the plant at West Cheshire, Conn., and made a complete report on the property and the mills' capacity. From this report we have gathered the information submitted.

Legality: George R. Walker, Esq., Counsellor at Law, 59 Wall Street, New York, has passed upon the legality of this issue.

Information: A detailed circular of the Company's property and policy will be sent upon request. The engineer's report and other opinions are on file. Telegrams ordering shares of this issue may be sent at our expense.

Price \$10.50 Per Share

Application to list this stock will be made in due course on the New York and Boston Curb.

The foregoing information has been drawn from sources that we consider reliable and correct, but which we do not guarantee.

Boughton & Company

Equitable Building, No. 120 Broadway

NEW YORK

MICHIGAN TRADESMAN

(Unlike any other paper.)

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by
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Grand Rapids, Mich.

Subscription Price During 1916.
One dollar per year, if paid strictly
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Two dollars per year, if not paid in
advance.

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payable invariably in advance.

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Entered at the Grand Rapids Postoffice
as Second Class Matter.

E. A. STOWE, Editor.

December 6, 1916

THE ELECTORAL COLLEGE.

What the people of the United States need is a primer explaining the Electoral College. Ignorance of it is widespread. Probably more untruths and more half-truths are uttered about it than any other feature of our Government.

For more than a century the people of the United States have encamped alongside a political volcano threatening eruption at any moment. The absolute breakdown of executive government is a possibility at every Presidential election. We close our eyes to danger, trusting that heaven may always avert it.

A Presidential election is a triple process. The second step will be taken when the electors vote at their respective states capitals on the second Monday of January; the third, when the certificates showing how they voted are opened on the second Wednesday of February in the presence of both houses of Congress. The dangers coiled up in these certificates cannot be known until the President of the Senate breaks the seals on that day. If as might easily happen, enough electoral votes to defeat the popular verdict were then rejected, there would be an instant demand for an amendment to the Constitution.

No constitutional amendment should be favored unless it provide who would become President were the candidate successful at the popular election to die before the electoral count takes place. At least one unsuccessful candidate has died in that interval; it is not impossible that a successful candidate may yet do so. In a debate in the Senate in 1887 Hoar maintained that the House of Representatives would then have power to choose the President, but Ingalls argued that it would not—that there was no constitutional machinery for continuing the executive office. The Presidential Succession act does not cover the case, inasmuch as it relates to a President in office, and not to the President-elect.

It is possible to sport with dangerous chances once too often. Let us find, if we can, what form of amendment is most desirable. For fear of

stirring up the question of negro disfranchisement the Nation should not be asked to court danger forever or accept some imperfect substitutes. To take that attitude is to put ourselves in perpetual bondage to the South.

Of course, no amendment ought to pass that does not simplify the electoral count and make its successful operation a certainty. This means that the defects in the Congressional law of 1887 regulating the count must be grappled with—a mighty problem which will test the faculties of statesmanship.

SOWING THE WIND.

The Tradesman takes pleasure in calling the attention of its readers to the treatise on fire insurance, printed elsewhere in this week's edition, setting forth the ideas of its editor on what fire insurance is, what it is not and what it ought to be. The paper is based on the experience of a life time in dealing with fire insurance companies and their representatives.

No unprejudiced person will deny that the fire insurance companies are treading on dangerous ground by resorting to such high handed methods as they did in the cases of the Valley City Chair Co. and Hatchew and Brooks, which have recently been exploited at some length in the columns of the Tradesman. In the former case the companies propose to settle a \$125,000 loss at \$110,000, after they have delayed payment more than six months, resorted to charges they could not substantiate and subjected the insured to every expense, annoyance and humiliation which the insurance companies know so well how to inflict. No more disgraceful procedure has ever been recorded in the annals of fire insurance than this. It is appalling that a man or set of men should be subjected to such indignities and the companies responsible therefor be permitted to do business in Michigan under the protection of Michigan laws and with the support of Michigan business men who are paying \$1 for every 60 cents returned to them in the way of protection against loss by fire.

The Tradesman is pleased to chronicle the ultimate adjustment of the Hatchew and Brooks loss on an honorable basis, but regrets that such adjustment should not have been accomplished through any appeal to the officers of the insurance companies interested in the loss. On the contrary, the companies stood out to the last in support of the arbitrary methods and unfair conclusions of Shaw. It was only when Shaw's employer saw that the adjusting bureau system was in jeopardy that he went over Shaw's head and instructed him to recede from his domineering attitude and adjust the loss fairly and honorably. It has commonly been supposed that resort to headquarters will have some effect in matters of this kind, but the experience of those active in the Hatchew and Brooks matter necessarily leads to a contrary conclusion.

Some people know too much to believe anything.

DANGER AHEAD AT LANSING.

Every indication points to hard sledding for Michigan merchants at the seat of legislation at Lansing for the coming two years.

In the first place the long-time attorney of the Sperry & Hutchinson Co. and the chief exponent and pleader for trading stamps is to be Attorney General after Jan. 1. This is not a very pleasing prospect for the retail merchants of Michigan to look forward to, because it indicates that interests not in accord with those of the retail merchant will, naturally, receive the attention of the incumbent of that high office.

As though this were not enough, it now transpires that the fire insurance combine has selected headquarters at Lansing and proposes to maintain a lobby for the purpose of preventing the repeal of the Anti-Discrimination law, which has proved to be a misnomer in name as well as intent. It is mighty hard work to fight a battle with nothing but one's bare hands against a six billion dollar combine, without compunctions, and caring no more for laws or men than a load of cattle. This combine is prepared with the sinews of war and has for years fought its way by sheer corruption. It will do the same thing the coming session. It has already selected its own henchmen as the Insurance Committees of the House and Senate and insists that it has the cards all stacked up to accomplish its ends by fair means or foul. Those of us who have bumped up against the insurance combine in the past know what opposition to such an unscrupulous propaganda means.

Another discouraging feature is the claim of the insurance combine that it owns Governor-elect Sleeper, body and soul, because it contributed 40,000 votes toward his election. It claims that he will appoint a trust man State Insurance Commissioner when the term of the present incumbent expires July 1, 1917. The Tradesman hesitates to believe that Mr. Sleeper will consent to be controlled by such a gang of tricksters and grafters. It prefers to believe that he will cut loose from all entangling alliances and give the people a broad and unprejudiced administration which will reflect credit on him, the party which stood sponsor for him and the people who elected him by such an overwhelming vote.

DOLLAR COTTON DAZZLING.

High prices have the inevitable effect of developing one's imagination at the expense of one's reason. Cotton has miraculously risen from around 8 cents a pound to around 20. Yet this is not satisfactory. A popular Wall Street magazine prints an article entitled "Is Dollar Cotton Probable?" Dollar cotton is dazzling. Why should it be impossible? At 8 cents you would have great difficulty in imagining cotton selling at 15 or 12 or 10 cents. But it has gone from 8 cents to 20 cents. Why not from 20 cents to \$1? It might occur to the cautious that if cotton got to \$1, thrifty people might use silk as a substitute.

But there is something very interesting about dollar cotton. That is the psychology of it. That psychology applies also to stocks. A certain steam-

ship stock selling around 125 is tipped for 300. Now when a man tips 20-cent cotton for a dollar, or a stock selling at 125 for 300, you may call him weak-minded; but he arouses your interest. If he had tipped the stock for 130, your estimate of him, at the moment of receiving the tip, might not go down in the least; but neither would your interest in the stock be greatly sharpened. If the stock is only tipped for 5 points, then even if the tip is realized, you will make only 5 points; whereas it is quite possible that you may lose 125 points, or the extent of the margin you are willing to put up. But if the stock is tipped for 300, your imagination staggers a bit, flounders a bit, and then begins to dilate and expand until it is large enough to enclose the fact. A possible profit of 175 points! To be sure, the stock may go down; but it isn't likely to go down more than 5 or 10 points whereas it may go up 175. The prospect of such a profit utterly dims the prospect of a loss. Reason keeps whispering to you about the possibility of a loss; but imagination is shouting. That is why any bull prophet can count on a following, no matter how ridiculous his prophecies are. In fact, it is often true that the only way he can hold his following is by continuing to make his prophecies ridiculous enough.

BUTTER BELOW STANDARD.

Any shrewd observer knows the value of a branded article as a preferable seller to unidentified merchandise, but it is evident that not all producers who would give their goods a brand name realize that quality, and uniform quality at that, is an essential of any successful brand. If some of the comments in the trade of the quality of the new State brand butter of Michigan are true, it is evident that Michigan's Dairy Commissioner will have to keep a sharp eye on his licensed branders or the State mark will have little value.

The butter expert of the Produce Review writes in the last issue a story of his examination of several tubs of State brand Michigan butter and finding that several of the samples officially scored only 87 to 90 points as against the presumed score of at least 93. His conclusions are summed up as follows:

"I am confident that the Michigan authorities want their State brand to mean something, hence I am at a loss to know why the use of the brand is permitted in creameries where the butter scores from 87 to 90 points.

"In this connection may I call attention to two Iowa creameries which are coming here each week with the State brand labels on the outside of the tubs, and an imprint of the brand on the top of the butter. I have looked at this butter over and over again, and have talked with some of the finest judges on this market, and I have never heard of a shipment scoring below 93 points.

"It is not my intention to discuss merits of a State brand, but I do insist that if it is used it shall stand for all that is implied in 'State control' butter."

STARTING THE REFORM.

The suggestion was prevalent even before election that it would be very desirable and advantageous if some reorganization of leadership and direction in the Republican party could be secured. Need of this reform was perhaps the most potent reason for the recent failure at the polls. There were factional differences in various states where one side diligently opposed whatever it thought the other wanted, and this, of course, detracted from the party's vote. The burden of the responsibility lies in most places with that element frequently referred to as the Old Guard. They were in command of the organization, and, instead of extending the glad hand and warm welcome to the Progressives willing to return, sought to discipline them and impose some penalty for their previous waywardness.

Of late there have been several important conferences, particularly in New York and Chicago, attended by prominent Republicans, who, realizing and appreciating the situation, see the necessity of applying the remedy, and they propose to start in time. Besides the conference there has been an immense amount of correspondence, all tending toward the same direction. It is pretty definitely determined that the old leaders must go and make way for others representing new and broader ideas. If they will not voluntarily or willingly stand aside there is good reason for saying that they will be pushed out of the way and more progressive principles inaugurated and put into operation. Plans are being considered for building better foundations and perfecting an organization which will not only be solid and permanent, but which will attract the independent voters of Republican proclivities. Western leaders are prominent in this movement and are taking a very active interest in it. Many of them have traveled long distances to have part in the councils called to discuss conditions and devise plans for improving them. Therein lies the hope of the Republican party.

SEASONABLE SUGGESTIONS.

In the grocery department, despite the utmost efforts to induce early Christmas shopping, the tendency among customers is to leave buying until the last week. To counteract this tendency, every retailer should put forth his best efforts to induce early buying; and, when the season has advanced to a stage where early buying is no longer possible, hustling is requisite to clear out the seasonable lines which are sure to drop right out of demand immediately after Christmas eve.

The window deserves the best attention. Many merchants who have been featuring Christmas goods for a couple of weeks past still have their real Christmas displays to put in. Make these displays early and change them frequently. A display more than a week old gets to look dirty in many cases; in almost every instance it loses its pulling power. Folks have seen it so often that they no longer look at it. See that the display looks clean and is clean. Don't

let dust settle on the cranberries. Keep the goods moving in the windows, as elsewhere. Attention to this point helps business a lot.

Christmas goods should be brought to the attention of customers at every opportunity. In some stores there are signs which say, "If you don't see what you want, ask for it." Every salesman in the grocery department should keep in sight the motto, "If the customer doesn't ask for it, tell him about it." Suggestion of this sort helps sales a lot.

Particular attention should be given such lines as after the holidays are practically unsalable. Right now they are easy to sell, and should be called to the notice of customers whenever possible. Lines such as chocolates, biscuits, table raisins, etc., in special Christmas containers should be moved out before the holiday. They are more difficult to sell afterward than the staple lines. Carrying them over is pretty sure to involve loss.

The youngsters are worth catering to. For their benefit, put your display of chocolates, mixed confectionery, stockings, crackers and similar items up to the front. The youngsters are talking Santa Claus to their parents, and telling them what they see in the stores. See to it that your store gets its share and more of this word of mouth advertising.

Children as well as grown ups will pay attention to holiday decorations. A Christmas tree or a dummy Santa will always pull. It is not good policy, however, to use old, worn-out decorations. Dust-covered accessories of 1915 will repel rather than attract. If they are clean and bright, well and good; but it is better to use entirely new decorations than stuff that is obviously old. Don't overload with decorations, either. Use enough to make a good background and leave plenty of room to feature the goods you want to sell. The business of the Christmas decorations is to attract attention to Christmas goods, not to smother them out of sight.

Keep up your advertising. In this connection a little system saves a lot of work. Newspaper advertisements are carefully read at this season and plain, convincing appeals are bound to bring business. Take time to prepare your advertising copy properly, get it into the newspaper offices early enough to be properly set and quote prices unless there is a very good reason for not doing so.

Window displays will pull more effectively if show cards and price tickets are used. You don't need elaborate, fancy lettering, but plain lettering is to be preferred. Many people hesitate to enter a store where they don't know the prices of the goods. On the other hand, in the last busy week before Christmas show cards and price tickets will help the staff in answering questions, and will in many instances make sales themselves.

In spare time, put up staple lines in convenient sized parcels. You know the sizes your customers are most likely to ask for.

A line that is usually in good demand the last week is icing sugar.

Get your supply parceled out beforehand and it will save a lot of work.

In the last week or ten days before Christmas, many merchants find it advantageous to feature each day a single line. Thus, they have a nut day, a fig day, a date day and so on. Advertising and window display both feature the line for the particular day, although not, of course, to the exclusion of other lines. You may find this experiment worth trying in your store. Think it over.

System is needed in the putting up of orders and the delivery of goods. During the Christmas rush mistakes are quite apt to occur. See that your customers get the goods they order, and get them promptly, as promised. Don't make promises you can't carry out.

If you're thinking of starting a confectionery department, now is a good time to lay the foundations for it. Many merchants sell package chocolates and bon-bons only in the Christmas season. If you are handling them solely as Christmas goods, see that they are cleared out, particularly gift boxes. In such lines, the last box unsold may seriously cut the profit on the dozen. If you think of establishing a regular confectionery department, feature the fact in your Christmas advertising. Your Christmas sales will introduce you to many regular customers.

Finally, keep your eye on the dead-beat. Insist on getting your money or its equivalent. It is easy to be easy right now; but there's no real necessity for letting undeserving people get away with stuff that costs more this year than ever before. If you want to be generous, give gifts to your heart's content and remember the poor but deserving. Let the poor spirited and undeserving do their shopping elsewhere.

The re-establishment of Poland as an "independent empire," so flamboyantly announced by Germany, proves to be a hollow mockery, the same as everything else Germany does in time of war. Instead of re-establishing a united Poland, Germany plans only to make a German province of that part of Poland which Germany wrested from Russia. She does not propose to include in the new province the land Germany and Austria ruthlessly stole away from Poland, nor does she intend to give Russian Poland independence at all, except in her hypocritical newspaper announcements. On the contrary, she plans to make the territory captured from Russia a vassal of Germany, forcing the male inhabitants of that district into the German army and the women and children into involuntary slavery to manufacture arms and ammunition for Germany and to produce food for German soldiers. While the women and children are thus employed, the American people are asked to feed them to keep the wolf from the door. The brutal treatment accorded the Belgians is being repeated in Poland.

He's a poor detective who is afraid of his own shadow.

Even a good physician may go from bad to worse.

BUSINESS LIKE CAMPAIGN.

The campaign recently conducted by John D. Mangum as Chairman of the Republican State Central Committee is an excellent example of what can be accomplished by the introduction of business methods in politics. Mr. Mangum has been a politician all his life—the highest type of a successful politician. The main reason he is so successful is that he repudiates the questionable methods of old-time wire pullers, ignores the traditional pitfalls of politics and introduces business methods which appeal to business men to such an extent that he is enabled to secure the co-operation of men of large affairs in every walk of life. This was especially true of the campaign of 1916, when political lines were sharply drawn between business men on one side and theorists, pacifists and temporizers on the other. Mr. Mangum earned and will receive the thanks of the business public for directing the political campaign entrusted to his care with such unusual ability and such signal success.

The Tradesman regrets that President Wilson should have stultified himself and outraged the moral sense of the Nation by attending a mass for the repose of the soul of the Emperor of Austria, who is not entitled to any repose because of the numerous and repeated crimes he committed against civilization and humanity. All his life he was utterly devoid of decency in his dealings with women, retaining his lascivious fondness for numerous women of ill repute up to the day of his death. In giving vent to his lust he broke up many homes, sent his wife out of the country an outcast to die among strangers and consigned many of his victims to the insane asylum. He always conducted himself in utter disregard of all the conventionalities. President Wilson could be in better business than mourning over the bier of such a reprobate, who deserves and will receive the execration of mankind.

Record-breaking imports of sugar beet seeds point to great activity in the industry in this country next year. Before the war Germany was the chief source of sugar beet seeds, but the trade is now in the hands of Russians. In the nine months ending September 30 the imports reached a total of 18,500,000 pounds, which is 1,000,000 pounds more than were imported during the complete calendar years 1913 and 1914 and nearly double that for the full year of 1912. The imports indicate that more sugar beets will be raised this coming year than ever before.

A Chicago woman was all ready to go to the movies except putting out the cat and the feline was not in sight. The doorbell rang and a messenger boy delivered a telegram announcing that the cat-hunter had inherited \$250,000. She went on looking for the cat, the only change in her plans being a telephone call for an automobile to take her to the movies. A woman with such self-possession will not be apt to spend her inheritance foolishly.



The Allies' War-Time Enterprise in Foreign Trade.

The recent trade reports of certain of the European countries now at war present some facts which should prove of great interest and importance to the manufacturers of the United States. That all the countries at war are preparing to enter upon a vigorous trade campaign at the return of peace is now well understood. But the latest trade reports of some of them show plainly that the campaign for foreign markets has already begun and that the fields which the manufacturers of the country had expected to occupy are being taken care of by these countries themselves, even in the midst of the great war in which they are the most active participants.

The latest monthly reports of Great Britain are a marked illustration of this. Not only do they show that that country is taking care of its own trade abroad, but even suggest that its exporters are reaching out for that of the fields occupied by those with whom they are now actively at war. Even in the case of France, whose most important manufacturing section has been devastated by the war, the exports maintain a surprising activity and the totals which they show on analysis suggest that the trade campaign which that country has been mapping out since the beginning of the war is already in operation and bearing fruit.

The latest monthly report of Great Britain, covering ten months of the present year, shows a larger value of domestic merchandise exported than in the corresponding months of 1914, most of which cover a period prior to the beginning of the war. For this ten months' period of 1916 the exports amount to \$2,059,000,000 against \$2,019,000,000 in the corresponding ten months of 1914. All of the ten months of the present year represent a period of the greatest war activity, with the factories supposed to be fully engaged in the production of war materials, a large section of her working population at the front and the remainder engaged in producing or transporting the materials required for the battlefield, yet in many of the articles the quantities now being sent to the friendly and neutral countries are actually greater than in the same period before the war.

Take cotton manufactures, for example, made from cotton from the United States. In many instances the quantity now being exported to all the world outside of that part controlled by German forces or influence, is actually greater than in the corresponding period of 1914, most of which

was one of profound peace. Of cotton yarn the quantity exported in the eight months ending with August of the present year was 121,000,000 pounds, while the exports to the same territory in the same months of 1914 were but 90,000,000 pounds. Of bleached cottons, the exports of the current year are 1,252,000,000 yards and to the same territory in the corresponding months of 1914 they were but 1,200,000,000 yards. Of printed piece goods, this year's exports to all the world except that controlled by Germany are practically the same as last year, and this is true of those dyed in the piece, while of flags, handkerchiefs, and shawls not in the piece, the exports of 1916 are materially larger than those of 1914. The total value of cotton goods exported to the non-Germanic world in the eight months of 1916 was \$375,000,000 and in the same months of 1914 it was but \$350,000,000.

In woolen goods conditions are similar. Woolen tissues show a total of 91,000,000 yards exported against 67,000,000 in the same months of 1914 and the value in 1916 is 50 per cent. greater than in the same period of 1914. In worsted tissues the value in 1916 exceeds that of 1914, but the quantity is less. In flannels and delaines the quantity in 1916 is actually double that of 1914, while of damasks, plushes, blankets and hosiery, the quantity of 1916 exceeds, in each case, that of 1914 for the corresponding period. The total value of all woolen goods exported in the eight months of 1916 is \$150,000,000 against \$125,000,000 in the same months of 1914.

Of silks the conditions are similar. Silk yarn, broadstuffs, laces and ribbons, show larger quantities in 1916 than in the same months of 1914, and the total value of silk goods exported in the eight months of 1916 is \$50,000,000 against \$45,000,000 in the same months of 1914.

In certain lines of iron and steel the exports of the current year actually exceed those to all the world in the year before the war. Pig-iron exports in the eight months of 1916 are 674,000 tons against 614,000 in the same months of 1914 and the value of \$25,000,000 against \$10,000,000 in 1914. Wrought iron bars, rods and angles are 79,000 tons in 1916 and but 63,000 in 1914, while the value in 1916 is double that of 1914. Steel bars, angles and rods are 406,000 tons in 1916 against 140,000 in the same months of 1914, and the value in 1916 is \$40,000,000 against \$9,000,000 in 1914. The total value of the group, entitled "iron and steel manufactures" is \$200,000,000 against \$155,000,000 in 1914. Linen manufacturers exported

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Combined Total Deposits.....	8,577,800.00
Combined Total Resources	11,583,300.00

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

in 1916 are \$30,000,000 against \$20,000,000 in 1914, and jute manufactures over \$11,000,000 in 1916 against less than \$10,000,000 in 1914. In many other articles the figures of the eight months of 1916 show actual gains over 1914, among these being soaps, candles, paraffine wax, empty bags, chemicals, and writing paper.

The distribution of these large quantities of merchandise which Great Britain is exporting in the midst of the greatest war that she has ever waged is specially interesting and important to our manufacturers, who had looked upon the present moment as one of special opportunities in certain fields, especially those of the South of the United States. Take cotton piece goods for example, in which it was assumed that the United States would have an "open field" in South and Central America. The quantity of cotton piece goods exported by Great Britain to South America in the eight months of 1916 was 312,000,000 yards against 215,000,000 in the same months of 1914. To Cuba, lying just at our door and from which we are importing immense quantities of sugar, Great Britain's sales of cotton piece goods was 34,000,000 yards in 1916 against 27,000,000 in the same months of 1914, while our own exports of cotton cloths to Cuba in the corresponding months of 1916 were but 16,000,000 yards, or less than one-half that of Great Britain. As for South America, our exports of cotton goods in the eight months of 1916 are but 86,000,000 yards again 312,000,000 by Great Britain in the same period. To China the British exports were 268,000,000 yards and those of the United States less than 2,000,000. To all of Asia our exports of cotton piece goods in the eight months of 1916 are but 60,000,000 yards and those of Great Britain 1,923,000,000 yards.

These are mere illustrations of the actual increase in British exports in the eight months of 1916, all of which was a war period, as compared with the eight months of 1914, practically all of which was a period of peace. The total value of the group iron and steel and manufactures thereof exported in the eight months of 1916 was \$195,000,000 against \$151,000,000 in the same months of 1914; other metals and manufactures thereof \$42,600,000 against \$36,500,000 in the corresponding months of 1914; electrical goods and apparatus, \$14,000,000 against \$11,000,000; woolen manufactures, \$148,000,000 against \$122,000,000; "apparel," \$53,000,000 against \$48,000,000; chemicals, drugs and dyes, \$88,000,000 against \$68,000,000; and paper, \$16,000,000 against \$11,000,000, although it is proper to add that the values in 1916 do not in all cases represent as large quantities per unit of value as in 1914. It is apparent, however, from these figures that British exporters are already pushing to retain their trade abroad and regain any already lost, and that as a result the total exports for that portion of the year for which figures are now available show a larger value than in the corresponding months of 1914, of which a very large proportion were prior to the war.

The export figures of France also indicate that the campaign for retention or recovery of markets abroad, of which much has been written of late, has already begun. The United States Consul General at Paris reports that the nominal value of the exports of the eight months ending with August, 1916, was \$433,000,000, but that this must be increased 50 per cent. to obtain an accurate statement of the real value of the export trade, since the valuations used in stating the exports of 1916 are based upon those of 1914. He therefore estimates that the real value of the exports of the eight months ending with August, 1916, was \$650,000,000 against \$875,000,000 in 1914, and when it is remembered that only about 60 per cent. of the manufacturing area of France is now in a position to supply material for exportation, owing to the fact that an important part of her territory is occupied by Germany, or by the troops of the Allies, it is apparent that the exports of 1916 are quite as large as those of 1914, when comparing the industrial area supplying them with the same area two years ago.

In all of the above figures, which show merely the total values of exports to all the world in 1916 compared with the exports to all the world in 1914, it must also be borne in mind that the world area to which Great Britain and France are now exporting does not include that occupied or controlled by Germany, Austria-Hungary or Turkey, while for the corresponding period two years ago that territory was a large importer of the merchandise of both Great Britain and France.—O. P. Austin in the Americas.

Glimpse at One California Locality.

Many Michigan merchants will recall N. B. Blain, who for many years conducted a dry goods store at Lowell up to the time he removed to California about ten years ago. The following letter from him will be of general interest:

Lompoc, Calif., Dec. 1—Enclosed please find draft for \$1 to apply on subscription to the Tradesman. I can not well get along without it and Mrs. Peck is about as anxious for it as I am. The Tradesman and the Lowell Ledger are our best friends. We have had a few frosts, but the days are fine. It pleased us much to know that Michigan voted dry and it would have pleased us more if our State had done as well, but it has got to come. We made a big fight, but the wets had the most wealth. Our city has been without saloons for six years, but we have plenty of blind pigs and it brings me business, so I should not complain. (Mr. Blain is a justice of the peace.) Our people are running wild over farming lands here changing hands and many are looking for land, unable to find sellers. Best farms are bringing \$500 and \$600 per acre and one man sold fifty acres for \$31,500. We have mountains of diatomaceous earth which is bringing large sums of money from the East here. The company is expecting its shipments to exceed 120,000 tons this year. It works between 200 and 300 men. The Union Sugar Co. is getting lime rock here and has for months been shipping forty tons per day. These two industries bring thousands of dollars here every month, besides the crops from the farms. It is estimated that

it will require \$1,500,000 to move the beans alone. One man sold his crop a few days ago for \$77,000. I am not making rich very fast, but we have plenty to eat, drink and wear and keep a few dollars ahead. We enjoy seeing our neighbors make money, if we don't.
Norman B. Blain.

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Foolish Action by the Federal Reserve Board.

Inexperience in matters financial, youthful carelessness or hurried condensation by the daily newspapers too often cause serious loss or create prejudices hard to combat, even when the facts are later presented in an orderly manner. An instance of this character recently occurred when the daily papers mentioned the warning to American bankers against foreign loans, issued by the Federal Reserve Board, an institution created by Congress to provide a flexible currency in times of necessity and a supply of funds to members banks in times of stringency through the re-discounting of acceptable commercial paper.

The warning, as emasculated by the dailies of the smaller cities, Grand Rapids included, immediately struck a note of alarm in the consciousness of the average investor. Those who had purchased of the stable foreign loans, began to wish they had not, and those who were about to do so immediately abandoned their intention.

This is utterly wrong, and the average investor should know that the bank or trust company with which he does business is competent to judge of the value of the securities it offers and that regard for its reputation would prevent its recommendation of any security that was not deemed eminently sound.

When read from beginning to end it will be found the statement issued by the United States Federal Reserve Board had no reference to the secured foreign loans participated in by Grand Rapids banks and trust companies and did not really refer to any of the foreign loans participated in by Michigan banks and trust companies, nor did it reflect upon the integrity or financial responsibility of any of the governments offering unsecured treasury notes in the American markets. It was simply a caution not to so tie up available capital as to be unable to take care of domestic demands created by the growth and prosperity of the country. This statement, if sent to bankers only, might be approved as a note of conservatism, which the bankers themselves would appreciate, but when given to the public through the press, it was an action open, as many other acts of the Federal Reserve Board, to the severest criticism by reason of the very misunderstanding it has created in the mind of the public.

Foreign loans so far participated in by Grand Rapids and Michigan banks and trust companies, such as the five year 5 per cent. Anglo-French external loan, the Government of the United Kingdom of Great Britain and Ireland 5½ per cent. three and five year gold notes and the bonds of the provinces and Dominion of Canada, as well as some of the municipalities of that Dominion, are, with justice, looked upon by conservative bankers as gilt edged and as "good as wheat."

The cash produced by these loans has been turned into American commerce and manufacture and has been productive of much of the prosperity of the country at a time when business depression seemed inevitable.

Take the United Kingdom of Great Britain and Ireland 5½ per cent. three and five year gold notes, \$300,000,000 of

which have been disposed of in the United States. These notes are secured by collateral now on deposit in American banks amounting to \$360,000,000 at a conservative valuation. Much of this collateral is in first-class American stocks and bonds. The remainder is in the hands of neutral governments whose finances are in good shape and whose resources are the best. Hence it is almost impossible for those who have bought or will buy these notes to lose.

The condition against which the Federal Reserve Board warned American bankers does not exist, nor is there any apparent danger that it will materialize. Such bankers as J. P. Morgan & Co. with the keen foresight that has made them pre-eminent in the world of finance were seeking to lay the foundation of a continuous prosperity by providing means by which imports could be paid for at the close of the war without causing our gold accumulation to flow from us like an ebb tide.

The investment, to a sensible and reasonable extent, by American bankers in the treasury notes of foreign governments would give to the United States the means of payment, through these securities, for goods bought, without depleting our store of gold to any serious extent, as the governments issuing them would, of course, be compelled to accept them in payment for imports. The possession of a reasonable amount of these foreign securities will, also, open up markets for our goods heretofore closed to us.

The action of the Federal Reserve Board in issuing its gratuitous warning against foreign loans has already borne fruit and may result in unpleasant political and economic entanglements with foreign countries. Great Britain has already withdrawn its treasury notes offered through J. P. Morgan & Co. and in so doing has given a political and diplomatic construction to the statement issued by the Federal Reserve Board, now a recognized arm of the United States Government, of which the Secretary of the Treasury and Comptroller of the Currency are ex-officio members.

Popularity of the new \$650,000 issue of trust mortgage 5 per cent. gold refunding bonds of the Citizens Telephone Company of Grand Rapids is fully established. Although only a day and a half on the market at the close of business Saturday, Dec. 2, at 12:30 o'clock, fully two-thirds of the \$650,000 issued had been disposed of by the Michigan Trust Company and the Grand Rapids Trust Co., joint trustees, who had purchased the issue. The demand for bonds of smaller denomination, \$100 and \$500, was unexpectedly keen and shows that men and women of medium means and small savings are fully realizing the benefit of investment in bonds. The unusual demand for these securities also indicates the confidence the public has in this successful company.

Country bankers are by no means satisfied with the movement for the collection of checks at par, demanded by the Federal Reserve Board, nor the proposed universal government of interest rates. They hold the par system robs them of one of their main sources of revenue—exchange. An organized movement is now on foot, headed by McLane Tilton, President of the First

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
Bronze Work, Marble & Tile
Grand Rapids, Michigan

DORNBOS' SINGLE BINDER 5c CIGAR

Seed and Havana

A Smile In Each One

PETER DORNBOS

Cigar Manufacturer

16-18 Fulton St. W., Grand Rapids, Mich.

Mail Orders Promptly Attended To

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

National Bank of Fall City, Ala., to have Congress enact laws that will relieve the situation and protect the country banker. Mr. Tilton has resigned his position as Secretary of the Alabama Bankers' Association to devote his energies to this cause and is now in Washington to secure, if possible, the desired legislation.

The Need for Penny Change.

The abnormal conditions have brought to the front with a new importance the much debated question of penny change as against a blind adherence to the nickel-at-a-time motive.

Whether because of a distaste for fractions or a preference for decimals the grocer, both wholesale and retail, seems to show a great reluctance in making prices in amounts other than in multiples of five or ten cents. Much has been said and written regarding legitimate profits and cut-throat competition, but little has been done to secure protection from undue loss by the simple device of "splitting the nickel."

The chain store, the department store and the mail order house have looked with favor on the lowly copper, while many others have frowned upon it as insignificant. The success of these competitors can be partly measured by the advantage taken by adding an extra cent or two, where possible, or of cutting by similar amount where trade can be attracted by the reduced price. Neither move need mean loss or undue profit. If the increased cost of certain articles justifies prices of 6, 17, 28 or 39 cents, it is not wise to take a loss by standing by the old prices of 5, 15, 25 and 35 cents, nor is it reasonable that business can be retained by adding a whole nickel to former prices in each case. The dealer should protect himself against loss, but in doing so, unfair advantage should not be taken of the consumer.

At the present, when the tendency of values is upward, careful consideration thereof is absolutely necessary by all who buy or sell goods. The practice of adding 5, 10, 15, etc., cents to cost, when values were more stable, cannot be continued if the balance sheet at the end of the year is to show a fair return on capital invested. Cost of doing business grows with higher values, and must be reckoned with both by the wholesale and retail grocer.

A railroad in the Northwest is setting out a row of trees along its entire line. The trees are set out by a machine and are to act as a snow barricade and windbreak. But they will add beauty to the line and years from now travelers over the railroad will remark on the shady and attractive right of way. A traveler, noticing the barren aspect of prairie homes, once asked a conductor if trees and shrubs would not grow around these places. He said they would, but the ranchmen were too busy with other things to set out trees and shrubs. They were thinking only of the present and were not doing anything to beautify their homes in the future.

Bad luck causes a man to take a mental inventory of his friends.

Flakes From the Food City.

Battle Creek, Dec. 4—The first serious fire in many months occurred here in the krumble department of the Kellogg Toasted Corn Flake Co., Thanksgiving day, entailing a loss of some \$20,000. Battle Creek's motor fire apparatus proved very effective in keeping the blaze confined. Otherwise we hesitate to predict the loss that would have resulted.

Bert Caldwell, for many years a clerk in local grocery stores, has purchased the grocery stock of T. J. Cahill and has opened a store in the building formerly occupied by Mr. Cahill. The many friends of Mr. Caldwell sincerely wish him success in his new venture.

A campaign has been started by the local Chamber of Commerce to make Battle Creek "bigger, better and grander than ever." Temporary offices have been established on Main street and a telephone installed with number 50,000 as its call number. The prime object of the campaign is to secure a population of 50,000, and everything that can suggest this number is used in abundance. For fear it might look like false pride we abstain from predicting anything as regards results of the campaign, but will guarantee a surprise for the readers when the same is closed and the results bulletined.

Edwin French, for many years head clerk at the Horning grocery, has taken a position as city salesman with the Grocers, Inc. We understand thus far Ed. has been very successful. But, then, we couldn't expect anything else from Ed.

Men who have traveled any length of time and who have not become members of the U. C. T., had better look out this winter, for Council No. 253 is inaugurating a membership campaign. J. Q. Adams is in charge, with about fifty names of eligibles in his possession. The fact that John always gets what he goes after makes us feel already somewhat elated over the expected results. The committee is planning a huge meeting in January, at which time the campaign closes and it wishes me to withhold the programme for that occasion until later.

Carl Moore, who started a grocery and bakery about a year ago, has been compelled to take to larger quarters through an enormous increase in his business. Mr. Moore's new store will be modern in every detail and the latest sanitary methods will be adopted in caring for stock. One thing Mr. Moore is to be especially commended for is the utmost courtesy which he extends to the traveling man, even though he be ever so busy. This means he has the boys all working for him and that helps a lot.

Coal, coal, all around, but not a drop to buy! Some 200 carloads of coal stand on sidetracks here, but the fuel dealers tell us they cannot get any to sell. We might suggest a way.

The new cement road extending three miles west of Battle Creek from the city limits has been officially opened and already a good start has been made in collecting money for an added mile from fines collected from overzealous racing enthusiasts. However, we can hardly blame them, for it is, indeed, a luxury to have a good country road around Battle Creek.

New buildings undergoing construction in Battle Creek are as follows: Kellogg Toasted Corn Flake Co., five story addition; Postum Cereal Co., three large additions; Union Steam Pump Co., a large store house; Y. W. C. A. \$50,000 house; Grocers, Inc., wholesale warehouse, five story; Consumers Power Co., large addition to power plant. Besides the foregoing a number of houses are being built to help accommodate some of the 50,000 population we are going to have.

The Parker Drug Co., which has been identified with the city's retail

business for many years, has sold out to the Baker Drug Co., which will continue the business along the same lines maintained by the old corporation. Otto L. Cook.

Practical Knowledge Required.

To organize and manage a store calls for special knowledge and a particular brand of patience. Not just the brand of superior knowledge, but the knowledge of markets and of buying. Successful stores must be managed by those who know what, when and how things are wanted.

**OFFICE OUTFITTERS
LOOSE LEAF SPECIALISTS**

The Tisch-Hine Co.

237-239 Pearl St. (near the bridge) Grand Rapids, Mich.

Investment Buying

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

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

Allen G. Thurman & Co.

136 Michigan Trust Bldg.
GRAND RAPIDS

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

**Auto Insurance
Company**

Has Rapid Growth

15,500 policies have been issued by the Citizens' Mutual Automobile Insurance Company of Howell, and one hundred fifty-five claims have been paid for fire, theft and liability.

The Company aims to make a prompt adjustment in case of fire, and theft, and also in cases of personal injury where the claims are just and reasonable.

The publicity of the above Company has encouraged more careful driving thereby curtailing the number of accidents. In cases where a person is injured in an automobile accident, if the injured party is inclined to be fair and presents a fair and reasonable bill, it is taken care of promptly. On the other hand, where they capitalize their injury and attempt to get an unreasonable amount by rushing into court, the Company defends the case. The fact that \$35,000 worth of claims presented were taken care of either by judgment or settlement for \$3,000 shows the unreasonable attitude of many. The public as well as the automobile owners desire fair treatment. At the present time, the juries are inclined to be fair, and they discourage the unreasonable man who attempts to obtain a large amount.

United Light & Railways Co.

