

MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS

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Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 13, 1916

Number 1734

Which Are You?

There are two kinds of people on earth to-day,
Just two kinds of people, no more, I say.
Not the sinner and saint, for 'tis well understood
That the good are half bad and the bad are half good.
Not the rich and the poor, for to count a man's wealth
You must know the state of his conscience and health.
Not the humble and proud, for in life's little span
Who puts on vain airs is not counted a man.
Not the happy and sad, for the swift flying years
Bring each man his laughter and each man his tears.
No; the two kinds of people on earth that I mean
Are the people who lift and the people who lean.
Wherever you go you will find the world's masses
Are always divided in just these two classes.
And, oddly enough, you will find, too, I wean,
There is only one lifter to twenty who lean.
In which class are you? Are you easing the load
Of overtaxed lifters who toil down the road,
Or are you a leaner who lets others bear
Your portion of labor and worry and care?

Ella Wheeler Wilcox.

AVOID DELAY AND DISAPPOINTMENT

GET YOUR ORDERS IN NOW FOR



PUTNAM FACTORY Grand Rapids, Michigan
Distributors for Western 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

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.
Retails
at 10c.



Santa
Claus
Brand,
packed
100 10-oz.
pkgs.
50 10-oz.
pkgs.
Retails
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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SHAW SOUNDLY CENSURED.

The hearing before the Insurance Commissioner at Lansing last Thursday, to which Shaw was cited to appear and give reasons why he should not have his license as insurance adjuster revoked, resulted exactly as the Tradesman expected it would result—in a decisive censure of the adjuster by the Insurance Commissioner, because of his unfortunate temperament and arbitrary methods. The Commissioner served notice on Shaw that his license expires March 1 and that its renewal at that time would depend wholly on his conduct in the meantime. Shaw thereupon served notice on the Insurance Commissioner that the matter need give him no anxiety, because he had already applied for a transfer to some other station and would probably be out of the State before March 1.

The hearing brought out some interesting disclosures relative to insurance methods—not the least of which is the non-legal status of the non-waiver agreement now being enforced by some insurance adjusters who aim to obtain temporary advantage over a policy holder who has suffered loss by fire—and was a source of pleasure and satisfaction to all who attended except, perhaps, the person who was under fire and who had to face a severe arraignment for his arbitrary methods.

In an address delivered the other day Charles R. Van Hise, President of the University of Wisconsin, made the remark "that public interest is paramount." This is another way of saying what has been so often said about laws and government in this country that they should seek to provide the greatest good for the greater number. It is applicable in these modern times whenever there are strained situations between employers and employes in public utility corporations. With railroads, steam or trolley, telephone, telegraph, etc., the public is the third party, and always the most numerous one. Even in a trolley strike effecting only a single city there are many times more people inconvenienced and subjected to hardship than the number of shareholders and employes put together. It is entirely possible and practicable for all these differences and disturbances to be adjusted not only amicably but fairly without involving the

public one way or the other. The service can go along uninterruptedly while the matters in controversy are argued and settled. It is especially desirable at times like these to bear in mind the injunction that "the public interest is paramount."

It is reported from Iowa that steamboating on the Mississippi had this year an unusually successful season; and "steamboating" now refers solely to the activities of passenger and excursion boats. Lines that in former years had to make a special advertising campaign to teach people the attractions of the Father of Waters this year found themselves overrun with tourists. The European war, with the absence of any such domestic magnet as the San Francisco Exposition of 1915, may have had something to do with it. The automobile is also credited with playing its part. In former years the crowds which passed up the gangplanks were wholly made up of dwellers in cities and towns on the banks. Now parties of automobilists come in from ten to fifty miles inland and go on board to the strains of the calliope to enjoy the ride. Several steamers which have been off the list of active boats for some time are noted as returned in response to the demand; and the Government lights on the river were kept burning to November 15, instead of being turned off on November 1, as before.

One of the best informed men in the aniline and chemical trade told the members of the American Association of Woolen and Worsted Manufacturers the other day at their annual meeting that only 1 per cent. of United States dyes are used in American fabrics. He said that one thousand millions of dollars per year is turned over by the American textile industries and only about ten million dollars worth of dye-stuffs enter into the goods, or only 1 per cent. of the cost of the goods. He pointed out that later on the millions will stay in this country and will give employment to thousands of highly skilled employes and laborers. It is well to look ahead and American manufacturers can not be reminded of this fact too frequently.

If any regular patron of the Michigan Tradesman in good standing desires the opinion of the editor on his insurance policies, he is at liberty to send them in for inspection, suggestion and criticism. No charge is made for this service, providing the postage is fully paid and stamps for return postage are enclosed with the letter.

Good newspaper advertising may bring many people to your store, but if you haven't a good, plain outside sign to show where you are and who you are, some of the customers your advertising brings will miss you.

ALTOGETHER ONE SIDED.

The Tradesman warns its readers against signing a non-waiver agreement in the event of a loss by fire. The non-waiver agreement has no legal status, there being no provision for same in any statute enacted by the Legislature of Michigan or any ruling of the State Insurance Commissioner. It is an unofficial obligation gotten up by the insurance companies to entrap the unwary at a time when they are most easily led astray. The non-waiver agreement means nothing, because it does not agree to settle on the basis set forth. It is frequently held to bind the insured, as was the case with Hatchew and Brooks, of Grattan, whose troubles have been exploited at some length in the Tradesman for the past three or four weeks. At the hearing at Lansing last Thursday before the Insurance Commissioner, Adjuster Shaw stated that the signing of the waiver determined the basis on which the insured was willing to settle, but did not have any binding force on the companies interested in the loss as insurers. Inasmuch as the signatures of Hatchew and Brooks to the non-waiver agreement were arbitrarily held to be an adjustment of the loss by Shaw, who refused to re-open the matter until forced to do so by his superior officer, the Tradesman feels no hesitation in stating that any merchant who signs such an agreement, except on the advice of an attorney who is thoroughly familiar with insurance laws and the peculiar methods of some insurance adjusters, will make a serious mistake.