Davenport Chicago Grand Rapids
Preferred Stock Dividend No. 25
Common Stock Dividend No. 8

The Board of Directors have declared a dividend of One and One-Half Per Cent. (1 1/2%) on the First Preferred Stock and a dividend of One Per Cent. (1%) on the Common Stock, payable out of the surplus earnings on January 2, 1917, to stockholders of record at the close of business 3:00 P. M., December 15, 1916.

Stock transfer books will reopen for transfer of stock certificates at the opening of business December 16, 1916.

L. H. HEINKE, Secretary.
December 1, 1916.

LOGAN & BRYAN
STOCKS, BONDS and GRAIN

Grand Rapids, Office
305 GODFREY BUILDING
Citizens 5235 Bell Main 235

Members
New York Stock Exchange
Boston Stock Exchange
Chicago Stock Exchange
New York Cotton Exchange
New York Coffee Exchange
New York Produce Exchange
New Orleans Cotton Exchange
Chicago Board of Trade
Minneapolis Chamber of Commerce
Winnipeg Grain Exchange
Kansas City Board of Trade

Private wires coast to coast
Correspondence solicited



THE BANK WHERE YOU FEEL AT HOME

GRAND RAPIDS SAVINGS BANK

WE WILL APPRECIATE YOUR ACCOUNT
TRY US!

**One of the Strong
Preferred Stocks**

now so attractive to investors is being recommended by a number of reliable investment dealers for the following reasons:

It may be purchased in amounts to suit at about \$82 a share.

The income return is well over seven per cent.

The investors' principal is protected in a way that is unusual with preferred stocks.

Send for Circular R-83 which gives full details.

Hodenpyl, Hardy & Co.

Incorporated
Securities for Investment

14 Wall St., New York
First National Bank Building, Chicago



How to Display Toys in the Window.

To make a window background plan for a toy display, here is an attractive idea:

Cover the background and top sections of the background with dark blue sateen. Then with a small brush dab on little specks of white paint haphazard to give the effect of falling snow. The center strip should be in white. This can be produced by fastening on ordinary sign muslin. If you can paint in humorous toy figures do so. Otherwise you doubtless can cut them out of picture books or have in stock. Any little fairy scenes of Mother Goose illustrations—almost anything along this line—will work very well.

The center upright panel can be made out of a framework of light lumber and covered with white mus-

lin. In the center should be hung a large wreath of real holly. The square design at the top can be stenciled on alternating red and white squares with a design of three holly leaves. These holly leaves designs may be cut from crepe paper napkins and pasted in position.

As a foreground display for this window you can build up units of merchandise after the order of the window trim suggested below. This is an actual photograph of an actual trim made by our expert service department. The arrangement of the merchandise is very plainly shown in the picture. You will want to vary the plan somewhat so that the center strip in the background will not be hidden. This will be easy to do.

After you have completed the back-

ground put up the four little pieces of lumber that you see illustrated at the top of the drawing. Fasten these with wire or string. To each pin a large Christmas bell and over this whole drape tinsel in three strands of festoons, three each. Then under the bells on the background itself drape some darker color tinsel.

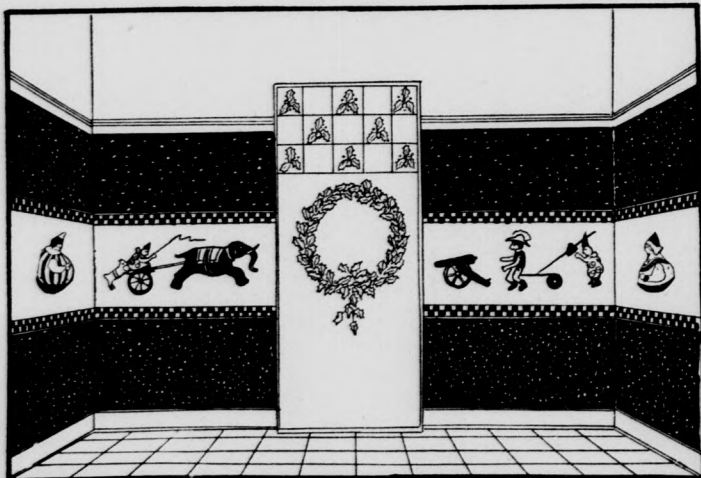
The next step is to arrange the fixtures for the merchandise. These you will see indicated in the drawing. If your background is white, cover these with red. If the background is red, make the fixtures white.

There are so few items of merchandise used in this trim that it is hardly necessary to enumerate them here. A study of the photograph will be sufficient. A picture is always better than words, anyway. The little comic figures you see on top of the center unit are actors from a humpty-dumpty circus.

Fill in the window with merchandise such as we have used or similar merchandise and you will have a very pleasing effect. Use your larger and better toys. Or if you use smaller ones use a greater number. Don't try to crowd this window. If you study it carefully you will see its strongest point is the small amount of merchandise used. Many a Christmas window looks more like a storeroom. The trimmer starts out with the best of intentions. His heart is in the right place. He even may have a good idea. Then he spoils the whole thing by using too much stuff.—Butler Way.



Window Trim of Toys



Nursery Toy Background

Trade Stimulators For Price Advertising

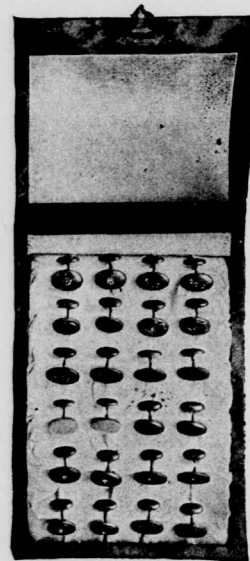
Our monthly catalogue of General Merchandise abounds with these.

Get acquainted with the Yellow Page Specials in each issue of "Our Drummer." They will help you pull trade to your store.

Butler Brothers

Exclusive Wholesalers of
General Merchandise

New York Chicago
St. Louis Minneapolis
Dallas



Low Priced Jewelry

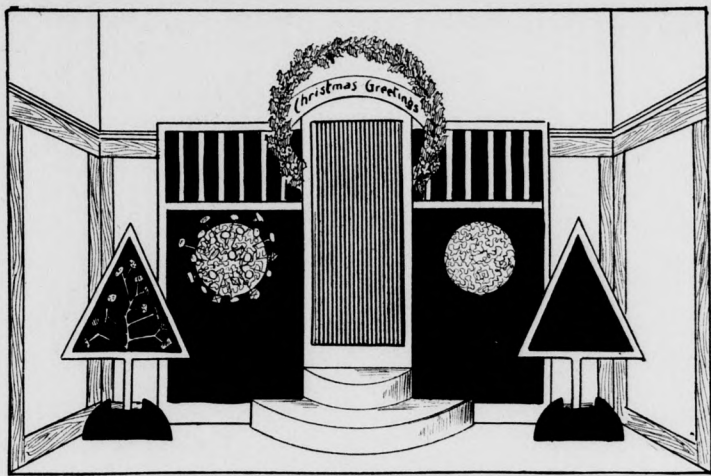
Is always in demand during the holiday season.

We carry in stock Cuff Links, Collar Buttons, Tie Clasps, Stick Pins, Rings, Watch Chains, Cuff Pins, Brooches, LaVallieres, Bracelets, etc. If unable to make personal selection then state retail selling price desired and we will try to please you.

Grand Rapids Dry Goods Co.

20-22 Commerce Ave.

Grand Rapids, Michigan



Jewelry and Fancy Goods Window

Jewelry and Fancy Goods Background

An appropriate window background for the display of Christmas jewelry and fancy goods can be made as follows:

A large panel of the relative size shown in the drawing should be made out of light lumber. This can cover practically all the background of the window. The end sections should be filled in with red velvet or red cotton flannel. The center should be in a red and white effect. This can be produced by pinning red ribbon or red crepe paper over a background of white crepe paper. The white lines at the top of the drawing should be reproduced in the window by the use of crepe paper or ribbon. Or the material used in covering the background can be cut in pieces and fastened against the white background so as to produce the same effect.

Over the whole thing in the center put a large Christmas wreath and inside of this have some appropriate wording.

On each side of the center panel have hat pin cushions puffed out with fine white cheese cloth. Other jewelry items can be pinned to the panels to suit your taste.

The triangular pieces at the extreme left and right are supposed to represent "Christmas trees." These are made out of flat pieces of board covered with white crepe paper and then decorated with the same material used in covering the main panel. Small

jewelry items can be pinned onto these "trees" and connected with strips of cardboard representing branches.

Larger items such as various toilet articles, cut glass, vases and the like can be grouped in front of this display in units to suit the taste. If you don't care to go to the trouble to build the circular platform shown here you can produce a satisfactory effect by using boxes of the same relative size.—Butler Way.

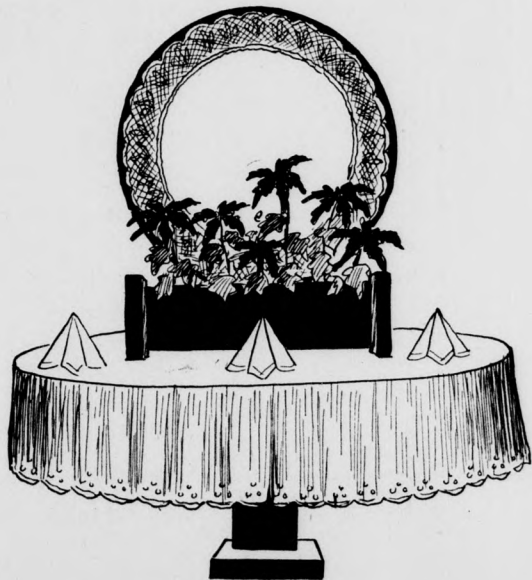
How to Show Art and Table Linens.

In displaying your Christmas merchandise try to make each setting appropriate and in keeping with the merchandise. If dignity is required, have dignity. If elegance is necessary, have elegance. If a little humor will help it out, have the humor.

In showing art and table linens the setting can be along the dainty order such as the one illustrated here. This can be adapted either for window or interior display.

If you use it inside you may want the dimensions to be somewhat smaller than those suggested for the window.

Fasten a couple of pieces of board together so as to form a panel about sixteen inches wide and thirty-six inches long. Round off the ends so as to produce a circular, or rather an elliptical, effect. Place this board on a box or pedestal and drape it with a lunch cloth. On top of the lunch cloth then place an ordinary flower box



about twenty inches long painted dark green. To the back of the flower box nail a twenty-four inch circle in an upright position and cover it with green sateen. Then pin to this a fancy center piece. Fill the flower box with poinsettias or whatever holiday floral pieces may be available.

This display may be used for table linens exclusively or for stamped and embroidered pieces. For the stamped pieces the center unit can show the finished work, while the rest of the display can show the various articles ready to be worked. In this case, the materials for doing the work also should be shown—Butler Way.

Trade Commission Ruling on Silk Misbranding.

The decision recently handed down by the Federal Trade Commission in the case of the Circle Silk Co., Philadelphia, is expected to have a far-reaching effect not only in the silk trade but in the textile industry. In its decision the Commission ordered the defendants to stop the printing and advertising of mercerized cotton or imitation silk as "cilk." The Commission declared that there was no intention on the part of the respondent to deceive, but that the effect of using such terms was to deceive some persons in the trade and some of the consuming public into believing that they are buying and receiving a product made of silk when they are not. The Commission also found that whenever such confusion and deception occurs there is always damage to the trade and manufacturers who deal in silk products.

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.

TAKING INVENTORY

Ask about our way
BARLOW BROS. Grand Rapids, Mich.

GEO. S. DRIGGS
MATTRESS & CUSHION CO.

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

DOUBLE YOUR MONEY

Put in a line of
PILLOWS

Get this Leader Assortment:

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

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

Grand Rapids Bedding Co.
Grand Rapids, Mich.

GOOD ITEMS
For Christmas Trade

Packed in attractive holiday boxes. Ladies' and Men's Neckwear, Suspenders, Garters, Suspender and Garter Sets, Pincushions, Hat Pin Holders, Coat Hooks, Perfumes, Handkerchiefs, Mufflers, Etc.

Good Assortment Toys and Games 75 cents to \$4.50 per dozen

Paul Steketee & Sons

Wholesale Dry Goods Grand Rapids, Michigan

AVOID DELAY AND DISAPPOINTMENT

GET YOUR ORDERS IN NOW FOR



PUTNAM FACTORY Grand Rapids, Michigan
Distributors for Western Michigan

THE FOOD VALUE OF MILK.

Remarkable Exposition By Foremost Sanitary Authority.

Battle Creek, Nov. 15—Food is to an animal what the earth is to a plant. It is the soil out of which we grow. What we eat to-day is walking around and talking to-morrow. The most marvelous of miracles is the transmutation of common foodstuffs into men and women, the transfiguration of bread, potatoes and beefsteak into human intelligence, grace, beauty and noble action. We read in holy writ how the wandering Israelites were abundantly fed in the Assyrian desert with manna from the skies and marvel at the providence which saved a million souls from death, forgetting that every harvest is a repetition of the same miracle, that each morsel of food we eat is a gift of Heaven conveyed to us by a sunbeam. Food is simply sunshine captured by the chlorophyll of plants and served up to us in tiny bundles called molecules, which, when torn apart in our bodies by the processes of digestion and assimilation, release the captured energy which warms us with heat brought from the sun and shines out in human thought and action.

What Is Food?

And what is its relation to the animal economy? are questions of which the wisest of the ancients knew absolutely nothing. It is less than a century since Liebig and Lehmann and their pupils began to unravel the mystery of food. In recent years no subject has received more assiduous attention from scientific men and none has been made the object of more constant or more profound research than the questions of food and food supply. The feeding of animals and men is without question the most pressing and vital of all economic problems, a fact well emphasized at the present time by the critical situation in Belgium, Poland and Germany.

The labors of Voit and Pettenkofer, Rubner, Zuntz, Atwater, Benedict, Chittenden, Mendell, Lusk and Hindhede have demonstrated that there is the closest relation between food supply or food selection and human efficiency. In fact, it has been clearly shown that the quality and quantity of the food intake is just as directly and as closely related to the question of human efficiency as is the quality and the quantity of gasoline to the efficiency of an automobile.

Food Is Fuel.

In fact it has been established as a fundamental principle in human physiology that food is fuel. Life is a combustion process. The human body is a temple in which burns a sacred fire and food is the sacrifice which we bring as an offering to the altar.

The human body is a machine which may be likened to a locomotive—it is a self-controlling, self-supporting, self-repairing machine. As the locomotive rushes along the iron road pulling after it a thousand ton cargo of produce or manufactured wares or human freight sufficient to start a town or stock a political convention, its enormous expenditure of energy is maintained by the burning of coal from the tender which is replenished at every stopping place. The snorting monster at the head of the rushing procession gets hungry and has to have a lunch every few miles along the way. After a run of a hundred miles or so the engine leaves the train and goes into a round house for repairs; an iron bolt has dropped out or a brass nut has been shaken off. Every lost or damaged part of the metal leviathan is replaced, and then it is ready for another century run.

The human body is wonderfully like the locomotive. It pulls or carries loads, it expends energy, it consumes fuel and has to stop at meal stations to coal up, it has to go off duty periodically for repairs. The body needs just what the locomotive needs, fuel to furnish energy and material for repair of the machinery.

Food differs from fuel chiefly in the

one particular that in each little packet of food done up by Mother Nature there is along with the fuel for burning, a tiny bit of material to be used for repair of the machine. In other words, food represents in its composition both the coal and the metal repair materials of the locomotive.

The starch, sugar and fat of food are the coal and the protein or albumen is the metal repair stuff. Here we see at once the reason why starch and sugar and fat are so abundant in our foodstuffs while protein or albumen is in quantity a minor element.

How Food Differs From Fuel.

But there are other differences between food and common fuel which are worthy of mention. The water and the salts are essential to meet the body's needs, especially the various mineral elements, lime, soda, potash and iron. All these we must have—the lime for the bones and nerves, soda and potash to neutralize the harmful acid products of combustion processes, and iron for the blood.

All these are found in normal foodstuffs but in greatly varying proportions, so that a pretty large variety of foods must be eaten to make sure that each of the different food principles required for perfect nutrition are supplied in ample quantity.

Wonderful Discovery of Modern Times.

In recent years science has discovered another and most surprising property of food in which it transcends all other fuel substances as a diamond from the Transvaal outshines a lump of coal. Natural food contains vitamins. It has long been known that a rice diet sometimes causes beri-beri, a form of general neuritis; and that a diet of dry cereals and preserved foods, in time, gives rise to scurvy; but the reason was a profound mystery. In very recent years it has been learned that the real cause of beri-beri is the lack of vitamins which are associated with the bran of cereals and so are removed in the process of polishing rice and in the bolting of wheat and other grains.

Vitamins do not enter into the composition of the body as do other food principles, but they are somehow necessary to activate or render active the various subtle elements which are essential to good nutrition.

There are several kinds of vitamins. Some are associated with the bran of cereals, others with the juices of fruits. Some are easily destroyed by heat, while others survive a boiling temperature. The discovery of vitamins must stand as one of the most masterly achievements of modern science, even outshining in brilliancy the discovery of radium. It was only by the most persevering efforts and the application of all the refinements of modern chemical technique that the chemist, Funk, was able to capture and identify this most subtle but marvelously potent element of the food. This discovery has cleared up a long category of medical mysteries. We now know not only the cause of beri-beri and scurvy and the simple method of cure by supplying vitamins containing foods, but within a very short time it has been shown that rickets and pellagra are likewise deficiency diseases due to lack of vitamins, and in a recent discussion before the New York Academy of Medicine it was maintained that vast multitudes of people are suffering from disorders of nutrition due to the same cause.

The Most Remarkable of Foods.

With this brief summary of the nature of foodstuffs and their relation to body needs, let us now turn our attention to the most remarkable of all foods known to man, milk.

Milk differs from every other food substance known in the fact that it is a complete food. If in the case of adults it need to be supplemented by other foodstuffs, it is for the young infant when properly diluted, a perfect food. It contains in excellent proportions, all the elements needed by the growing child. This is not true of any other substance known.

The fuel element is represented in milk

by fat and sugar of milk. The fat is of a sort easily utilized by the body. Why Milk Sours While Meat Putrefies.

The sugar of milk is a special product exactly adapted to the needs of the body, far superior to cane sugar and free from the unwholesome properties of the products of the sugar cane. It is found nowhere else in nature except in the milk of animals. Milk sugar is slowly digested and absorbed. This enables it to reach the lower intestine where it is converted into lactic acid and so prevents the putrefaction to which modern science has traced a great number of the maladies of both infants and adults.



The Holiday Favorite MAPLEINE

The Golden "Maple" Flavor for reasonable dainties, cakes, candies, ice cream. Suggest this delicious flavor and your courtesy will be appreciated.

Order from your jobber or
Louis Hilfer Co.
1503 Peoples Life Bldg.
Chicago, Ill.

CRESCENT MFG. CO.
Seattle, Wash.



"The End of Fire Waste"

COMPLETE APPROVED Automatic Sprinkler Systems

Installed by

Phoenix Sprinkler & Heating Co.

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It is due to the presence of lactose, that milk sours while meat putrefies. Nearly ten years ago I placed in a jar of butter-milk a raw beefsteak to which no antiseptic of any sort has been added. The beefsteak is still intact, thanks to the anti-putrefactive properties of milk sugar and the acid forming bacteria in feeds. The reason for this anti-putrefactive property of milk was discovered by Kendall of Harvard, who a few years ago demonstrated that in the presence of sugar even highly active putrefactive organisms produce harmless acids instead of noxious toxins and ferments. This is a most beneficent provision of nature whereby the normal food of the young infant is kept in a wholesome state while undergoing the processes of digestion and absorption in the intestine.

In the casein of milk is found material for growth and repair, and in a form favorable for prompt and complete digestion and assimilation. There are also other proteins in milk which serve the same purpose.

Milk Rich in Salts.

Milk is also rich in salts, containing four times as much of these mineral elements as does mother's milk. Milk is particularly rich in lime. A pint of milk contains sixteen grains of lime, more than is found in a pint of lime water. Note the contrast in this regard between milk and beefsteak, or flesh food of any sort. Meat supplies only half a grain of lime to the pound, although containing twice as large an amount of solids as does milk. The reason for this is obvious. Milk is a substance provided by nature as an exclusive food for a growing animal, and so must furnish lime for the bones as well as protein for the muscles. Meat represents but a fraction of the original foodstuff. When corn or other food is eaten by an ox, the several elements are separated, each going to form its own tissue, fat to fat, protein to muscle, and lime to the bones. So to get back the whole assortment of food principles fed to an animal, one must eat its entire body, the whole ox, or the whole hog, bones and all. This being impossible, kind Nature has supplied us in milk with bones, muscles, brains, nerves, every bodily structure in solution, and in attractive form, a most delectable and tempting nutrient unsurpassed by the daintiest products of the culinary art, or any achievement of chemical knowledge and skill.

Milk Rich in Vitamines.

Another notable quality of milk is its richness in vitamines. In this respect also milk is unique and superior to all other foodstuffs. Of ordinary foodstuffs each provides its own sort of vitamines. These remarkable and magic working substances are, according to Funk, the discoverer, produced only by vegetables. Each plant produces its own sort of vitamines. The vitamines of milk are not produced by the cow, but only collected by her. As she browses about the pasture she selects the various sorts of grasses, twigs, leaves and stems which suit her needs and with them gathers a fine assortment of cell stimulating, life-saving vitamines which are borne by the glistening streams which pour from her udder and impart to this wonderful foodstuff a potency as a body building agent possessed by no other known substance.

It should be mentioned right here, however, that these remarks are true only of clean cow's milk as it flows from the original fount, and do not hold for milk which has been boiled or pasteurized, or doped with alkalis, which several processes destroy the precious vitamines, and deprive the milk of one of its most unique and valuable properties.

But there is something more to be said of the food properties of this fascinatingly interesting product of maternal providence. Milk is a live food. Of course it is not alive in just the sense in which a growing animal or a plant is alive, but still it possesses certain properties which are peculiar to living things, and which serve the body in a most remarkable manner.

The Digestive Ferments of Milk.

Milk contains certain digestive enzymes or ferments, galactase, oxidase, and reductase which aid the processes of digestion. It is important to note, however, that this is true only of fresh milk which has not been sterilized by boiling. These useful ferments, like the subtle vitamines, are destroyed by heat. This may be easily shown by a simple experiment known as Storch's test for heated (boiled) milk. "Shake five cubic centimeters of the milk in a test tube with one drop of 2 per cent. hydrogen peroxide and two drops of 2 per cent. sol. parafenaleine-diamin. If the milk has not been heated a dark violent color appears at once, but if it has been pasteurized or boiled, no color appears."

The Antitoxins of Milk.

There still remains a final word to be said about the wonderful properties of fresh cow's milk. Milk is a sort of fluid tissue and like other tissues is prepared from the blood; hence it is not surprising that the profound scientific study to which this remarkable food substance has been subjected within recent years has brought to light the fact that milk possesses some of the properties of the living blood from which it is produced. While still warm with animal heat freshly drawn milk, like the blood, possesses the power to combat and destroy germs. Milk contains various anti-bodies which are found in the blood, agglutinins, antitoxins and opsonins. It must be admitted that these last named elements of milk have been so recently discovered that their relation and value to human life and health are not yet fully understood. It cannot be doubted, however, that future researches will show their function to be important, and there is ground for believing that they may play a part of some consequence in preparing and maintaining the defenses of the body against disease.

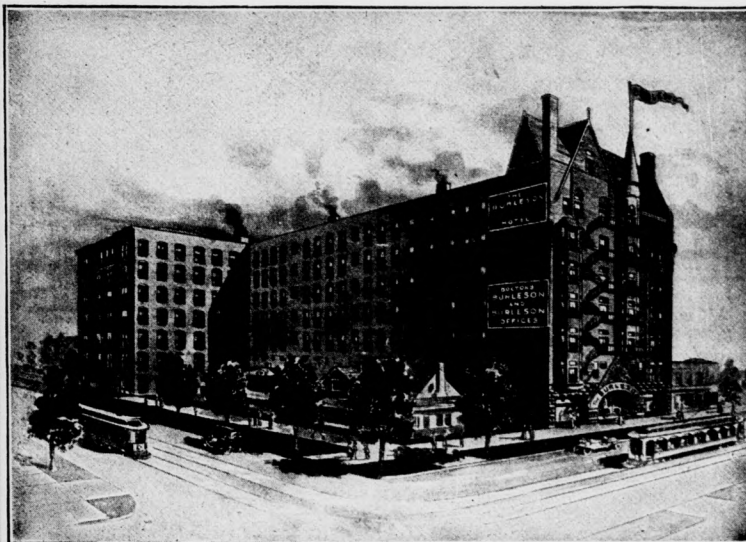
Now that we are prepared to appreciate the superior value of milk as a foodstuff, let us consider some of the practical questions relating to the dietetics of milk. In order that milk shall fill the important place as a nutrient which its natural properties render possible, it is essential that certain conditions respecting its use should be complied with.

Sterilizing or Pasteurizing of Milk.

1. Milk should be alive, or at least uncooked. Pasteurizing, that is, heating to a temperature of 158 degrees Fahrenheit, destroys the anti-bodies of milk. When the milk is heated to a temperature of 176 degrees Fahrenheit the digestive ferments which it contains are destroyed. The boiling of milk modifies in a harmful way nearly all its ingredients and considerably reduces its nutritive value. Rats fed on boiled milk grow to only half their normal size. Scurvy sooner or later appears in babies exclusively fed on pasteurized or boiled milk. The subtle alchemy by which milk is prepared in the laboratory of nature is upset by the crude process of cooking. Boiled milk will sustain the life of rats but it will not enable them to grow to full development, and reproduction fails altogether. Science is teaching us every day that the fine adjustment and adaptations of nature cannot be safely ignored. We are gradually learning through the loss of millions of lives which have perished through our ignorance, that the foodstuffs which nature designed for our use are not the haphazard products of wild and incoherent forces but are wrought out by a subtle and infinite wisdom which fits them to our needs so perfectly as to transcend our highest knowledge and defy the profoundest analysis.

Man has been defined as a "cooking animal" and for ages the culinary art has been highly cultivated and made the means not only of utility but of harmful luxury. Through modern scientific research, we are coming to know that notwithstanding its great service to the human race, the art of cookery has associated with it many perils, one of the greatest of which, though the most recently recognized, is the destruction

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of its vital elements which so modify the food as to greatly impair its nutrient value. The beasts of the forest, and to a large extent also the primitive savage, take their food directly from the hand of nature, unsophisticated and uninjured and as a result enjoy an immunity from disease and acquire a vigor and toughness of constitution which are unknown to the civilized man. The chef of the future will display his finest talents, not in the compounding of complex combinations of foods with non-foods and poisons, into disease producing entrees, ragouts and dyspepsia-breeding deserts, but in selecting and serving in wholesome and attractive ways the pure products of nature's great food laboratories—the garden and the farm.

Milk, fresh from the bovine font, with its rich store of vitamins and enzymes, with the finest quality of protein for brain and muscle building, salts to stiffen the boney frame-work and fats to brighten the vital fires of the body, is a natural product which not only is not improved by the art of cookery, but is actually damaged by it and rendered incapable of supplying in the highest degree these subtle elements which are, we now know, so essential to good nutrition.

Milk Must Be Clean.

2. The chief reason assigned for the pasteurizing or sterilizing of milk is the presence in the milk of large or small quantities of filth which should have been left in the stable or the barnyard. Combe and others have shown that the germs associated with this putrefying filth are the most prolific source of the diarrheas, and other intestinal disorders which annually carry off so many thousands of infants during the summer months. These same putrefactive germs are likewise the cause of intestinal toxemia or auto-intoxication. Entering the body through the medium of milk, they take up their abode in the colon where they grow and multiply to the extent of hundreds of billions daily, producing poisons which are akin to the venoms of serpents, and which, when absorbed into the blood, give rise to an almost infinite number of distressing symptoms, and several crippling and even fatal maladies.

Clean milk obtained from clean cows kept in clean stables, collected in clean receptacles and distributed in clean vessels, is the choicest of all the infinite products of the laboratory of nature. Dirty milk, corrupted with gleanings from the dung heap, the chicken coop, the pig pen, and other sources of pollution, is a veritable poison cup, and is doubtless responsible for the loss of at least nine-tenths of the 300,000 infant lives which are every year sacrificed to ignorance and neglect.

Infection Due to Unclean Milk.

3. Milk must be free from the germs of disease. In addition to the common organisms which give rise to putrefaction and with which the milk becomes contaminated through careless dairy methods, milk may contain germs of various specific diseases such as tuberculosis, typhoid fever, diphtheria, scarlet fever, sore throat, Malta fever, maladies originally derived from human beings suffering from the above named disorders and with the germs of which the milk, by direct or indirect contact, becomes contaminated.

Milk may also communicate to human beings various disorders which originate in cattle, but which may be communicated to human beings by making use of milk of sick animals, such as foot and mouth disease, milk sickness, gastroenteritis, anthrax, cow-pox, rabies, actinomycosis and perhaps other maladies. Infected Milk a Cause of Tuberculosis.

Modern research has shown that bovine tuberculosis is communicable to human beings. According to Rosenau, it must be conceded that not less than 5 to 7 per cent. of all cases of human tuberculosis are due to infection from the use of infected milk or the flesh of tuberculous animals. In other words, more than 5,000 persons die annually from the effect of infection with tuberculosis through the milk of tuberculous

cows. A careful examination of the mortality tables published by the United States Census Bureau shows that not less than 3,000 children die annually as the result of infection with bovine tuberculosis, and not less than 60,000 children are constantly suffering from bovine tuberculosis contracted chiefly through the use of diseased milk.

The New Jersey Tuberculosis Commission found 16 per cent. of the dairy cattle in that State suffering from tuberculosis. In some parts of Germany 30 per cent. of all the cattle were found to be infected with this disease. An investigation made of the milk supply of the District of Columbia showed that 15 to 25 per cent. of all the cows furnishing milk to that community were suffering from tuberculosis.

Tubercle germs are not readily killed by dairying processes. Schroeder killed guinea pigs by infection with germs found in butter more than four months after it was made. Mohler found germs alive in butter five months after it was churned. Tubercle germs have been found in great numbers in cheese and ice cream. Morgenroth even found tubercle germs in nine out of twenty samples of oleomargarine purchased in the open market.

The public has been taught to place too much faith in sterilized or boiled milk. It is true that pasteurization or boiling of milk, destroys certain specific disease-producing organisms such as those of typhoid fever, tuberculosis and diphtheria, but these processes at the same time destroy certain highly essential vital properties of milk, but as already pointed out fail to destroy the spores of putrefactive organisms, which probably are on the whole the cause of far greater mischief and many more deaths than the organisms which give rise to tuberculosis, typhoid fever and other specific organisms. If left to itself milk does not decay but sours. Boiled milk rots. The acid forming organisms which find their way into the milk from the air thus exercise a protective influence, preventing the toxemia which results from intestinal putrefactions. When an infant is fed upon sterilized milk, the stools, which are naturally slightly acid, quickly become foul smelling through putrefaction and the infant is thus exposed to highly potent disease-producing influences against which it is protected when fed upon natural, clean milk. A temperature of 240 degrees for half an hour is required to destroy the spores of putrefactive germs and even such milk is likely to promote putrefactive processes in the intestine, especially in the case of young children. It is thus apparent that pasteurization and boiling of milk should be regarded only as makeshifts which mitigate to some degree the evils resulting from the use of milk contaminated with barnyard filth but are not by any means a substitute for clean natural milk.

As the public becomes better informed respecting the dangers and the causes of tuberculosis through the efforts of boards of health and anti-tuberculosis societies, the apprehension of danger from the use of milk is going to be greatly increased and this will naturally lead to less consumption of milk and dairy products. The average citizen is daily becoming wiser in relation to foods and he is no longer willing to close his eyes and swallow without question whatever is presented to him.

In my opinion, the greatest obstacle in the way of the dairy business in this and other countries is the prejudice which in recent years has been developing in the public mind against the use of milk containing barnyard filth with the germs of barnyard and pest-house diseases. The chief opponents of the dairy business are the manufacturers of baby foods. Physicians are continually warning mothers to beware of the milk supply and the manufacturers of baby foods are waxing rich from the sale of wheat flour with various slight modifications at prices a hundred times the original cost and actual value. When dairymen are able to supply the public

with clean milk, free from barnyard dirt and disease-producing germs, baby foods will disappear from the columns of the country newspapers and from the shelves of the corner drug store, and the consumption of milk will increase many fold.

How to Eat Milk.

4. Milk must be eaten, not swallowed as a beverage. It must be chewed. All foods need to be masticated. The calf and the nursing infant chew the milk which they draw from the maternal font. The movements of the jaws and the sucking movements executed by an infant nursing induce an abundant flow of saliva which mixing with the milk, properly dilutes it, and to a high degree promotes its digestion. Milk when swallowed rapidly as a beverage is likely to form in the stomach large and hard curds which are very slowly digested. Many persons who suffer from taking milk in this way imagine themselves to be unable to take milk and so abandon its use. I remember a man to whom I had recommended the liberal use of milk. He protested that he was absolutely unable to use it at all and stated that on the last occasion on which he had taken milk he had nearly lost his life. A few hours after hastily swallowing several glasses of milk he experienced a sensation of suffocation, was then nauseated and on attempting to vomit experienced a choking sensation. On reaching his finger down his throat he felt a mass which he seized and to his astonishment drew out a rope of milk nearly a yard in length. The milk had formed in his stomach one large, hard curd which he was certainly very fortunate in being able to get rid of so easily. The late Dr. Lawson Tait told me of a case in which he was obliged to perform a surgical operation to remove a similar mass of curds which had lodged low down in the intestine.

Milk should be sipped slowly and with a sucking movement of the throat so as to secure a liberal admixture of saliva. A good way is to take it through a straw. By this means the formation of hard, indigestible curds may be prevented.

5. Milk must be taken in right quantities and in right combinations. It cannot be denied that milk digests better when taken by itself or in very simple combinations than when mixed with a large variety of other foodstuffs. In some instances, also, a large quantity of milk is more easily digestible than a small quantity. When the stomach produces a large amount of highly acid gastric juice as is usually the case with persons who have been accustomed to a hearty meat diet, the curds formed when a small amount of milk is taken will be large and tough, whereas if a larger amount of milk is taken, the curds formed will be smaller and softer. Hence, the proper remedy in many cases in which a person complains that he cannot take milk is to take more milk.

The taking of milk with meat is perhaps the worse of all dietetic combinations. The reason for this was made clear by Parlow, the eminent St. Petersburg physiologist, who showed that meat requires a highly acid gastric juice for its digestion and that the stomach produces this sort of gastric juice when meat is eaten, while milk calls forth digestive ferments. It is, of course, impossible for the stomach to make at the same time gastric juice suited for the digestion of meat and for the digestion of milk. The interesting discovery of Parlow perhaps explains the ancient prejudice against the use of milk and meat together embodied in the Hebrew law, forbidding the seething of the flesh of the calf in its mother's milk.

When milk is largely used as a nutrient, the balance of the diet should consist chiefly of fruits and vegetables for the reason that milk contains an excess of lime and is deficient in potash and soda which are necessary for perfect human nutrition. The last named elements are abundant in fruits and vegetables, particularly in the potato, which is also very rich in salts of potash. A diet consisting exclusively of

milk and cereals is less satisfactory. Such a diet often gives rise to scurvy in infants. Cereals are deficient in the alkaline elements which are needed to neutralize acid products developed in the body.

It is well to remember also in the use of milk, especially when it is freely taken, that one may easily by this means ingest an excess of fats. The milk of certain breeds of dairy cattle is exceedingly rich in fat. The use of such milk in some persons, and especially in infants and young children, gives rise to symptoms which are sometimes denominated as biliousness, but which are not directly connected with the liver, being due to putrefactive changes set up in the intestine by the presence of an excess of fat. Breeders of dairy cattle have labored to produce strains of milk cows which produce milk containing a large amount of fat because they are more profitable, but for table use, milk containing a smaller proportion of fat is much to be preferred. It may be on this account, suggested by Rosenau, that the milk produced by the Holstein cow is much better adapted to the human stomach than is that of breeds which produce a milk containing a larger proportion of butter-fat.

When employed in artificial feeding of infants and in some cases in the feeding of invalids, cow's milk must be especially modified. Ignorance of this fact and of the proper methods of feeding milk is responsible for the deaths annually of a great multitude of artificially fed infants. Of the 2,500,000 infants born in the United States annually, not less than 250,000 die as the result of improper artificial feeding. The mortality of bottle fed infants is more than four times that of breast fed infants. Cow's milk differs very decidedly from mother's milk. It contains four times as much lime and three times as much protein and only about two-thirds as much sugar. Protein and fat are the elements of cow's milk which are the greatest source of trouble to the human infant. Each animal produces milk exactly adapted to its own young, calculated to promote the development of its digestive organs in a normal way. The milk of the whale and the seal contains 50 per cent. of solids and an enormous proportion of fat which the young whale needs to protect it in the icy waters in which it lives. Cow's milk contains a large amount of protein and lime to support the rapid growth of the calf which attains puberty at the end of two years, about one-seventh of the time required for the human to reach the same stage of development.

Various formulae have been devised and recommended for the modification of cow's milk in artificial feeding. The most of these are more or less complicated. Recent experience has shown that a very simple method is much superior to the complicated measures which have been developed. It is only necessary to add two things, water and sugar, either milk sugar or malt sugar to render cow's milk suitable to the use of very young infants; malt sugar is preferable because it is free from germs which are often found in milk sugar in great numbers and is much more easily assimilated.

Another point to which attention should be called in the interest of both infants and invalids is the fact that certain persons become sensitized to milk as well as to other forms of protein, and to a person who is sensitized, even the smallest amount of milk gives rise to highly poisonous and even fatal symptoms. Many infants die annually from this cause. This fact should be borne in mind in changing the infant from the breast to bottle feeding. The milk should first be given in very small quantities, a teaspoonful in half a glass of water, the proportion being gradually increased until the proper dilution is reached. The same method should be pursued with individuals who have learned by experience that unpleasant symptoms are noted after the use of milk. The adult or infant who is sensitized to milk may be cured by the administration of milk in

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graduated proportions, beginning with extremely small doses. Such a case requires the personal care of an experienced physician.

Medical Uses of Milk.

Milk is not only useful as a nutrient for healthy persons but, by proper management, may be made to play a highly important role as a curative agent. For example—there is no better means of inducing a rapid gain in flesh than by liberal milk feeding.

A patient may easily make a gain of half a pound to a pound a day by milk feeding and in favorable cases an even more rapid gain of flesh may be secured. Milk feeding has often failed, however, through neglect of one or more of the important principles which have been above outlined. To be successful as a fattening diet, milk must be taken in a natural state, neither sterilized nor pasteurized. It must be taken regularly and in small amounts but in large aggregate quantity. The amount required per day is from an ounce to an ounce and a half per pound of body weight. A glassful of milk every half hour is the usual routine. Twice a day the patient should eat freely of fresh fruits and such fresh vegetables as lettuce or celery. The purpose of this is to supply the needed alkaline salts which are lacking in milk and also to furnish a liberal supply of iron which is also lacking. The young infant can thrive upon an exclusive diet of milk for the reason that at birth an infant carries in its liver a very large store of iron which has been provided in sufficient amount to last through the nursing period, not present in milk in adequate quantity.

The free use of fruits and fresh vegetables also helps to prevent constipation which is likely to result with an exclusive milk diet. Constipation is less likely to occur, however, when milk is taken in large quantity than when it is used in small amount. When the patient takes five or six quarts of milk a day he ingests a large surplus of protein, the curds formed from which pass in considerable amount through the intestine undigested and unabsorbed and thus aid bowel action.

By a milk regimen in which milk, fruits and vegetables are combined with bran, or agar-agar, if necessary adding some paraffin preparation, to stimulate peristalsis, it is possible to rapidly change the intestinal flora. The sugar of milk which such a regimen supplies in large amount finds its way into the colon, sets up there fermentation processes which give rise to an abundance of lactic acid by means of which putrefactive processes are prevented and thus the wild bacteria largely derived from meat and unclean milk are prevented from developing. The stools lose their foul odor and acquire the character of an infant's stool. The foul coat disappears from the tongue, and the unpleasant odor from the breath. The skin clears, the patient gains in flesh, and a state of high health rapidly replaces one of invalidism and disease.

Employed in this way, milk becomes a most effective means of combating many forms of neurasthenia and other chronic disorders accompanied by auto-intoxication and emaciation.

Remedy for Lime Starvation.

Again, the free use of milk is a useful, almost necessary remedy for lime starvation which, according to Prof. Sherman of Columbia University, is coming to be almost universal in this country, and is doubtless largely responsible for the early decay of the teeth noted among American children. Medical examination has shown decay of the teeth in 95 per cent of the children in our public schools. The body requires daily to make good its mineral losses fifteen to twenty grains of lime and smaller amounts of associated minerals. The sugar, white bread, rice, meat, potatoes, butter and other articles which constitute the staple food stuffs of the National bill of fare contain less than a third of the required amount of lime. Wheat contains one-half grain of lime to the pound, potatoes and rice about the same amount. Cane sugar, molasses,

butter and lard contain practically no lime at all. Milk, on the other hand, contains sixteen grains of lime to the pint. Thus an ounce of milk contains as much lime as a pound of fine flour bread. Wheat bran is rich in lime, containing about the same percentage of lime as milk. It is evident then that the American people stand greatly in need of more milk and more bran to complete the National bill of fare. An extra pint of milk and three or four ounces of bran added to the bill of fare of the average American would in a few generations add two or three inches to the average height of the American people and would produce an immensely greater gain in constitutional vigor and stamina.

The number of additional dairy cattle required to produce daily the additional 50,000,000 quarts of milk, my expert hearers will be better able to estimate than I can do. I merely drop the hint that the best way to promote the dairy business in this country is to first induce the American dairyman to produce clean milk, free from stable filth and disease from cows, and then to convince the American people that the readiest way in which they can escape becoming a toothless, boneless and spineless nation is by the increased consumption of milk.

Milk as an Economic Food.

I must not consume your time with a lengthy discussion of the food value of milk from an economic standpoint as compared with other foods. It must suffice to note that 10 cents will buy in the form of milk more than twice as much food as in the form of beef-steak, nearly ten times as much as in the form of oysters, and three times as much as is supplied by 10 cents worth of eggs, so that milk is really by far the cheapest of our ordinary animal foods. When we consider the amount of tissue building material which may be produced on a given area of land, the economy of milk as a foodstuff becomes still more apparent, by a simple calculation it may be shown that the same area of land which in pasture will produce forty pounds of beef protein per annum will produce 375 pounds of wheat protein and 400 pounds of milk proteins.

It is evident then that milk as a food product is well worthy of all the consideration which is given it, and that the advantages which may be easily obtained by the general application of the well known methods of scientific dairying will place the business of milk production in the very forefront of our food resources and will so raise the value of milk in the estimation of the average man that an appreciative public will not only be willing but glad to pay for the pure, clean, disease free products of the dairy of the future, a price which will be an adequate return for the labor and investment required for its production and leave a margin of profit sufficient to make of every owner of a good herd of Holstein-Friesian dairy cattle a real American aristocrat.

J. H. Kellogg, M.D.

"I'M SORRY; I WAS WRONG."

(Dedicated to Insurance Adjuster Shaw.)

There may be virtue in the man
Who's always sure he's right,
Who'll never hear another's plan
And seek no further light;
But I like more the chap who sings
A somewhat different song;
Who says, when he has messed up things,
"I'm sorry; I was wrong."

It's hard for any one to say
That failure's due to him—
That he has lost the fight or way
Because his lights burned dim.
It takes a man aside to throw
The vanity that's strong,
Confessing, "Twas my fault, I know,
I'm sorry; I was wrong."

And so, I figure, those who use
This honest, manly phrase,
Hate it too much their way to lose
On many future days.
They'll keep the path and make the fight,
Because they do not long
To have to say—when they're not right—
"I'm sorry; I was wrong."

There's no economy in going to
Florida to eat oranges.

Lumber Business Conducted By a Woman

The story of how a woman acted as an official of the great Government sawmills at Neopit, Wis., on the Menominee Indian reservation, the home of the biggest white pine tract remaining in Northern Wisconsin, and of how she developed from a sales manager for the Indian mills to a wholesaler on her own account, is the story of Miss E. S. Gallet, of Chilton, Wis.

The letterhead she uses does not hint at the fact, which many who buy from her do not know, that their alert business correspondent is a woman. With a business ability equal to a man's, she is developing an extensive business, merchandising the lumber from small tracts in the oldest settled portion of the State.

Miss Gallet has been engaged in the wholesale lumber business for years, dealing almost exclusively in Northern hardwoods. Besides handling this stock on a commission and marginal basis, she buys the hardwood cuts of small mills and disposes of this stock to the ultimate consumers. This business, she says "is on rather a small scale, for I have not yet han-

dled more than 3,000,000 to 4,000,000 feet of lumber a year."

In connection with this, in the last two years she has developed quite a business in red and white oak and basswood veneer logs. These logs are not purchased from the Northern part of the State, but from tracts in the older settled communities, where the material procured is of the best possible kind. These cuts include other woods, but the ones mentioned are the most valuable and desirable.

Miss Gallet served the Government at Neopit as sales manager of the Menominee Indian mills about three years. She founded the sales department, going there soon after the first cut of lumber was made. The conditions of selling, however, together with the nature of the operation, made the work there much more difficult and less satisfactory than in a private enterprise, although the timber available for manufacture can not be excelled in this part of the country. After remaining there three years she resigned to take up the line of work in which she is now engaged.

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Catalog—to merchants

Wilmarth Show Case Company

1542 Jefferson Avenue

Grand Rapids, Mich.

Made In Grand Rapids

UPPER PENINSULA.

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, Dec. 4.—The Soo Traveling Men's Association held an important meeting at their commodious club rooms Saturday, Dec. 2. Charley Haase, the worthy President, was on deck as usual and after calling the meeting to order a large amount of business was transacted. The one interesting feature, however, was the arranging for a big smoker for Saturday evening, Dec. 16, plans of which were left with the committee. They will later decide on where they will hold the smoker, whether in some one of the hotels or one of the halls. There is a large surplus in the treasury and Charley says that the expense will be of consideration. Charley also promises that the Tradesman will get a complete list of the events.

"The man who tells a funny story usually enjoys it most."

The Northern Electric Co. has been making many improvements of late and the proprietors, Marriott & King, have one of the finest and best equipped electric supply stores in the Upper Peninsula. Much new and up-to-date stock has been added, including new show cases and other fixtures. The interior of the store has also been redecorated.

"A man may be on the right track and yet have no steam in the boilers."

Four hockey clubs have entered into the new schedule this season, including Calumet, St. Paul, Houghton and the Soo. Portage Lake has not definitely decided to enter the team in the American Amateur Hockey Association, but it is generally believed that Houghton will come in with a high-class seven. Minneapolis, which was expected to enter the League this year, will not affiliate, as the Twin Cities have but one rink, but Minneapolis will again aid the Saints. The sporting editor of the Toronto Star announces that Billy Coutu and Melvin Pepin will join the Canadians of Montreal this season, but this statement is disputed by local fans, for both men have signified their willingness to again play with the American Soo.

J. A. Bechard, the well-known Portage avenue druggist, who has been in business at the same old stand for the past twelve years, is preparing to double his present capacity by taking in the store formerly occupied by Glaude's grocery, next door. Mr. Bechard's constantly increasing business demands more room and the additional space will permit a more complete line of souvenir and curio goods. Mr. Bechard is a natural hustler and his confidence in the future of the Soo is vouched for by his branching out as stated.

The big freighter, Shennango, of the Shennango Steamship Co., passed down through the Soo locks last week with the highest valued cargo which has thus far been carried by a boat on the Great Lakes. The Shennango was loaded with 445,000 bushels of flax seed, valued at \$1,268,250.

"The more some people get, the more they seem to think it necessary to have."

A. E. Cullis, one of our leading citizens and popular manager of the Soo Woolen Mills, returned last week from a Southern Michigan business trip.

Judge L. C. Holden, one of our popular judges, returned last week from a business trip to Southern Michigan points. The Judge is a lover and fancier of stock and is considered an authority on fancy cattle and fowl. He regrets his inability to attend the stock show at Chicago this year, although he says it is about as big a disappointment as could befall him.

The many friends of James T. Bennett, now residing at Detroit, were

pleased to see him once more while spending Thanksgiving at the Soo with his family. Mr. Bennett says it always make him feel good to get back to the good old Soo.

M. MacLachlan, of the firm of MacLachlan Bros. & Co., general merchants at Dafter, was a Soo visitor last week. Mun said that the roads are somewhat slippery between the Soo and Dafter, but that business is keeping up very satisfactory and the town of Dafter is rapidly growing.

"The man who lives up to his ideals is apt to stay poor."

William G. Tapert.

Why the Merchant Should Concentrate on Turnover.

There is no more important factor in a community than the retail grocer, for the reason that the things he sells literally make the community. Lately he has been realizing this fact and becoming more and more alert to meet it and thus materialize his opportunities. But there yet remains a vast amount of "waking up" of retailers to be done, and it seems to us that the logical ones to accomplish it are the wholesale grocers. Certainly no one else should be more keenly interested in the retail grocer's welfare than the jobber; their interests are so intricately mixed that what affects one for good has a beneficial re-action on the other.

For a long time there prevailed among retail grocers an idea that any commodity which did not net a percentage of profit per sale greater than the overhead expense, or cost of doing business, was a loss to carry. No consideration was given to the number of times an article turned over. This matter of "turnover" is now recognized as one of the most important considerations in retail merchandising. Concentration on turnover is one of the big secrets of success in retail selling.

But all stock is not equally salable. If it were, the retailer's problems would be simple, and he would need little or no help from men whose greater merchandising experience entitle them to offer expert advice. Nor would we be writing this appeal to these men to give such advice to the

retailer. As it is the grocer carries comparatively large stocks and his expenses mount up quickly, due for the most part not to what he sells but to what he does not sell from that stock. Some of his goods turn over only once a year, some once every few months, some as often as once a week. Thus capital is tied up in the stocks that turn slowly, and the retailer must have some pay for its being idle so long.

The live, wide-awake retailers of today have been quick to realize the meaning of this factor of merchandising, and they have been quick to develop its potent possibilities, so that they have secured marvelous results.

There remains others who, for one reason or another, have not yet awakened to the necessity of operating their stores on a scientific basis, studying turnover and concentrating on it. They have not yet learned that turnover—even if it had no other advantages—gives them fresh stock and satisfied customers as a consequence. It is time to wake them up and show them the possibilities of the turnover. The jobbers are the ones to wake them and they should lose no time in doing it.—Facts and Figures.

Sidelights on Celery City and Environs.

Kalamazoo, Dec. 4.—John Allen of this city, salesman for the S. F. Bowser Co., of Fort Wayne, Ind., is in receipt of a letter from the senior head of the firm, telling him that he has been elected a director of the Pacemaker's Club, the honor having been earned by his success as salesman. Mr. Allen has the agency for five counties.

Kalamazoo has been selected by the Associated Advertising Clubs of the World as one of the leading marketing centers of the United States and Canada, in which they will make their annual investigation of business conditions. Charles H. Morath, of the Kalamazoo Ad. League, who has recently been appointed on the National Research Commission, will have charge of the investigation in this city.

The A. D. Loughead Construction Co. has filed articles of incorporation with the Secretary of State. The capital stock is \$10,000. A. D. Loughead,

well known contractor, is the chief stockholder.

Will Watkins, of Sprague, Warner & Co., accompanied by his wife, is planning to leave Dec. 23 for California, where he will spend the month of January, visiting the principal cities.

The many friends of John Lyons, the popular Washington avenue druggist, will be pleased to hear that he is on the road to recovery.

Kalamazoo is fortunate in having added to her citizenship J. F. Collver, who has resided in Illinois for the past several years. Mr. Collver represents the Franklin Life Insurance Co. and at present is staying at the Burdick Hotel. He has been very prominent in U. C. T. work for years and last year was honored by being made Chairman of the Committee on State of Order in the Supreme Council. He made one of the most satisfactory reports ever presented to that body. We hope he will be able to attend all of our meetings, as his advice will be of great assistance to us.

In speaking of Committees, we wish to remind the brothers that Kalamazoo Council is honored by having Eugene Welsh as a member. Mr. Welsh, who has had every honor which the Grand Council of Michigan could bestow and who is now one of the two District Deputies of the State, was named as the second member on State of the Order in the Supreme Council for the present year.

W. S. Cook.

Manliness.

He is not manly who yields to fits of anger, but he who yields to composure and kindness.—Marcus Aurelius.

Signs of the Times Are Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.

We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.

Bell M 797

Citizens 4261

Storage Batteries Freeze

IF NOT GIVEN PROPER CARE IN WINTER

We'll Tell You What To Do!

Official Willard Storage Battery Service Station

MICHIGAN TIRE CO.

Citz. Phone 6614

Opp. Grand Trunk Depot

Bell Phone M. 321

GRAND RAPIDS, MICHIGAN

PROSELYTING HOUSEWIVES.

Seductive Use of Premiums to Clinch Trade.

While costs and various other subjects are very vital in effecting a better condition in the coffee business I feel that our distribution is most important. Without sales all other systems and methods we install are of no value.

To give a short explanation of this subject I would say that our retail distributor—meaning the retail grocer—is in "status quo," meaning by that he is in a h— of a fix. He has on one side the mail order houses, soap clubs, interstate and local premium companies who have singled out and featured coffee and various other items representing the most profitable goods the grocer carries; and he has on the other side the chain and department stores who feature staple advertised brands at cut prices to attract consumers to their stores, thereby curtailing the grocers' sale on profitable goods and condensing his line to such items which do not pay his overhead, let alone a profit.

I feel we are all working for one common cause—to help our distributor, the retail grocer. I ask you to join me in recognizing the retail grocer as our partner in business; set aside any prejudices you may have and view what I have to say, with the assurance that I am sincere and my suggestions, which are open to comment and correction, are intended

to help our distributor, the retail grocer.

Investigations which I have personally conducted prove that the grocers on an average are selling only 40 to 56 per cent. of their customers' coffee, and that the other 50 to 60 per cent. is being supplied by mail order houses, soap clubs, and various interstate and local premium companies.

If there is any grocer who doubts that his individual business is affected to this extent he can easily determine the facts by using the following figures: The average consumption of coffee is one pound per family per week, so if a grocer has one hundred customers, he should be selling 100 pound of coffee per week.

In addition to coffee, these various outside concerns sell and feature tea, spice, extracts, baking powder, cocoa, chocolate, canned goods, soap, soap powder, rice, bluing, ammonia, and various other items, and are constantly adding more products to their line, all of which represent the most profitable items the grocer carries, and to date they have been successful in detracting from the grocer's volume on these lines in practically the same ratio as they have on coffee, with the result that it is becoming more and more difficult for the grocer to pay his bills.

Many of our merchants are not conversant with the plans and merchandising methods these outside concerns employ to get business. We must first understand our competitor's proposition before we can suc-

cessfully devise practical plans to compete. Wherefore I present to you in detail the plan and merchandising methods used by one of the largest companies in the country.

District managers are assigned certain territories and they employ solicitors to secure agreements from consumers to purchase certain merchandise they carry, and wagon men to deliver the goods as the consumer wants them. Solicitor carries a special premium (an electric iron, for example) and calls on consumers in their homes. Solicitor is told to learn the name of the lady before he calls, so that he can call her by name. For example, let us assume the consumer's name is Mrs. Jones. Result:

Solicitor—"Good morning, Mrs. Jones."

Mrs. Jones—"Good morning."

Solicitor—"Mrs. Jones, where do you buy your coffee?"

Mrs. Jones—"I buy it of my grocer."

Solicitor—"What do you pay for your coffee?"

Mrs. Jones—"Thirty cents a pound."

Solicitor—"That's just what we charge for ours, but I have something special to-day. I give you this electric iron—not only that—I give it to you now. It's yours. All I ask you to do is to buy sixty pounds of coffee. You don't take the coffee any faster than you need it. Our driver will deliver you two pounds every two weeks, and you pay for it as you get it."

Mrs. Jones—"Well, I should like to

have that iron, but how about the coffee. It is good?"

Solicitor—"Fine; I guarantee it. If you don't like it, you don't have to keep it. Your neighbor, Mrs. Smith, has been buying it right along; you may call her up and see what she thinks about it."

Mrs. Jones—"Well, as long as you guarantee it, and I am not paying any more for it than I pay my grocer, and I get the iron free, I believe I will accept your offer."

And there goes a grocer's coffee customer.

This contract is turned over to the district manager. He in turn orders the wagon man to deliver Mrs. Jones two pounds of coffee every two weeks. Remember, not one pound a week, but two pounds every two weeks, which saves delivery cost. The driver is held responsible for the premiums advanced the customers. After he has made a few deliveries of coffee he takes a basket containing tea, spice, extracts, baking powder, soap, soap powder, etc., and says to Mrs. Jones: "Any purchase you may make of these items will also apply on the electric iron, so if you purchase these goods of me you can redeem your iron quicker."

Bing! There goes some more of the grocer's profitable business.

Then Mrs. Jones' neighbor comes in and sees her using the electric iron and says to her: "Where did you get that iron?"

Mrs. Jones: "I got it from the — Company."

ASK YOUR JOBBER FOR

Hart Brand Canned Foods

HIGHEST QUALITY

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

Quality Guaranteed

The HART BRANDS are Trade Winners and Trade Makers

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

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

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

Factories at

HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE.

Neighbor: "How did you get it?"

Mrs. Jones: "I got it with coffee."

Neighbor: "What did you pay for the coffee?"

Mrs. Jones: "Thirty cents a pound."

Neighbor: "That's just what I pay my grocer and he doesn't give me anything. The next time that man comes send him over to my house."

Bing! There goes another grocer's coffee customer. Then the card club and other societies meet and the plan is discussed, with the result that an additional number of the grocer's customers take up with the same plan. That's not all. After Mrs. Jones has purchased within a small quantity of the required amount of goods necessary to redeem the iron, the driver brings another article, say an electric toaster, and says:

"Mrs. Jones, I am going to leave this toaster with you. It's yours. You can continue right along with the old contract." In that way he keeps her tied up indefinitely.

This concern as well as others who operate similar plans do not confine themselves to any one single merchandising plan. They are constantly devising new selling plans to appeal to the consumer, and the premiums they use serve to hold the customers once they get them started.

I learned of an instance recently where one of these concerns assigned two men to a certain town to feature a vacuum sweeper which was nationally advertised to retail at \$7.50. They divided these men's calls a week apart. The first man represented himself to be from the factory which manufactures the sweeper. He carried a sweeper, and in calling on the consumer the following conversation took place:

"Good morning, Mrs. Jones, I am not selling anything. My purpose in calling on you is simply to introduce the merits of this sweeper. It is the most practical and convenient article you ever had in your home. We guarantee it to be the best on the market. You no doubt have seen it advertised in the magazines. The price is \$7.50. I would like to have you run it over your floor and see how easy it operates and how convenient it is, and then tell me what you think of it."

After demonstrating the sweeper to Mrs. Jones he takes it to the next house, and so on. The important part of this man's work is to impress upon the mind of the consumer the convenience of the sweeper, and that the price is \$7.50.

A week later the second man calls on Mrs. Jones with the same sweeper and without making any reference to the other man calling previously, he opens his conversation with a special offer of a \$7.50 sweeper free, which he offers to advance the customer in consideration of her promise to buy a certain amount of his merchandise, to be delivered as she uses the goods.

Mrs. Jones, recalling her conversation with the demonstrator who previously called, and remembering that his price was \$7.50 cash, is immediately impressed with the saving of \$7.50,

and she takes the proposition, and if the quality of the merchandise, as well as the sweeper she receives, is satisfactory, she has no cause to complain, and therefore will continue buying, and get her neighbors to do likewise, just the same as you or I would do.

To show you how effective this proposition was, this solicitor sold every consumer but one that he showed it to on two of the most prominent avenues in this city. I am told that this concern has given this factory an order to deliver them all the sweepers they make as fast as they can turn them out.

As further evidence of the scientific methods these concerns employ, this particular concern has established schools in connection with their business to educate their men thoroughly in salesmanship before assigning them to a route. To show you how thorough they are in their method of educating their wagon men, before even explaining their plan, they teach them how to say the word "Fine" with the proper ring to it; after they have taught them that, then they teach them how to smile and impress upon them the importance of always smiling.

This particular concern has completed arrangements for putting out an additional thousand automobile trucks at once, to work the country trade, and the only reason they do not make it two thousand is because they can not get men to manage them.

Contrast these various plans and methods with what the average grocer employs and I believe you will agree with me that it is not in the least surprising that these outside concerns are meeting with such great success and that the grocer needs something more practical, as well as better merchandising methods, to meet this competition and market our products.

These outside concerns call on the consumer in the home, whereas the grocer waits for her to come to the store. They offer just as strong a guarantee on each sale, and stand ready to back up their claim just the same as the grocer does; therefore, I claim that the grocer needs a medium to hold his customers, and every time he sells a customer a pound of coffee without a holding power, he is leaving the bars down for his competitor to take the business away.

Frank Stowell.

The Motive.

One way and another
We worried about mother
When first she decided to vote—
The home would be shattered,
At least badly battered,
And we'd eat at a tabledyhote,
Where none need be looking
For simple home cooking
Like that which to-day we expect;
We felt mighty fearful
The place now so cheerful
Would drift into gloomy neglect.

One way and another
We're going to mother
With all of our cares, as of yore;
The duties unending,
The nursing and mending,
She's doing them all as before.
Now we know, when she's speaking
And earnestly seeking
In the work of the world to take part,
That her real ambitions
Are safer conditions
Round the home that is first in her heart.

Some Intimate Facts About Jell-O



The waxed-paper bag inside the Jell-O carton affords absolute protection to the contents against moisture and atmospheric conditions.

It is air-proof and moisture-proof, keeping the Jell-O always pure, clean and sweet.

The Jell-O in every package is fresh, whether made yesterday or many months ago. It does not lose its flavor or grow stale.

The last package of the dozen on the grocer's shelf is as fresh and sweet as the first.

From start to finish the operation of "putting up"

JELL-O

is an interesting one. Wonderful automatic machines perform it—each completing a package of Jell-O in two seconds—from making the waxed-paper bag and filling it with Jell-O, to putting the filled bag and a recipe folder in the carton and closing and sealing it.

It is all very sanitary and very satisfactory.

The seven flavors of Jell-O—all pure fruit flavors—are Strawberry, Raspberry, Lemon, Orange, Cherry, Peach, Chocolate.

THE GENESEE PURE FOOD COMPANY, Le Roy, N. Y., and Bridgeburg, Ont.

You Can Buy Flour —

IN

SAXOLIN

Paper-Lined Cotton Sanitary Sacks

DUST PROOF
DIRT PROOF
MOISTURE PROOF
BREAKAGE PROOF

The Sack that keeps the
Flour IN and the Dirt OUT

Ask Your Miller in Your Town

— he can give you his flour in this sack

Our co-operative advertising plan
makes the flour you sell the best
advertised flour in your community

For samples and particulars write

THE CLEVELAND-AKRON BAG CO., CLEVELAND

FIRE INSURANCE.

What It Is and Is Not—What It Should Be.*

Permit me to say, in the beginning, that I did not solicit the privilege of appearing before you to discuss some phases of fire insurance which I think should receive attention and action on your part. The request came to me, unexpected and unsolicited from your worthy chairman.

I have never had a personal grievance against any insurance company. In an active business career of thirty-three years, I have had four fire losses, only one of which resulted in my handing in a claim for reimbursement. That one was when we were located in the Blodgett building and the Luce block adjoining us burned. The other three losses originated in our own establishment through the carelessness of employes and I felt so chagrined over the fires that I never made any claim on the insurance companies for the \$600 losses we sustained. Because I took this position, the insurance agents who wrote our policies called me a freak and a crank. I mention this fact to show you that I believe in co-insurance—but not the kind of co-insurance the companies write into their policies in the form of riders.

Our loss in the Luce block fire was settled by three State agents in fifteen minutes. My detailed claim was \$1,187. The adjusters called in a body and looked over my proofs and offered me \$1,150. Then they offered me \$1,175. Then they came across and adjusted the loss at exactly the figure I demanded—not a cent less; not a penny more.

I do not expect to ever have any trouble with insurance adjusters, personally, because I will not accept anything but a blanket policy and I take every precaution to conform to the terms of the policy. I refuse to accept any policy which bears riders I do not thoroughly understand and which are couched in language which is susceptible of more than one meaning. I use my own form, which covers much property which would be left unprotected if I accepted the adroit and clever form the insurance companies undertake to use. I have an appraisal of our properties made at regular intervals and our books and records are so kept that we can furnish an exact and detailed statement of our loss, be it partial or total, in the event of fire within thirty minutes after we have obtained access to our safe.

The attitude of the professional adjuster in settling losses in the city where he has to deal with men of large affairs and in adjusting the claims of small merchants in country towns is radically different. In the one case he realizes that innuendo, sharp practice and petty technicalities do not go. In the other case he frequently resorts to threats, cajolery, bluff, bluster, insinuation, misrepresentation and actual falsehood. With many adjusters it is an exemplification of the opposite personalities of Dr.

*Paper read by E. A. Stowe before Wholesale Dealers' Committee of the Grand Rapids Association of Commerce, Dec. 4, 1916.

Jekyll and Mr. Hyde—amiable and courteous in the city and brutal and vicious in the country. I was once associated with a man who met a loss through no fault of his own or his associates. The professional adjuster who was sent to settle the claim began his usual tactics by insinuating that the insured had "done a good job," inferring in an insinuating manner that the merchant was responsible for the starting of the fire. The man thus approached was a Christian gentleman, but he was handy with his fists and gave the sneak such a drubbing that he had to remain in a hospital more than a month. Another adjuster of an entirely different character was then sent to settle the loss and handled himself so circumspectly that he had the matter all adjusted inside of an hour after reaching town. I am not advocating muscular punishment in cases of this kind, but I was so delighted over the manner in which my associate punished the sneak who impugned his honor that I sent him a box of cigars.

volving upon them in such a manner as to reflect credit on themselves and their employers. I have found, as a rule, that state agents are princes, but when the settlement of losses is turned over to adjustment bureaus, we almost invariably find the obnoxious type of man I have undertaken to describe—obsequious and cringing in the cities and boisterous and domineering in the country. If the insurance companies would cut out these bureaus and confine the settlement of their losses to their local and state agents I believe there would be little cause for complaint. The introduction of the irresponsible adjuster—unscrupulous and mercenary—who has no regard for the feelings of the insured or the good name and good intentions of the insurer, necessarily foments trouble and creates expense which could be easily avoided by the parties in interest getting together and refusing to employ outsiders whose only aim is to make trouble.

What I say about the professional adjuster applies with equal force to

I think everyone present, no matter what his occupation or relation to fire insurance may be, will agree with me in this definition of what a fire insurance policy should be:

A fire insurance policy should be couched in the fewest possible words to convey the idea that the insurer proposes to indemnify the insured, in the event of a loss by fire, to the extent of the principal amount specified in the policy, providing the loss is equal to or in excess of the face of the policy and providing the insured has not violated any material condition set forth in the Standard form enacted by the Legislature of 1905.

This definition being accepted by those present, as a fair statement of facts, I will proceed to state a few things a fire insurance policy should not be:

1. It should not be simply a license to sue and be sued, as is, unfortunately, the case under existing conditions.
2. It should not bear any riders which nullify the policy and place a club in the hands of the unscrupulous adjuster to use over the head of the insured, as is, unfortunately, the case under existing conditions.
3. The obligation incurred by the insurance company when it utters a policy should be a personal obligation, to be adjusted with the assured by representatives of the company and not referred to outsiders who have no object in view except to adjust the loss at the lowest possible sum, irrespective of the rights of the insured and the reputation of the insurer, as is, unfortunately, the case under existing conditions.

In many cases the adjustment of a loss is made difficult through the lack of a complete inventory by the merchant and the absence of a record of purchases and sales. I sometimes wonder if it would not be well for every large wholesale house to employ an expert book-keeper to visit the stores of every retail customer who requests such service and go over his inventory, with a view to determining if anything has been overlooked or omitted which should be added to the list. Such a man could also go over the policy forms and detect and have remedied omissions, irregularities, inconsistencies and contradictions. I have asked many retail merchants if they would welcome assistance of this kind and have invariably been assured that such an arrangement would be greatly appreciated.

I am pleased to state, in this connection, that all professional adjusters are not scamps and criminals. On the contrary, some of the finest men I know are pursuing this profession and are handling the difficult duties de-

irresponsible agencies which the insured frequently employ to adjust losses. These agencies are, in my opinion, good things to stay away from, because their plea for employment frequently embodies the evil suggestion that they can get you more money than your loss amounts to. This inducement has brought about evil connections in the case of many losses in Grand Rapids and has invariably resulted in disaster, either to the insurer or the insured.

The Anti-Discrimination law is a misnomer. It should be designated as the Anti-Competition law, because it utterly extinguishes the element of competition in writing fire insurance and does not eliminate or lessen the discrimination which has always been peculiar to the fire insurance business. The new law is fortunate in the matter of parentage, two men both claiming to be its father, but if we go back a little further we find its grandfather possessed the cloven hoof of the devil.

I do not believe the Anti-Discrimination law is valid, because it violates

a well-defined constitutional prohibition—that the Legislature cannot delegate the lawmaking power to another body. This is the fundamental ground on which the first Standard policy form was found to be defective. The Legislature delegated the work of preparing the form to the Insurance Commission and gave its handiwork the force of law. This the Legislature could not legally do under the constitution then in force; nor can it be done under our present constitution. Because it is clearly illegal; because it is bad public policy; because it is a misnomer; because it does not eliminate discrimination, but serves to create a barrier against all efforts to remedy discrimination; because it has been found to be wrong in application, as well as in intent and spirit, it should be the province of every business man belonging to this department of the Association of Commerce and the province of the Association of Commerce itself to immediately place itself on record as definitely committed to the repeal of this iniquitous piece of legislation and thus demonstrate that this body is not dominated by the insurance agents who are intimidated by their employers to defend the measure. Of course, the agents will deny this statement, publicly, but privately they will admit to you that failure on their part to defend this bad law will result in the immediate transfer of companies to other agencies.

Another wrong which should be righted is 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 years.

The riders attached to the policies issued to country merchants frequently exceed the Standard form in length and cover both possible and impossible conditions. Many of the conditions are clearly illegal, while others are apparently interpolated solely for the purpose of having a club to use over the head of the insured in the event of a loss. Take the following paragraph, for instance, which is reproduced from Policy No. 107,115 issued by the National Fire Insurance Co. on the stock of the C. B. Townner Co., Ltd., at Byron Center:

"It is further provided that this policy shall be void if there be now

or shall hereafter be procured any other insurance upon said property not permitted in writing hereon, and in event of such permission the total insurance on said property is hereby limited to three-fourths of its actual cash value and is required to be concurrent herewith."

Such paragraphs have no business to be in a policy. The company issuing a policy has no right to dictate how much additional insurance the insured may wish to carry, nor whether it be concurrent or not. The presence of such paragraphs in the voluminous riders now loaded down on policies by insurance companies is prima facie evidence of a nigger in the woodpile. On bringing the matter to the attention of the agent who wrote the policy, Mr. Watkins stated that he could not explain why the objectionable paragraph was present in the policy, but he knew it would not be there unless it was authorized by the State Insurance Commissioner. I thereupon wrote Mr. Winship, under date of Dec. 1, enquiring if it was a fact that he authorized the nullifying paragraph. Mr. Winship replied to this enquiry under date of Dec. 2, as follows:

"With regard to the rider placed upon the Towner Company policy, by the National Fire Insurance Company, I am quite at a loss to understand what Mr. Watkins meant when he stated it was authorized by the State Insurance Commissioner. There is nothing in the law of the State of Michigan that gives the Commissioner of Insurance power to authorize the placing of any riders whatever upon insurance policies. The Michigan Standard Policy Law itself provides for the placing of riders upon policies. Previous to the adoption of the Anti-Discrimination Law, the Commissioner of Insurance had no power to even make investigation as to the nature of riders, but since the adoption of this law, we do have the right to insist that no rider must be discriminatory, and it is for this reason that I insisted upon a change in the three-quarters value clause rider which had been in use to the one which is now in use. That does not mean that we authorize these riders, through any power that we have. We merely say that riders must not be discriminatory, or they would violate the Anti-Discrimination Law, and the old three-quarters value clause rider was a discrimination."

Two things need to be undertaken by business men at the coming session of the Legislature:

The absolute repeal of the Anti-Discrimination Law.

The amendment of the Standard form of insurance policy eliminating paragraph 6 of the first section of Act. 277, of the Public Acts of 1905.

In addition to these two legislative undertakings, every person, firm and corporation accepting an insurance policy from the hands of the agent should exact an agreement from the agent, in writing, that in the event of a loss the adjustment will be attended to by a personal representative of the company and not by a professional adjuster.

Among the assets considered by the

credit man of a jobbing house in extending a line of credit to a retail customer is the amount of insurance carried by the debtor. In the light of the disclosure I have made to-day, it should be the duty of the credit man to inform himself as to whether the policies are valid or merely scraps of paper, such as the National Fire Insurance Co. policy I have brought to your attention. A merchant might have a dozen such policies and not be able to recover a penny in the event of a loss, because of the presence of the little rider that has been slipped over on him. Such methods on the part of the insurance companies are not manly and businesslike. It is not the way you do business with your customers. You could not transact business that way long before you would find yourself an outcast and an Ishmaelite, because people will not long tolerate sharp practice and chicanery and will, sooner or later, refuse to have anything to do with a man or a house which resorts to such underhanded methods.

I have almost a proprietary right to the Standard form of insurance policy, because I did as much as any man, living or dead, to create it in its present form. I passed the hat and raised the funds necessary to secure the services of an attorney to protect the rights of the insuring public in securing a form that would be fair to both parties. There were strenuous objections on the part of our legal representative to admitting paragraph 6 to the policy, but on the positive assurance of the attorneys of the insurance companies and also of several insurance officials who were present at the hearing that the riders provided for by paragraph 6 would never exceed a dozen lines in length, and would be confined solely to a description of the property covered and permits for handling kerosene, gasoline, fireworks and other explosive materials in the case of grocery store risks, we waived our objections in the belief that the insurance officials were acting in good faith and would not betray the trust we reposed in them. One glance at an insurance policy as now uttered is sufficient to demonstrate how the insurance companies have violated their solemn and frequently-repeated pledges and betrayed the trust reposed in them by the insuring public.

The Encyclopaedia Americana is authority for the statement that for a series of forty-three consecutive years the loss rates of the fire insurance companies of this country were 58.87 per cent. of the premium receipts; that the expenses of the business during the same term of years were 35.12 per cent., making a total of 93.99, leaving a net profit of 6.01 per cent., which is greatly in excess of the ratio of profit enjoyed by any other large business interest in the country under normal conditions. I mention these figures to show that it is not necessary for the fire insurance companies to resort to underhanded methods and criminal practices to secure a reasonable return on their business.

The barber's idea of a miser is a man who shaves himself.

Honks From Auto City Council.

Lansing, Dec. 4—We are pleased to announce that E. H. Simpkins (Perry Barker Candy Co.) is greatly improved in health, after several weeks of serious illness. It is said that he is getting better natured as his health improves.

F. H. Hastings returned last week from a very successful trip through various states in the Southwest. After a short rest, he will make another trip covering the State of Illinois, returning just before Christmas.

L. P. Lamb, manager of the Lamb Hardware Co., of Vermontville, and agent for the Dodge Bros. automobile, visited relatives and ate Thanksgiving dinner at Meridian last Thursday.

F. D. Engle (Republic Truck Co.) was home for a few days last week, after a very successful trip through some of the Eastern states, and left this morning for Chicago and points in Texas, expecting to return to Lansing just before Christmas.

William Barratt, our Kalamazoo street baker, returned last Wednesday from Munising, near where he spent three weeks of solid enjoyment away from the hot ovens and turmoil of a thriving city. Bill says he got his number in spite of the adverse conditions, and it weighed sixty-five pounds.

C. E. Sanders (Michigan Butter & Egg Co.) met with an accident last week at the Paris cafe which resulted in a fractured right arm. We understand, however, that the injured wing is doing fine and our genial Sentinel is expected to resume his regular duties in the near future.