WHY CRUDE OIL ADVANCED.

The reason why crude oil generally has advanced is not far to seek. If the statistics were not available imagination could supply them. There has been an enormous increase in the demand for the products of crude oil. One usually thinks of the increase in the number of automobiles with the consequent growth in the demand for gasoline and the equally consequent advance in its price. That undoubtedly explains much. But it is only a part. Consider the railroads of the country. They are enormous consumers of oil. They are now carrying more freight than they have carried in years. They are using every car available, and ordering more. It is easy to see what this means to the railroad consumption of lubricating oil.

Then we turn to other industries. We need merely consider as an example the steel and munitions industry. In the past two years there have been amazing extensions and additions to plants. Where the smaller number of plants worked only a little more than half-capacity, the larger number are now working in full capacity. Machines which were being used eight hours a day are now being used twenty-four

hours a day. This has enormously complicated the lubricating oil problem. A machine which is run thus continuously needs far more than three times as much oil as a machine run only eight hours a day. The Bethlehem Steel Corporation is only one concern which has a great oil problem on its hands. Not only has the consumption of oil increased enormously, but the price has gone up. The Bethlehem Steel Corporation has resorted to ingenious methods to conserve its oil, until it may be said almost to have an oil plant of its own. A man in the oil trade says that so high have prices of crude oil by-products gone, that everything liquid is refined out of the crude oil, and that what is left in the still, after the refining companies are through with it, is little more than cinders.

A recent decision of the Supreme Court sustains the Interstate Commerce Commission in holding that railway rates between terminals which are also ocean or canal terminals may be lowered to meet the competition of water-carriers. When the Panama Canal was opened, the railways asked the Commission to modify previous rulings in order to enable them to reduce certain rates to Pacific Coast points without reducing them to the same extent on shipments for intermountain points. This modification of the long-haul, short-haul orders was granted. Afterwards, further reductions on West bound goods were asked for. The Supreme Court establishes the principles upon which the Commission has acted in lowering rates, and vacates a troublesome injunction by the Federal District Court. It is as just and expedient that steamship routes should be subjected to railway competition as vice versa.

Human nature, as has been observed once or twice before, is peculiar. People will boycott necessities to reduce the price. They will not boycott luxuries and extravagances. Housewives boycott eggs. Eggs have gone up for reasons housewives may or may not understand, for reasons they have never looked into; but in the absence of any evidence to the contrary, it is safe to assume that it is solely because of the rascality of the hens in refusing to lay during the moulting season. Theatrical managers may raise the price of theater tickets. But there is no boycott against theater tickets. The theaters are more crowded than ever. The same housewife who will participate in an egg boycott will insist that the husband get \$2 orchestra seats—or better. And why not? Orchestra seats are a luxury; eggs are only a necessity. Eggs merely sustain life. Orchestra seats make life worth sustaining.

Do not trust your enemies; there are no faithful enemies.

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

Grand Rapids, Dec. 2—James Goosen, doing business as a printer at Grand Rapids, filed a voluntary petition in bankruptcy. Adjudication has been made and the matter referred to Referee Corwin. The schedules show liabilities amounting to \$300.64 and assets consisting of \$230, all of which are claimed as exempt by the bankrupt. The creditors are as follows:

J. Vander Loop	\$ 48.80
R. Vivian	41.60
J. J. Rooks	25.00
R. Mauritz	25.00
L. W. De Lye	17.00
De Young Brothers	7.50
Detroit Cash Credit Co., Detroit	6.50
Pastoor Brothers	24.67
Furniture City Brewery	3.85
A. Sevensma	5.00
J. G. Huisenga	10.75
Dobbelaar & Son	7.00
E. Meyers	7.50
R. G. Anderson	25.00
Grandville Dairy	10.00
Dan Van Wyck	1.00
N. De Boer	2.67
Donovan's Clothing Co.	3.50
Thompson Jewelry Co.	20.00
Leo Schuling	2.50
Martin Den Herder	5.00

Dec. 2—Marinus Van Essen, Holland, filed a voluntary petition in bankruptcy. Adjudication has been made and the matter referred to Referee Corwin. The schedules show liabilities amounting to \$440.79 and assets consisting of \$52.50, all of which are claimed as exempt by the bankrupt. The creditors are as follows:

Peter Brouwer, Grand Rapids	\$ 90.00
Earl Broersma	10.00
D. Nauta	43.00
Jacob Dykstra	13.00
George Oppenhuizen	17.94
Frank Escott	8.35
B. Wiersma	12.00
C. Goudzward	8.50
Mrs. Johanna Jarker	23.00
Dr. Nordewier	28.00
Dr. J. G. Huisenga	20.00
Dr. John Rooks	100.00
Miss De Boer	10.00
A. Blok	20.00
Mr. Peterson	10.00
Mr. Bouma	5.00
Mr. Vander Meer	7.00
John Knoll, Holland	15.00

Dec. 6—Jacob Buys, of Grand Rapids, filed a petition in bankruptcy. Adjudication has been made and the matter referred to Referee Corwin. The schedules show liabilities of \$2,708.69 and assets

amounting to \$511.23, of which \$350 are claimed to be exempt by the bankrupt.

Creditors Holding Securities.	
F. Antonides, Grand Rapids	\$ 67.50
Fisher Brothers, Graftschaap	90.00
Judson Grocer Co., Grand Rapids	1,046.00
Worden Grocer Co., Grand Rapids	663.61
John Buys, Grand Rapids	229.87
James Buys, Grand Rapids	86.50

Unsecured Creditors.	
Ackman Baking Co., Saginaw	\$ 84.96
Arbuckle Coffee Co., Grand Rapids	12.00
Harry T. Baldwin, Grand Rapids	7.53
Brown Seed Co., Grand Rapids	3.50
Brooks Candy Co., Grand Rapids	14.54
J. Burgraff, Grand Rapids	22.00
De Young Coal Co., Grand Rapids	7.10
Briggs Brothers Seed Co., Grand Rapids	11.00

Peter Farning, Chicago	11.00
G. R. Cigar Co., Grand Rapids	3.00
G. R. Grain Co., Grand Rapids	35.00
Judson Grocer Co., Grand Rapids	471.93
Johnson Cigar Co., Grand Rapids	9.06
Heinz Pickle Co., Grand Rapids	9.20
Heckman Biscuit Co., Grand Rapids	12.00
Jennings Extract Co., Grand Rapids	14.40
Moline Milling Co., Grand Rapids	44.31
National Biscuit Co., Grand Rapids	3.00
Steel Brothers Feed Co., Grand Rapids	6.17

Standard Oil Co., Grand Rapids	1.50
J. Reeves, Grand Rapids	.85
U. S. Rusk Co., Grand Rapids	6.20
Valley City Milling Co., Grand Rapids	84.00

Vandenberge Cigar Co., Grand Rapids	13.85
Vinkemulder Co., Grand Rapids	4.00
Union Match Co., Chicago	26.65
Worden Grocer Co., Grand Rapids	863.61
B. Linderman, Grand Rapids	2.00
J. Vreeswyk, Grand Rapids	26.65
M. Westrate, Grand Rapids	5.19
Mr. Linthout, Grand Rapids	1.50
G. Von Zytveldt, Grand Rapids	28.48
J. Van Zytveldt, Grand Rapids	7.84
Wm. Van Zytveldt, Grand Rapids	2.80
John Buys, Grand Rapids	49.87
Muskegon Power Co., Grand Rapids	1.50
G. R. Gas Co., Grand Rapids	1.50
Mrs. A. Buys, Grand Rapids	41.00
G. R. Calendar Co., Grand Rapids	10.59
Mr. Davis, c-o Ellis & Bashara Co.	19.48
Boyland Creamery, Grand Rapids	7.00
Greggs Coffee Co., Grand Rapids	32.50
A. B. Wilkink City Bakery Co., Grand Rapids	1.90
Elm Candy Shop, Grand Rapids	3.32

Dec. 9—Lawrence C. Christensen, of Ludington, has filed a voluntary petition of bankruptcy. Adjudication has been made and the matter referred to Referee Corwin. The schedules show liabilities amounting to \$587.40 and assets amounting to \$240 all of which are claimed as exempt by the bankrupt. The creditors are as follows:

John Knoton, Ludington	\$ 33.00
Fred McClellan, Ludington	34.50
H. C. Hensen, Ludington	67.00
Chris Hensen, Ludington	9.00
Ludington State Bank, Ludington	97.00
Pentwater State Bank, Pentwater	69.00
Scottville State Bank, Scottville	62.00
G. O. Switzer, Ludington	40.00
W. H. Force, Ludington	5.00
S. M. Snow, Ludington	7.00
C. J. Petersen, Ludington	63.00
United Home Tele. Co., Ludington	3.90
Martin Abrahamson, Ludington	7.00
Peter Milbrandt, Ludington	5.00
Pauline Chauvez, Ludington	85.00

St. Joseph, Dec. 1—In the matter of Edgar J. Hertel, bankrupt, Kalamazoo, the first meeting of creditors was held at the latter place. Through a misunderstanding the bankrupt was not present, whereupon the meeting was adjourned to a later date for the purpose of electing a trustee, proving claims and the examination of the bankrupt.

In the matter of Frank A. Boyce, bankrupt, Kalamazoo, the adjourned first meeting of creditors was held at Kalamazoo and the trustee's first report and account approved and allowed. The bankrupt was further examined and the meeting adjourned for one week at the referee's office.

In the matter of the Original Dollar Hat Store, a corporation, bankrupt, Kalamazoo, the adjourned first meeting of creditors was held at the latter place and the examination of H. M. Nelson, Secretary of the company, further continued. Claims were allowed to the amount of \$425 and the meeting adjourned for two weeks.

Dec. 2—In the matter of George L. Warren, Frank Warren, Bessie Warren and Warren & Company, a co-partnership, bankrupt, Niles, the adjourned first meeting of creditors was held at the referee's office and the trustee's first report and account, showing cash on hand of \$8,272.72, was approved and allowed. A great majority of creditors in number and amount of claims having filed request for a first dividend an order was entered for the declaration and payment of a first dividend of 30 per cent to all unsecured creditors, whose claims had been allowed to date.

In the matter of the Denton Manufacturing Co., a corporation, bankrupt, St. Joseph, the final meeting of creditors was held at the referee's office and the trustee's final report and account approved and allowed. Certain administration expenses were ordered paid and a final dividend of 6 33-100 per cent, was declared on all unsecured claims filed to date. The trustee was authorized not to inter-

pose objections to the bankrupt's discharge. Creditors having been directed to show cause why a certificate should not be made recommending the discharge of the bankrupt and no cause having been shown, it was determined that such certificate be made.

Dec. 4—In the matter of Silas Parr, bankrupt, South Haven, an order was entered calling the first meeting of creditors at Paw Paw on Dec. 12 for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

In the matter of Maurice L. Jones, bankrupt, Benton Harbor, the inventory and report of appraisers was filed, showing assets of the appraised value of \$2,552.62, whereupon an order was entered by the referee directing the trustee to sell the entire assets of the bankrupt estate after ten days notice to creditors.