M. E. Sherwood has severed his connection with the Pontiac Varnish Co. and entered the sales force of the Burtless Motor Sales Co., of Grand Rapids, located at 44 Island street. Mr. Sherwood will move his family to Grand Rapids in the near future. Sorry to lose you, Morris, but we wish you success in your new line.

H. S. Ives, formerly with the Bauerle Candy Co., is now a full fledged prune peddler, having been identified with the Elliott Grocer Co. since Dec. 1. Congratulations are due the Elliott Grocer Co. for having secured the services of another salesman of such a high standard of character and efficiency.

Mr. and Mrs. E. D. Allen (Allen-DeKleine Co.) returned last week from a two weeks' hunting trip in Upper Michigan, where each secured a fine deer, according to the statement of Mr. Allen. We are suspicious, however, that Mrs. Allen, who is of a very generous nature, made her genial spouse a present of the one he claims he brought down himself.

F. A. Roethlisberger, one of Lansing's foremost automobile dealers, recently pulled off a stunt in salesmanship worthy of mention. A short time ago he received notice from the police department to appear. With a downcast expression he slowly waded over to the city hall, thinking which of the many violations of the traffic rules he was going to pay for. When he arrived at headquarters, however, he pulled himself together and exercised his salesman's ability to the extent that, instead of paying a fine, he came away with an order from the department for a new car.

W. W. Wooll (Bauerle Candy Co.) is better acquainted with the roads around Harrison than he was prior to November 25, when, in attempting to save time by making a night drive to his next stopping place, he became confused among the various logging roads and was finally obliged to leave his tin lizzie hopelessly mired and walk five miles before finding a farmer with a yoke of oxen who consented to assist him to solid ground. Mr. Wooll, who is a member of Owosso Council, was a guest of our Council last Saturday night.

James Hammell came near losing his perfectly good Dodge roadster last

Thursday afternoon, as it stood in front of his home, while he drowsed in the big easy chair after a sumptuous Thanksgiving dinner. The thief got away with it and defied the combined efforts of Mr. Hammell and the police department until daylight the next morning, when it was found, but little damaged, near the Bingham street school.

F. T. Jury, our present Junior Counselor, was absent from the meeting last Saturday night and was reported to have been ill. We met him on the street this morning, however, and noticed that an unusually broad smile adorned his countenance. Enquiry revealed that the cause was a brand new ten pound boy, who arrived Saturday night. Both mother and child doing well. Mr. Jury rarely misses a meeting of our Council and we feel constrained to remark that a similar excuse for absence will be accepted from any other member of our Council.

An enthusiastic meeting of our Council was held last Saturday night, during which G. W. Miller (Bauerle Candy Co.), R. W. Mabie (Standard Oil Co.) and Harry Gring (Beckley-Ralston Co., Chicago) traveled the rocky road which leads to full membership in the United Commercial Travelers. Mr. Dunham, of "Alfa Lusa" fame, also finished the journey which was started several months ago. At this meeting our Executive Committee signed the lease for our new quarters, which are now under construction at the corner of Michigan avenue and Grand street. We expect our new home will be completed by Feb. 1, and furnished second to none in the State.

H. D. Bullen.

Activity in the construction of buildings throughout this country during the past year or two is one of the most notable features of business and not altogether explicable. The grand impulse to our activities was given by the European war, and at first sight one would say that a war in Europe could have no effect on building in the United States, except to restrict it, but the vigor infused into our affairs was so great as to affect almost every interest. The fact that it costs more to build than in ordinary times seems not to stand in the way of construction. It is true of builders, as of railroad companies, that they order work done when material and labor are high, as a general rule, whereas one would think that a time when general business is depressed and labor is cheap would furnish the best opportunity. But it is easier to get capital in active times than in dull times, inasmuch as its owners see an immediate return from their investment and a sure security for their funds, whereas there is a risk in dull times of having to wait. The railroad companies did not begin to order cars on a large scale until the war was well advanced.

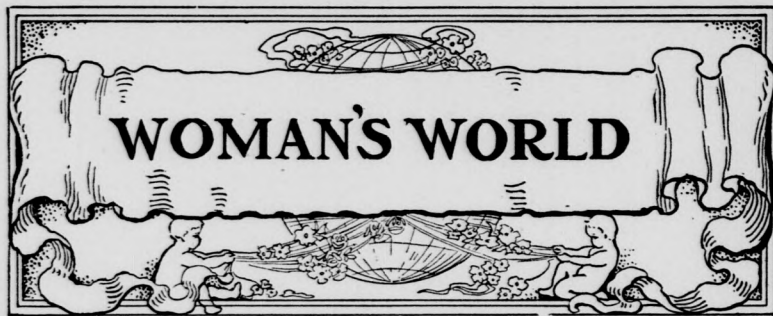
Just the same, we enjoy the praise of men whom we despise.

Office of
**American Public
Utilities Company**
Grand Rapids, Michigan

Preferred Stock Dividend No. 18

The Directors of the American Public Utilities Company have declared the regular quarterly dividend of one and one-half per cent on the preferred stock of the Company, payable January 1st, 1917, to stockholders of record at the close of business December 20th, 1916. Transfer books will be reopened December 21st, 1916.

KELSEY, BREWER & COMPANY,
December 5, 1917. Operators.



WOMAN'S WORLD

Better Dressed at Fifty Than at Twenty-Five.

Written for the Tradesman.

A few months ago the Lawler family, consisting of husband, wife and one son of 18, moved to the city which is my home. Before she married, Mrs. Lawler was Annette Fielding, a schoolmate of mine back in the old town where we both grew up.

It has been twenty-five years since the Lawlers pulled up stakes and went to Kansas. During all this time, while I always kept a warm interest in Annette and occasionally would hear some one speak of her, I never saw her once. Since her coming there has been a renewal of friendship that I trust has been as genuinely pleasant to her as it has been to me.

In one way Mrs. Lawler has turned out so differently from what all who knew her expected, that she fairly amazed me. Now I was not in the least surprised that she has developed good all-round capability, and that she is broad-minded and well-informed, interested in the great intellectual and moral movements of the times. As a girl she had energy and brains. She is one who hardly could do otherwise than read much and think deeply and form opinions of her own. I have not wondered at all to see that her personality has been strengthened and her nature enriched by the experiences of life, and that she has grown tender-hearted and sympathetic with the passing of the year. It was not in such things as these that Annette was likely to fall short. But it has been a continual surprise to me to see Annette Lawler always and everywhere well dressed. By this I do not mean dressed in the very latest and most extreme styles nor with an extravagant outlay of money, but neatly, appropriately, and becomingly.

To tell the painful truth, Annette in her younger days was somewhat of a dowdy. Her mother, while a tidy and efficient housekeeper, placed no emphasis on personal appearance, and all of her daughters were careless in dress. Annette just naturally put everything else ahead of clothes. After she married and up to the time she moved away, her wardrobe always was a strange assemblage of hastily gotten up and in-harmonious garments, worn just as she happened to get them on, and often not kept in repair.

Remembering exactly how she rigged herself out at 25, I have been astonished to see her really well dressed at 50. One day when I found her carefully considering which of two winter coats was the better to purchase, she told me her little story of clothes.

"When you knew me before, I didn't

bother my head much in selecting a coat. I took something that would be warm and durable, and didn't greatly consider the cut nor the color. It used to seem to me frivolous to give much attention to how one looked. I went in for things that I thought more worth while. Not until I was 35 and had been married a dozen years, did I wake up to a realization of the power that lies in smart, becoming apparel.

"One of Mr. Lawler's sisters was to be married, and of course we were planning to attend the wedding. One morning Alfred said to me, 'Now Nette, for this once, don't economize too closely. Get something nice to wear.'

"At first I was hurt. I always had made quite a merit of spending very little on dress, and I felt that my husband did not appreciate this saving. And I now was quite certain of something I had dimly apprehended before—that he often actually was ashamed of my appearance.

"This set me to thinking. I came to see, what I guess everyone else had found out long before, that human nature has a weakness for good dressing—a weakness that you can't explain and certainly can't justify, but which it doesn't answer to ignore. As I studied the people I knew, I saw that there is a certain sufficiency and power that comes from being well attired, that nothing else can supply. I saw too that with most persons, nothing more surely humiliates than wearing, or having one's close friends wear, clothes that are shabby or ugly.

"My pride was wounded by what my husband had said, but I tried to be fair, and I came to realize that I had bruised his pride constantly. I knew that as the children grew older (besides the son at home the Lawlers have a daughter now married) they too would be ashamed of me.

"In getting a dress to wear to the wedding, I used special care in selecting both the material and the style of making, and if I do say it myself, that dress was quite a success. I took great pains that all the little accessories should be in harmony. When we were ready to go, Alf declared that he never had seen me look so well. When I saw how delighted he was, I resolved then and there that he should no longer suffer on my account as I knew he had suffered in the past. I sometimes wonder how Alf came to fall in love with a girl who went dressed as I used to dress. He never was anything of a dude, and never cared to be in the extreme of fashion, but he always was and still is rather particular about his clothes.

"It was not without effort that I overcame my habit of considering everything else of more importance than my



Penny-Pricing Made Easy By the Shuman System

STEADILY advancing costs on everything you buy force you to raise your prices. By pricing your goods, in penny figures. 7c, 9c, 11c, 24c, 29c, 46c, etc., you get the reputation of giving bargains and at the same time protect yourself against the advance in your costs.

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It enables you to change prices day by day by shifting the price clips from shelf to shelf, or by pasting new printed stickers on the clips. You can make any price up to 99c from our combination of 20 stickers. The Shuman System consists of galvanized steel clamps that spring onto the edge of shelf, box, basket or crate—and printed gummed stickers that you paste on the face of the clamps.

Try One Set—to Start With

It consists of 50 metal clamps and 1110 gummed price labels. Price of the set \$3.25. Extra clamps \$2.50 per 100. Extra gummed labels 10c for 50 of a kind.

Order through your jobber or if he does not yet carry them, we will ship to you by parcel post prepaid, on receipt of price.

The Frank G. Shuman Company
Room 905. 168 N. Michigan Ave., Chicago, Ill.

FRANKLIN "SUGAR TALKS" TO GROCERS



"Drive Thy Business Let Not It Drive Thee"

Said the wise, old philosopher, Benjamin Franklin. He became famous as a man of large accomplishments because he did not let little things take his time and attention away from important matters. If Franklin were here to-day he would tell you that it is foolish to go to the trouble of filling and tying bags of sugar when you can get it in neat FRANKLIN cartons and cotton bags, all ready to sell—nothing to do but hand it to the customer, and take the money. No work, no trouble, no risk of loss by over-weight.

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

own personal appearance. At first I had to hold myself to a study of colors and styles and the lines of garments and what was becoming to me or the reverse. I kept my eyes open. I saw how essential it is that every item of the costume be right—the effect of a handsome gown may be ruined by a cheap-looking hat or untidy shoes.

"I soon found this study a pleasure. Since turning over my new leaf fifteen years ago, I spent more time and thought on my wardrobe than I did before, and of course some more money, but I think most would be surprised to know how moderate is the amount I use for clothes. The secret of good dressing lies more in making correct selections than in buying what is very costly."

Thus has one woman developed taste which she always had but which lay dormant until she was almost middle-aged. She carries herself well, she has a certain distinction, and altogether her appearance, once a deep humiliation to her husband, is now something in which he takes great pride.

There are many matrons of 35 and upwards who need a like awakening. It is so easy for a woman who has married and whose hours and days are filled with home duties, to lose her grip, so to speak, and grow careless about how she looks. Her energies are fully taken up with what she regards as more serious things, and she does not realize that her personal appearance really matters, or that it has anything to do with the comfort and happiness of those who are near to her.

In their youth many of these women dressed in excellent taste—they simply have not kept themselves up. For such it would be quite enough if they would face about, take a renewed pride and interest in their own appearance, and be habitually as well dressed when they round the half-century mark, as they were at the quarter turn. For others who, like my friend Mrs. Lawler, in their earlier years never have considered it worth while to dress becomingly, it would be a laudable ambition to determine to be far better dressed at 50 than they were at 25. Quillo.

Cured By Light Diet.

Eighteen months ago I noticed that if I stooped over I felt that something would burst in my head. Two months later I came near having pneumonia. I ate no solid food for a week. I noticed that this cured me of the disagreeable sensation on stooping.

I noticed that I took colds easily. I had a cold all spring and summer. In the fall I commenced eating two meals a day, and frugal ones at that. Presently I noticed that my colds had disappeared. In February I was away from home and I began to eat too much. The colds and the discomfort on stooping returned. I then went back on a light diet and I have had no trouble since.

I wish I had hit upon this method two years ago, as I lost the sight of one eye from hemorrhage into the eyeball a year ago last March.

Mrs. E. S. W.

Carl Mapes is the new manager of the Citizens' Telephone Co. at Battle Creek, succeeding J. C. Laraway, resigned.

Activities in Michigan Cities.
Written for the Tradesman.

The Standard Oil Co. has bought land for a \$10,000 plant at Hillsdale.

Bay City has bought a motor-driven street flusher and sprinkler, costing \$5,500.

Max Heavenrich, the good friend of Saginaw's poor children, will provide his fourteenth annual Thanksgiving dinner to about 300 children at the Elks' Temple at noon, Nov. 30. Following the feast the young people will be entertained at a local theater. Free transportation is furnished by the traction company. The Heavenrich dinners are real affairs and are bright spots in the drab days of thousands of boys and girls in that city.

The Board of Education of Jackson has cut off many of the frills of graduation time. There will be no baccalaureate sermon and no elaborate or expensive programme, while economy is urged in dress, class pins, invitations and other expenses.

The union station at Muskegon is to be remodeled, redecorated and made clean as a whistle. Muskegonites are rejoicing over the happy resolution of the powers that be.

Pontiac reports an increase over last year in school enrollment of 355 pupils.

Four leading concerns employing labor at Boyne City have made a general increase in the wages of their men, with minimum wage established at \$2.25 a day.

Battle Creek is asking for re-inspection by the Michigan Insurance Bureau and wants to be promoted from three to the two and one-half rating in consideration for reduced fire hazards.

The Board of Trade and Common Council of Mt. Pleasant have co-operated in opening a public rest room. It is centrally located, is well furnished with magazines and is in charge of a lady attendant.

Grand Haven's municipal lighting plant shows a net profit during the fiscal year just closed of \$7,881.75, with all expenses, depreciation and interest charged off.

The Otsego Commercial Club has voted \$25 towards the expense of the municipal Christmas tree and a like sum to help the home football team.

The Commercial Club of Saugatuck has plans to raise an industrial fund to secure new industries.

Flint feels that it has solved its garbage problem and will enter into a contract with a Chicago concern which agrees to have a reduction plant ready for operation in ninety days. Each household must buy a garbage can and the city assumes cost of collection. Garbage will be collected in watertight tanks on automobile trucks. The city pays the company \$25,000 per year per 100,000 population and may purchase the plant at the end of ten years at 50 per cent. of its original appraised value. After twenty years the contract ends and equipment and all property belongs to the city.

The average annual cost of educating a student in the Battle Creek public schools is \$38.99. The city provides free text books, also supplies,

including paper, which has advanced nearly 50 per cent. in price.

Mt. Morris has voted \$40,000 for a new ten-room school, with auditorium to seat 300.

Flint will install boulevard lights, the system including 142 posts, each having a 600 candle power lamp.

For the first time the State fish hatchery at Alpena will be kept open all winter, giving employment to three men and several girls. About six million trout eggs are in the water there and the girls will sort over the eggs, picking out the bad ones with tweezers. It has been a very successful year for obtaining spawn. The Charlevoix hatchery will also be kept open all winter.

Ann Arbor has a new industry, the King Trailer Co. having bought the property of the Ann Arbor Buggy Co. It has sufficient orders on hand to keep the plant busy.

Farmers supplying the Battle Creek milk trade have been granted their demands of \$2.25 a hundred and now the retail price is raised to 9 cents per quart.

The Bell Telephone Co. will expend about \$1,500 in improvements at Olivet and vicinity.

The sugar plants at Alma and Sebewaing have closed the season's run and sliced about a third of the normal quantity of beets. Almond Griffen.

Bell Phone 860 Citz. Phone 2713
Lynch Bros.
Special Sale Conductors
 Expert Advertising—Expert Merchandising
 28 So. Ionia Ave. Grand Rapids, Mich.

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

Coleman
 (Brand)
 Terpeneless
LEMON
 and
 Pure High Grade
VANILLA
 EXTRACTS
 Made only by
FOOTE & JENKS
 Jackson, Mich.

Store Prestige

Regardless of courteous salesmanship and prompt delivery service, the greatest factor in the successful operation of a retail store is *what is sold and its quality.*

The wise dealer knows this. He knows, too, that National Biscuit Company Products give his store a reputation for quality, a prestige that makes new customers and keeps old ones.

Through nation-wide advertising N. B. C. crackers, cookies, wafers and snaps are well and favorably known almost everywhere. Display N. B. C. Products in your store. Your customers will ask for them by name.

NATIONAL BISCUIT COMPANY

MEN OF MARK.

J. Ogden Armour, Largest Merchant in the World.

J. Ogden Armour is at heart as democratic as his father and has larger vision. When Philip D. Armour died, fifteen years ago, Armour & Co. did a business of \$100,000,000 a year; now they do \$500,000,000. And the brains, the active, directing head, the planner and architect and developer of Armour & Co., is J. Ogden Armour. He is not an ornamental figurehead, merely the son of a rich father, but one of America's ablest, most forceful creative business men.

Since "J. O." as his colleagues call him, took hold, auxiliary enterprises have been built up doing in the aggregate more business than is done by the packing house—the Armour Grain company handles more grain than any other concern on the face of the earth; Armour has the second largest leather business in the world; he ranks among the foremost manufacturers of fertilizers; he controls more refrigerator and other special cars than any railroad system in the country.

J. Ogden Armour is the largest merchant in Christendom or heathendom.

Also, he is the largest individual employer of workers—some 40,000 of them—for Armour & Co. has no stockholders; it is purely a family concern.

"I have no social ambitions," he said. "My ambition is to run Armour & Co. successfully and to give a great many young men a chance to make their way in the world. My associates in the business are my closest friends, my chums. If it weren't for the fun there is in working with them and being with them I wouldn't—I couldn't—stay in business. Without sentiment, the work would be too hard."

Years ago Mr. Armour was offered \$130,000,000 for his company but unhesitatingly declined it.

"What could I do with \$130,000,000?" he remarked when I asked him about this incident, now revealed for the first time.

"To get the right kind of men we begin early. We are more particular about the hiring of office boys than about any other thing connected with Armour & Co., for the office boys of to-day will become our department managers tomorrow. We select men with that in view. We practically never go outside for a high-priced man. Just as the fellow who starts with the Pennsylvania Railroad as a brakeman may one day become president, so young men who start with us at the bottom can hope to rise to the top."

Here let me digress. Mr. Armour happened to remark one day, in the hearing of a bright youth, that one of his greatest pleasures in life was developing young men.

"Mr. Armour," spoke up the youth, "you need not look any further. You can start right here," pointing to himself.

Mr. Armour did start right there. To-day the youth is Vice-President of Armour & Co., Mr. Armour's right-hand man and most trusted associate. Robert J. Dunham, director in Chicago banking and business enterprises and having the income of a prince—all at 40!

I walked through every department at Armour's and I believe the average of the executive heads is under rather than over 40. When men grow old enough to enjoy a life of leisure they retire on pension.

Mr. Armour is 52—past. I called him 53, as he was born in 1863, but he objected.

"Don't make me worse than I am," he protested, smiling. "I never realized I was anything but a young fellow until one day I was late, for some reason or other, in reaching the stockyard. I used to get there by 8, but this morning it was half-past. One office-boy, who didn't see me, looking up the clock as I was passing, said to another: 'I wonder what's become of the old man this morning!' The 'old man!' It stabbed me."

Unlike some rich men's sons, J. Ogden Armour is a worker. For many years he

name," said Mr. Armour to me reminiscently. "But it was not long before I changed my views, for I had nothing but trouble, especially when the United States Government brought all sorts of grave charges against me and other packers. I felt that I had tried to run Armour & Co. honestly and fairly—and certainly I did not need to do dishonest things to make money. The indictments, nevertheless, caused me terrible humiliation and unhappiness. I had been proud of my father's name and record and had tried sincerely to maintain both unsullied. The courts gave us a clean bill of health, but not before the American packing industry had been so vilified that country after country shut its doors against American-made products."

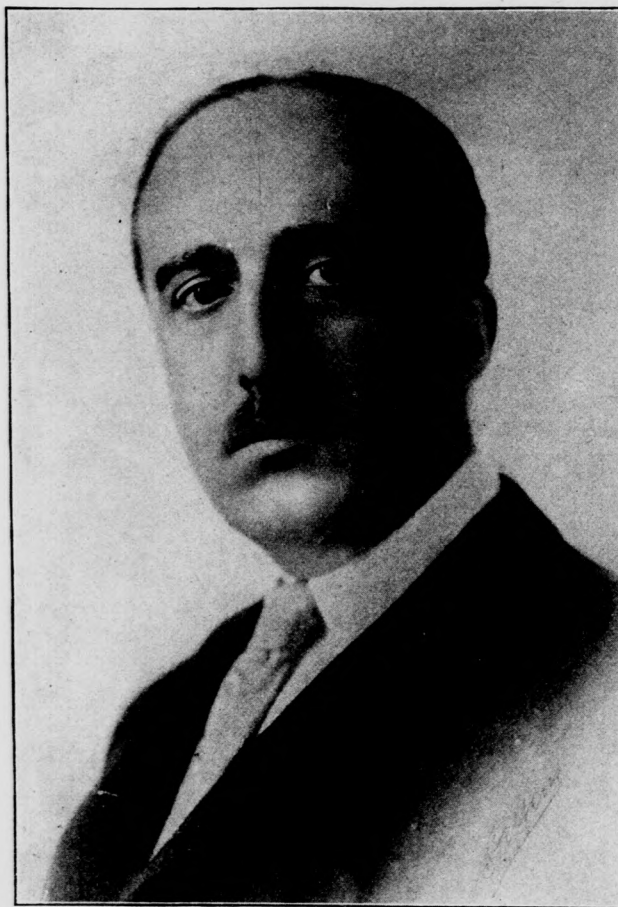
Mr. Armour added: "The experience taught me that the rich man who chooses to enjoy his riches without taking the

which are commonly called lake herring, bloater, cisco, long-jaw, and other names, and are found in large quantities in the Great Lakes, it is not as desirable as the name cisco which the Indians gave these fish. The experts of the Bureau of Fisheries, of the Department of Commerce, in a recent communication stated that in the interests of exact terminology the name cisco is to be preferred. The name cisco is distinctive, while the name herring is applied to other fish very different from the so-called lake herring. The fish to which the name lake herring is applied are members of the same family as the salmon and trout, and are, therefore, more closely related to these fishes than to the herring family. The name herring suggests or indicates an inferior fish.

The Government experts who are interested in the development of the fish industry are of the opinion that it would be to the advantage of both producer and consumer for the fish to become known under the distinctive name "cisco" rather than under the inappropriate and confusing name of lake herring.

The cisco fish is being used in larger quantities each year, partly because of the diminishing quantity of other fish in the lakes, but mainly because of the adoption of improved methods of freezing, packing, and shipping them. Formerly only the salted product was available at any distance from the lake ports. For several years there has been considerable traffic in fresh, frozen cisco from the middle of November until the first of January. During this period the fish are frozen by exposing them to the weather, then packed in boxes or gunny sacks and shipped to interior points. However, this method has been only partially successful because, owing to variations in weather, the fish did not always remain in a frozen condition, and because in many cases they were not handled according to correct principles of sanitation. More recently the cisco fish have been frozen by artificial refrigeration, handled and packed under better methods and so can be shipped for long distances in prime condition.

The Census Bureau has made an estimate of the population in the United States as of January 1, 1917, and puts the figure at 102,826,309. That is exclusive of the island provinces. It should be borne in mind that because of the European war emigration has fallen off and that two or three million more would have been added to the population otherwise. These figures indicate that this is a pretty big and powerful country, and, moreover, that it is growing at a remarkably rapid rate. There used to be a jingle carrying the idea that Uncle Sam had land enough to give every man a farm, but that is no longer true and agriculture does not appear to be as attractive to most people as it ought to be at the present prices of produce. Manufacturing industries are widening and annually employing more people and one of the great problems which faces this Government is the continuance of profitable employment for all its people.



J. Ogden Armour

was at the packing house by 8 o'clock every business morning. He began at the bottom; pay, \$8 a week. He learned the business in the stern school of experience—his intrepid father saw to that. And as "J. O." says in his well-written book, "The Packers and the People," the slaughtering, dressing and packing of swine, cattle and sheep is no parlor game.

Later, when he became the directing head, he used to receive at his home, by 7 o'clock every morning, detailed reports of the live stock receipts at all the principal centers in the country and, after carefully analyzing the whole National and international situation, decided upon the general buying programme for the day.

"I thought I was the most fortunate young man in the world when I inherited a huge business and a good

responsibilities that ought to go along with them is not much of a chap."

Armour & Co. have handsomely made up the ground lost by the Government's attack upon the packing business. The firm's sales are fivefold what they were fifteen years ago and innumerable side lines have been successfully established.

Frank Stowell.

Indian Name Cisco Suggested For Lake Herring.

The Washington officials in charge of the enforcement of the Food and Drugs Act, in a recent issue of the Service and Regulatory Announcements of the Bureau of Chemistry, define what fish are entitled to the name lake herring. The officials state that while the name lake herring can be applied legally to any species of the genus *Leucichthys*, varieties of

Showing and Selling Christmas Candy

How many tons of candy are you going to sell this Christmas season? Candy is a thing the sale of which easily can be computed in terms of tons or at least by hundreds of pounds if proper attention is given it during the next few weeks.

Of course, you are planning to make candy very prominent in your window and interior displays. You should begin this early in the Christmas season and keep it up until the last minute. Candy can be one of

get on the road again. Build two square columns of eight or ten inch lumber. Put these in the corners of the window, leaving a space of a foot or two in back of them. Between the columns build a "brick wall" of decorated crepe paper. If that is not handy you can stretch some red cambric between the posts and draw off the bricks with white chalk. Or use white tape to represent the bricks. Back of the "wall" should be two small Christmas trees. Then arrange Santa so his head just clears the wall.

you can use a full sized sleigh. If the window is small use a baby's push sleigh.

For the average window the display we have illustrated here would be sufficient without using any other units.

For interior candy display purposes here is a booth that will show off the candy to good advantage.

This booth can be built according to the plan illustrated here or it may be made over an aisle table. There is nothing much to the construction—simply uprights and a frame around the top. To the frame should be hung candy filled stockings, candy canes and so on. From the center upright hang strands of marshmallows threaded on strings. Let these extend to each corner. From the strings of marshmallows drop a series of short pendants made of wrapped candy attached to threads.

Another strong interior candy display is made by building "chimneys" on a counter. Make the chimneys out of lumber or use for that purpose small wooden boxes. Cover them with brick crepe paper or paint red and stripe white to represent the bricks. Put in a cloth bottom near the top if you do not wish to fill it with candy. The backs may be left open and filled with wrapped packages of candy thus facilitating the selling—Butler Way.

point, during the coming year, because of the fact that Lieut. Governor Wm. D. Stephens, who will soon be Governor, was formerly a retail grocer in Los Angeles for many years—the firm being known as Carr & Stephens.

At the recent State convention in Yosemite Valley a letter from Lieut. Governor Stephens was read, in which he said:

"Please convey to the retail grocers of California assembled in Yosemite Valley at your annual convention this expression of my continued interest in their welfare.

"I know many of the difficulties under which the California retail grocers labor and I am fully aware of how faithfully most of them strive to serve the consuming public. Kindly extend my best wishes to your President, Mr. Wilson, whom I have so favorably known for nearly forty years."

Not the Same One.

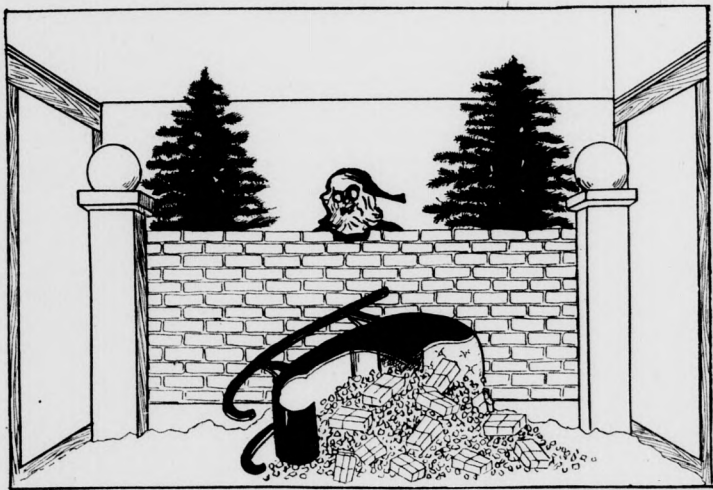
An old negro, who for several years had conducted an illicit still among the mountains of Kentucky, fell a victim at last to the vigilance of the revenue officers, and was brought before the court.

"What name?" enquired the judge, when the frightened negro appeared before him.

"Joshua, Yo' Honah."

"Ah," returned the judge, "I suppose, then, you are the Joshua who made the sun stand still?"

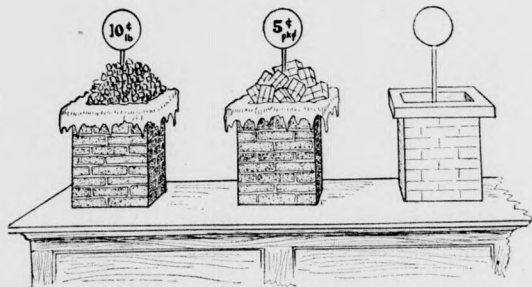
"No, sah," was the prompt reply. "It's not dat Joshua at all; It's de Joshua what made de moon shine."



Candy Window Trim



Candy Booth



"Chimney" Candy Display

your biggest sellers if you have to sell the varieties the people want and let the people know you have them.

For a window trim of Christmas candy here is a very catchy idea that can be worked out without too great an expenditure of time. The idea is to portray old Santa Claus looking over a brick wall at an overturned sled which had been filled with candy. Maybe the reindeer got loose. Anyway an accident happened and old Santa is wondering how he is going to get that candy loaded up and

Santa may be a lithograph or can be a Santa Claus mask mounted above an old overcoat stuffed out with excelsior. The posts should be capped with electric light globes.

In front of the "fence" cover the floor with cotton fixed to represent snow. Then arrange the sled in an overturned position and have a big pile of candy thrown out over the floor in disorder. Much of the candy can be wrapped. But quite a number of boxes should be included.

If your window is large enough

California To Have a Grocer For Governor.

California retail grocers are feeling very jubilant of a period of rational legislation, from the grocer's stand-

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AUTOMOBILES AND ACCESSORIES

Federal Government Seeking to Solve Gasoline Problem.

Motorists everywhere are complaining. "The grade of gasoline that we are buying nowadays for our automobiles," they say, "acts queerly in our engines. What's the matter? We're paying more for gasoline today than we ever paid before and we are getting a poorer product. How is that?"

Two bureaus of the Government are busy answering these questions and many more like them and trying to effect a remedy. The remedy, however, which is proposed—a Federal standardization of gasoline—will not altogether quell the automobilists' complaints.

The owners of old-fashioned models will continue to have trouble, for the old-fashioned engine was built to consume a light fuel oil. And the gasoline of to-day, as well as the gasoline of the future, is not a light oil. In fact, it contains a large amount of the heavy oils.

The new automobile models, in the face of the decreasing world supply of pure gasoline, are constructed to meet the situation and use heavier oils. The poor little model of a few years ago, built before this condition was generally recognized, must sputter a long, hissing and choking itself to death.

Here is the situation as the Bureau of Mines sees it: The demand for gasoline the world over has steadily increased, due primarily to the increased use of the automobile. This automobile industry, remember, has had a phenomenal growth; the mushroom, springing up overnight, can hardly be compared with it.

"On Jan. 1, 1916," says Director Van H. Manning of this Bureau, "there were two and a quarter million automobiles in use in the United States. It is estimated by automobile manufacturers that there will be in excess of three and a quarter million in use by January, 1917, and by January, 1918, there will be in excess of four and one-half million automobiles in use. These figures are in addition to the increased use of motor trucks, farm tractors, stationary gasoline engines, motor boats, etc."

What has been the result of this increased use of the automobile? The answer is obvious—a steadily increasing demand for gasoline. But what is the effect of this increased demand for gasoline? An attempt on the part of refiners to make up for the decline of the gasoline—rich crude oil in the country's largest source of supply—by distilling a grade of gas-

oline which contains more of the heavy oils than formerly.

Hence the automobilists' complaint. And now the point is reached where this variable quality—gasoline—which first seems one thing and then turns out to be another, must be standardized, so that a basis may be provided for the consumer to know what he is getting when he spends his money.

Dr. S. W. Stratton, the director of the Bureau of Standards, has appointed a committee, composed of the heads of the Bureau's laboratories, to determine if standardization be possible. Can gasoline be defined, he asks. If so, he orders, go ahead and do it. And so the experimental work is about to begin, with what results the future will disclose.

The problem is not an easy one to handle. Gasoline, being a distilled product, is not regulated offhand. It is indeed a question whether a standard range can be established. Where to draw the line marked gasoline, and where to begin the line marked kerosene or any of the other oils which the crude material gives up in the distillation process, must be settled by careful experimentation.

The trade name, gasoline, covers a group of mixed oils; the scientific name, gasoline, must apply to an oil with precise qualities. In establishing this scientific status the bureau of standards will test samples of different grades of gasoline in the laboratory for their chemical composition, density, flash point or boiling point and in engines for actual service condition. After these scientific tests the quality of gasoline will not be a vague characteristic; it will be a definite determination, and upon it the final standardization will be based.

How to make effective this standard, once it is established, will be the next step. Secretary Redfield has this matter under consideration.

The Retail Merchants' Association of Washington, D. C., which began this campaign for purity in gasoline, has stirred up an important matter. The facts concerning this most desirable fuel oil are coming before the public in greater quantity than ever before.

The Bureau of Mines has done a vast amount of research in regard to the petroleum industry which will be of the utmost importance in any Government action to be undertaken on the subject.

Mr. Manning, in an address Oct. 4, stated the content of these researches briefly.

"According to the geological survey," he said, "our future supply of petroleum is only sufficient to last

us from twenty-seven to thirty years at the present rate of consumption. This does not take into consideration any increasing demand as the years go by. In order to supply the fuel for future automobiles it will be necessary to make better use of our crude oil production in the future than we have in the past.

"In discussing the various problems involved we must bear in mind that while the demand is steadily increasing the production of crude oil, which is the raw source of gasoline, is remaining approximately stationary, if it has not been declining in the past years.

"A year ago gasoline was selling at 11 cents a gallon and was a drug on the market, due to the tremendous production of crude produced by the Crushing field in Oklahoma. This production, however, has declined from over 300,000 barrels of crude oil a day to less than 60,000 barrels a day. The Crushing crude contains from 25 to 30 per cent. gasoline."

The Crushing field, to which Mr. Manning referred, has been the greatest source of oil in the United States. It is situated in Oklahoma, in what is known to petroleum technologists as the great mid-continent field. It is said that at least 3,500 separate wells have been drilled in the Crushing field alone.

Dwelling for a moment on statistics, it might be interesting to state that the United States furnishes 66 per cent. of the world's supply of gasoline and that its crude oil contains the highest gasoline content. Mexico sup-

plies 8 per cent. and Russia 16 per cent.; these countries contribute the largest portion of foreign oils, but in both cases the gasoline content is low.

Besides the mid-continent field, the United States has nine other major fields. These are designated as the Appalachian, Lima-Indiana, Illinois, North Texas, Northwest Louisiana, Gulf and Colorado-Wyoming-California fields.

In 1915, when the latest figures were compiled, these fields produced 281,000,000 barrels of crude oil out of the 425,000,000 barrels produced by the entire world. How to get the greatest amount of gasoline from this supply is the aim. Refiners have partially met this demand by introducing three new elements into the manufacture of gasoline. These are the increased use of cracking stills; the increase of the "end point" in regular distillation, and the increased development of so-called casing head gasoline. All of these methods incorporate more heavier oils in the product than formerly.

The process of the distillation of gasoline has a number of technical points, which need explanation if the layman is to understand the subject. Mr. Manning undertook this work of explanation in his recent address.

"The 'end point' is a term used in distillation of gasoline," he said, "and is usually considered to be the temperature at which 95 per cent. of the gasoline will distill off if distilled in a proper flask at the proper rate. The measure of the readiness of the gaso-



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line to vaporize, which is necessary and desirable information to have in selecting suitable fuel for gasoline engines.

"The refiners have increased the end point of the gasoline of to-day, and by the use of heavier oils for gasoline have been able to increase the percentage of gasoline obtainable from a given amount of crude oil.

"Refiners are co-operating along another line to the same end, namely, to increase the amount of gasoline and at the same time to keep the price down to a reasonable basis, by means of cracking kerosenes and heavier oils, thereby converting a certain proportion of the crude oil which was not formerly utilized for that purpose into gasoline.

"Last year there was produced by cracking processes approximately 2,000,000 barrels of gasoline. This year it is estimated that there will be produced more than 5,000,000 barrels of gasoline by cracking processes. This is all the more striking when it is considered that these 5,000,000 barrels will be made from oils which in the past did not enter into the making of gasoline, and indicates the possibilities of the present production of crude oil to supply the future requirements of the automobile.

"For automobile engineers have foreseen the difficulty that the old-fashioned engines would have with these heavier fuels and have improved their engines and carburetors; and the refiners, taking advantage of the work of the automobile engineers, have gone ahead with their plans for increasing the use of the heavier oils in gasoline.

"Recently," Mr. Manning continued, "owing to the remarkable development of the casing head gasoline industry—that is, obtaining gasoline from natural gas—there has been obtained a product called blended gasoline. The casing head gasoline as derived from gas is too volatile to be used directly. It is therefore mixed with oil just a little lighter than kerosene but heavier than gasoline. It is an important addition to our fuel oil resources, the production amounting to approximately 5 per cent. of the total production of gasoline this year."

The addition of these three methods explains the low grade of the fuel which dealers are now supplying and also explains some of the difficulties which people are having with their automobile engines and carburetors.