Dec. 5—Elizabeth Hare, engaged in the retail corset business at Kalamazoo, filed a voluntary petition in bankruptcy and, in the absence of the District Judge, the matter was referred to Referee Banyon, who entered an order adjudging petitioner a bankrupt. There are no assets above the statutory exemptions. The following are listed as creditors:

Emma E. Goodwin, Inc., New York	\$ 69.49
Birdsey Coomers Co., New York	77.41
J. & C. Benkert, La Crosse, Wis.	118.66
Iona Garment Co., Philadelphia	22.50
S. H. Camp Co., Jackson	476.63
Dr. A. Chisholm, Kalamazoo	20.00
Miss E. Monahan, Cleveland	38.73
Spirr, Cuffler Co., Lima	20.32
Artistic Model Corset Co., Detroit	9.33
Titus Blatter Co., New York	80.00
Kalamazoo Gazette, Kalamazoo	14.30
Gage-Downs Co., Chicago	108.03
Standard Underwear Co., Jackson	117.90
Bell Shoe Store, Kalamazoo	5.00
A. Rosenfarb, Kalamazoo	5.00
Mrs. Gillisple, Kalamazoo	50.00
Warren Bros. Co., Chicago	12.00
Charlton Silk Co., Chicago	10.00
Van Arden Corset Co., Newark	50.00
Charles C. De Bejois Co., Newark	50.00
Michigan State Telephone Co., Kalamazoo	7.50
Mrs. Della Russell, Kalamazoo	73.00

\$1,435.80

Dec. 6—William Sweetland, retail dealer in musical instruments and music supplies at Kalamazoo, filed a voluntary bankruptcy petition and the matter, in the absence of the District Judge, was referred to Referee Banyon, who adjudicated the petitioner bankrupt. The following are listed as creditors:



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

Barney says—

By Golly! When I look back to doing business in the old three story building, and now to think we occupy over 80,000 square feet filled with goods, I realize that this Company's business has grown very fast, and I believe our **GOOD GOODS, PROMPT SHIPMENTS and FAIR TREATMENT** have made this possible.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

Secured Creditors.	
Lena Ball, Battle Creek	\$ 270.00
Citizens State Savings Bank, Plainwell	900.00
Kalamazoo City Savings Bank, Kalamazoo	1,300.00
First National Bank, Allegan ..	1,000.00
Citizens State Savings Bank, Otsego	700.00
Byron Sweetland, Wayland	500.00
	\$4,770.00

Unsecured Claims.	
Allegan County Gas Co., Otsego ..	\$ 7.50
Lena Ball, Battle Creek	370.00
Art Novelty Co., Goshen	5.75
Buegeleisen & Co., New York ..	35.69
Brueckner Franz Mfg. Co., New York	76.74
Cote Piano Co., Fall River	445.12
Columbia Graphone Co., Chicago	308.25
Compton-Price Piano Co., Chicago	260.00
Hobart Cable Co., LaPorte, Ind.	290.00
Cantour Mfg. Co., New York ..	27.65
Foley-Williams Co., Kankakee ..	39.00
Gretsch Mfg. Co., Brooklyn ..	108.55
Herzog Art Furniture Co., Saginaw	115.25
International Talking Machine Co., Chicago	57.00
Krell Piano Co., Cincinnati ..	523.00
Lyon & Healy Co., Chicago	1,133.24
Lauter & Co., Newark	325.00
Logansport Furnace Co., Logansport	16.70
Michigan Vitaphone Sales Co., Detroit	155.00
McKinley Music Co., Chicago ..	68.74
E. J. Morgan, New York	4.00
H. P. Nelson & Co., Chicago ..	100.00
Playphone Company, Detroit ..	186.47
Rica Z. Son, Detroit	523.00
Playphone Company, Chicago ..	360.00
Rhodes Manufacturing Co., Grand Rapids	100.00
Rex-Robinson Furniture Co., Grand Rapids	20.00
Racine Steel Mfg. Co., Racine ..	16.20
Singer Phonograph Co., Chicago	62.80
Byron Sweetland, Wayland	1,373.00
Hazel Sweetland, Otsego	530.00
Fred Tubbe, Otsego	30.00
Universal Music Co., Chicago ..	26.28
Uley Co., Holyoke	7.76
H. B. Vincent, Kalamazoo	20.00
Vitanola Talking Machine Co., Chicago	210.00
Warner Mfg. Co., New York	4.05
Wilmer Atkinson Co., Philadelphia	5.40
	\$8,105.06

Assets.	
Bills promissory, notes, etc.	\$247.72
Stock in trade	700.00
Other personal property	10.00
	\$957.73

Dec. 7—In the matter of the Ross Cabinet Co., bankrupt, Otsego, the trustee

filed his supplemental final report, showing distribution of all the funds of the bankrupt estate with request for his discharge as trustee. The matter was considered and an order made by the referee closing the estate and cancelling the bond of the trustee. A certificate was also made recommending the discharge of the bankrupt, whereupon the record book and files were returned to the clerk of the court.

Dec. 8—In the matter of Frank A. Boyce, bankrupt, Kalamazoo, the adjourned first meeting of creditors was held at the referee's office and the trustee's first report and account, showing total receipts of \$1,890.95 and disbursements \$44.51, leaving a balance on hand of \$1,846.44, was considered, approved and allowed. Upon recommendation of the trustee, a first dividend of 20 per cent. was declared and ordered paid to all unsecured creditors whose claim had been allowed to date. The first order of distribution was entered and the meeting adjourned for thirty days.

Dec. 9—In the matter of Herbert O. Brant, doing business as the Brant Motor Co., bankrupt, Benton Harbor, the adjourned first meeting of creditors was held at the referee's office and the trustee's first report and account were approved and allowed. From the present indications there will be no funds to pay any dividends to creditors.

In the matter of Maurice L. Jones, bankrupt, Benton Harbor, the adjourned first creditors meeting was held at the court house at St. Joseph and the amended report of the appraisers in regards to the bankrupt's exemptions filed for approval. The examination of the bankrupt was further adjourned for one week, at which time the trustee's first report and account will be considered.

Sidelights on Celery City and Environs.