Looking to the future, scientists have been busy trying to devise plans for perpetuating the supply of gasoline. As Mr. Manning has said, the supply bids fair to last out only thirty years more. Between now and a time thirty years distant, many ways will probably be devised for producing new fuel supplies. Already the Bureau has its eyes fixed upon the oil shales in Colorado and Utah as a substitute source for a certain amount of gasoline.

Field investigations of these oil-producing shales are being carried on at present by the geological survey to find out their exact distribution, richness and quantity. The Bureau of Mines is at work testing meth-

ods for the utilization of the rock. The result of the investigation so far shows that these shale areas do constitute a latent petroleum supply, the gasoline estimated in billions of barrels. The survey reports that shales of no greater oil content have long been mined and distilled in Scotland.

It has also been suggested that benzol might be used as a substitute for gasoline, in case the price of the latter product reaches prohibitive heights. Scientists have reason to believe that Germany is now using benzol exclusively for her motors. Indeed, automobile owners of Europe have used it generally for some time.

Benzol is a by-product recovered in the manufacture of coke, and the United States in 1915 produced about 14,000,000 gallons of it. At present it is consumed in this country in the manufacture of explosives, dyes and chemicals, and it is not thought that it will be converted into a fuel for automobile engines, as the American car is not adjusted properly for its consumption. Furthermore, it sells for 20 cents a gallon; a price which almost equals that of gasoline at the present time.

The Bureau of Mines has compiled a vast amount of information on this subject, which will be invaluable to the Bureau of Standards in its latest attempt at a standardization of gasoline. The information is also at the disposal of the general public. The Bureau will shortly issue a set of specifications for the Government which Mr. Manning says will be of interest to all users of gasoline. The Bureau also will soon publish the result of its recent investigation bearing on the quality of gasoline sold in the open market.

Mr. Manning emphasizes that the Bureau, in all of its efforts to co-operate in the movement for standardized gasoline, wishes to keep before the public the fact that no specifications should be drawn up which would exclude certain materials now being used satisfactorily in the distillation for this would restrict the supply and automatically increase the price. Also it is desirable that as much of the crude supply of the country should be utilized as is possible.

W. A. Williams, chief gasoline technologist of the Government, says that the United States has been using the choice portion of her great oil supply and practically selling the rest which constitutes a greater percentage, for a mere pittance to get it out of the way.

"It is like eating the choice meat of a fowl and throwing the remainder away," says Mr. Williams. "Such extravagance in regard to our oil supply should be remedied."

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Fresh air in the home is free.

No expense to taking a few simple exercises every morning.

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It costs nothing to select the food best suited to the body.

It costs nothing to clean the teeth twice a day.

It costs no more to stop using patent medicines.

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It costs nothing to have a cheerful, happy disposition, and stop having grouches.

These things cost nothing, yet they will bring content and reduce the doctor bill to nothing a year.

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This tire is made from rubber altogether different from anything automobiles ever rolled along on.
The almost inconceivable toughness of "Velvet Rubber" and the consequent strength that comes from so welding this master rubber into and through the fabric of the tire that tread and fabric separation is impossible.
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They are guaranteed for 5000 miles with many a long non-cost extra mileage tour in reserve.
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will positively save 25% to 60% in Gasoline. It will keep your Engine absolutely free from carbon. May be attached to any car.
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will produce a quick, permanent patch for inner tube — without cement, gasoline or acid.
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Wholesale Distributors:
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It is the one oil that can be used successfully on all automobiles operated by gasoline or electricity.
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It is the best oil for the high grade car, and the best oil for the cheapest car.
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Grand Rapids, Michigan

FARMER ANDERSON.

He Can Run a Bank as Well as a Farm.

The recent event celebrated by William H. Anderson—the twenty-fifth anniversary of his connection with the Fourth National Bank—naturally recalls the attitude of local business circles at the time Mr. Anderson broke into the banking business and the gradual and radical reversal of opinion concerning him which has since taken place.

Prior to 1891, the year Mr. Anderson became an active factor in the Fourth National Bank, that institution had had a hard row to hoe. It had had several Presidents and several Cashiers and many changes had occurred in the Board of Directors. It had been hit hard by the failure of the late D. P. Clay and several other large borrowers and the stock was hawked around on the street as low as \$75 per share, with more sellers than buyers. It was commonly known that the Bank had other customers besides those who had already failed who were on the doubtful list—ready to fall by the wayside unless they were handled carefully and skillfully, with due regard to their needs and necessities in time of stress.

The opposition to Mr. Anderson was decidedly outspoken. "What does he know about the banking business?" was a common remark. He had only recently given up agricultural pursuits. He was conceded to be an unusually successful farmer, but it was asserted nevertheless that he was a man who knew absolutely nothing about the details or generalities of the banking business. Some of the stockholders showed their disapproval of the action of the Directors in electing Mr. Anderson as Cashier by disposing of their holdings at \$75 per share.

Mr. Anderson assumed the practical management of the Bank from the beginning and entered upon the task of rehabilitation with energy and thoroughness, working in absolute harmony with the President and Directors. It was a long struggle against fearful odds, because matters were fearfully tangled, but the Cashier was equal to the emergency. It gradually dawned on the business public that there was a strong hand at the banking office and that a great change had taken place in the methods pursued and the objects aimed at. People began talking about "Anderson's Bank," as they called it—first in derision, then in respect, finally in admiration. The weak customers were gradually weeded out and became objects of anxiety to the other banking institutions of the city. Strong connections were made, strong men were brought into the bank, the Board of Directors and the office force were strengthened. People began to note the change in the situation and somewhat reluctantly they came to the conclusion that the "man from the country" was probably the only man in the city who could have taken the Fourth National Bank in the condition it was in and started it on the high road to prosperity and a position of

commanding influence in the community and State. Men who sold their stock at \$75 per share were mighty glad to buy it back again around \$200 per share and take their hats off to Mr. Anderson as the Moses who had opportunely appeared on the scene and led the Fourth National Bank out of the wilderness.

Mr. Anderson accepted the situation with his usual equanimity, generously according the lion's share of the credit to his associates, but everyone knows that the reformation and regeneration of the institution was accomplished solely by the militant mind and dominant personality of the genial gentleman who sits in his cozy little office in the corner of the Bank and welcomes every caller, rich or poor, great or small, with the same degree of courtesy and kindness.

In view of the fact that Mr. Anderson

causes which are immediately set down by the hearer as evasion and falsehood. He does not deal in glittering generalities, but says what he has to say in a few words whose meaning cannot be mistaken or misunderstood. The man who goes to him for a loan goes away with a pleasant smile and a satisfied look, whether his request is granted or refused, because Mr. Anderson is one of those few men who can turn down a request with the same graciousness he exercises in granting it.

Mr. Anderson's success is due largely to the fact that he is a good judge of men. This has enabled him to surround himself with able and competent associates and assistants. The same faculty has enabled him to select the best class of customers for the Bank. Probably no local banking institution has a larger percentage of customers who maintain

this action to the local clearing house, but those who are familiar with the situation know that such a statement is "pure bunk"—that the reason Grand Rapids avoided the humiliating surrender which Detroit, Toledo, Saginaw and other Middle West cities submitted to is that we had what those cities were not fortunate enough to possess—a commanding figure at the head of our banking interests who never flinched in the face of danger and who never whined and whimpered when the crisis required a man of iron will and heroic determination.

The Grocer as a Conservator.

The present high prices are far more intelligently traceable to legitimate natural causes than to any monopoly or speculative control, if the observer will take the time to enquire into the causes. Of course it does not make such good reading nor tickle the voters as well as to malign the man with foresight enough to look ahead in time of plenty against the time of want.

Take it in the general jobbing grocery trade. If it had not been that many a jobber ordered futures—gambled if you choose—beyond his needs, because of his confidence in values, there would be a far worse shortage of goods than there is; an actual rather than a statistical shortage. As it is, jobbers who get only 50 or 75 per cent. deliveries from the producers are making 100 per cent. deliveries to the retailers. They gambled exactly as the buyer of cheap eggs last April and May did.

The modern conception of the grocer of his duty is something broader than merely to be a "middleman," and in times like these he proves his service. The reformers would throw open the storage warehouses to the rabble for a day and then go without until spring. The same might be true of the grocer if the grocer had not a very tangible idea that he has a duty to perform as a conservator and guardian of the public food supply—not only to-day, but against a time of want next spring and summer and until the harvest of 1917 comes in.

Jobbers are generally withholding goods from the clamor of the retailer; even advancing prices to prohibitive figures to accomplish the desired end. If they were merely mercenary would they observe any responsibility or merely unload forthwith at a profit and let the public and the retailer go hang, next spring and summer? There isn't a jobber in this city who couldn't cash in heavily to-morrow if he chose on almost everything he has. And then what would happen—with a hungry, starved public begging a real speculator—who would promptly buy the stocks—to give them a pittance of his store.

It is a pity that some of the reformers can't stop and pause and look into the facts of the case instead of filling the papers with clamors that deceive the public, add to the excitement and do the legitimate conservators of the public food supply an injustice. The facts are bad enough without exaggerating and distorting them.



William H. Anderson.

had had no actual active experience in the banking business, prior to his assuming the management of the Fourth National, his remarkable success—first as Cashier and subsequently as President—is one of the greatest achievements recorded in the financial annals of Michigan and will be preserved as one of the most cherished traditions of the city.

Those who know him best do not marvel at his accomplishment, because his face is like an open book, instantly revealing the thoughts which are revolving in his mind. Those who seek assistance at his hands, either in the form of loans or advice, do not have to wait for his spoken reply. They get their answer in his face before the mind has had time to shape the words or the lips have had time to utter them. He does not belong to the banking class who talk in riddles or indulge in ex-

large balances and who keep their borrowing accounts in harmony with their balances and the volume of their business to the institution. No bank has a man at the head who is regarded more in the light of a friend and advisor than the Fourth National.

In financial matters involving broad vision and prompt and decisive action, Mr. Anderson is a tower of strength. In time of stress his courage and the force of his character are most manifest. During the commodity panic of 1893 and the bankers' panic of 1907, many bankers lost heart and several Grand Rapids bankers were anxious to throw the time limit around savings deposits. Mr. Anderson, on the contrary, opposed such action and succeeded in preventing a surrender which would have left a lasting stain and reproach on the banking business of Grand Rapids. Mr. Anderson generously accords the credit for

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This construction of the **Honorbilt Cushion Sole Shoe** makes it the most thoroughly serviceable and practical Cushion Shoe manufactured.

It **excludes** all the faults so common in other makes and gives absolute satisfaction. No bunching up of the felt or shifting or slipping out of position.

This construction is exclusive with us, and patent has been applied for.

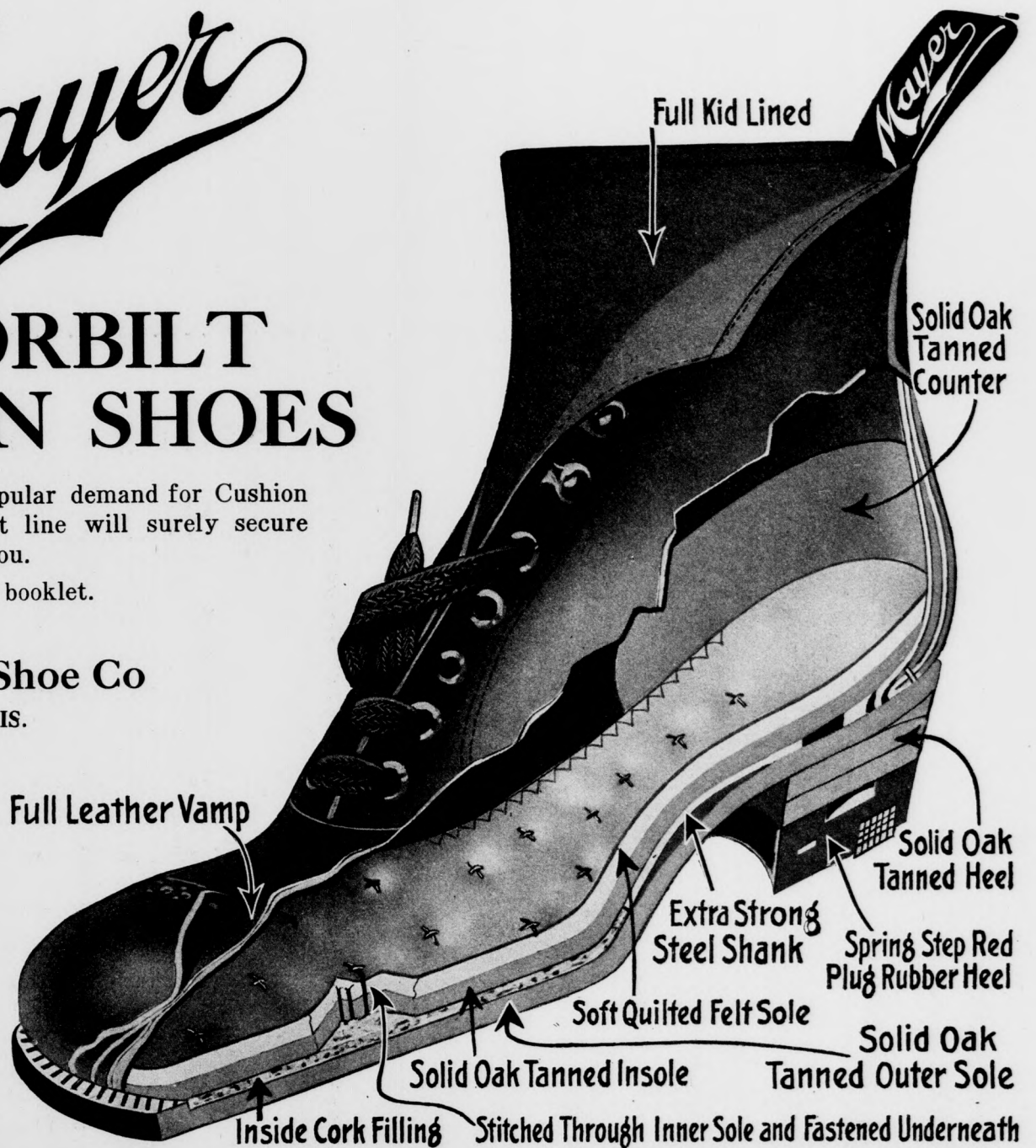
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 Treasurer—Wm. J. Kreger, Wyandotte.

No Hope of Lower Prices Until War Ends.

That no one in the leather business can foresee the height to which leather prices will ascend, and that the retail prices of shoes will be considerably higher, was the consensus of opinion of several prominent representatives of the leather, shoe manufacturing and retail trades who spoke at the 189th regular dinner of the Boston Boot and Shoe Club last Wednesday night, at the Hotel Somerset, Boston. The speakers all prophesied a considerable increase in the prices of raw materials, finished leather and shoes because of the great world-wide demand for leather made in the United States.

The railroad situation in New England has become so serious that, in the words of Howard Elliott, President of the New York, New Haven & Hartford Railroad, who sent a letter to the club regarding the matter, the railroads "may have to devote some of their time exclusively to the handling of fuel and food products," because there are not enough freight cars to go around. If this condition should materialize it would be a serious inconvenience to manufacturers and retailers of shoes.

President Elliott's letter also stated that at a meeting in New York last week, where this subject was discussed very fully, "some of the strongest railroads in the country stated that they had never seen anything like the situation, and it looked to them as if it was going to get worse and worse," and that "all in all, it does not look very promising to be going into a winter under present conditions."

President Herbert L. Tinkham presided at the dinner. Elisha W. Cobb, a well-known Boston tanner and leather dealer, and a former President of the Club, was invited to give the members his ideas on conditions in the leather trade. Mr. Cobb said that hides were nearer a corner to-day than ever before in the history of the leather trade. "Cow hides, which we use most largely in our business (Mr. Cobb's firm are tanners of side leather), are 55 per cent. higher than they were Sept. 1. We may be on a gambling basis," he said, "but everything looks pretty strong to me. The packers have taken off more hides in the last year than in any former year, but they want them in every country in Europe. Hides cannot be grown in one, two or three years and they can not be dug out of the ground and I see nothing in sight which means

more hides or leather. Who can say what the price of leather or shoes will be a year from now if the war continues?"

He said that England was keeping her hides and was in all the markets of the world for raw material. Germany wants our hides and leather and if the stock cannot be got into that country, it will be stored in warehouses in the United States until the end of the war.

Mr. Cobb said the shoe fashions of the day called for high boots for women to wear with their short skirts, a condition which manufacturers wanted to continue, but, he said, "the leather man can't stand for what you shoe manufacturers like in skirts."

In place of calfskin for uppers, Mr. Cobb urged the shoe manufacturers to use chrome tanned side leather in the popular finishes demanded by the trade. He said that the art of tanning side leather to imitate genuine calfskin had made so great progress that it would be difficult for the most skilled shoeman to distinguish between them when the stock has been put into shoes. He also suggested that combination bark and chrome tanned side leather be used, as it has a clear surface and cuts well. He said that this leather is the best "buy" in the market to-day.

Mr. Cobb said it was certain that a reaction would follow the present period of prosperity, but that no one knew when it would materialize. He said that it was good business now for the trade to anticipate the re-action and be prepared for it.

The keynote of the entire situation, said Mr. Cobb, is that the United States is shoeing the entire world, because all nations are securing their supplies of leather from the United States and that England, being short of necessary supplies of leather for shoes for her army and those of her Allies, was a heavy purchaser of hides and leather in all the open markets of the world, but principally in the United States.

A. W. Donovan, of E. T. Wright & Co., Inc., Rockland, Mass., manufacturer of men's shoes, was asked to tell the Club of conditions across the border in Canada, where his company operates a branch factory. He said that on a recent visit to the Dominion he found the shoe and leather situation there about the same as it is in the United States. Hides and leather are sold on a parity with prices asked for the same grades in this country and the available supply is no greater.

On a trip of 3,000 miles through Canada, during which he was particularly to observe the agricultural and industrial conditions, and from his ob-

servations in the many shoe stores which he visited, Mr. Donovan said he found unexampled prosperity despite the unfavorable influence of the war and the absence of tens of thousands of Canadians who had gone overseas to help England in her war with Germany. "They can't go broke and they can't go hungry, because the wheat crop, which is the basis of Canada's wealth, is more than double the yield, per acre, that in the United States.

After summing up the business conditions in Canada, Mr. Donovan turned his attention to the leather situation in this country. He said that the tanners are responsible for a great waste of high-priced leather when it was cut up into vamps because they did not finish the skirts of chrome tanned upper stock to compare with the finish given the center of the skin.

He said that it was a crime that the trimmings of upper stock costing from 50 cents per foot upward should be used for tongues, facings and stays, when every inch of it should be finished so that it would be suitable for vamps or tops. This poor and inefficient method of finishing the skins, said Mr. Donovan, represented an additional cost of at least 12½ cents in making a pair of men's shoes which could be saved the manufacturer, retailer and consumer. In a men's factory making 3,000 pairs per day, and allowing the waste from the trimmings of these poorly finished skins to average 10 cents per pair, the economic loss would total \$300 per working day, which, in these unprecedented-

ed times, should and could be saved if tanners would give as good finish to the skirts of the skins as they do to the center of them.

Mr. Donovan came out strongly in favor of the combination, or fibre sole, stating that now it was known that most of these soles were better than sole leather, that they wore longer, and gave better service. The greater use of fibre soles at this time would result in a big saving and at the same time give the consumer shoes with out-soles which in every way were better than sole leather. He also urged the greater use of cloth, in black and combinations of color, as a means of keeping down the higher cost of men's shoes.

In the retail trade, Mr. Donovan said that altogether too many retailers were not selling their shoes on the basis of what it would cost them to replace their present stocks, which, he said, was the only sane, safe and sure way of retailers meeting the present situation. He said that retailers, as a rule, were afraid to ask the prices they should on the basis of replacement, yet it was his experience and that of others in the trade that the people were willing to pay the price.

He told of visiting a retailer's store in Buffalo, N. Y., recently, and asking for a pair of men's opera boots. The

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

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.

retailer, with a smile, brought forward a pair size 10 D which fitted Mr. Donovan, and, in an apologetic way, said the price was \$5. Mr. Donovan asked him how many pairs he had and the dealer said about 100. "Box them up and send them to me and I will pay you \$5 for every pair, then when you want some more they will cost you \$8.65, for these boots were made in my factory."

He said the same store had a stock of 35,000 pairs of men's women's and children's shoes which the dealer could not duplicate under \$18,000 of their former cost. These shoes, he said, should be advanced in price to include the \$18,000 which it would cost to replace them. He urged all retailers, as did the speaker who followed him, to re-price their present stocks on the basis of the cost of replacing them.

Twenty-five or thirty years ago, said Mr. Donovan, the men's factories were filled with zebra leather, porpoise and seal, but to-day these leathers are not known in the trade and have not been a marketable product in shoes for years. He predicted that calfskins would go out as these leathers did, and that well tanned and finished chrome split leather would take its place.

In conclusion, Mr. Donovan paid a warm tribute to the business policy and efficiency of the United Shoe Machinery Co., stating that at a time when increases were being asked for all kinds of materials used in manufacturing, that shoe manufacturers found great relief in knowing that the cost of the use of machinery to make shoes remained unchanged, and that the efficiency of the company in maintaining its machinery in the highest state of perfection had made it possible for the manufacturers to handle the enormous business which they have received during the past year.

The next speaker was Hollis B. Scates, buyer of shoes for Wm. Filene's Sons Co., Boston. Facing the Club members he said, with a smile, that Mr. Donovan had delivered his speech, for the principal questions, such as the supply and price of leathers, and the idea of all retailers selling their shoes on the basis of replacement values, were the thoughts he had in mind to talk about. He said that the past year has been a remarkable one in the retail trade because in that space of time more had been accomplished in doing "impossible things" in retailing than in twenty-five years. The biggest problem before the retailers, he said, was the absolute necessity of basing their present retail prices on the cost of replacing their stocks. This must be done, he said, or else retailers will be compelled to ask such high prices for their new shoes that they "will pull the public out of their boots." Boys' shoes which he bought a year ago at old prices are now wholesaling within 15 cents per pair of what he has been getting at retail. "Retailers and consumers have not begun to pay the advance in shoes that will be asked of them," said Mr. Scates. Every retailer, if he has not already done so, should re-price his present

stocks on the cost of replacing the merchandise when it is sold.

Mr. Scates predicted a big white year, with white canvas boots at \$5 one of the big selling features next spring and summer. He said that in Brooklyn the manufacturers of women's high-grade shoes have turned to colored cloth and are using it for tops in place of the popular colors in leather.

Speaking of the style trend in women's shoes for next season, Mr. Scates said that in his judgment, and that of some of the largest buyers of shoes in the country with whom he has talked during the past three weeks, that skirts would be little, if any, shorter; that the ten-inch boot would be the best selling height and that boots would be pushed by these buyers right up to June 1.

Chas. E. Wilson, the well-known maker of women's high-grade shoes. Lynn, spoke briefly on the style situation explaining how women's pretty shoes were introduced in America from Paris, and stating that after the craze for novelties had passed the manufacturer who had also paid attention to the selection of perfect fitting lasts and patterns, who had striven to maintain quality, whose shoes were so well made that they "stood up," would be the one who would feel least the effect of the reaction in business that would come after the end of the war.—Shoe Retailer.

THE INTERIM.

Written for the Tradesman.
Yesterday when in childhood,
With joyous abandon sweet,
Romping in the wildwood
With wings upon our feet;
Noisy with carefree laughter,
Careless in pose and dress,
Busy with buzzing chatter,
In our happy carelessness.

To-morrow's sun is shining
Through clouds that appear,
To set your mind to dreaming
Of the yesterdays so near.
Of the school house walls a'crumbling,
Of the homestead once so dear.
Of the old church bells a'grumbling,
Calling folks from far and near.

Of the fancies, forms and faces,
Of the friends of Yesterday;
Time never quite effaces
If Memory is called into play.
Years ago, as a moment pass,
When the eyelids close to dream,
And momentous things flit by en masse
In an ever varying stream.

Yesterdays are always gleaming
Through clouds in Memory's sky;
Of To-morrows we are dreaming;
Then we pause to think—and sigh.
For the faults of years of living,
For the friends we'll see no more;
For the future (with some misgiving)
Wondering what it has in store.

Yesterday, all was sweetness,
With all your skies true blue,
Your life just one completeness,
Of all the joys you knew;
To-morrow may bring sunshine,
May bring mist or cold or rain,
But To-morrow will bring, sometime,
Some sorrow in its train.

Yesterday and To-morrow
Are oh! so far apart;
Yesterday so full of sorrow,
To-morrow with just the smart;
Yesterday full of sadness,
Brim full of aches and pain,
To-morrow filled with gladness
And you sing a joyous strain.

Our Yesterdays and To-morrows
Be they as they may,
Full of happiness and sorrows
With skies of blue or gray,
With Memory clearly painting,
The retrospective view,
What use is there in fainting
O'er what To-morrow may bring to you.
Elon Allon Richards.

If a woman's complexion pleases her she needn't worry.

How to Hold Your Trade

Against Mail Order Competition

Sell goods the mail order house can't deliver.

Rouge Rex quality is distinctive. It makes your store distinctive. It makes your customers' desires for good footwear specific, desires that are not to be satisfied with just ordinary merchandise.



Stock Rouge Rex Shoes, and advertise that fact to your trade and you will get that profitable business of the "Man Who Works."



HIRTH-KRAUSE COMPANY

Hide to Shoe

Tanners and Shoe Manufacturers

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.

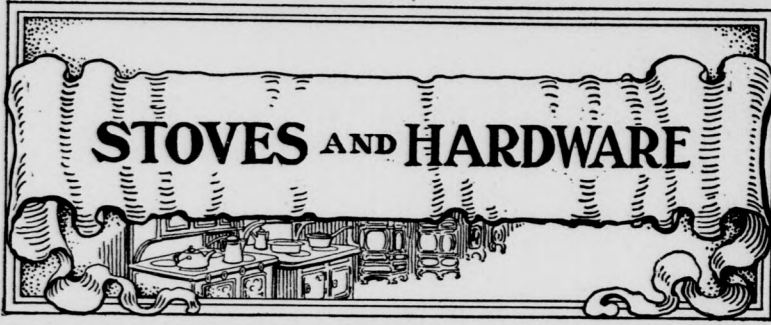
In supplying the BERTSCH shoes to the trade, dealers are not only making friends and profit for themselves—they have also the personal satisfaction of knowing that they have given more than a dollar in value for every dollar spent in their place of business.

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.



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

Last Minute Suggestions Regarding Christmas Trade.

Written for the Tradesman.

By this time the Christmas trade in the hardware store should be well under way, if the advertising campaign for holiday goods was commenced early. In any event the wide-awake hardware dealer had all his plans shaped long ago, and there is little in the way of helpful advice that can be offered now, unless it be in the form of last minute suggestions.

Here is one of them:

Most merchants reserve what they consider their strongest window display to the last. In many stores this display is not put on until the last day before Christmas.

In my humble opinion such a course is a strategic error.

It is, I think, better policy to put on this climax display, at the latest, early in Christmas week. This will give the last week's selling campaign a decisive push when the push is most needed.

The sort of display many dealers use very effectively at the last minute takes the form of specific suggestions as to little gifts for friends who may have been overlooked in earlier gift buying. Pretty nearly everyone received from friends at a distance gifts which arrive perhaps a day or two before Christmas. In many instances gifts to these friends have not been contemplated or purchased. At the last minute there is a hurry up call to select something to fill the gap.

The hardware dealer who puts on a "Last Minute Gift" display will get a good share of this last minute trade.

In putting together this display it should be borne in mind that, as a rule, the gifts desired are not of the more expensive kind. One or two expensive items can be shown, and for the rest, moderate priced gifts. What is a moderate-priced gift depends a good deal on local conditions.

On the other hand, these "Last Minute Gift" displays should help the dealer to clear out any lines which threaten to lag over until the next season.

In the last week such lines should be carefully watched. As a rule, it is poor policy to carry over gift goods to another year. So, the retailer must exert himself to clear out these goods before the buying season has definitely closed.

The only way to clear out such goods is by pushing, pushing steadily, pushing hard. Advertise. Display the goods where people will see them. Arrange them so that they can't fail to catch the eye. Use show cards freely and effectively. And above all, coach your sales people to suggest things to doubtful customers. Finally, in their suggestions see that they urge as far as possible the goods that you want to clear out.

The customer who knows just what he wants to buy in the way of Christmas gifts is the exception rather than the rule. Here is where the well-posted hardware salesman can be very helpful. He knows what lines are carried; the next step is to find out for what class of person the gift is intended; then it is easy to suggest a variety of articles suitable for wife or husband, son or daughter, sister or brother or youngsters. In so doing, it is usually a safe policy to bring forward high priced articles first rather than to ask the price. Any customer will appreciate the compliment; and the suggestion of a \$10 article is as quick a way as any to bring out the fact that the customer's limit is 50 cents or \$1. Never make the mistake of offering a very cheap article to a customer who looks poor. You can never tell what price a man will pay for a Christmas present by the patches on his clothes.

For the selling staff, there are several points worth remembering in this last awful week.

First, that although it may at times be hard to put up with cranky customers, it is part of the day's work. Bad-tempered, unreasonable customers are more frequently met with in the Christmas season than at any other time of the year. They shop hard, get tired out, and feel eminently out of sorts. They make colossal demands upon the patience of tired salespeople, whose work keeps them on their feet all day and usually away into the night.

Nevertheless politeness pays, even if it has to be bought at the cost of some extra effort. While there are some downright cranks, there are on the other hand a lot of people who can be put into a better mood by a smile and a word of cheer and a touch of friendly interest. Train yourself to enter into the sale, to take as much interest in seeing the customer satisfied as he does himself.

Often it will be a hard pull. Nevertheless, it's worth it. Make up your mind that you're going to stay cheerful clean through this time, in spite of all the cranks in Christendom. Nay, for their benefit, and the benefit

Foster, Stevens & Co.

Wholesale Hardware



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

FIRE ESCAPES

School Houses
 Public Halls Factories

Built to State Specifications or to
 Meet Special Conditions

Call or write

ADOLPH LEITELT IRON WORKS
 213 Erie Street Grand Rapids, Michigan

Tonnage Tells the Tale

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

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

UNITED TRUCKS

have ample strength for the most severe service—plenty of power for quick trips—and the stability to endure in hard daily work of any nature.

Made in 2, 3½, 4 and 5-ton sizes, all worm drive, and furnished with standard stake bodies or special dumping bodies with hydraulic hoists. We will be glad to demonstrate United Trucks at any time.

UNITED MOTORS COMPANY
 673 North St. GRAND RAPIDS, MICH.



of the store, and for your own. It is easy to be polite when you are not rushed with work, and when everything runs smoothly. It calls for genius and effort to stay polite in times of stress. Such genius and effort earn and get bigger rewards. The ability to stand fire under difficult circumstances is an asset which only the best salespeople possess. Acquiring this talent should be part of every salesman's self imposed training.

"Keep cool" is a good motto. It is not always the salesman in a hurry who does the most work. One of the best hardware salesmen I know talks in a slow, deliberate drawl, and gives the impression of taking a lot of time. Yet he can put through three sales where the ordinary dub can handle one, just because he makes fewer misplays. He sees his way clearly. Asked as to a suitable present for a maiden aunt of 38 summers with a penchant for knitting, the dub will make a lot of suggestions, of which four-fifths will be entirely unsuitable. This man names three articles and indicates the one of the three which is most suitable.

Just a touch of deliberation will often serve to quiet the nerves and arrest the attention of the customer who is in a d Dickens of a hurry. A little deliberation, too, is required to avoid mistakes in sales. In Christmas week it is necessary to work fast, but it is yet more necessary to work accurately. The point I've often seen illustrated, once in this fashion. A sales-girl was filling out a bill. The customer watched her—fortunately.

"Only the one stew-pan," she corrected. "It was two cups, not one. Pardon me, but you've got the street number wrong—it is 28, not 38."

Here were three mistakes in one small order, which, had they not been corrected, would have cost more time than the clerk saved by her mistaken effort to "rush things."

Quickness is desirable, but in the details of selling, as in typewriting, accuracy must first be learned. A clerk who works steadily at moderate speed without mistakes is better than a clerk who hurries her work and through errors causes infinite confusion. Employers as well as clerks should realize this.

Care is necessary also in packing goods and making deliveries. Unfortunately, most customers do not accept the shrewd advice to shop early, and late Christmas buying entails confusion in the delivery department.

If extra help is needed it should be arranged for now, if the merchant has not already made his arrangements. If the existing system needs jacking up, now is the time. At other seasons a fairly efficient delivery system will meet the needs of the average hardware store, but right now deliveries must be systematized, and every arrangement made with a view to thorough-going efficiency. It should be possible to definitely tell the customer just when the goods will arrive, and to carry out the promise to the day, hour and minute specified.

See that each customer gets the

goods ordered, and promptly. This is the essential of a good delivery system.
William Edward Park.

Commends the Series of Insurance Articles.

Kalamazoo, Dec. 4—As a faithful reader of the Tradesman—I seldom skip a line and never overlook a page—I wish to testify to the remarkable series of articles you have printed for the past three weeks on the subject of fire insurance. I was under the impression that I knew something about the subject, but you have told me facts I never knew and exposed conditions I did not think existed in the insurance business. Although I carry less than \$30,000 fire insurance, I feel that your disclosures are worth hundreds of dollars to me; in fact, I would not take \$25 for the last three issues of the Tradesman if I could not secure duplicate copies.

Your statement that the merchant relies too implicitly on the agent for the preparation of the form describing the property insured finds a responsive chord in my experience. I had a loss a few years ago and found, to my sorrow, that the form in the policy which I supposed covered the property destroyed was so incomplete and indefinite that my loss was only about half covered. I then employed an expert to look over all my policies, paying him \$20 for pointing out the defects and preparing new forms which I substituted for those prepared by my agent. I consider the \$20 the best investment I ever made—next to the yearly subscription to the Tradesman, which would be cheap at \$20. I now feel safe to go to sleep nights, because I know that in the event of fire, I will get at least part of the money that will belong to me.

I have a brother-in-law who is engaged in trade in a small town not far from Kalamazoo. I told him about how fully informed you are on insurance matters and suggested that he write you for a model form suitable for country merchants. He acted on my suggestion and you sent him a form which opened his eyes, because it showed him that the form he had been using—such as is furnished by the agent—did not include many items which he thought were covered. His experience suggests that it would, perhaps, be a good idea for you to republish in the Tradesman the model forms the Tradesman published some years ago for the benefit of country merchants. I frequently find small-town merchants who are carrying stock in their basements which is not covered by insurance, because the policy form states that the property protected by the policy is located on the "first floor of store building," etc. I heartily agree with you in the statement that there is nothing a merchant buys which he is so careless about as his fire insurance; yet it is the most important subject he has to deal with, because the completeness or incompleteness of his policy form may make or break him.

Old-Time Merchant.

For the Soldier When the War Is Over.

The Canadian people are devising plans for placing disabled soldiers on the land as they are sent back from the battle front, and, anticipating conditions at the close of hostilities, they intend these plans to include such able-bodied soldiers as return home without any fixed means of support or chance of employment. The British Columbia soldiers' homestead act provides a free grant of land and a loan of money for improvements for each soldier settler, with exemption from all taxes except for school purposes, and five years' exemption from seizure for debt.

EVEREADY
The Only Guaranteed
Non-Sulphating Storage Battery
Distributors
SHERWOOD HALL CO., LTD.
30-32 Ionia Ave., N. W. Grand Rapids, Michigan

Sand Lime Brick
Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm in Winter
Cool in Summer
Brick is Everlasting
Grande Brick Co., Grand Rapids
So. Mich. Brick Co., Kalamazoo
Sagaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives Junction

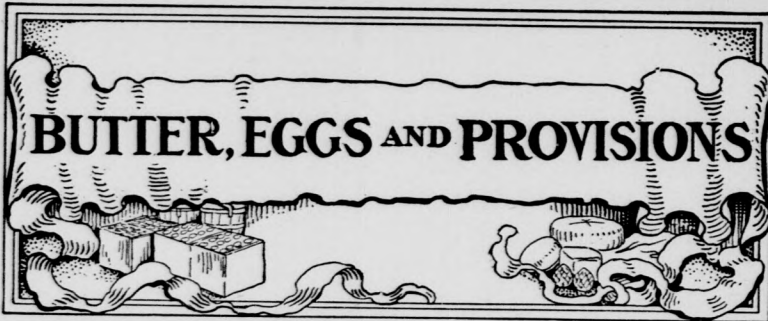
REYNOLDS
APPROVED BY THE NATIONAL BOARD OF FIRE UNDERWRITERS
FIRE H.M.R. SAFE
ESTABLISHED 1868
SHINGLES
Reduces Fire Insurance Rates
Will Not Ignite from Flying Sparks or Brands
Sold by All Lumber Dealers
H. M. Reynolds Asphalt Shingle Co.
"Originators of the Asphalt Shingle"
Grand Rapids, Mich.

Seasonable Hardware for Instant Shipment

We have on hand over 100 car loads of staple merchandise, bought when the market was much lower than it is to-day, and while every indication promises higher prices all along the line before goods are cheaper, we are over-stocked on some stuff that we would like to ship out a few hundred dollars a day of before taking our January inventory, and want mail orders from Hardware and general stores, factories and garages on the following basis. We will bill out at not more than Chicago or Detroit wholesale prices current on day you mail your order. If prices on goods are not satisfactory you may return on receipt of same and we will pay freight both ways, keeping more than three days must constitute an acceptance. Terms—Net Cash 10 days, no longer time or further allowance except 2 off if cash sent with order, but don't ask responsible merchants to pay in advance.

- 90,000 feet Black Pipe, 1/2 to 6 inch.
- 75,000 feet Galvanized Pipe 1/2 to 3 in.
- 80 Tons Soil Pipe and Fittings 2 to 6 in.
- 30,000 feet Asbestos Air Cell Pipe Cover 1/2 to 6 inch.
- 30 Tons Asbestos Cement.
- 100 Rolls Asbestos Paper 10 lb. to 1/2 in.
- 3 Tons Asbestos Board and Furnace Cement.
- 2 Tons Asbestos Roof Putty, 4 lb. cans \$3.00 doz.
- Black Roof Coating 25c gallon can.
- 80 and 100 lb. Steel Drums Sweeping Compound, 1 1/2c.
- 5 Gal. Cans Floor Oil, \$1.50.
- 20 5 gal. Cans Denatured Alcohol.
- 8 Barrels Chattanooga Red Paint (dry) \$1.00 cwt.
- 35 5 Gal. Kits Red Barn Paint \$3.25 ea.
- 25 5 Gal. Kits Lead and Slate Cottage Paint, \$3.75 each.
- 50 1 Gal. Cans Good Outside White Paint, \$1.45.
- 10 50 lb. Drums Burnt Umber, 4c lb.
- 1,500 Joints 6 in. 29 Ga. Stove Pipe, 9 3/4c.
- 100 Doz. 6 in. Corrugated Elbows, 80c.
- 150 Doz. Stove Pipe Dampers, 5 in., 60c; 6 in., 75c.
- 30 Tons Round and Flat Bar Iron, good assortment.
- 100 Doz. Wagon Single Woods, 90c doz.
- 150 Doz. Cheap, Medium and Good Axe Handles.
- 100 Doz. Hammer Handles, 30c doz.
- 150 Canvas Covers, 5 x 5, 75c; 7 1/2 x 10, \$1.50.
- 100 22, 23, 26, 28, 30 and 32 Cord Wood Saws.
- 400 Kensey Wood Pulleys, Good Asst.
- 26 to 40 inch 60 and 1-3 off. Smaller 60 and 20 off.
- 25,000 feet Red Canvas Belting, 1 1/2 to 10 inch.
- 20,000 feet Rubber Belt, 1 to 10 inch.
- 8,000 feet 1/2 and 3/4 inch Garden Hose, 6 to 9c.
- Fully 25% less than you can buy for next May.
- 40 Doz. File Cards worth 75c; 60c doz.
- 30 6, 8, 10 and 12 Gal. Frost Queen Milk Coolers, 25c gal.
- 100 Genuine Rayo Red and Clear Tail Lanterns, \$1.19. Actual value \$24 doz.
- Rayo Dash Lanterns, \$1.39.
- 40 Barrels Lime Sulphur Solution.
- 5 Tons Arsenate of Lead.
- 3,000 Gross Wood Screws 75, 10, 10, 5.
- 100 Gals. No. 1 Floor Varnish, \$1.25.
- 75 3 in. Set Length Pumps, \$2.65.
- 100 Hand and Wind Mill Force Pumps.
- 100 Pump Jacks, 30 Feed Grinders.
- 30 Steel Frame Grind Stones, \$3.45.
- 10 Steel Bag Trucks, \$1.95 each.
- 12 Farmers Bench Drills, \$1.45.
- 25 3 x 24 Cast House Movers Jack Screws, \$1.50.
- 1,000 lbs. 3/4 and 1 inch Hemp Rope, 5c lb.
- 100 3 inch Cast Pump Cylinders, 90c.
- 100 2 in. Bremer Plunger Valves, 45c.
- 300 Doz. Stillson and Knife Handle Wrenches.
- 100 Copperized Gasoline Filter Funnels 75c each.
- 300 Automobile Tires, full assortment.
- 275 Pair 28 x 1 1/2 Bike Tires, \$1.19 each.
- 25 Gas Engines, 1 1/2 to 8 H. P.
- 1,000 Sqs. Cheap and Good 1, 2 and 3 Ply Roofing.
- 5 Drums Trinidad Asphalt Pitch.
- 40 Doz. 4, 4 1/2 and 5 ft. 3 Time Hay Forks, 10 Doz. No. 4 Grain Scoops, 10 Doz. Job Lot Shovels, \$1.95 Doz.
- The following goods came from a bankrupt stock and have been used.
- 1 1,800 lb. Safe, 1 Letter Press, \$2.50.
- 1 Smith Typewriter, \$10.00.
- 1 96 x 81 Plate Glass Mirror in mahogany frame at price of the glass alone.
- 1 3 Drawer Steel Filing Case, \$10.00.
- 1 Practically New Paper Baler, will make 125 lb. bales, \$12.75.
- Order quick as we can only ship subject to stock on hand.
- 72 Ford Auto Clocks, \$1.00.
- 36 Steering Wheel Clocks, \$1.25.
- 24 8 Day Auto Clocks, \$1.95.
- 24 Steam Auto Tire Vulcanizers, 95c.
- Best Varnish Remover gal. cans, \$1.80; 1/2 gal., \$1.00.
- Gal. cans Sewing Machine Oil, 60c.
- Gal. cans Cream Separator Oil, 45c.
- 3 oz. Panel Bottles Sewing Machine Oil, 60c doz.
- Asbestos Furnace Cement, 3 lb., 13c; 5 lb., 19c.
- Dry Stove Lining Cement, 6 lb., 18c; 10 lb., 25c.
- Full Stock Bob-sled Runner Woods, 1,500 lbs. 5-8 T. Iron for reinforcing, 3c lb.
- 50 Bars, 1/2 x 2 Channel Iron, 3c lb.
- 150 Machinists Bench Vises, 10 to 150 pounds, Solid and Swivel Base.
- 1,000 lbs. No. 7 Annealed Wire, 2 3/4c.
- Big stock Forges and Drill Presses.
- 72 Gal. Cans Boiler Compound, 50c.
- 10 lb. Cans Welding Compound, 60c.
- 10 lb. Cans Carbide, 50c.
- 50 Battery Lanterns, 33c.
- 300 Assortments of 100 Auto Cutters, 8c.
- 100 Iron Pipe Sink Connections, 12 1/2c.
- 6 16 foot Tree Trimmers, \$1.00 each.
- 100 Pint and Quart Gasoline Torches.
- 50 12, 14 and 16 inch Tank Heaters.
- 25 45, 55, 65 and 75 Gal. Feed Cookers.
- 50 Bath Tubs, 150 Closets.
- 300 Sinks, 100 Lavatories.

THE VAN DERVOORT HARDWARE CO. Lansing, Mich.
Successor to Van The Tool Man & Factory Supply Co.



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

Conditions Controlling Distribution and Marketing of Meats.

With its utilization of \$2,000,000,000 worth of raw products annually, which makes it the most important single industry in the United States, the production of meat animals has given rise to some of the largest problems found in the marketing of the food commodities of the country. To a large extent these problems are traceable primarily to the great size of the country and to the existence of the cattle raising, the cattle fattening, and the marketing and slaughtering phases of the industry in three more or less distinct regions, for the most part outside the region of densest population and, therefore, of greatest consumption demand.

The central problem in the live-stock industry from the point of view of the stock raiser is, of course, to produce and sell his animals at a profit. This he has found more and more difficult in spite of the decrease in production, the increase in demand, and the marked rise in the prices of meats. At the same time shippers and dealers have encountered special problems and the consumer has found the purchase of his usual quantity of meats an increased burden because of increased prices. In an effort to help in the solution of these various problems and to find, if possible, ways in which market prices may be stabilized, wastes eliminated, and marketing costs reduced, the Office of Markets and Rural Organization of the Department began special work in 1914.

The prominent features of the live-stock industry insofar as cattle, its chief product, are concerned, are the raising of the animals in the range country of the West, the transfer of many of the cattle so raised to the corn belt to be fattened for market, and the marketing of the finished animals. In the raising of hogs and sheep there is less transferring of the animals from the point where their production is begun to other places for fattening. These animals, like cattle, however, largely are produced in sections of the country more or less remote from the consuming centers. This separation of the producing from the consuming regions has been the principal factor in bringing about the establishment of about thirty-five central markets in the United States where live stock both for slaughter and feeding purposes are sold. These central markets have been instrumental, in turn, in building up large packing es-

tablishments which are now the principal buyers of cattle for slaughter. Other elements of the marketing machinery which have grown up are stockyards in which the cattle are cared for and fed while transactions are being negotiated; commission merchants; traders, who sort and sell the cattle by classes; and banking institutions, through which the transactions are financed.

Throughout that portion of the United States east of the Rocky Mountains the stockman or farmer with more live stock to market than can be sold to near-by butchers, must either ship to the central markets or sell to local buyers who assemble the stock of numerous producers and themselves ship to the central markets. While some producers sell in this latter way, others feel that the method is not so profitable as disposing of stock on the central markets. Large producers taking this view may ship carloads of live stock on their own account, but the numerous small cattle raisers of the country commonly find that it is impossible to ship less than carloads and that such shipments are unprofitable in many ways even when possible. This difficulty is being overcome largely in many portions of the country by the formation of co-operative shipping associations, a movement in which the Office of Markets and Rural Organization is assisting by giving information as to methods of organization, operation, and accounting. Two bulletins have been published on the subject.

Where shipments to the central markets are made by individual stock raisers or associations of producers the chief problems of such shippers on the markets are concerned with price fluctuations, which are greater for live stock than for most other food products, and with the marketing costs which the complex machinery of the central markets entails. All the elements bringing about radical price fluctuations are not generally understood. Some of the factors are supply and demand on the markets at a given time, and the operations of buyers, commission men, traders, and other market interests. To what extent the variations in the seasonal and daily supply of stock influence the fluctuations is not definitely known. Because the beginning of feeding operations in fattening stock is largely determined by the harvest dates of the hay and grain crops, the bulk of the fattened stock reached the central market in late winter or early spring. There is likewise in the fall a large influx to these markets of cattle fattened on grass, as well as cattle started on grass and sent to the markets for sale to producers in the corn belt who will fatten them in feeding lots during the winter. It is

believed that the resulting congestion can in a measure be lessened when conditions make possible the finishing of feeders at somewhat earlier or later times than usual.

Besides the seasonal variations in receipt at the central markets there are marked daily variations. These, it is believed, should be more easily corrected than the seasonal variations, since the former are due almost wholly to custom. On the Chicago market, for example, 77 per cent. of the cattle received reach the market on two days of the week—Monday and Wednesday. The Office of Markets has undertaken to assist in a movement whereby stockmen, railroads, and market interests may work together for a more even distribution of market receipts throughout the week.

Mr. Flour Merchant:

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

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

Purity Patent Flour

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

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

We Are in the Market Daily to Buy

BEANS

White Beans, Red Kidney Beans, Brown Swedish Beans
 Also CLOVER SEED

Write or call

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MOSELEY BROTHERS

Grand Rapids, Mich.

The Vinkemulder Company

Jobbers and Shippers of
 Everything in

Fruits and Produce

Grand Rapids, Mich.

CALENDARS!

CALENDARS!

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

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

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

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

JOHNSON PAINT COMPANY
 BIG RAPIDS, MICH.

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FLORIST
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PRODUCE COMMISSION MERCHANTS

104-106 West Market St.
 Buffalo, N. Y.

Established 1873

Live Poultry in excellent demand at market prices. Can handle large shipments to advantage. Fresh Eggs in good demand at market prices.

Fancy creamery butter and good dairy selling at full quotations. Common plenty and dull.

Send for our weekly price current or wire for special quotations.

Refer you to the People's Bank of Buffalo, all Commercial Agencies and to hundreds of shippers everywhere.

Another factor in price fluctuations is the lack of standardization of cattle and meat. At present, quotations on a given grade of cattle in one market can not be compared accurately with quotations for such a grade on other markets, since different characteristics may be covered by the same grade name in the several centers. The office is studying this subject and, with the assistance of various branches of the live-stock industry, is preparing standards which it is hoped will be adopted generally.

Recognizing the need of producers of live stock for information as to live-stock conditions and available supplies of meat animals, the Office of Markets has planned and will soon put into effect a demonstration market news service for live stock and meats, the purpose of which will be to keep producers, dealers, and consumers informed in regard to the number of live stock in various sections, shipments to the various markets, price conditions at shipping points and in the principal live-stock markets and meat-consuming cities, and other data bearing on the marketing of live stock and meats. Not only will such a service assist in the marketing of cattle for slaughter by giving producers a knowledge of advantageous marketing times and places, but, it is believed, it will also help dealers by showing the demand in consuming centers for meat products, and, by performing these services, will tend to stabilize prices. It should also curtail much of the lost motion which now accrues owing to lack of information on the part of stockmen in regard to movements of stock to market from various sections.

Much of such lost motion, the studies of the office indicate, occurs in connection with the transfer of cattle from regions where they are raised to other grazing and finishing regions. There has been lost motion also, however, in other marketing operations. In some cases, it has been found, hogs raised in the corn belt and sold in near-by markets have been slaughtered at Atlantic seaboard points and the cured meats shipped to Pacific Coast points. Veal dressed in dairy districts and sent to commission merchants in neighboring cities has been returned to the shipping points from which it originated to fill orders of local retailers. In many instances the convenience of marketing and financing facilities furnished by the central markets may compensate for the freights and shrinkage losses entailed by the extra transportation, but it is believed that in many other cases it would be advantageous to do away with such extra transportation to as great an extent as possible. Much light was thrown on this situation by discussions of representatives of all the interests involved in the marketing of live stock and meats held at the invitation of the Office of Markets and Rural Organization in Chicago in 1915.

While the central markets constitute the most significant feature in the live-stock industry, local outlets for meat animals are of great importance. Studies of such outlets made by the Office of Markets and Rural Organization have shown them to consist principally of the sale of live animals to local butchers, the local curing of meats by ice plants,

and farm slaughtering with the sale of fresh or cured meats and meat products. Abattoirs which have been established by municipalities or under municipal control or in a number of cities in various parts of the country have been studied and it has been found that these institutions are facilitating the sale of locally slaughtered meat. This result has followed because the consuming public has had its confidence in local meats increased by the banishment of the old-fashioned, uncontrolled slaughterhouses and their replacement by institutions under a control ensuring the use of sanitary methods.

Home killing is practiced chiefly in connection with hogs, although, to a less extent, cattle and sheep are home slaughtered. In some sections of the South the home slaughtering of hogs and the curing and sale of hams and other products has constituted a well-established industry for many years. More recently local ice plants have begun curing meats for a fee, or buying it from farmers to be cured and sold. In a few sections also small local packing plants have been established and are a convenient and profitable outlet for relatively small quantities of meat animals. In the opinion of specialists of the office meat prepared in those ways on a small scale will have to be sold almost wholly within or near the localities where it is produced.

In the operation of the marketing systems for live stock and meat in general the office has made cost studies of a number of typical transactions which have shown that the share of the final price paid by meat consumers which goes to the producer does not vary greatly whether the marketing is through central markets or through local butchers. It was found when cattle passed through the centralized market that from 66 to 75 per cent. of the gross returns ordinarily was received by the stockmen, from 2 to 5 per cent. was absorbed by marketing expenses, 2 to 9 per cent. was received gross by packers, and 8 to 33 per cent. by retailers. This does not indicate the percentage of profit of the various parties, but merely the proportion received by each of the gross amounts paid by the consumers. When sales were to butchers in most cases approximately two-thirds of the gross returns were received by the owner of the cattle, while the retailer's share was about one-third of the gross returns.

The problems of the consumer in the marketing of meats are also receiving consideration by the Office of Markets and Rural Organization. It is believed that the standardization of meats and the publication of information in regard to supply, demand, and prices will prove beneficial to consumers as well as to others interested in the meat industry. The office recognizes also that the average consumer has little technical knowledge in regard to cuts of meats, and that he therefore often passes by cheaper cuts of high nutritive value. It is the intention of the office to make further studies of this subject with a view to supplying practical information.

Diverging Views on Raw Eggs.

One of the latest physiological discoveries will descend with something

of a jolt upon the medical profession. It is impossible to calculate how many tons upon tons of raw eggs are consumed daily, upon the recommendation of physicians, by people who are seeking to regain health. Infants suffering from indigestion are frequently put upon an albumin diet. The raw egg has been considered invaluable as a food. Now comes the information from W. G. Bateman, of Yale University, that the uncoagulated white of egg is exceedingly indigestible. Experimental tests with dogs, rats, rabbits and men all show that raw egg white is not only difficult to digest but that taken in large quantities it causes diarrhea. And the eggs which the duck furnishes us are no better than hen's eggs.

Just what the cause of the indigestibility is has not been discovered, but the investigator does not believe it to be due to the texture of the egg white. A certain acclimatization, so to speak, can be acquired by some people after the ingestion of raw eggs for several days so that diarrhea ceases; still as a food raw egg white is not to be recommended. All that is necessary, however, to render egg white easily digestible is cooking. The yolk of the egg is easily digested either raw or cooked.

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

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

GOLD BOND
PACKED IN CASES
BROOMS
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GOLD BOND

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Grand Council of Michigan U. C. T.
 Grand Counselor—Fred J. Moutier, Detroit.
 Grand Junior Counselor—John A. Hach, Jr., Coldwater.
 Grand Past Counselor—Walter S. Lawton, Grand Rapids.
 Grand Secretary—Maurice Heuman, Jackson.
 Grand Treasurer—Wm. J. Devereaux, Port Huron.
 Grand Conductor—W. T. Ballamy, Bay City.
 Grand Page—C. C. Starkweather, Detroit.
 Grand Sentinel—H. D. Ranney, Saginaw.
 Next Grand Council Meeting—Bay City, June 1 and 2, 1917.

Pickings Picked Up in the Windy City.

Chicago, Dec. 4.—The first annual Drug and Chemical Exposition under the auspices of the Chicago Retail Druggists Association opened its doors to the public Saturday, Dec. 2. This exposition is one of the most educational affairs ever held in the Coliseum. One can see here 112 exhibits of the manufacture of chemicals. In conjunction with this exhibition will be held what is known as a beauty contest and the girls entering this contest have to show perfect beauty to run any chance whatever of winning the grand prize, which, it is reported, is worth a good many dollars. One of the main points of the person entering the contest will be the teeth and the hair, as well as complexion. A thirty piece band has been engaged for the week, which will give concerts daily from 2 to 10 p. m. Anyone visiting Chicago until Dec. 9 will find their time well spent.

The International Live Stock Show at the Union Stock Yards is now in full swing and from the way the people took to it on the opening day, and the remarks being heard throughout the city, they will hold sessions to a capacity crowd. Prize stock is being shown from all parts of the world.

One of Chicago's visitors recently was A. Vosburg, of Grand Rapids. He spent his time while in Chicago visiting relatives at 3601 Armitage avenue.

Some of the Chicago butchers, who had been anticipating a glorious business on turkeys for Thanksgiving, were given somewhat of a setback, when they found the weather and the prices kept the people from partaking of the National bird. Before noon Thanksgiving day turkeys in Chicago took a drop from 38 and 40 cents to 25 and 22 cents, and then there were thousands which had to be returned to cold storage. This, no doubt, will teach some of the dealers that the people themselves can regulate the price if they so wish.

Some women in Chicago get a lot of publicity by being the brains of one of the country's largest automobile thievery gangs. There is one up for trial now which is attracting the attention of the city.

No doubt some firms in the spring will be able to add to their force of employees if the baseball presidents live up to their agreement, as reported, regarding the cut of salaries. Some ball players will be looking for jobs.

From the way the public is now talking and thinking, no doubt every railroad entering Chicago will be

equipped with electrical apparatus to handle their trains inside the city limits. This will make Chicago a cleaner and better city.

One of the great improvements that the Chicago Sanitary Board could accomplish would be the compelling of landlords and property owners along the right-of-way of the elevated lines to paint up and clean up their buildings and vacant lots. Anyone visiting Chicago and using the elevated for the purpose of getting a general idea of the city has this matter brought to their attention and is the means of giving the impression that Chicago is a dirty city. It would not take very much to improve this condition over the entire system of the elevated railroads.

Anyone visiting Chicago and knowing how compact the loop is and noticing, also, the buildings being erected, would sometimes wonder how they received the material and removed debris. This is handled by what is known as an underground tramway, which is under most all of the main streets in Chicago. They have a loading station at the foot of Harrison in what is known as Grant Park, also two loading stations along the Chicago River bank. This little tunnel takes care of thousands of loads of sand and dirt which the people never see on the street and helps the congested loop just that much more. This tunnel also, no doubt, will be taken into consideration as a starting point when Chicago builds its subway—if it ever does.

Harry Gillette, formerly of Detroit, and of late handling the Webster line of cigars in Chicago, has resigned his position and accepted a position with Carlson Bros., distributors of Dutch Masters, on the North Side. He will confine his efforts to the sale of Dutch master cigars in the loop of Chicago.

Our friend, Jim Goldstein, in Detroit, must remember on account of there being so many more people in the Windy City, everything looks busier—and sometimes really is.

It has been the talk of the city for sometime to turn the public bathing beaches during the winter months into skating rinks, indoor baseball gymnasiums and other amusements for the people. This will give the average person plenty of amusement at a normal cost.

The extension of Ogden avenue from Union Park to Lincoln Park, as a means of more rapid communication between the Southwest and North Sides and as part of the general scheme for the artistic and scientific development of Chicago. The extension is urged by the Chicago Plan Commission. The cost will be \$4,000,000, and it is said it will connect a large industrial population with an important industrial area and eliminate much traffic from the loop, would supply a much needed direct route from the Southwest Side to Lincoln Park and the lake, would facilitate access to forest preserves and would form an important diagonal traffic distributing thoroughfare. The course of the proposed extension will be northeast from Union Park to Halsted, street, near the river, thence on Halsted street across the river for a block and a half, thence northeast again to Lincoln avenue at Lincoln

Park. The project would require cutting through more than twenty city blocks for a distance of about three miles and hundreds of buildings would either have to be removed or partly cut away to provide for the new street, which, it is proposed to make 108 feet wide. The establishment of many small triangular parks on land left vacant through cutting through the streets is also part of the general plan. The construction of the new thoroughfare would require three subways under railroads, a viaduct and a new bridge over the river.

The W. D. Gibson Spring Co. has purchased from the Goetz Co., the property, northwest corner Clybourn avenue and Willow street, 300 x 280, containing approximately 80,000 square feet of land, reported price \$225,000, the land involving about \$125,000, or \$1.60 a square foot. Half of the property is improved with three buildings, one, two and three stories high, of steel and mill construction, with 71,000 square feet of floor space. The company intends to erect another two-story building containing about 60,000 square feet of space and costing about \$80,000 and install a sprinkler system.

Charles W. Carman of Grand Rapids, and William G. Arnold, Chicago, have purchased from A. O. Jackson and others, the three-story apartment house, northwest corner Greenleaf avenue and Paulina street, 150 x 171, price withheld, subject to \$125,000. The building contains thirty-nine apartments of four and five rooms and the annual gross rental is said to be \$21,600. The sellers have taken in part payment two sections of land southeast of Calgary, at \$30 to \$35 an acre. Charles W. Reattoir.

Stick To Facts.

When you start to advertise,
 Stick to facts!
 Good business isn't built on lies,
 Stick to facts!
 No matter what you have to sell,
 The truth is good enough to tell.
 Boost your goods and boost them well,
 But stick to facts!

When tempted to exaggerate,
 Stick to facts!
 Tell the truth, don't overstate.
 Stick to facts!
 If the truth is not enough,
 Something's wrong about your stuff.
 Anyway, don't try to bluff.
 Stick to facts!

Makers, merchants, middlemen,
 Stick to facts!
 Pick your points with pungent pen,
 But stick to facts!
 Though fakery make their figures lie,
 Boasting of their values high,
 In the end you'll pass them by,
 If you stick to facts!

CUSHMAN HOTEL

Petoskey, Michigan

LEADS ALL THE REST

W. L. McMANUS, JR., Proprietor

One Day Laundry Service
 Send your linen by parcel post

The Hotel Geib

Eaton Rapids, Mich.

L. F. GEIB, Propr.

AMERICAN PLAN

Artesian Water Steam Heat

\$2 Per Day

Sample Room in Connection

BARRY HOTEL

HASTINGS, MICH.

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

GEORGE E. AMES, Prop.

THE RATHBONE HOUSE AND CAFE

Cor. Fulton and Division

It's a good place to stay and a good place to eat. You have service when you want it.

If you will try us out once we'll make things so comfortable for you that you'll come again soon.

HOTEL MUSKEGON

GEO. W. WOODCOCK, Prop.

EUROPEAN PLAN

Rates—\$1.00 without bath
 \$1.50 and \$2.00 with bath

Opposite Union Depot and Goodrich Dock
 MUSKEGON, MICHIGAN

Hotel Charlevoix

Detroit

EUROPEAN PLAN

Absolutely Fire Proof

Rates, \$1 for room without bath;
 \$1.50 and upwards with bath.

Grinnell Realty Co., Props.

H. M. Kellogg, Manager

New Hotel Mertens

GRAND RAPIDS

ROOMS
 WITHOUT BATH \$1.00

Union Station WITH BATH (shower or tub) \$1.50

MEALS 50 CENTS



75 Steps East

Fire Proof

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 5—Another one of the series of winter dancing parties will be held next Saturday night, Dec. 9, at the U. C. T. hall. The committee has decided to start the dancing a little earlier than usual, so be on hand at 8:30. The dancing will begin at this time and it will make the evening a little longer. We look for a large attendance at this party and a good time for everybody who attends.

We are going to give the members and their families a little treat—something outside the regular routine of meetings and something that should be taken advantage of by every member and his family. For our January meeting we will have a potluck dinner and entertainment and free dance and card party. Come and bring as much in your basket as you will eat and we will furnish the coffee, dainties and little extras to make a regular dinner. After dinner, we will smoke, eat candy, play cards, dance, visit and, in fact, have a good general round up. Come on along and join the happy family, all you fellows who have been looking for something different than the regular order of business.

The following committee was appointed by the Senior Counselor to take charge of our annual banquet to be held the first Saturday in March, in the evening following our annual meeting on the afternoon of that day: William Francke, John Wells, Charles Perkins, Fred Croninger and O. W. Stark. Begin to save up your money now for this affair, for this is the best event of the year and should be attended by every member and his wife and family.

A good attendance and meeting was held Saturday night, Dec. 2, and a number of important matters of business were disposed of. Three lucky candidates, Claude W. Peru, William Pierson and Henry VanDenburgh, walked across the bridge of mystery to the city that lies beyond, and George Reinhardt joined by transfer card from Northwestern Council, No. 72.

John and Mrs. Ripperger spent Thanksgiving with their son, Harry Ripperger, in Chicago.

Mr. and Mrs. C. M. Hunt and Mr. and Mrs. Fred Hunt, of the firm of C. M. Hunt & Son, of Eaton Rapids, started out last Friday in a new Studebaker touring car on a tour of the South. They will visit all points along the line and be gone about six weeks, spending the most of the winter in Tampa, Florida.

Mr. and Mrs. John D. Martin entertained for Thanksgiving guests Mr. and Mrs. O. K. Cummings and sons, Ormond and Marle, of Battle Creek.

Dr. G. W. Ferguson had the misfortune of meeting with an accident at Battle Creek last Saturday, whither he had gone with his eight-cylinder Scripps-Booth car. In attempting to turn around on Marshall street, his engine stalled while he was half way over the track of the Michigan Railway Company. An interurban car was a block away and was signaled to stop, but, instead of doing so, crashed in Dr. Ferguson's car, badly injuring the rear and side of the car. Eye witnesses of the accident state that the interurban car was not under control, as it should have been, and that the motorman took it for granted that Dr. Ferguson would be able to get out of the way before the car struck him. Dr. Ferguson succeeded in getting his car as far as Freeport, when he sent to Grand Rapids for a tow. The damage is about \$500.

Arthur N. Borden.

High Cost of Living in Oceana County.

Mears, Dec. 5—In answer to your enquiry as to crop conditions in this county, will say that is a trivial matter compared to the trouble I—one of your valueless readers—am in. To help me out of a difficult position,

please tell me the address of the guy who demonstrated a person can live on 30 cents a day. This may be the means of saving me from starvation. My wife and daughter left me a week ago (I suppose the traveling men of my acquaintance wonder why they didn't go years ago) and I and my son are trying the batching stunt. I can keep down the expense of wear and tear of towels, table linen and carpet sweeper, but the food problem is what causes my expense to overrun my income. I will be financially embarrassed in about twenty-four hours more—and I am not getting so terribly and extremely fat at that. My cooking abilities embrace only the frying of eggs; beefsteak and bacon. Then some more of the same. I shudder to write those words. I hate the sight of a cow. I turn the picture of Lord Bacon to the wall; and when I hear a hen cackle I throw a fit. I have lived on those three American evils a whole week. I am losing my usual sunny disposition and just at glorious Christmas time, when all men should be joyful, I wonder if Jay Dee or Jim Goldstein ever get the blues. Jim was right when he gave the toast, "Our wives, God bless 'em; we can't live with them and we can't live without them."

I am surely, although slowly, turning into a sour pessimist. No use to advise me to marry again, as I never do anything against my better half's wishes. She wouldn't stand for it. Kind of peculiar that way. When she left, she promised to end her visit in two weeks. The only consolation I find is in the fact that she always keeps her word. But two weeks is one awful long time. I don't mind the cooking so much, but the rotation of my limited three items of diet is awful. Then to think I have to eat it myself. Did I enjoy my turkey Thanksgiving? Bah! If you knew what I had for Thanksgiving, you would send me a soup ticket. Zowie! I wish I was at the Morton House just for two hours with Perry Barker! Chronic Kicker.

Au Sable Evidently Belongs to a Trust Company.

Au Sable, Dec. 5—The Tony Copelier Savings Bank and Trust Co., of Montpelier, Vt., is about to begin suit against what is left of the city of Au Sable for \$13,000 principal and interest which makes a total of \$34,000 on bonds issued by the city in 1892. They were due and unpaid several years ago.

If the suit is successful to the last degree, it is problematical how much the trust company will collect on its judgment. There was little to Au Sable before, but there has been less since the town was practically wiped out by fire in July, 1911. A city organization is still maintained, but just about everybody who used to live in Au Sable now is in Oscoda, across the river. There will be the land on which the flourishing lumber town once stood to satisfy the judgment and it is said that this territory lies so that it commands the use of the mouth of the Au Sable river. There is also a big dock, put up two or three years ago, part of which is said to lie within the corporate limits of Au Sable.

In 1892 a girl named Shippey fell through a bad board walk in Au Sable and injured her leg. She went to court about it and got a judgment of about \$11,000 against the city. The city had no money to pay it and so a bond issue was the only resort. There was an unpaid balance on a water works which had been built previously, and it was decided to kill two birds with one stone by making the bond issue large enough to cover both. This was done and the total issue amounted to \$15,000, to fall due in 1908. Two of the bonds and some of the coupons were paid before that, but there is enough principal and interest remaining to make a total of \$34,000.

In 1896 suit was brought against the city for the payment of \$1,100 interest on the bonds and a judgment was obtained, but the city treasurer refused to pay the amount. He was finally compelled to do so by court action.

One of the biggest factors in the prosperity of Au Sable and also one of the town's heaviest taxpayers at the time of the bond issue was the Loud mill and lumber interests. The Louds evidently did not like the idea of contributing to the payment of the bond issue and the Legislature passed a separate act which placed the Loud interests outside the corporate limits of the city and in the township of Au Sable.

There followed the filing of a bill in the United States Court for the Eastern District of Michigan seeking to make the township of Au Sable, along with the city, liable for the bonded indebtedness. This was dismissed.

In addition to the newest complication, there is also pending against the town a suit for attorneys' fees on the part of the lawyers who conducted the defense of the city against the suit for interest on the bonds.

The prospect for the city of Au Sable is not particularly a prosperous one for some time to come.

Annual Banquet of Bay City U. C. T.

Bay City, Dec. 5—On account of the large number of candidates who have expressed the desire to be instructed into the mysteries of the order and to be introduced to our old friend, "Billie Butter," the next regular meeting of Bay Council, No. 51, will be held in the Elks Hall, Saturday afternoon at 2:30 sharp. Every member is expected to be there on time.

Nearly all the grand officers of the Michigan jurisdiction will be present. Every member is earnestly requested to be on hand early to extend to these officers the glad hand, and show them that Old Bay No. 51 is really the liveliest Council in the State, not only in having the largest increase in membership, but also in their attendance at Council meetings.

Immediately after the close of the Council session, all members holding tickets for the banquet will adjourn to the Wenonah Hotel, where the crowning festivities of the day will be held. Your wives, sweethearts and friends should be there not later than 7:30 p. m. Doors open at 8 o'clock sharp.

Members planing on attending the banquet who have not made reservations, must do so at once, as reservations will positively close after Wednesday's mail is received.

F. J. Fenske.

Mint Director Urges New Coin.

A two and one-half cent piece is demanded by the country, according to the Director of the Mint, who recommends passage of a law authorizing coins of that denomination from copper and nickel.

"When you consider that we have no coin between the one-cent piece and the five-cent piece and that many an article worth more than a cent and less than five cents sells for the latter price because of the lack of an intermediate monetary unit of value," says the director, "the economic importance of it will be readily seen. Articles which now sell for 15 cents each or two for a quarter would sell for 12½ cents.

"Popular shops, such as the five and ten-cent stores, would undoubtedly place article now selling two for five cents on sale at 2½ cents."

A stitch in time may close the mouth of a gossip.

Germany the Universal Enemy of Humanity.

I would suggest that it would be well, and now opportune, for this Government to address a communication to the German government something after the following manner:

"The people of the United States have hitherto regarded, and still do regard, the invasion of Belgium, and its continued occupation by the German troops, with servitude and exaction of money indemnities from the inhabitants, as a great wrong done to that weak and now helpless country and people.

"And now that the deportation of a vast number of the inhabitants to Germany, or to the parts of France occupied by Germany, has been ordered, and is being carried on, to force them to slavery, and to perform work virtually against their own country or the Allies, the people of the United States regard this undertaking as a cruel and enormous crime inflicted on the helpless people, which admits of no proper excuse or extenuation; and if it has the sanction of the German government, and is persisted in, this Government could not but consider that Germany had placed herself outside the pale of the brotherhood of Christian nations, and had chosen to be an outlaw and an enemy of humanity; with the deepest regret and sorrow, we would feel that we could no longer consistently associate in any way with a nation and government so lost to all human feeling, charity, and Christian principle.

"This Government earnestly hopes that such an unhappy denouement may not occur. We hope that the deportation has not the sanction of the German government; but in any case that it will be promptly stopped, and that those who have already been deported will be returned to their own country, where they may be given useful work, so far as they are able to perform it, which may build up and rehabilitate their country, and not such work as will violate and outrage every patriotic and noble sentiment and just principle of their hearts and understandings, so that when the German troops evacuate the country—which, it is to be hoped, that they will soon—the territory and its useful industries may not be devastated and virtually destroyed, and the inhabitants reduced to miserable and pitiful beggary."

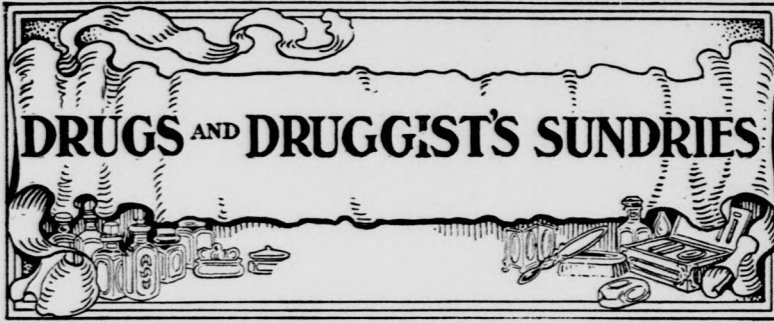
I cannot see how the United States can honorably stand by and see a small, weak nation like Belgium so unrighteously, unjustly, and unmercifully maltreated, and remain in close and friendly association with the aggressor. I think it would be in the highest degree shameful and dishonorable, in fact cowardly and despicable, for us to do it.

Albert P. Schack.

Real Forebodings.

"My son," said the father, impressively, "suppose I should be taken away suddenly, what would become of you?"

"Why," said the son, irreverently, "I'd stay here. The question is, what would become of you?"



Michigan Board of Pharmacy.

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

Michigan State Pharmaceutical Association.

President—C. H. Jongejan, Grand Rapids.
 Secretary—F. J. Wheaton, Jackson.
 Treasurer—John G. Stekete, 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.

How Druggists Can Increase Their Sales.

Talk to any ten average druggists, and nine of them, possibly ten, will admit that they are not making a satisfactory profit on their investment. The reason given is that the average drug store lacks in volume of sales. When the average person makes a purchase at a drug store, the sale is a small one, when compared with groceries, dry goods, etc. Then, too, people do not go to the drug store as frequently as they do to the stores in other lines of business. But the wide-awake druggist has it within his power to change these conditions. Drug stores, especially those in the rural districts, carry a large stock of goods that are not strictly drug articles, but the average druggist is at a loss as to how to bring this merchandise most forcibly to the attention of his customers.

One method that has been tried, and proven successful in numberless instances, is the establishment of a variety counter. Many druggists object to variety counters on the ground that they are recognized as bargain counters. But these bargain counters are great business pullers. Go to any five- and ten-cent store on a Saturday afternoon or evening and you will usually find the store crowded with customers, while the druggist, perhaps just across the street, finds time to read his newspapers between sales.

Another objection brought forward by many druggists is that they do not have room for a variety counter. But all of these arguments are easily overcome. If the store appears to be crowded, it would be an easy matter to reduce stock on the slowest selling items, and then gather all the goods in stock that can be sold at 10 cents and place them on one table. The same can be done with 25 and 50-cent items.

It will be surprising to the average druggist how quickly people will take

advantage of the goods offered at these prices. The fact that they are properly displayed, that the customer knows the price without having to ask for it, will induce many people to buy who would otherwise go without buying such articles.

From time to time special items can be placed on these tables at reduced prices. If there are a hundred items on one table, at least five of them should be priced at about cost. These can be called leaders. They should be items on which the average customer knows the prices and will at once recognize them as bargains. Other items not so well known can be priced to make up for the reduction of price on the leaders.

Another big advantage of such variety counters is that slow sellers or overstocks can usually be quickly disposed of, if offered at a slight reduction in price. Women are natural bargain hunters. They will examine the articles on these tables every time they enter the store, and usually they find something they will buy.

The profit on this class of goods is good. And there is practically no limit as to the number of items that can be found in the average drug store that will make the most desirable merchandise for variety counters. If a druggist does not know exactly how to establish a successful variety counter, any salesman calling on him will be more than willing to tell him what other druggists are doing along the same line. Then, too, he will very likely know of various items that can be stocked for these bargain counters. Items that are low in price, but very showy, make good leader articles.