Kalamazoo, Dec. 11—The Reed Manufacturing Co., owing to the rapid growth of its business, has leased the building formerly occupied by the Acme Universal Joint Co. This will afford about 10,000 square feet of additional floor space and permit of the enlargement of certain departments.

The Fuller & Sons Manufacturing Co., maker of transmissions, will spend \$150,000 in new buildings and equipment during 1917. The proposed additions will double the output of the company and also make possible 100

per cent. increase in the present payroll.

W. H. Armintrout, who has been in business at Lake street for a number of years has sold his business to his son, Albert, who will continue same.

Carl Verburg, who has resided at Lapeer for the last three years, will spend the holidays with his mother and father at their home on South West street.

C. R. Ratliff & Co. have succeeded Louis & Co. in the general merchandise business at Vandalia.

Skoubis Bros., proprietors of the Olympia Candy Co., 130 Portage street, have moved their stock of confectionery and ice cream parlor to 126 East Main street.

R. Bell, prominent South Side grocer of Washington avenue, has improved his store with the addition of a new desk and the re-arrangement of his office and the sub-postal station No. 2.

N. Sanford, East Side grocer, and President of the local Retail Grocers and Meat Dealers Association, spent the week end in Detroit on a business trip.

Lawrence A. Kline, manager of the Pure Food Show, which will be held in Kalamazoo in conjunction with the State Grocers convention Feb. 19 to 24, says his reservations for display booths at the show are going fast and that he is delighted with the interest shown by the exhibitors already booked for the show which promises to be the biggest and best ever put on under the auspices of the State Grocers Association.

The Hudson Lunch, serve-self cafeteria at 103 East Main street is enlarging its lunch parlors, which will enable them to better handle their increasing business.

The Advocate Printing Co. is erecting a new building at the corner of Reed and Fulford streets, and will be ready to open their establishment next month where they will be equipped

for printing large wholesale and job work.

Youells & Brady have engaged a baker and re-opened their bakery at Marcellus, which will be connected with their grocery.

The Paris Candy Works, of Niles, have installed a fine new soda fountain in their store, which is well in keeping with their other first-class fixtures.

The fruit display in the window of Chesebrough & Andrews' grocery, at Marcellus, is worth your attention.

William Huyck, of Wakelee, who recently took the leading part in an auto accident, is again able to be in the store.

C. K. Lowman's general store at Edwardsburg is undergoing its annual inventory and, judging from the smile on C. K.'s face, we don't imagine the year has been very bad.

Chas. Stoker (Desenberg & Stoker), of Lawton, who has been outside for the past month, looking after the lumber end of the business, is again behind the counter.

"Motorcycle Mike," the amiable clerk for E. R. Van Houten, Adamsville, has finally confessed as to the cause of his smile which won't wear off. His many trips to the garage of late have been to see that the rear seat of the machine is securely fastened, as he is contemplating—shortly—to start a trip through life on a motorcycle built for two.

As the shades of night were falling one day last week two pedestrians might have been seen following the new stone road west of Wakelee. Behind them in the distance was an abandoned automobile. Ahead was the white stone road. Above them the stars and between them a heavy sample case. Not a team or human being was in sight. Who were they and what happened? No one knows but D. J. Hopkins and Carl Hopough. And they won't tell.

William S. Cook.

Insist on Dandelion Brand

Tell your dairyman that you want Dandelion Brand Butter Color used in the butter he makes for you.

Insist on it. You will find such insistence well worth your while, because

DANDELION BRAND BUTTER COLOR

makes storage butter look fresh and inviting always.



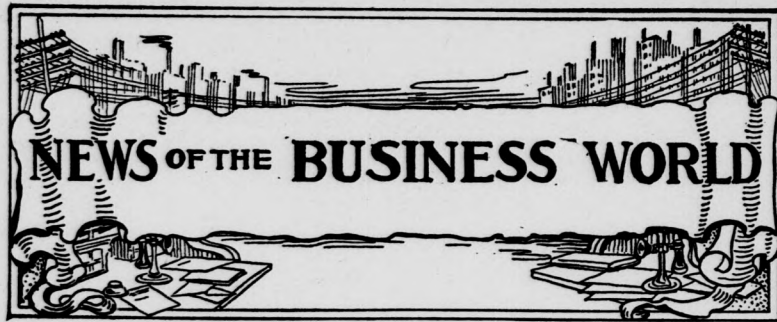
We guarantee that Dandelion Brand Butter Color is PURELY VEGETABLE and that it meets the FULL REQUIREMENTS OF ALL FOOD LAWS, STATE AND NATIONAL.

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



Dandelion Brand Butter Color

The color with  the golden shade



Movements of Merchants.

Coldwater—C. Arnold has closed his bakery and will retire from business.

Bangor—Slawson & Son have opened a music and musical instrument store.

Lacota—A. M. Gish has engaged in the meat business in the Hall building.

Petoskey—Mrs. M. Rainey succeeds Miss Van Heulen in the millinery business.

Battle Creek—Theodore Berles will open a bakery in connection with his restaurant.

Ovid—Morse & Sheldon, meat dealers, have purchased the store building which they occupy.

Ypsilanti—Harvey James has engaged in the grocery business at 425 North Adams street.

Three Rivers—L. Bowersox, of Jackson, has engaged in the restaurant and cigar business.

Ovid—William Fields succeeds G. A. Seymour in the restaurant and cigar business.

Detroit—The Union Co-Operative Bakery has been incorporated with an authorized capitalization of \$15,000.

Ovid—W. D. Mosher has sold his grocery stock to Harry P. Snyder, recently of Pewamo, who has taken possession.

Detroit—The Fred E. Holmes Co., dealer in automobile supplies, has increased its capital stock from \$15,000 to \$25,000.

Saginaw—Charles F. Nelson, jeweler at 106 North Hamilton street, died at St. Mary's hospital Dec. 11, following a short illness.

Allegan—S. P. Cochran and Louis LaGrange have engaged in business in the McDuffie block under the style of the Allegan Harness Co.

Schoolcraft—Walter H. Nesbitt, of Kalamazoo, has purchased the Harrison & Son grocery stock and will continue the business.

Benton Harbor—A. H. Rowe, who has conducted a grocery store here for more than thirty-two years, has retired from business.

Stanton—R. D. Willett has sold his meat stock and fixtures to Lorenzo Plumpton, who will continue the business at the same location.

Eaton Rapids—Joseph Allison has sold his stock of bazaar goods to Howard Rank, recently of Detroit, who has taken possession.

Hastings—Thieves entered the clothing store of Morrill, Lambie & Co. and carried away the contents of the cash register and considerable stock.

Jackson—N. F. Strum, shoe dealer at 144 West Main street, has sold a half interest in his stock to B. S. Eldred and the business will be continued under the style of Strum & Eldred.

Owosso—The Auto Sales Co. has been organized with an authorized capital stock of \$7,000, all of which has been subscribed and paid in in cash.

Otsego—Ray Elliott has sold his interest in the bakery of Elliott & Co. to Weldon Smith and the business will be continued under the style of W. Smith & Co.

Hillsdale—Ray H. Cooper and W. H. Abbott, of Reading, have formed a copartnership and will open a drug store in the Guggenheim block Feb. 1 under the style of Abbott & Cooper.

Wyandotte—The Wyandotte Co-operative Store Co. has engaged in business with an authorized capital stock of \$5,000, all of which has been subscribed and \$2,970 paid in in cash.

Bancroft—The Bancroft Elevator Co. has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed, \$15,072.80 paid in in cash and \$4,927.20 paid in in property.

Alma—Brown & Hubbard, plumbers and furnace dealers, have dissolved partnership and the business will be continued by R. H. Brown, who has taken over the interest of his partner.

Ovid—William Montague has sold a half interest in his stock of agricultural implements to his cousin, Henry N. Montague, and the business will be continued under the style of W. M. & H. N. Montague.

Ludington—H. W. Kline will close out his stock of dry goods by Jan. 1, when he will become a partner in the Boston Department Store at Sault Ste. Marie, having purchased the interest of Harry Shellenberger.

Three Rivers—The Buoyant Clothes Co. has been organized for the manufacture of an article of clothing to be used as an aid to swimming and for all water sports. It is the invention of Felix Guethhoff, President of the company.

Saginaw—The Coleman-Frank Co. has been incorporated to deal in automobiles, accessories, and also repair work with an authorized capitalization of \$15,000, all of which has been subscribed and \$10,000 paid in in cash.

Lansing—Clare E. Wilkinson has sold his interest in the stock of Francis Drug Co. to the other members of the company and has purchased an interest in the stock of the C. J. Rouser Drug Co., assuming the management of the business Jan. 1.

Detroit—R. E. Hamilton & Sons Co. has engaged in the fuel and foundry supplies business with an authorized capital stock of \$30,000, all of which has been subscribed, \$19,787.89 paid in in cash and \$10,212.11 paid in in property.

Detroit—The Schulte-Mulleavy

Sales Co. has been organized at 707 Grand River avenue to sell automobiles and conduct a garage, with an authorized capital stock of \$25,000, all of which has been subscribed and \$12,500 paid in in cash.

Detroit—The Gittleman-Marks Co. has been incorporated at 341 Woodward avenue to conduct a retail store selling clothing and men's furnishings with an authorized capital stock of \$7,000, all of which has been subscribed and paid in in cash.

Holland—J. A. Vander Veen has sold his stock of hardware to Arend P. Siersema and David A. Vereeke, who have formed a copartnership under the style of Siersema & Vereeke and will continue the business at the same location, corner of River avenue and Eighth street, where the business was established in 1847.

Fremont—George E. Hain has sold his hardware stock to A. A. Bristol, who will continue the business at the same location. He has sold his furniture stock to Scott & Crandall, who will remove the stock to another location. Mr. Hain will use the space thus vacated with his automobiles and automobile repair business. He is the local agent for the ford and Oakland cars.

Bay City—Bay City is not going to be bothered by itinerant merchants this year if the action of the Council Monday night is enforced, and there is every reason for believing it will be. Merchants have appealed to the aldermen for protection against the "fly by night" dealers who come here during the holiday seasons each year and palm off shoddy goods upon the public through means of auction and other kinds of sales. It is considered by the merchants that they are fixtures here, pay taxes and assist in keeping up the city, and that therefore both themselves and the people are entitled to consideration. When the matter came before the Council Ald. Riegel offered a resolution providing "that no transient trader or dealer in goods, wares or merchandise be granted a license in Bay City until January 10, 1917, and that no license be granted for any auction sale of goods." The resolution was adopted unanimously and the city recorder was instructed to see to it that the provisions of the same are carried out.

Manufacturing Matters.

Marlette—The Holmes Grain Co. has increased its capital stock from \$24,000 to \$40,000.

Detroit—The Detroit Lumber Co. has increased its capital stock from \$300,000 to \$750,000.

Saginaw—The Saginaw Graphite Co. has been organized with an authorized capital stock of \$250,000.

Charlotte—The Charlotte Chair Co. is building an addition to its plant which will enable it to greatly increase its capacity.

Berrien Springs—H. E. Luke, recently of Bloomington, Ill., has engaged in the manufacture of fancy hampers and market baskets.

Kalamazoo—The Fuller & Sons Manufacturing Co., transmission manufacturer, will build an addition to its plant which will enable it to double its capacity.

Benton Harbor—The Morrill & Morley Manufacturing Co. has increased its common stock from \$35,000 to \$70,000 and decreased its preferred stock from \$15,000 to \$1,600.