Throughout the country druggists as a rule carry a small business card in the newspaper of their home town. These business cards usually run year in and year out without a change in copy, and for that reason do not pull very much business. This newspaper space can be used to advertise your variety counters. If you have an item that is good for a leader, advertise it. Make such items bring people to your store. Your own experience tells you that once you get the people into the store they usually buy something. And as every purchase means a profit, it is up to the druggist to bring as many people into his store as possible. If special bargains will bring the people to your store, then it is up to you to offer bargains. The druggist is in business not for pleasure, but for the money there is to be made out of the business. The five- and ten-cent stores are offering numberless strictly drug articles on their bargain counters—and they are making a success of it. There is no reason why a druggist

should not offer these same articles in the same manner.

Practically all items available for such counters are staple sellers the year 'round. There is practically no dead stock and no loss on account of spoilage, etc. The one reason why people go to variety stores for these articles instead of getting them at the drug store is because at the variety store these things are prominently displayed, while at the drug store they are often hidden below other goods in some showcase or on the shelf.

In addition to the counter displays, the leader items should be placed in the show windows, each with a big price tag, telling passerby at what price they can get such articles.

This is all more or less advertising—and advertising of the best sort, because it brings people to the store. The variety counter can be made successful in any drug store. It can be made to do more than that. It can be made to increase the sale of drugs, to increase the number of customers and the total profit at the end of the year.

Under these conditions the average druggist can profitably establish a variety counter. It requires no extra rent, no extra light and no extra help. Every sale made that would otherwise go to some other store is just so much extra profit. And profit is what every druggist is in business for.

J. S. Vogel.

Slipping One Over on the Boss.

When you slight some job and think that you have deceived your employer, better think a second time before you congratulate yourself that you "got away with it" and try the same course again.

Men at the heads of departments have gone through the same line of work that you are doing. They know each step as it comes, and they know what the results should be. You have to produce.

These men know you have been unfaithful to your job, even though you

advance a seemingly good excuse for failure.

There may be some reason why they don't wish to speak to you to-day about your deception.

Perhaps they won't tell you until you ask for a raise of salary.

Maybe they won't take the trouble to do more than turn you down.

Be sure they know you as well as you know yourself. They do not pay salaries without study and careful consideration of those to whom the money is paid. Passable showing does not count in business.

Excuses are not accepted for long, and don't go down the first time even.

But when you ask for a raise, or a better position, and the other fellow gets it, you may be sure that the other fellow was not caught napping or shirking.

Do not help yourself down and out.

Malt and Hop Tonic

"The highest-rated
 Invigorator."



Grand Rapids
 BREWING CO.

For Sale by all Wholesale Druggists

Fire Insurance for Druggists Exclusively

Quick Adjustments, Prompt Payments, Large Savings

DRUGGISTS INDEMNITY EXCHANGE, St. Louis, Missouri.

H. W. EDDY, Attorney-in-Fact.

"Licensed by the Insurance Department in the State of Michigan."

Satisfied Customers

are the foundation of our business

Good Merchandise and Prompt Service

have strengthened this foundation

Heystek & Canfield Co.

Jobbers of

Wall Paper — Paints — Factory Supplies

New Ruling Adopted By Board of Pharmacy.

Muskegon, Dec. 5.—The following ruling, adopted by the Board of Pharmacy at its meeting in November, is designed to extend the privileges and enlarge the scope of usefulness of the Registered Druggist and, at the same time, place the responsibility of the conduct of the store upon the Registered Pharmacist in charge. All pharmacy laws have the same provision regarding leaving the store in charge of the Registered Druggist or Registered Assistant during the temporary absence of the Registered Pharmacist, temporary absence being left for each Board to define. Some have ruled that it must not exceed an hour or while the Registered Pharmacist is necessarily absent to his meals; others rule that it must not exceed twenty-four hours, etc. The present ruling will tend, in a measure, to relieve the situation in regard to the scarcity of registered help, as registered druggists may now be employed in many instances where registered pharmacists were formerly required. The registered druggist while in charge of a pharmacy may not sign orders for narcotic drugs, nor alcoholic liquors, nor make reports of purchases and sales as required by law.

Charles S. Koon, Sec'y.

Ruling in regard to "temporary absence."

Section 10 reads in part: "A registered druggist may be employed for the purpose of dispensing, compounding or retailing drugs, medicines and poisons in any pharmacy, drug store or place in which drugs, medicines and poisons are compounded or retailed under the management and supervision of a registered pharmacist and during his temporary absence therefrom."

Ruling: In section 10 of the pharmacy law, the Board of Pharmacy

construes the words "temporary absence" not as definitely limiting the time during which the registered druggist may have charge of a pharmacy to a certain number of hours, or, occasionally, to a certain number of days, but as prohibiting him from having independent control or management of a pharmacy: Provided, always, that every pharmacy must be under the supervision of and the store policy be directed by a registered pharmacist. The Board of Pharmacy construes the phrase "under the supervision of and the store policy directed by" to mean that every pharmacy must have a registered pharmacist actually employed either as owner or manager.

Soda Foams.

No formula is required for making soda foams from acacia or gelatin. All that is necessary is to dissolve a little of the substance in the soda syrups, using enough to give the desired amount of foam. In the case of gelatin a little heat may be required to make the solution, which should be applied to the water before the sugar and flavor have been added. We believe the average quantity used is about an ounce of gelatin to two gallons of syrup. For acacia, the figures are reserved, being about two ounces of the gum (previously dissolved in water) to a gallon of syrup.

Easy Diagnosis.

A Kansas man wrote to his newspaper and asked: "What's the matter with my hens? Every morning when I go to feed them I find some of them have keeled over to rise no more."

To which the editor replied: "They're dead."

WHOLESALE DRUG PRICE CURRENT

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

Acids	Mustard, true, oz. @ 1 80	Ipecac @ 75
Boric (Powd.) .. 17@ 25	Mustard, artifil oz. @ 1 75	Iron, clo. @ 60
Boric (Xtal) .. 17@ 25	Neatsfoot 85@ 95	Kino @ 80
Carbolic 72@ 76	Olive, pure 2 50@ 3 50	Myrrh @ 1 05
Citric 31@ 35	Olive, Malaga, yellow 1 60@ 1 75	Nux Vomica @ 70
Muriatic 2 1/2@ 3	Olive, Malaga, green 1 60@ 1 75	Opium @ 3 50
Nitric 7 1/2@ 10	Orange, Sweet .. 4 00@ 4 20	Opium, Camph. @ 90
Oxalic 30@ 30	Organum, pure @ 2 50	Opium, Deodor'd @ 75
Sulphuric 2 1/2@ 3	Organum, com'l .. @ 75	Rhubarb @ 70
Tartaric 82@ 85	Pennyroyal 2 25@ 2 50	Paints
Ammonia	Peppermint 3 25@ 3 50	Lead, red dry .. 10 @ 10 1/2
Water, 26 deg. .. 8 @ 12	Rose, pure 18 00@ 20 00	Lead, white oil 10 @ 10 1/2
Water, 18 deg. .. 5 1/2@ 9	Rosemary Flows 1 50@ 1 75	Ochre, yellow bbl. 1 @ 1 1/2
Water, 14 deg. .. 4 1/2@ 8	Sandalwood, E. L. 11 50@ 11 75	Ochre, yellow less 2 @ 5
Carbonate 14 @ 16	Sassafras, true 1 25@ 1 45	Putty 2 1/2@ 4
Chloride 16 @ 35	Sassafras, artif'l 50@ 60	Red Venet'n bbl. 1 1/2@ 4
Balsams	Spearment 2 75@ 3 00	Red Venet'n less 1 1/2@ 3
Copaiba 1 00@ 1 40	Sperm 1 00@ 1 10	Vermillion, Amer. 25@ 30
Fir (Canada) .. 1 25@ 1 50	Tansy 3 50@ 3 75	Whiting, bbl. @ 1 45
Fir (Oregon) .. 40@ 50	Tar, USP 30@ 40	Whiting, 2 @ 5
Peru 4 50@ 4 75	Turpentine, bbls. @ 58	L. H. P. Prep'd. 1 60@ 1 70
Tolu 60@ 80	Turpentine, less 63@ 68	Insecticides
Berries	Wintergreen, tr. 5 50@ 5 75	Arsenic 9@ 15
Cubeb 70 @ 75	Wintergreen, sweet birch 4 00@ 4 25	Blue Vitriol, bbl. .. @ 16
Fish 15 @ 20	Wintergreen, art 1 75@ 1 85	Blue Vitriol, less 17@ 25
Juniper 8 @ 15	Wormseed 3 50@ 4 00	Bordeaux Mixt Fat 8@ 10
Prickley Ash @ 30	Potassium	Hellebore, White powdered 35@ 40
Barks	Bicarbonate 1 90@ 2 00	Insect Powder .. 30@ 50
Cassia (ordinary) 25@ 30	Bichromate 60@ 65	Lead, Arsenate 10 1/2@ 16
Cassia (Saigon) 90@ 1 00	Bromide 1 80@ 2 00	Lime and Sulphur Solution, gal. ... 15@ 25
Elm (powd. 35c) 30@ 35	Carbonate 1 60@ 1 75	Paris Green 37 1/2@ 43
Sassafras (pow. 35c) @ 30	powdered 60@ 65	Miscellaneous
Soap Cut (powd.) 35c 23@ 25	Chlorate, gran'r 80@ 85	Acetanalid 85@ 95
Extracts	Chlorate, xtal or powd. 75@ 80	Alum 9@ 12
Licorice 38@ 40	Cyanide 50@ 60	Alum, powdered and ground 11@ 15
Licorice powdered 50@ 55	Iodide 4 30@ 4 40	Bismuth, Subnitrate 3 80@ 4 00
Flowers	Permanaganate 2 75@ 3 00	Borax xtal or powdered 10@ 15
Arnica 1 40@ 1 50	Prussiate, yellow @ 1 50	Cantharades po 2 00@ 12 00
Chamomile (Ger.) 80@ 85	Prussiate, red @ 3 50	Calomel 1 91@ 2 00
Chamomile (Rom) 55@ 60	Sulphate @ 1 10	Capsicum 30@ 35
Gums	Roots	Carmine 6 50@ 7 00
Acacia, 1st 50@ 60	Alkanet 90@ 1 00	Cassia Buds @ 40
Acacia, 2nd 45@ 50	Blood, powdered 20@ 25	Cloves 30@ 35
Acacia, 3rd 45@ 50	Calamus 50@ 55	Chalk Prepared .. 6@ 8 1/2
Acacia, Sorts 25@ 30	Elecampane, pwd. 15@ 20	Chalk Precipitated 1@ 1 1/2
Acacia, powdered 40@ 50	Gentian, powd. 30@ 35	Chloroform 70@ 78
Aloes (Barb. Pow) 30@ 40	Ginger, African, powdered 20@ 25	Chloral Hydrate 1 92@ 2 12
Aloes (Cape Pow) 20@ 25	Ginger, Jamaica .30@ 35	Cocaine 5 40@ 5 60
Aloes (Soc. Pow.) 40@ 50	powdered 30@ 35	Cocoa Butter ... 60@ 70
Asafoetida 1 00@ 1 10	Ginger, Jamaica, powdered 30@ 35	Corks, hst, less 70% @ 2
Asafoetida, Powd. Pure 1 15@ 1 25	Goldenseal pow. 7 50@ 7 70	Copperas, bbls. @ 7
U. S. P. Powd. 1 30@ 1 50	Ipecac, powd. .3 25@ 3 50	Copperas, less .. 2 1/2@ 7
Camphor 95@ 98	Licorice 32 1/2@ 35	Copperas, powd. . . 4@ 10
Guaiaic 40@ 45	Licorice, powd. .. 28@ 33	Corrosive Sublm. 1 75@ 1 80
Guaiaic, powdered 50@ 55	Orris, powdered 30@ 35	Cream Tartar 50@ 55
Kino 70@ 75	Poke, powdered 20@ 25	Cuttlebone 45@ 50
Kino, powdered .. 75@ 80	Rhubarb 75@ 1 00	Dextrine 7@ 10
Myrrh @ 40	Rhubarb, powd. 75@ 1 25	Dover's Powder .. @ 3 00
Myrrh, powdered @ 50	Rosinweed, powd. 25@ 30	Emery, all Nos. 6@ 10
Opium 13 75@ 14 20	Sarsaparilla, Hond. ground 55@ 60	Emery, powdered 5@ 8
Opium, powd. 15 00@ 15 20	Sarsaparilla Mexican, ground 25@ 30	Epsom Salts, bbls. @ 2 1/2
Opium, gran. 15 00@ 15 20	Squills 35@ 40	Epsom Salts, less 3@ 7
Shellac 45@ 50	Squills, powdered 40@ 60	Ergot 1 25@ 1 50
Shellac, Bleached 45@ 50	Tumeric, powd. .. 13@ 20	Ergot, powdered 2 75@ 3 00
Tragacanth 2 50@ 3 00	Valerian, powd. .. 70@ 75	Flake White 15@ 20
Tragacanth powder 2 25	Seeds	Formaldehyde lb. 15@ 20
Turpentine 10@ 15	Anise 20@ 25	Gelatine 1 10@ 1 15
Leaves	Anise, powdered @ 25	Glassware, full cases 80%
Buchu 1 75@ 1 85	Bird, ls @ 10	Glassware, less 70%
Buchu, powdered 1 85@ 2 00	Canary 8@ 12	Glauber Salts bbl. @ 1 1/4
Sage, bulk 67@ 70	Caraway 60@ 65	Glauber Salts less 2 @ 5
Sage, 1/2 loose .. 72@ 78	Cardamon 1 80@ 2 00	Glue, brown 13@ 18
Sage, powdered .. 55@ 60	Celery (Powd. 40) 30@ 35	Glue, brown grd. 12@ 17
Senna, Alex 70@ 75	Coriander 14@ 20	Glue, white 15@ 25
Senna, Tinn. 40@ 45	Dill @ 75	Glue, white grd. 15@ 20
Senna, Tinn. pow. 50@ 55	Flax 7@ 10	Glycerine 58@ 71
Uva Ursi 18@ 20	Flax, ground 7@ 10	Hops 45@ 60
Oils	Foenugreek, pow. 10@ 15	Hops 45@ 60
Almonds, Bitter, true 15 00@ 15 25	Lobelia 40@ 50	Iodine 5 68@ 5 91
Almonds, Bitter, artificial 7 00@ 7 25	Mustard, yellow 19@ 25	Iodoform 6 78@ 6 94
Almonds, Sweet, true 1 25@ 1 50	Mustard, black .19@ 25	Lead Acetate 20@ 25
Almonds, Sweet, imitation 65@ 75	Mustard, powd. 22@ 30	Lycopodium @ 2 25
Amber, crude .. 1 75@ 2 00	Poppy @ 50	Mace 85@ 90
Amber, rectified 2 50@ 2 75	Quince 1 00@ 1 25	Mace, powdered 95@ 1 00
Anise 2 00@ 2 25	Rape 10@ 15	Menthol 4 50@ 4 75
Bergamont 8 00@ 8 20	Sabadilla 40@ 50	Morphine 7 30@ 7 55
Cajeput 1 35@ 1 60	Sabadilla, powd. . . @ 40	Nux Vomica 20@ 25
Cassia 2 25@ 2 50	Sunflower 7@ 10	Nux Vomica, pow. @ 20
Castor 1 50@ 1 60	Worm American @ 25	Pepper, black pow. @ 35
Cedar Leaf 1 25@ 1 40	Worm Levant .. 1 50@ 1 75	Pepper, white @ 40
Citronella 90@ 1 20	Tinctures	Pitch, Burgundy .. @ 15
Cloves 1 85@ 2 00	Aconite @ 75	Quassia 12@ 15
Cocoonut 20@ 25	Aloes @ 65	Quinine 65@ 75
Cod Liver 5 50@ 5 75	Arnica @ 75	Rochelle Salts .. 43@ 50
Cotton Seed 1 35@ 1 45	Asafoetida @ 1 35	Saccharine oz. @ 1 80
Croton 1 50@ 1 80	Asielladonna @ 1 65	Salt Peter 38@ 45
Cupbebs 4 25@ 4 50	Benzoin @ 1 00	Seidlitz Mixture .. 36@ 40
Egiron 1 75@ 2 00	Benzoin Compo'd @ 1 00	Soap, green 20@ 25
Fucalypus 1 00@ 1 25	Buchu @ 1 50	Soap, mott castile 12@ 15
Hemlock, pure .. @ 1 00	Cantharadies ... @ 1 80	Soap, white castile case @ 8 00
Juniper Berries 15 00@ 15 20	Capsicum @ 90	Soap, white castile less, per bar .. @ 85
Juniper Wood .. 2 50@ 2 75	Cardamon @ 1 50	Soda Ash 4 1/2@ 10
Lard, extra 95@ 1 05	Cardamon, Comp. @ 2 00	Soda Bicarbonate 2 1/2@ 6
Lard, No. 1 85@ 95	Catechu @ 60	Soda, Sal 1 1/2@ 5
Lavender Flow. 5 00@ 5 20	Cinchona @ 1 05	Spirits Camphor @ 75
Lavender, Gar'n 1 25@ 1 40	Colchicum @ 75	Sulphur roll 2 1/2@ 6
Lemon 2 00@ 2 25	Cubeb @ 1 20	Sulphur Subl. 3@ 7
Linseed, boiled bbl. @ 1 01	Digitalis @ 80	Tamarinds 15@ 20
Linseed, bld, less 1 06@ 1 11	Gentian @ 75	Tartar Emetic @ 80
Linseed, raw, bbl. @ 1 00	Ginger @ 95	Turpentine Ven. 50@ 3 50
Linseed, rw, less 1 05@ 1 10	Guaiac @ 1 05	Vanilla Ex. pure 1 00@ 1 50
	Guaiac, Ammon. @ 80	Witch Hazel 65@ 1 00
	Iodine @ 2 00	Zinc Sulphate ... 10@ 15
	Iodine, Colorless @ 2 00	

Holiday Goods
AND
Staple Sundries

Now on display in our sundry room, viz:

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

Hazeltine & Perkins Drug Co.

Wholesale Druggists Grand Rapids, Michigan

GROCERY PRICE CURRENT

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

ADVANCED	ADVANCED
Sardines. Brick Cheese Limburger Cheese Apple Plug Town Talk Plug Whole Cod Lima Beans	

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1	AMMONIA 12 oz. ovals, 2 doz. box 1 60
2	Clams Little Neck, 1 lb. 1 25 Clam Bouillon Burnham's 1/2 pt. 2 25 Burnham's pts. 3 75 Burnham's qts. 7 50
3	Corn Fair 1 35@1 40 Good 1 35@1 40 Fancy 1 35@1 40
4	French Peas Monbadon (Natural) per doz. 2 50
5	Gooseberries No. 1, per doz. 1 35 No. 2, per doz. 1 45 No. 3, per doz. 2 35
6	Hominy Standard 85
7	Lobster 1/4 lb. 1 75 1/2 lb. 2 90 Picnic Flat 3 10
8	Mackerel Mustard, 1 lb. 1 80 Mustard, 2 lb. 2 80 Soused, 1 1/2 lb. 1 60 Soused, 2 lb. 2 75 Tomato, 1 lb. 1 50 Tomato, 2 lb. 2 80
9	Mushrooms Buttons, 1/2s @28 Buttons, 1s @42 Hotels, 1s @36
10	Oysters Cove, 1 lb. @ 90 Cove, 2 lb. @1 60
11	Plums Plums 90@1 35 Pears in Syrup No. 3 cans, per doz. 1 50
12	Peas Marrowfat 1 10@1 15 Early June 1 35@1 45 Early June sifted 1 45@1 55
13	Peaches Pie 1 00@1 25 No. 10 size can pie @3 25
14	Pineapple Grated 1 75@2 10 Sliced 1 45@2 60
15	Pumpkin Fair 95 Good 1 00 Fancy 1 10 No. 10 2 75
16	Raspberries Standard @
17	Salmon 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 @1 25
18	Sardines Domestic, 1/4s 4 25 Domestic, 1/2 Mustard 4 25 Domestic, 3/4 Mustard 4 00 French, 1/4s 7@14 French, 1/2s 13@23
19	Sauer Kraut No. 3, cans 1 45 No. 10, cans 3 50
20	Shrimps Dunbar, 1s doz. 1 25 Dunbar, 1 1/2 doz. 2 40
21	Succotash Fair 1 40 Good 1 40 Fancy 1 40
22	Strawberries Standard 2 00 Fancy 2 75
23	Tomatoes No. 2 1 20 No. 3 1 50 No. 10 5 00
24	Tuna 1/4s, 4 doz. in case ... 1/2s, 4 doz. in case ... 1s, 4 doz. in case ...
25	CATSUP Snider's 1/2 pints 1 40 Snider's pints 2 40
26	CHEESE Acme @25 1/2 Carson City @28 1/2 Brick @28 Leiden @28 Limburger @28 Pineapple 1 25@1 35 Edam @1 80 Sap Sago @45 Swiss, Domestic @

3	CHEWING GUM Adams Black Jack 62 Adams Sappota 65 Beeman's Pepsin 62 Beechnut 60 Chiclets 1 33 Colgan Violet Chips .. 65 Colgan Mint Chips 65 Dentyne 62 Doublemint 64 Flag Spruce 62 Heshey Gum 45 Juicy Fruit 64 Red Robin 62 Sterling Gum Pep. 62 Sterling 7-Point 62 Spearmint, Wrigleys .. 64 Spearmint, 5 box jars 3 20 Spearmint, 6 box jars 3 85 Trunk Spruce 62 Yucatan 62 Zeno 64 Smith Bros Gum 62 Wrigleys 5 box lots .. 61
4	CHOCOLATE Walter Baker & Co. German's Sweet 24 Premium 35 Caracas 28 Walter M. Lowney Co. Premium, 1/4s 35 Premium, 1/2s 35
5	CLOTHES LINE Per doz. No. 40 Twisted Cotton 1 30 No. 50 Twisted Cotton 1 70 No. 60 Twisted Cotton 2 20 No. 80 Twisted Cotton 2 40 No. 50 Braided Cotton 1 75 No. 60 Braided Cotton 2 00 No. 80 Braided Cotton 2 50 No. 50 Sash Cord 2 50 No. 60 Sash Cord 3 00 No. 60 Jute 90 No. 72 Jute 1 10 No. 60 Sisal 1 00
6	COCOA Baker's 39 Cleveland 41 Colonial, 1/4s 35 Colonial, 1/2s 33 Epps 42 Hershey's, 1/4s 32 Hershey's, 1/2s 30 Huyler 36 Lowney, 1/4s 38 Lowney, 1/2s 37 Lowney, 5 lb. cans ... 37 Van Houten, 1/4s 12 Van Houten, 1/2s 18 Van Houten, 1s 36 Van Houten, 1s 65 Wan-Eta 36 Webb 33 Wilber, 1/2s 33 Wilber, 1/4s 32
7	COCONUT Dunham's per lb. 1/4s, 5 lb. case 30 1/4s, 15 lb. case 29 1/2s, 15 lb. case 28 1s, 15 lb. case 27 1/4s & 1/2s, 15 lb. case 28 Scalloped Gems 10 1/4s & 1/2s pails 16 Bulk, pails 16 Bulk, barrels 15 Baker's Brazil Shredded 70 5c pkgs., per case 2 60 36 10c pkgs., per case 2 60 16 10c and 33 5c pkgs., per case 2 60 Bakers Canned, doz. .. 90
8	COFFEES ROASTED Rio Common 19 Fair 19 1/2 Choice 20 Fancy 21 Peaberry 23
9	Santos Common 20 Fair 20 1/2 Choice 21 Fancy 23 Peaberry 23
10	Maracaibo Fair 24 Choice 25
11	Mexican Choice 25 Fancy 26
12	Guatemala Fair 25 Fancy 28
13	Java Private Growth 26@30 Mandling 31@35 Aukola 30@32
14	Mocha Short Bean 25@27 Long Bean 24@25 H. L. O. G. 26@28
15	Bogota Fair 24 Fancy 26 Exchange Market, Steady Spot Market, Strong
16	Package New York Basis Arbuckle 19 00

17	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.
18	Extracts Holland, 1/2 gro. bxs. 95 Felix, 1/2 gross 1 15 Hummel's Toll, 1/2 gro. 85 Hummel's tin, 1/2 gro. 1 43
19	CONFECTIONERY Stick Candy Pails Horehound 12 Standard 12 Standard, small 13 Twist, small 13
20	Mixed Candy Broken 12 Cut Loaf 12 French Cream 13 Fancy 14 Grocers 9 Kindergarten 13 Leader 12 Monarch 11 1/2 Novelty 12 Paris Creams 14 Premio Creams 16 Royal 10 Special 10 1/2 Valley-Creams 15 X L O 8
21	Specialties Auto Kisses (baskets) 14 Bonnie Butter Bites .. 18 Butter Cream Corn .. 15 Caramel Bon Bons .. 15 Caramel Dice 13 Caramel Croquettes .. 14 Cocoanut Waffles 14 Coffy Toffy 15 National Mints 7 lb tin 20 Empire Fudge 15 Fudge, Walnut 16 Fudge, Filbert 15 Fudge, Choco. Peanut 14 Fudge, Honey Moon .. 15 Fudge, White Center 15 Fudge, Cherry 15 Fudge, Cocoanut 15 Honeysuckle Candy .. 18 Iced Maroons 15 Iced Gems 15 Iced Orange Jellies .. 13 Italian Bon Bons 13 Jelly Mello 13 A.A. Licorice Drops .. 1 25 Lozenges, Pep 14 Lozenges, Pink 14 Manchus 14 Molasses Kisses, 10 lb. box 14 Nut Butter Puffs 14 Star Patties, Ass't. .. 14 Molasses Coco Balls 30 lb. 18
22	Chocolates Assorted Choc. 16 Amazon Caramels .. 16 Champion 15 Choc. Chips, Eureka .. 20 Climax 15 Eclipse, Assorted 15 Ideal Chocolates 15 Klondike Chocolates .. 21 Nabobs 21 Nibble Sticks 25 Nut Wafers 21 Oocoor Choc Caramels 18 Peanut Clusters 24 Quintette 15 Regina 14 Star Chocolates 15 Superior Choc. (light) 18
23	Pop Corn Goods Without prizes. Cracker Jack with coupon 3 25 Oh My 100s 3 50 Cracker Jack, with Prize Hurrah, 100s 3 50 Hurrah, 50s 1 75 Hurrah, 24s 85 Balloon Corn, 50s .. 1 75
24	Cough Drops Putnam Menthol 1 20 Smith Bros. 1 25
25	NUTS—Whole Almonds, Tarragona 20 Almonds, California soft shell Drake .. @20 Brazil 14@18 Filberts @18 Cal. No. 1 S. S. @20 Walnuts, Naples 16 1/2 @18 1/2 Walnuts, Grenoble .. @15 Table nuts, fancy 13 @14 Pecans, Large @15 Pecans, Ex. Large @17
26	Shelled No. 1 Spanish Shelled Peanuts 9 @ 9 1/2 Ex. Lg. Va. Shelled Peanuts 11 1/2 @12 Pecan Halves @75 Walnut Halves @75 Filbert Meats @38 Almonds @45 Jordon Almonds ..

27	Peanuts Fancy H P Suns Raw 6 @ 6 1/2 Roasted 7 @ 7 1/2 H. P. Jumbo. Raw 8 1/2 @ 9 Roasted 9 1/2 @10
28	CRACKERS National Biscuit Company Brands
29	In-er-Seal Trade Mark Package Goods Per doz. Baronet Biscuit 1 00 Flake Wafers 1 00 Cameo Biscuit 1 50 Cheese Sandwich 1 00 Chocolate Wafers 1 00 Fig Newton 1 00 Five O'Clock Tea Bct 1 00 Ginger Snaps NBC 1 00 Graham Crackers 1 00 Lemon Snaps 50 M. M. Dainties 1 00 Oysterettes 50 Pretzenos 50 Royal Toast 1 00 Social Tea Biscuit .. 1 00 Saltine Biscuit 1 00 Saratoga Flakes 1 50 Soda Crackers, NBC .. 1 00 Soda Crackers, Prem. 1 00 Tokens 1 00 Uneda Biscuit 50 Uneda Jinjer Wayfer 1 00 Vanilla Wafers 1 00 Water Thin Biscuit .. 1 00 Zu Zu Ginger Snaps .. 50 Zwieback 1 00
30	Other Package Goods Barnum's Animals .. 50 Soda Crackers NBC 2 50
31	Bulk Goods Cans and boxes Animals 13 Atlantics, Ass'd 16 Avena Fruit Cakes .. 15 Beverly 14 Bonnie Doon Cookies 12 Bo Peeps, S. or M. .. 11 Bouquet Wafers 22 Canto Cakes 18 Cameo Biscuit 25 Ceceila Biscuit 18 Cheese Tid Bits 20 Chocolate Bar (cans) 20 Chocolate Drops 20 Circle Cookies 15 Cocoanut Taffy Bar .. 16 Cocoanut Drops 25 Choc. Honey Fingers 20 Coffee Cakes Iced ... 15 Copia Cakes 14 Cracknels 25 Crumpets 15 Cream Fingers 18 Crystal Jumbles 14 Dinner Pail Mixed .. 15 Extra Wine Biscuit .. 16 Fandango Fingers .. 16 Fig Cakes Ass'd. 15 Fig Newtons 16 Fireside Peanut Jumb 13 Fluted Cocoanut Bar 15 Frosted Creams 12 Frosted Raisin Sqs. 14 Fruited Ovals 12 Fruited Ovals, Iced .. 13 Ginger Drops 16 Ginger Gems Plain .. 12 Ginger Gems Iced ... 13 Graham Crackers 12 Ginger Snaps Family 13 Ginger Snaps Round 11 Golden Rod Sandwich 18 Hippodrome Bar 15 Hobnob Cakes 16 Honey Fingers Ass't 16 Household Cookys, Iced 14 Humpty Dumpty, S or M. 11 Imperial 12 Jubilee Mixed 15 Kaiser Jumbles Iced 15 Lady Fingers Sponge 35 Leap Year Jumbles .. 25 Lemon Biscuit Square 12 Lemon Cakes 12 Lemon Wafers 20 Lemon Thin 20 Lorna Doone 20 Mace Cakes 12 Macaroon Jumbles .. 25 Mary Ann 12 Marshmallow Pecans 22 Melody Cakes 20 Mol. Frt. Cookie, Iced 14 NBC Honey Cakes ... 15 Oatmeal Crackers 12 Orange Gems 15 Penny Assorted 12 Picnic Mixed 16 Pineapple Cakes 18 Planet Cakes 14 Priscilla Cake 10 Raisin Cookies 14 Raisin Gems 15 Royal Lunch 11 Reveres Ass'd. 20 Rittenhouse Biscuit .. 18 See Saw, S. or M. .. 11 Snaparoons 16 Spiced Jumbles, Iced 15 Spiced Marshmallow 18

6

Sugar Fingers 13
 Sugar Crimp 12
 Vanilla Wafers 25

Butter
 Boxes
 N B C, Square 9
 N B C, Round 9

Soda
 N B C Soda Crackers 9
 Premium Sodas 10
 Saratoga Flakes 15

Oyster
 Dandy, Oysters 9
 N B C Oysters Square 9
 Shell 9 1/2

Specialties
 Adora 1 00
 Nabisco (10 cent tins) 1 00
 Nabisco (No. 204 Tin) 2 00
 Festino (No. 202 Tin) 1 75
 Festino (25c tins) 2 50
 Lorna Doone 1 00
 Anola 1 00
 Minerva Fruit Cake 3 25

Above quotations of National Biscuit Co., subject to change without notice.

CREAM TARTAR
 Barrels or Drums 50
 Square Cans 54
 Boxes 51
 Fancy Caddies 59

DRIED FRUITS
Apples
 Evaporated Choice blk @ 8 1/2
 Evaporated Fancy blk @ 9 1/2

Apricots
 California 14 @ 16

Citron
 Corsican 18

Currants
 Imported, 1 lb. pkg. 19
 Imported, bulk 18 1/2

Peaches
 Muirs—Choice, 25lb. 8
 Muirs—Fancy, 25 lb. 8 1/2
 Fancy, Peeled, 25lb. 12

Peel
 Lemon, American 15
 Orange, American 16

Raisins
 Cluster, 20 cartons 22
 Loose Muscatels, 4 Cr. 9
 Loose Muscatels, 3 Cr. 8 1/2
 L. M. Seeded, 1lb 10 1/4 @ 10 1/2

California Prunes
 90-100 25 lb. boxes @ 8
 80-90 25 lb. boxes @ 8 1/2
 70-80 25 lb. boxes @ 9 1/2
 60-70 25 lb. boxes @ 10
 50-60 25 lb. boxes @ 10 1/2
 40-50 25 lb. boxes @ 11

EVAPORATED MILK
Red Band Brand
 Baby 3 45
 Tall 4 65

FARINACEOUS GOODS
Beans
 California Limas 8 1/2
 Med. Hand Picked 7 50
 Brown Holland 7 50

Farina
 25 1 lb. packages 1 95
 Bulk, per 100 lb. 6 75

Original Holland Rusks
 Packed 12 rolls to container
 3 containers (40) rolls 3 80

Hominy
 Pearl, 100 lb. sack 3 10
Maccaroni and Vermicelli
 Domestic, 1 lb. box 75
 Imported, 25 lb. box ...

Pearl Barley
 Chester 5 00
 Portage 7 00

Peas
 Green, Wisconsin, bu. 5 50
 Split, lb. 8

Sago
 East India 8 1/2
 German, sacks 9
 German, broken pkg.

Tapioca
 Flake, 100 lb. sacks 8 1/2
 Pearl, 100 lb. sacks 8 1/2
 Pearl, 36 pkgs. 2 60
 Minute, 10 oz., 3 doz. 3 60

FISHING TACKLE
 1/2 to 1 in. 6
 1 1/4 to 2 in. 7
 1 1/2 to 2 in. 9
 1 3/4 to 2 in. 11
 2 in. 15
 2 1/2 in. 20

Cotton Lines
 No. 1, 10 feet 5
 No. 2, 15 feet 7
 No. 3, 15 feet 9
 No. 4, 15 feet 10
 No. 5, 15 feet 11
 No. 6, 15 feet 12
 No. 7, 15 feet 15
 No. 8, 15 feet 18
 No. 9, 15 feet 20

Linen Lines
 Small 20
 Medium 26
 Large 34

Poles
 Bamboo, 14 ft., per doz. 55
 Bamboo, 16 ft., per doz. 60
 Bamboo, 18 ft., per doz. 80

7

FLAVORING EXTRACTS
Jennings D C Brand
 Pure Vanilla
 No. 1, 7/8 oz. 90
 No. 2, 1 1/4 oz. 1 25
 No. 4, 2 1/2 oz. 2 25
 No. 3, 2 3/4 oz. Taper 2 00
 2 oz. Flat 2 00

Terpeness
 Pure Lemon
 No. 1, 7/8 oz. Panel 75
 No. 2, 1 1/4 oz. Panel 1 13
 No. 4, 2 1/4 oz. Panel 2 00
 No. 3, 2 3/4 oz. Taper 1 75
 2 oz. Flat 1 75

FLOUR AND FEED
 Grand Rapids Grain & Milling Co.
Winter Wheat
 Purity Patent 9 25
 Fancy Spring 10 50
 Wizard Graham 9 00
 Wizard, Gran. Meal 6 00
 Wizard Buckw't cwt. 6 00
 Rye 9 00

Valley City Milling Co.
 Lily White 9 25
 Light Loaf 8 85
 Graham 3 80
 Granena Health 3 90
 Gran. Meal 3 10
 Bolted Meal 3 00

Watson-Higgins Milling Co.
 New Perfection 9 15
 Tip Top Flour 8 65
 Golden Sheaf Flour 8 25
 Marshalls Best Flour 9 50
 Watertown Wisconsin
 Rye 7 60

Worden Grocer Co.
 Quaker, paper 9 25
 Quaker, cloth 9 25

Kansas Hard Wheat
Worden Grocer Co.
 American Eagle, 1/8s 9 80
 American Eagle, 1/4s 9 70
 American Eagle, 1/2s 9 60

Spring Wheat
Judson Grocer Co.
 Ceresota, 1/8s 11 00
 Ceresota, 1/4s 10 90
 Ceresota, 1/2s 10 80

Worden Grocer Co.
 Wingold, 1/8s cloth 10 60
 Wingold, 1/4s cloth 10 50
 Wingold, 1/2s cloth 10 40

Meal
 Bolted 5 80
 Golden Granulated .. 6 00

Wheat
 Red 1 70
 White 1 66

Oats
 Michigan carlots 62
 Less than carlots 64

Corn
 Carlots 1 08
 Less than carlots 1 10

Hay
 Carlots 12 00
 Less than carlots 14 00

Feed
 Street Car Feed 43 00
 No. 1 Corn & Oat Fd 43 00
 Cracked Corn 43 00
 Coarse Corn Meal 43 00

FRUIT JARS
 Mason, pts., per gro. 4 90
 Mason, qts., per gro. 5 25
 Mason, 1/2 gal. per gro. 7 60
 Mason, can tops, gro. 2 25

GELATINE
 Cox's, 1 doz. large .. 1 45
 Cox's, 1 doz. small .. 90
 Knox's Sparkling, doz. 1 75
 Knox's Sparkling, gr. 20 50
 Knox's Acidu'd doz. .. 1 75
 Minute, 2 qts., doz. .. 1 25
 Minute, 2 qts., 3 doz. 3 75
 Nelson's 1 50
 Oxford 75
 Plymouth Rock, Phos. 1 25
 Plymouth Rock, Plain 90

GRAIN BAGS
 Broad Gauge, 12 oz. 21
 Climax, 14 oz. 23
 Stark, A, 16 oz. 26

HERBS
 Sage 15
 Hops 15
 Laurel Leaves 15
 Senna Leaves 25

HIDES AND PELTS
Hides
 Green, No. 1 19
 Green, No. 2 20
 Cured, No. 1 24
 Cured, No. 2 23
 Calfskin, green, No. 1 28
 Calfskin, green, No. 2 26 1/2
 Calfskin, cured, No. 1 32
 Calfskin, cured, No. 2 30 1/2

Pelts
 Old Wool 60 @ 1 25
 Lambs 60 @ 1 00
 Shearlings 50 @ 1 00

Tallow
 No. 1 @ 6
 No. 2 @ 5

Wool
 Unwashed, med. @ 35
 Unwashed, fine @ 30

HORSE RADISH
 Per doz. 90

ICE CREAM
 Piper Ice Cream Co. Brands
 Bulk, Vanilla 70

8

Bulk, Fancy, any flavor 75
 Brick, Plain 1 00
 Brick, Fancy 1 20

JELLY
 5lb. pails, per doz. ... 2 70
 15lb. pails, per pail .. 75
 30lb. pails, per pail .. 1 25

Jell-O
 Assorted Case 3 doz.
 2 70
 Lemon (Straight) 2 70
 Orange (Straight) 2 70
 Raspberry (Straight) 2 70
 Strawberry (Straight) 2 70
 Cherry (Straight) 2 70
 Chocolate (Straight) 2 70
 Peach (Straight) 2 70
 Jell-O Ice Cream Powder, 3 doz. 2 70

Assorted Case 2 70
 Chocolate (Straight) 2 70
 Vanilla (Straight) 2 70
 Strawberry (Straight) 2 70
 Lemon (Straight) 2 70
 Unflavored (Straight) 2 70

Jiffy-Jell
 Straight or Assorted
 Per doz. 1 15
 Per case, per 4 doz. 4 60

Seven Flavors: Raspberry, Strawberry, Cherry, Lemon, Orange, Lime, Pineapple.

JELLY GLASSES
 1/2 pt. in bbls., per doz. 19
 1/2 pt. in bbls., per doz. 19
 8 oz. capped in bbls. 20
 per doz. 20

MAPLEINE
 2 oz. bottles, per doz. 3 00
 1 oz. bottles, per doz. 1 75
 16 oz. bottles, per dz. 18 00
 32 oz. bottles, per dz. 30 00

MINCE MEAT
 Per case 2 85

MOLASSES
New Orleans
 Fancy Open Kettle ... 45
 Choice 38
 Good 32
 Stock 27

Half barrels 2c extra
 Red Hen, No. 2 1/2 2 15
 Red Hen, No. 5 2 00
 Red Hen, No. 10 1 95

MUSTARD
 1/2 lb. 6 lb. boxes 16

OLIVES
 Bulk, 1 gal. kegs 10 @ 1 20
 Bulk, 2 gal. kegs 1 05 @ 1 15
 Bulk, 5 gal. kegs 1 00 @ 1 10
 Stuffed, 5 oz. 90
 Stuffed, 8 oz. 1 25
 Stuffed, 14 oz. 2 25
 Pitted (not stuffed)
 14 oz. 2 25
 Manzanilla, 8 oz. 90
 Lunch, 10 oz. 1 35
 Lunch, 16 oz. 2 25
 Queen, Mammoth, 19 oz. 4 25
 Queen, Mammoth, 28 oz. 5 75
 Olive Chow, 2 doz. cs. per doz. 2 25

PETROLEUM PRODUCTS
Iron Barrels
 Perfection 7.5
 Red Crown Gasoline .17
 Gas Machine Gasoline 31.9
 V M & P Naphtha 15.5
 Capital Cylinder 33.9
 Atlantic Red Engine 17.9
 Summer Black 9.2
 Polarine 35.9

PICKLES
Medium
 Barrels, 1,200 count .9 25
 Half bbls., 600 count 5 25
 5 gallon kegs 2 20

Small
 Barrels 10 50
 Half barrels 6 25
 5 gallon kegs 2 50

Gherkins
 Barrels 14 00
 Half barrels 6 75
 5 gallon kegs 2 75

Sweet Small
 Barrels 21 00
 Half barrels 11 50
 5 gallon kegs 4 20

PIPES
 Clay, No. 216, per box 2 00
 Clay, T. D. full count 80
 Cob 90

PLAYING CARDS
 No. 90, Steamboat 75
 No. 15, Rival assorted 1 25
 No. 20, Rover, enam'd 1 50
 No. 572, Special 1 75
 No. 98 Golf, Satin fin. 2 00
 No. 803, Bicycle 2 00
 No. 632, Tourist whist 2 25

POTASH
 Babbitt's, 2 doz. 1 75

PROVISIONS
Barreled Pork
 Clear Back 28 00 @ 30 00
 Short Cut Clr 27 00 @ 28 00
 Bean 28 00 @ 29 00
 Brisket, Clear 30 00 @ 31 00
 Pig 26 00

Dry Salt Meats
 S P Bellies 14 1/4 @ 15

Lard
 Pure in tierces 18 1/2 @ 19
 Compound Lard 16 @ 17
 80 lb. tubs advance 1/4
 60 lb. tubs advance 1/4
 50 lb. tubs advance 1/4

9

20 lb. pails advance 3/4
 10 lb. pails advance 3/4
 5 lb. pails advance 1
 3 lb. pails advance 1

Smoked Meats
 Hams, 14-16 lb. 18 1/2 @ 19
 Hams, 16-18 lb. 18 @ 18 1/2
 Hams, 18-20 lb. 17 @ 18
 Ham, dried beef sets 29 @ 30
 California Hams 14 @ 14 1/2
 Picnic Boiled
 Hams 19 1/2 @ 20
 Boiled Hams 29 @ 30
 Minced Ham 14 1/2 @ 15
 Bacon 20 @ 25

Sausages
 Bologna 12 @ 12 1/2
 Liver 9 1/2 @ 10
 Frankfort 13 @ 14
 Pork 11 @ 12
 Veal 11
 Tongue 11
 Headcheese 10

Beef
 Boneless 20 00 @ 20 50
 Rump, new 24 50 @ 25 00

Pig's Feet
 1/4 bbls. 1 25
 3/4 bbls., 40 lbs. 2 50
 1/2 bbls. 4 25
 1 bbl. 8 50

Tripe
 Kits, 15 lbs. 90
 1/4 bbls., 40 lbs. 1 60
 3/4 bbls., 80 lbs. 3 00

Casings
 Hogs, per lb. 35
 Beef, rounds, set .. 19 @ 20
 Beef, middles, set .. 45 @ 55
 Sheep 1 15 @ 1 35

Uncolored Butterine
 Solid Dairy 18 1/2 @ 24
 Country Rolls 19 @ 25

Canned Meats
 Corned Beef, 2 lb. 4 50
 Corned Beef, 1 lb. 2 75
 Roast Beef, 2 lb. 4 50
 Roast Beef, 1 lb. 2 75

Potted Meat, Ham
 Flavor, 1/4s 50

Potted Meat, Ham
 Flavor, 1/2s 92 1/2

Deviled Meat, Ham
 Flavor, 1/4s 50

Deviled Meat, Ham
 Flavor, 1/2s 92 1/2

Potted Tongue, 1/4s .. 50
Potted Tongue, 1/2s .. 92 1/2

RICE
 Fancy 7 @ 7 1/2
 Japan Style 5 @ 5 1/4
 Broken 3 1/2 @ 4

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

SALAD DRESSING
 Columbia, 1/2 pint 2 25
 Columbia, 1 pint 4 00
 Durkee's, large, 1 doz. 4 20
 Durkee's, small, 2 doz. 5 00
 Snider's, large, 1 doz. 2 40
 Snider's, small, 2 doz. 1 45

SALERATUS
 Packed 60 lbs. in box.
 Arm and Hammer 3 00
 Wyandotte, 100 1/4s .. 3 00

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
 60 5 lb. sacks 2 75
 28 10 lb. sacks 2 60
 56 lb. sacks 40
 28 lb. sacks 21

Warsaw
 56 lb. sacks 26
 28 lb. dairy in drill bags 20

Solar Rock
 56 lb. sacks 37

Common
 Granulated, Fine 1 15
 Medium, Fine 1 25

SALT FISH
Cod
 Large, whole @ 9 1/2
 Small, whole @ 9
 Strips or bricks 11 1/2 @ 15
 Pollock @ 6

Holland Herring
 Standards, bbls. 13 50
 Y. M. bbls. 15 00
 Standard, kegs 85
 Y. M. kegs 96

Herring
 Med. Fat Split, 200 lbs 8 00
 Laborador Split 200 lb 10 00
 Norway 4 K, 200 lbs. 16 50
 Special, 8 lb. pails .. 70
 Scaled, in boxes 16
 Boned, 10 lb. boxes .. 15

Trout
 No. 1, 100 lbs. 7 50
 No. 1, 40 lbs. 2 25
 No. 1, 10 lbs. 90
 No. 1, 2 lbs. 75

10

Mackerel
 Mess, 100 lbs. 16 50
 Mess, 40 lbs. 7 00
 Mess, 8 lbs. 1 85
 Mess, 100 lbs. 1 56
 No. 1, 100 lbs. 15 50
 No. 1, 40 lbs. 6 70
 No. 1, 10 lbs. 1 75

Lake Herring
 100 lbs. 4 00
 40 lbs. 2 35
 10 lbs. 58
 8 lbs. 54

SEEDS
 Anise 18
 Canary, Smyrna 7
 Caraway 38
 Cardamon, Malabar 1 20
 Celery 45
 Hemp, Russian 7 1/2
 Mixed Bird 9
 Mustard, white 20
 Poppy 36
 Rape 10

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
 Maccaboy, in jars 35
 French Rapple in jars .. 43

SODA
 Boxes 5 1/2
 Kegs, English 4 1/4

SPICES
Whole Spices
 Allspice, Jamaica .9 @ 10
 Allspice, lg. Garden @ 11
 Cloves, Zanzibar @ 24
 Cassia, Canton 14 @ 15
 Cassia, 5c pkg. doz. @ 35
 Ginger, African @ 9 1/2
 Ginger, Cochin @ 14 1/2
 Mace, Penang @ 90
 Mixed, No. 1 @ 17
 Mixed, No. 2 @ 16
 Mixed, No. 3 @ 15
 Mixed, 5c pkgs. dz. @ 45
 Nutmegs, 70-80 @ 35
 Nutmegs, 105-110 @ 30
 Pepper, Black @ 20
 Pepper, White @ 28
 Pepper, Cayenne @ 22
 Paprika, Hungarian @ 22

Pure Ground in Bulk
 Allspice, Jamaica @ 12
 Cloves, Zanzibar @ 28
 Cassia, Canton @ 28
 Ginger, African @ 18
 Mace, Penang @ 100
 Nutmegs @ 30
 Pepper, Black @ 24
 Pepper, White @ 32
 Pepper, Cayenne @ 25
 Paprika, Hungarian @ 45

STARCH
Corn
 Kingsford, 40 lbs. 7 1/4
 Muzzy, 48 11lb. pkgs. 6

Kingsford
 Silver Gloss, 40 11lb. 7 1/4

Gloss
 Argo, 24 5c pkgs. 90
 Silver Gloss, 16 3lbs. 7
 Silver Gloss, 12 6lbs. 8 1/4

Muzzy
 48 11lb. packages 6
 16 3lb. packages 5 1/4
 12 6lb. packages 7 1/4
 50lb. boxes 4 1/4

SYRUPS
Corn
 Barrels 35
 Half barrels 37
 Blue Karo, No. 1 1/2, 2 doz. 2 16
 Blue Karo, No. 2, 2 dz. 2 16
 Blue Karo, No. 2 1/2, 2 doz. 2 40
 Blue Karo, No. 5, 1 dz. 2 40
 Blue Karo, No. 10, 1/4 doz. 2 30
 Red Karo, No. 1 1/2, 4 doz. 4 10
 Red Karo, No. 2, 2 dz. 2 40
 Red Karo, No. 2 1/2, 2 dz. 2 90
 Red Karo, No. 5, 1 dz. 2 80
 Red Karo, No. 10 1/2 doz. 2 70

Pure Cane
 Fair 16
 Good 20
 Choice 25
 Folger's Grape Punch
 Quarts, doz. case 6 00

TABLE SAUCES
 Halford, large 3 75
 Halford, small 2 26

TEA
Uncolored Japan
 Medium 20 @ 25
 Choice 28 @ 33
 Fancy 36 @ 45
 Basket-fired Med'm 28 @ 30
 Basket-fired Choice 35 @ 45
 Basket-fired Fancy 38 @ 47
 No. 1 Nibs 30 @ 32
 Siftings, bulk 9 @ 10
 Siftings, 1 lb. pkgs. 12 @ 14

Gunpowder
 Moyune, Medium 28 @ 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 28 @ 30
 Fancy 45 @ 56

Oolong
 Formosa, Medium .. 25 @ 28
 Formosa, Choice 32 @ 35
 Formosa, Fancy 50 @ 60

English Breakfast
 Congou, Medium 25 @ 30
 Congou, Choice 30 @ 35
 Congou, Fancy 40 @ 60
 Congou, Ex. Fancy 60 @ 80

Ceylon
 Pekoe, Medium 28 @ 30
 Dr. Pekoe, Choice 30 @ 35
 Flawery O. P. Fancy 40 @ 50

TOBACCO
Fine Cut
 Blot 1 45
 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. 60
 Hiawatha, 5c 5 40
 May Flower, 16 oz. ... 9 36
 No Limit, 8 oz. 1 86
 No Limit, 16 oz. 3 72
 Ojibwa, 8 and 16 oz. 40
 Ojibwa, 10c 11 10
 Ojibwa, 8 and 16 oz. 42
 Petoskey Chief, 7 oz. 2 00
 Petoskey Chief, 14 oz. 4 00
 Peach and Honey, 5c 5 76
 Red Bell, 16 oz. 3 84
 Red Bell, 8 foil 1 32
 Sterling, L & D, 5c 5 76
 Sweet Cuba, canister 9 18
 Sweet Cuba, 5c 5 76
 Sweet Cuba, 10c 9 55
 Sweet Cuba, 1 lb. tin 4 50
 Sweet Cuba, 1/2 lb. foil 2 25
 Sweet Burley, 5c L&D 5 76
 Sweet Burley, 8 oz. 2 45
 Sweet Burley, 16 oz. 4 90
 Sweet Mist, 1/2 gro. 5 76
 Sweet Mist, 8 oz. 11 10
 Telegram, 5c 5 76
 Tiger, 5c 6 00
 Tiger, 25c cans 2 40
 Uncle Daniel, 1 lb. 60
 Uncle Daniel, 1 oz. 5 23

Plug
 Am. Navy, 16 oz. 32
 Apple, 10 lb. butt 41
 Drummond Nat. Leaf, 2 and 5 lb. 60
 Drummond Nat. Leaf, per doz. 98
 Battle Ax 32
 Brazer, 6 and 12 lb. 30
 Big Four, 6 and 12 lb. 32
 Boot Jack, 2 lb. 30
 Boot Jack, per doz. 96
 Bullion, 16 oz. 46
 Climax Golden Twins 49
 Climax, 14 1/2 oz. 44
 Climax, 7 oz. 47
 Climax, 5c tins 6 00
 Day's Work, 7 & 14 lb. 38
 Creme de Menthe, lb. 65
 Derby, 5 lb. boxes 28
 5 Bros., 4 lb. 66
 Four Roses, 10c 90
 Gilt Edges, 2 lb. 50
 Gold Rope, 6 and 12 lb. 58
 Gold Rope, 4 and 8 lb. 58
 G. O. P., 12 and 24 lb. 40
 Granger Twist, 6 lb. 46
 G. T. W., 10 and 21 lb. 36
 Horse Shoe, 6 and 12 lb. 43
 Honey Dip Twist, 5 and 10 lb. 45
 Jolly Tar, 5 and 8 lb. 40
 J. T., 5 1/2 and 11 lb. 40
 Kentucky Navy, 12 lb. 32
 Keystone Twist, 6 lb. 45
 Kismet, 6 lb. 48
 Maple Dip, 16 oz. 32
 Merry Widow, 12 lb. 32
 Nobby Spun Roll 6 & 3 58
 Parrot, 12 lb. 32
 Patterson's Nat. Leaf 98
 Peachey, 6, 12 & 24 lb. 43
 Picnic Twist, 5 lb. 45
 Piper Heldsteck, 4 & 7 lb. 69
 Piper Heldsteck, per dz. 96
 Polo, 2 doz., per doz. 48
 Red Cross 30
 Scrapple, 2 and 4 doz. 48
 Sherry Cobler, 8 oz. 33
 Spear Head, 12 oz. 44
 Spear Head, 14 1/2 oz. 44
 Spear Head, 7 oz. 47
 Sq. Deal, 7, 14 & 28 lb. 30
 Star, 6, 12 and 24 lb. 43
 Standard Navy, 7 1/2, 15 and 30 lb. 34
 Ten Penny, 6 and 12 lb. 35
 Town Talk, 14 oz. 33
 Yankee Girl, 12 & 24 lb. 32

Scrap
 All Red, 5c 5 76
 Am. Union Scrap 5 40
 Bag Pipe, 5c 5 88
 Cutlas, 2 1/2 oz. 26
 Globe Scrap, 2 oz. 30
 Happy Thought, 2 oz. 30
 Honey Comb Scrap, 5c 5 76
 Honey Scrap, 5c 1 55
 Mail Pouch, 4 doz. 5c 2 76
 Old Times, 1/4 gro. 5 76
 Polar Bear, 5c, 1/2 gro. 5 76
 Red Band, 5c, 1/2 gro. 6 00
 Red Man Scrap, 5c 1 42
 Scrapple, 5c pkgs. 5 48
 Sure Shot, 5c, 1/2 gro. 5 76
 Yankee Girl Scrap 2oz. 6 00
 Pan Handle Scrp 1/4gr 6 00
 Peachey Scrap, 5c 5 76

11

SPECIAL PRICE CURRENT

Table with columns 12, 13, 14. Column 12: Smoking (All Leaf, BB, Badger, Banner, Belwood, Big Chief, Bull Durham, Buck Horn, Briar Pipe, Black Swan, Bob White, Carnival, Cigar Clip, Derby Cigar, Continental Cubes, Corn Cake, Cream, Cuban Star, Chips, Dills Best, Dixie Kid, Duke's Mixture, Drum, F. F. A., Fashion, Five Bros., Four Roses, Full Dress, Glad Hand, Gold Block, Gold Star, Gail & Ax Navy, Growler, Honey Dew, Hunting, I X L, King Bird, King Bird, La Turka, Little Giant, Lucky Strike, Le Redo, Myrtle Navy, Maryland Club, Mayflower, Nigger Hair, Nigger Head, Noon Hour, Old Colony, Old Mill, Old English Crve, Old Crop, P. S., Pat Hand, Patterson Seal, Peerless, Willow, etc.). Column 13: CIGARS (Peter Dornbos Brands, Johnson Cigar Co.'s Brand, Worden Grocer Co. Brands, Canadian Club, TWINE, VINEGAR, WICKING, WOODENWARE Baskets). Column 14: Butter Plates (Ovals, Wire End), Churns, Clothes Pins, Egg Crates and Fillers, Faucets, Mop Sticks, Pails, Toothpicks, Traps, Tub, Washboards, Window Cleaners, Wood Bowls, WRAPPING PAPER, Charcoal.

15

YEAST CAKE
Magic, 3 doz. 1 15
Sunlight, 3 doz. 1 00
Sunlight, 1 1/2 doz. 50
Yeast Foam, 3 doz. 1 15
Yeast Foam, 1 1/2 doz. 85
TELFER'S COFFEE
MADE IN DETROIT USA
Jamo, 1 lb. tin 31
Eden, 1 lb. tin 27
Belle Isle, 1 lb. pkg. 27
Bismarck, 1 lb. pkg. 24
Vera, 1 lb. pkg. 22
Koran, 1 lb. pkg. 22
Telfer's Quality 25 19
Mosan 18
Quality, 20 16
W. J. G. Tea 37
Cherry Blossom Tea 37
Telfer's Ceylon 40

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

BAKING POWDER
K C
10c, 4 doz. in case 90
15c, 4 doz. in case 1 35
25c, 4 doz. in case 2 25
50c, 2 doz. plain top 4 50
80c, 1 doz. plain top 6 75
10 lb. 1/2 dz., pln top 13 50
Special deals quoted upon request.
K C Baking Powder is guaranteed to comply with ALL Pure Food Laws, both State and National.

Royal
10c size 90
1/4 lb cans 1 25
6 oz cans 1 90
1/2 lb cans 2 50
3/4 lb cans 3 75
1 lb cans 4 90
3 lb cans 13 00
5 lb cans 21 50

FITZPATRICK BROTHERS' SOAP CHIPS
White City (Dish Washing) 210 lbs.
Tip Top (Caustic) 250 lbs.
No. 1 Laundry 88% Dry 225 lbs.
Palm Soap 88% Dry 300 lbs.

The Only Five Cent Cleanser
Guaranteed to Equal the Best 10c Kinds
80 Cans.....\$2.90 Per Case
SHOWS A PROFIT OF 40%
Handled by All Jobbers
Place an order with your jobber. If goods are not satisfactory return same at our expense.—FITZPATRICK BROS.

Economic Coupon Books
They save time and expense.
They prevent disputes.
They put credit transactions on cash basis.
Free samples on application.
TRADESMAN COMPANY, Grand Rapids, Mich.

16

Roasted
Dwinell-Wright Brands
WHITE HOUSE COFFEE
DWINELL-WRIGHT CO.
BOSTON CHICAGO

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; Warner, Brown, Davis & Warner, Jackson; Goddard, Durand & Co., Battle Creek; Fielbach Co., Toledo.

SALT
MORTON'S SALT
FREE RUNNING
IT POURS
MORTON SALT COMPANY

Morton's Salt
Per case, 24 2 lbs. 1 70
Five case lots 1 60
SOAP
Lautz Bros. & Co.
[Apply to Michigan, Wisconsin and Duluth, only]
Acme, 70 bars 3 05
Acme, 100 cakes, 5c sz 3 60
Acorn, 120 cakes 2 50

Queen Anne
60 5c packages 2 40
24 packages 3 75
Oak Leaf
24 packages 3 75
100 5c packages 3 75

Naphtha
60 pkgs., 5c size 2 40
100 pkgs., 5c size 3 75
Snow Boy
100 pkgs., 5c size 3 75
60 pkgs., 5c size 2 40
48 pkgs., 10c size 3 75
24 pkgs., family size 3 20
20 pkgs., laundry size 4 00

Chimax, 100 oval cakes 3 25
Gloss, 100 cakes, 5c sz 3 60
Big Master, 100 blocks 4 00
Naphtha, 100 cakes 4 00
Oak Leaf, 100 cakes 3 60
Queen Anne, 100 cakes 3 60
Queen White, 100 cks. 3 90
Railroad, 120 cakes 2 50
Saratoga, 120 cakes 2 50
White Fleece, 50 cks. 2 50
White Fleece, 100 cks. 3 25
White Fleece, 200 cks. 2 50
Proctor & Gamble Co.
Lenox 3 50
Ivory, 6 oz. 4 15
Ivory, 10 oz. 7 00
Star 3 40
Swift & Company
Swift's Pride 2 85
White Laundry 3 50
Wool, 6 oz. bars 3 85
Wool, 10 oz. bars 6 50
Tradesman Company
Black Hawk, one box 3 25
Black Hawk, five bxs 3 10
Black Hawk, ten bxs 3 00

17

Scouring
Sapolio, gross lots 9 50
Sapolio, half gro. lots 4 85
Sapolio, single boxes 2 40
Sapolio, hand 2 40
Scourine, 50 cakes 1 80
Scourine, 100 cakes 3 50
Queen Anne Scourer 1 80
Soap Compounds
Johnson's Fine, 48 2 35
Johnson's XXX 100 5c 4 00
Rub-No-More 3 85
Nine O'Clock 3 50

BUSINESS-WANTS DEPARTMENT

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

BUSINESS CHANCES.

For Sale—Stock and fixtures of the Williams Grocery Company, Big Rapids, Michigan. Apply H. T. Stanton, 18 Market Avenue, N. W., Grand Rapids, Mich. 671

For Sale—Stock of hardware and implements, inventories about \$4,500. Only stock in town of 500 population in good farming community. For particulars, write C. A. Stockmeyer, Caseville, Mich. 672

For Sale Or Exchange—Good, complete and up-to-date meat market and residence; old established business. Would exchange for small stock of groceries, small farm or take a residence in Grand Rapids. O. M. McLaughlin, Nashville, Michigan. 673

Business Chance—Fine location center of village of Wayland, Michigan. Store building and small general stock. Lot 100 by 200 feet on Main street. Large barn and warehouse. Unsurpassed location for general store, implements and garage combined. Property forced on us and we cannot hold same long. Will go at a bargain. Cash or will trade for improved property in Grand Rapids. Address Commercial Savings Bank, Grand Rapids, Michigan. 674

For Sale—General merchandise stock of goods located in a good farming town in Central Michigan. Some one can get a bargain by writing to No. 675, care Michigan Tradesman. 675

For Sale Or Rent—Good store building with living rooms above. Barn in rear. Well located on Main street, Kent City. A good live town. Excellent opportunity for general store, hardware or furniture and undertaker. B. N. Keister, Bell Phone 87, Sparta, Michigan. 676

For Sale—Drug fixtures, 66 feet of oak wall cases, glass doors, suitable for grocery or candy store. Write Ward E. Davis, Grand Ledge, Michigan. 677

For Sale—Complete set of fixtures for grocery and meat market in small town. Price \$400. Would cost \$800 new. Box 114, Boyne Falls, Michigan. 667

Must Be Sold At Once—Stock of clothing and furnishings in a live Minnesota town of 2,500 population. Best of reasons for selling. Good proposition for live one. Stock about \$3,800. Fine community and large territory. Address Box 303, Princeton, Minnesota. 670

For Sale Cheap—Cigar factory contents. Only one in the county. Good country trade. Owner wants to retire. Apply to Havana Cigar Factory, Nevada, Missouri. 669

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

For Sale—One gasoline engine 18 horse power. Olin make, Buffalo, N. Y. Very good order. \$225. Phillip 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 for copy of typewritten letter that will collect 50% of your book accounts, at once, and place your credit system on systematic basis. Not offensive, but appealing. L. D. Hartzler, 1401 So. Main St., Goshen, Indiana. 654

A salesman with eight years experience selling refrigerators would like a similar line for New England states. Can furnish best of references. Address No. 656, care Tradesman. 656

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—An unusual opportunity to purchase an old established undertaking and picture framing business in best city of 5,000 in Southwestern Michigan. County seat. This business is in first-class shape and equipment is of the highest class. One competitor. Best location, cheap rent. Address No. 665, care Tradesman. 665

CASH REGISTERS—We buy, sell and exchange all makes of registers, also repair, re-build and refinish all makes. Let us quote you price from Vogt-Bricker Sales Co., 211 Germania Ave., Saginaw, Michigan. 646

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

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

Mr. Merchant:

Do you want to sell your stock?
Do you need money?
Do you want a partner?
Do you want to dissolve partnership?
Do you want to increase the volume of business?

Do you want to cut your overhead expense?
Do you want to collect your outstanding accounts?

If you are interested in any of the above questions, write, wire or phone us for free information at our expense without obligating yourself in any way.

LYNCH BROS.,
Business Doctors.

28 So. Ionia Ave.,
Grand Rapids, Mich.

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

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

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

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

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

Iron Mining Lands For Option—I have the most attractive proposition in undeveloped mining lands located in Iron county, Michigan, upon which some exploration has been done by open pit work, showing ore of high values. For information apply to James T. Healy, Houghton, Michigan. 657

Wanted—Good shoe repair man to take charge of repair department in large shoe store. City of 50,000. Must be good workman and one who has good sole stitching machine. Address No. 659, care Tradesman. 659

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

Stores and Business Places—Bought, sold and exchanged. No matter where located I bring buyers and sellers together. If you want to buy, sell or trade any kind of business or property, anywhere at any price, write me. Established 1881. Bank reference. Address Frank P. Cleveland, 1609 Adams Express Bldg., Chicago. 655

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

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

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

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

For Sale—Very live and progressive department store in a good city of 65,000 doing an annual business of \$60,000. All clean staple merchandise, no dead stock. This store is making money for the owners, but owing to disagreement store must be sold. Present stock about \$30,000 but can reduce to suit purchaser. Address No. 566, care Michigan Tradesman. 566

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

For Sale—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—Cheap if sold at once, Stevens No. 12 refrigerator, 7½ x 10 x 10 ft. high. Cannot tell it from new. Lock Box 103, Thompsonville, Michigan. 663

Merchants Please Take Notice! We have clients of grocery stocks, general stocks, dry goods stocks, hardware stocks, drug stocks. We have on our list also a few good farms to exchange for such stocks. Also city property. If you wish to sell or exchange your business write us. G. R. Business Exchange, 540 Houseman Bldg., Grand Rapids, Mich. 859

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

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

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

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

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

HELP WANTED.

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

Wanted—Girls and Women. Steady work; \$1 a day to beginners with advancement. Room and board with all modern conveniences, including the use of the laundry, at the company's boarding house at \$3 a week. For information write Western Knitting Mills, Rochester, Michigan. 502

POSITION WANTED.

Position Wanted—General store manager will be open for a position Jan. 1, 1917. Eighteen years experience in general merchandising. Can furnish A1 references 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

Make Your Customers Happy

by telling them how to be independent of cooks
and servants by serving

Shredded Wheat

with milk or cream, or other fruits—a whole
wheat food ready-cooked and ready-to-serve.
So easy to prepare a delicious meal in a jiffy
with Shredded Wheat and milk to work on, to
play on—for youngsters and grown-ups. You
sell the biscuit and the fruit.



This Biscuit is packed in odorless spruce wood cases, which may be easily sold for 10 or 15 cents, thereby adding to the grocer's profits

Made only by

The Shredded Wheat Co., Niagara Falls, N. Y.

NOVEL WINDOW DISPLAY.

The best advertising is that which strives for the unusual. Something which will make people stop, look and listen will make sales if the article thus exploited and the price are right. A candy store in St. Joseph, Mo., recently hit upon a plan as unique as it was successful, and while it may not be readily adapted to the needs of every one, the fact is emphasized that the most common-place subject used in an unusual manner is almost sure to secure good results.

There was a special sale of chocolate drops. The back ground in the window was lined with gold colored satin and was banked with quantities of goldenrod, then in its full glory. In front was a large covered box, the lid sloping from back to front. This was covered with red satin. In its surface were cut six holes, each just large enough for a boy to thrust his head through.

Meantime the proprietor had hired an even dozen of bright colored boys to help him out on the occasion. These were divided into two sets. The first were seated under the great box cover with only their heads showing above its surface, while the other six were a reserve force to take their places when they became weary. The striking effect of these six heads, motionless save for the rolling of the eyes from side to side, soon drew a constantly increasing crowd, and the sidewalk was blockaded for three hours. The interest in "Chocolate Drops" was one of such a nature as not to be readily forgotten, and it is safe to say that the small cost of preparation and extra help was speedily returned during the day, while the pleasing impression of the novel display would return every time passers went that way, and with it many more calls for "Chocolate Drops."

More Evidence on Open Can Spoilage

The old theory that as soon as a can of food is opened, it must be emptied from the can, lest it spoil and develop ptomaines, is being rapidly disproved. More than once the National Canner's Association has warned against it, backing its advice with scientific facts, and here is a chemist in the employ of the Stecher Lithographic Company testing materials and reaching the same conclusions. In his report he says:

"I had the following canned material for investigation: Pineapples, cherries, peaches, raspberries, salmon, tomatoes, lima beans, peas, succotash, soup, pork and beans and sauerkraut. One half of the material was placed in an uncovered dish and the rest left in the can, the temperature of the room being about 70 to 72 degrees Fahrenheit.

"In carrying out this investigation I had two things in mind, one being to see if the material decomposed any faster in the can than in dish; the other being to see if the percentage of acid increased in the material after being opened, this giving some idea as to whether more tin dissolved than before can is opened.

"I took the acidity on opening cans and again at the end of two days and the results were about the same, no

apparent change could be noted other than the can had rusted slightly where contents had been removed. By the end of the fourth day most of them had decomposed and become moldy, and I noted that both portions looked the same.

"From these results I would say that the material decomposes just as rapidly in one kind of a container as another, and that up to the time of decomposition the acidity remains about the same, and I do not see how more tin can be dissolved after the can is opened than before.

"Next I took a can each of salmon and tomatoes and divided them into three portions as follows: One portion I left in can, another in an uncovered dish and the third portion in a covered dish. The idea being to find out if covering the material after opening made any difference. I found that the three portions acted the same and gave the same results as above.

"I also took another can each of salmon and tomatoes and divided into portions as before and placed them in icebox, temperature of about 45 degrees Fahrenheit, and at the end of one week all three portions were in a wholesome condition, and the acidity of the three portions of tomatoes was about the same as when the can was opened. The only difference that I noticed was that the portion in the uncovered dish had dried out somewhat."

The chemist took the matter up with the Department of Agriculture at Washington, and in its reply the following was stated:

"There is no provision in the Food and Drug Act which requires a statement that the contents should be removed as soon as the can is opened, to be placed on the label. From the work just completed and the information I can get in going over the literature I give my opinion in the matter as follows:

"Tradition has it that as soon as a tin can is opened, the food in it begins to develop ptomaines; and the most people who have any reason at all for emptying the can believe in the ptomaine theory. Of course, the tin has nothing to do with the development whatsoever; they would be formed just as well in a glass container, provided the conditions are right.

"Tin is a metal that is not readily attacked, only by strong acids. There are very few food acids enough to dissolve even a trace of tin. Foods containing acids would attack the tin just as much before the can is opened as after. Of course, if food is left in a tin can long enough to decompose and cause an acid fermentation, then after a while some of the tin would undoubtedly go into solution, but one with any sense would not think of eating spoiled food."

Of the Same Class.

"They say," remarked the spinster boarder, "that the woman who hesitates is lost."

"Lost is not the word for it," growled the fussy old bachelor at the pedal extremity of the table. "She is extinct."

Late News From Michigan Banks.

Midland—L. A. Chichester, of Whittemore, who for the past eleven years has been Cashier of the Iosco County Bank, at that place, will leave January 1 to take a similar position with the newly organized Chemical State Savings Bank of Midland, which will open its doors on that date. C. W. McPhail and C. H. Macomber, the proprietors of the Iosco County Bank, are heavy stockholders in the new institution, and it is through them that Mr. Chichester assumes the new position, which is a great deal more desirable than his present one.

Detroit—Ralph E. Jossman, the former Clarkston banker, who was paroled by Governor Ferris, after he had served three years of a seven year term for embezzlement, was released under the most stringent restrictions ever placed on a paroled prisoner. Former Banking Commissioner E. H. Doyle, whose discovery of the conditions in the E. Jossman State Bank of Clarkston, was responsible for the closing of the Bank and Ralph Jossman's conviction on a charge of embezzlement, has been named Jossman's first friend. The former cashier has been given a position in the Ford factory at Detroit. Under the terms of his parole all his earnings in excess of \$125 per month will go to the receivers of the E. Jossman State Bank and will be pro rated among the depositors. Jossman's accounts will be audited each month and he will not be allowed one penny in excess of \$125. His financial trouble was caused by his action in using bank funds to invest in Mexican lands. It is claimed that he has holdings in Mexico that will bring valuable returns if the situation in Mexico ever clears up and the Governor is of the opinion that Jossman will be able to help the receivers discharge all of the obligations of the defunct Bank within a few years.

Activities in Michigan Cities.
Written for the Tradesman.

Business and professional men of Adrian met and took first steps toward forming an advertising club. They will study publicity methods and the problems of merchandising.

Portland will vote Dec. 11 on the plan of creating a fund for factories. It is proposed to create an industrial fund out of surplus earnings of the municipal light plant.

Filer City, an industrial suburb of Manistee, now has electricity for lights and power.

Manistee will have a community Christmas tree.

The retail price of milk has advanced 1 cent at Grand Haven, the rate being 5 cents per pint or 9 cents a quart.

Ann Arbor reports a gain of 222 new houses and twenty-one business places during the year, the figures having been secured by mail carriers.

High prices have hit the Michigan Agricultural College and Secretary Brown reports an increase of about 50 per cent. in the running expenses.

A bronze tablet has been placed in the Oakland county hospital at Pontiac, which reads as follows: "This tablet is an appreciation of the millions of steps and stitches, the years of toil and tireless energy, devoted by the women of Oakland county to the creation, from

nothing, of a fund of \$80,000, which made it possible for them to erect, equip and freely give to the municipality this home for the sick. 'Within the memory of man no finer work hath been wrought.'"

Truant Officer Gilman, of Bay City, is fighting the cigarette evil, which has a strong hold among the school boys there. Dealers who violate the law by selling cigarettes to minors will be prosecuted and one or more cases have already been started in police court.

Wm. T. Best, of Owosso, who saved a three-year-old boy from death by burning a year ago at the risk of his own life, has received the Carnegie bronze medal and \$500 from the Carnegie hero fund. Almond Griffen.

An Appeal For Christmas Gifts.

Tuskegee, Alabama, Dec. 4—The late Dr. Booker T. Washington, founder of the Tuskegee Institute, year by year appealed to generous friends for Christmas remembrances of one kind and another to be distributed through him to the colored children of the South, who, without such Christmas remembrances, would have nothing to remind them of the Christmas season. Floods, the boll weevil, and industrial conditions generally among the negro farming classes have brought about a rather depressing state of affairs. Many people are in actual distress and want, while in hundreds and thousands of homes there will be little to indicate that Christmas is a time of joy and blessing. Anything whatsoever, no matter how inexpensive, will brighten a situation otherwise largely unrelieved by any cheering ray.

I shall be glad to serve as did Dr. Washington; that is, to act as the intermediary through whom the public may transmit their gifts to these children, and to take pains to see that they reach those who are worthy, distributing them over as wide a section of the South as possible, through Tuskegee off-shoot schools, graduates, former students, Jeanes Fund workers, ect.

R. R. Moton,
Principal Tuskegee Institute.

The Standard Oil Company has just bought a whole village in Illinois. The place rejoices under the pretentious title of Ben Bow City. The principal feature is that it has twenty-three saloons and eighty-seven inhabitants. It is a saying which is true as gospel that alcohol and gasoline will not mix and presumably the same applies to kerosene. They will be getting pretty close together in Ben Bow City unless the Standard Oil Company makes it dry.

The Philadelphia Evening Star heard of a Michigan gentleman who had to dismiss his gardener for dishonesty, yet for the sake of the man's wife and family he gave him a character, framing it this way: "I hereby certify that A. B. has been my gardener for more than two years, and that during that time he has got more out of my garden than any other man I ever employed."

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