Iron River—The Iron County Milling Co. has been organized with an authorized capitalization of \$7,000, of which amount \$3,530 has been subscribed and \$1,010 paid in in cash.

Detroit—The Universal Tool Co. has been organized to manufacture tools and auto accessories with an authorized capital stock of \$20,000, all of which has been subscribed and \$10,000 paid in in cash.

Detroit—The Eureka Valve Co. has been incorporated to manufacture automobile valves, parts and accessories with an authorized capitalization of \$1,000, all of which has been subscribed and paid in in cash.

Detroit—The Dunford Body Co. has been organized to manufacture autos, auto bodies and parts with an authorized capitalization of \$5,000, of which amount \$2,500 has been subscribed and \$1,500 paid in in cash.

Highland Park—The Highland Park Mineral Co. has been organized to manufacture artificial mineral waters with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Inlay City—The Merrill Manufacturing Co. has been organized to manufacture metal and wood products with an authorized capital stock of \$12,000, of which amount \$6,000 has been subscribed and paid in in cash.

Detroit—The National Body & Trimming Co. has engaged in the manufacture of automobile bodies, tops, furnishings, etc., with an authorized capital stock of \$100,000, of which amount \$63,000 has been subscribed, \$5,000 paid in in cash and \$25,000 paid in in property.

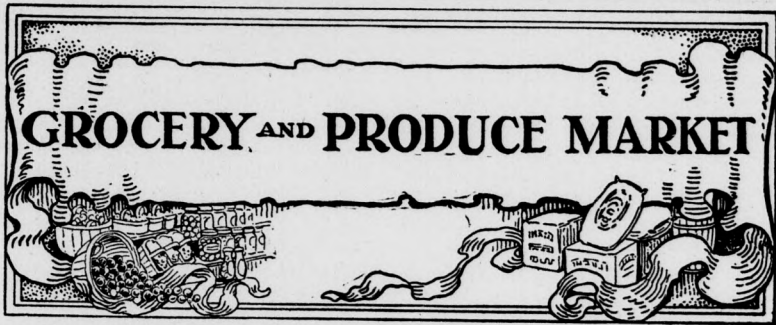
Three Rivers—The Swimming Device Co. has been organized to manufacture life preservers, buoyant devices and clothing used to assist in swimming with an authorized capital stock of \$2,000, of which amount \$1,200 has been subscribed, \$1,050 paid in in cash and \$150 paid in in property.

Detroit—The Evans Truck Manufacturing Co. has been organized to manufacture steel frame to be attached to chassis to convert into motor truck with an authorized capital stock of \$10,000, of which amount \$6,100 has been subscribed; \$100 paid in in cash and \$6,000 paid in in property.

Ann Arbor—The Elwell Trolley Supply Co. has been organized to manufacture trolley frogs, etc. for construction and operation of trolley and railroad systems with an authorized capital stock of \$150,000, of which amount \$94,500 has been subscribed and \$74,500 paid in in property.

Detroit—Keenan & Jahn, Ltd., manufacturer of furniture and house furnishings, has merged the business into a stock company under the style of Keenan & Jahn, with an authorized capitalization of \$40,000, all of which has been subscribed, \$967.70 paid in in cash and \$39,032.30 paid in in property.

James Wickham has purchased the L. M. VanderVeen meat stock and fixtures and will continue the business at the same location, 15 Leonard street.



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 still lower than a week ago, fresh fancy creamery having declined to 37c and cold storage creamery to 35c. Local dealers pay 32@33c 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.

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—Local dealers pay 40@42c for fresh, candled and loss off, and hold candled at 44@45c. Cold storage candled are held at 35c for April and May, 33c for firsts and 31c 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.

Holly—\$4@4.50 per case; single wreaths, \$1.50 per doz.; double wreaths, \$2.25 per doz.

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

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

Lettuce—12c 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, and California Navals, \$3.75; 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 \$1.50@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 for 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—Refined grades are now held at 7.15c, New York basis. The market is a little weaker than a week ago and higher prices are not looked for in the immediate future.

Tea—The tendency of late has been toward dulness reflecting the seasonable holding off of distributors who are occupied in pushing holiday goods in preference to staples. It is generally believed that the inactivity will continue until after the inventories are out of the way. Prices are firm in sympathy with the Far East, where little recession is noted. Scarcity of freight room and Russian buying operate to maintain India-Ceylons. The submarine activity is an influence as steamers from India may be sunk, curtailing the available supplies. In this country the embargo on railroad shipments from the West is attracting attention since the shipments overland may be affected. It is pointed out that spot supplies are not large as compared with former years. The consumption, moreover, is reported to be steadily growing.

Coffee—Mild coffees show no change but are still very cheap. In spite of the fact that the end of the war is exceedingly uncertain, some concerns are carrying huge blocks of coffee, partly to protect present markets but mainly in order to get the benefit of the advance which will almost immediately happen as soon as peace comes. Without doubt the market for Brazils and milds will advance several cents a pound as soon as it becomes evident that the European markets are opened again to coffee. Consumptive demand in this country is very small just now.

Canned Fruit—There is very little business being done except in the way of distribution on old contracts. New offers are limited for the reason that there is practically nothing to be had from first hands.

Canned Vegetables—Efforts, chiefly on the part of brokers, to force new season's prices of canned goods of various descriptions are not meeting with the enthusiastic support of jobbers. Such prices as have already been named, while they are considered justified on the basis of current costs and in comparison with last year's opening prices, are nevertheless so high that, in view of the present public clamor against high prices, Jobbers are inclined to be a little cautious. They do not see, however, how the agitation can have much effect on the prices of futures, although realizing that current business might be affected. One Western packer who was in town last week dropped in on one of the big jobbers and said that he had merely called to pass the time of day and not to sell goods, for he had already sold his entire output, so far as he could estimate it. There has been more or less selling subject to approval of price, but except in a few instances there has been no serious attempt to book orders at specific prices for future delivery. Prices have been named for tomatoes, corn and peas, but have been subsequently withdrawn. Old pack tomatoes are weak at \$1.20@1.22½ f. o. b. cannery, but with no interest shown by buyers.

Canned Fish—The spot market for pink salmon shows a strong advancing tendency. Sardines are very strong for such small supplies as remain in first hands. In fact, the market is practically cleaned up. Offerings of foreign sardines are limited, but full prices are easily obtained.

Dried Fruits—Trading has been very quiet during the week for all dried fruits. This is to be expected at this time of the year, but the unusual feature this year is that stocks have been practically cleaned up out of growers' hands, and with only a limited quantity remaining under control of packers. As a matter of fact, reports indicate that the smaller packers are pretty well cleaned out of prunes, and that such stocks as there are, are in the hands of the big packers. They, in turn, are making no special effort to sell, realizing that this is the poorest season to attempt to force through any new contracts. Jobbers everywhere are absorbed with their holiday business, and are not in a mood to consider anything else. It is expected, however, that as soon as the holiday season has passed and inventories are out of the way business will again start up and at the same time that higher prices will be obtained. It is hoped also that the railroad situation will improve, although there is nothing in the outlook to justify such a belief. Arrivals on old contracts of everything in the food line coming from the Pacific Coast are extremely slow and unsatisfactory, and a great deal of hardship and annoyance is caused by the inability to make deliveries on contract time.

Rice—The market is quiet, with little more than hand-to-mouth buying. This is only natural in view of the fact that the trade goes slow before the holidays. At the same time, there is no pressure, since the assortments are none too good, scarcity being reported in extra fancy heads and screenings. The embargo in the South is still a vital factor and while some circles look for relief after

the middle of the month others believe that the congestion of traffic will continue. The mills are not anxious for business, and ask full prices for cleaned, being compelled to pay more for rough to the farmer.

Tapioca—The market is steady and quiet, with a fair trade demand, but no excitement. Prices are unchanged for all grades. Cables rule firm.

Corn Syrup—There is no change in this market as the manufacturers are still behind in delivery and see no incentive to cut prices even though lower priced raw material would seem to warrant such a course.

Cheese—The market is firm with only a moderate consumptive demand. Prices are unchanged. Stocks are said to be much larger than usual owing to the heavy export. The entire situation is healthy.

Provisions—All smoked meats are firm and unchanged with a light consumptive demand. Pure lard is steady, but unchanged and in light demand. Compound lard is unchanged and in moderate demand. Barreled pork steady and in light demand at unchanged prices, as are dried beef and canned meats.

Salt Fish—The mackerel market is strongly maintained, but with no change in price for the week. The supply of first-class shore mackerel, especially in small sizes, is growing lighter and the trade are now paying the same price for poorer mackerel. Irish mackerel are not abundant and the price is tending higher. Cod, hake and haddock are still scarce and firm.

For a while it looked as if every American novelist would soon have a war book to his credit, but the ambition to pay this great tribute to the state of things in Europe was evidently too much for many of them. Now it turns out that Europe is not disappointed in the least over the failure. On the contrary, the American productions which have been selling in large quantities are reprints of the work of our popular story-writers, which, according to no less an authority than the London Times, have been going, not by tens, but by hundreds of thousands. The increased prosperity of women workers in England is advanced as one cause of the phenomenon, but another is named of even greater interest: "One publisher attributed some of the present popularity of the American story to a keener light-heartedness than may be found in the majority of our own novels of to-day." Here is the answer to those who think that we should be as deeply immersed in the war cloud, mentally and spiritually, as those who actually live under it. Painfully concerned with it every serious-minded man and woman in this country must be, but can we make a more important contribution to the time than sufficient preservation of a normal atmosphere to afford an escape by way of the imagination for those who cannot escape otherwise?

The Grand Rapids Grinding Machine Co. has been organized to manufacture machinery and metal goods with an authorized capital stock of \$25,000, of which amount \$12,500 has been subscribed and \$10,050 paid in in cash.

THE OTHER SIDE.

Fire Insurance From the Agency Standpoint.*

At your meeting a week ago to-day you asked me to prepare a paper on insurance and the Michigan Standard policy.

The topic I am asked to discuss is so broad that it cannot be fully covered at any one meeting. Commenting, editorially, on the paper he read before you, Mr. Stowe attacks insurance companies and the men who manage them. He charges them with supporting unfair and arbitrary methods in conducting their business. I do not believe Mr. Stowe intends this as it sounds, for you will find on investigation that insurance companies are composed of the most trusted business and professional men of the country. It cannot be that they are all Jekyll and Hydes—fair and honest in the banking or manufacturing business and dishonest and unfair in the fire insurance business.

Compare the volume of the fire insurance business with that of railroads, banking, industrial and mercantile pursuits. Then search the records and see if fire insurance litigation fills the courts. No line of business is conducted with less litigation or on fairer methods. In another editorial he says the insurance companies have selected headquarters at Lansing for establishing a lobby to prevent the repeal of the Anti-Discrimination law. I do not believe the fire insurance companies care whether this law is retained or not. They were not active for or against its passage. I do not believe they have or will establish a lobby for or against it now and I know it to be a fact that fire insurance companies have instructed their state and special agents to keep their hands off of all legislation.

Comparison is often made of the fire loss per capita in the U. S. and foreign countries, and the lower cost of insurance in the latter. In making these comparisons it would be only fair to consider that the bulk of so-called insurance legislation in foreign countries is not against insurance companies, but for prevention of fires. They recognize the fact that the insurance companies are tax collectors and distributors—that the interest of insured and insurer are mutual.

The Michigan Standard policy was made a law by an act of the Legislature in 1905 and is known as Act No. 277. It was not drafted by insurance men and they had very little voice in any of its provisions. It is similar to the form used in many states and appears to have been copied after the New York Standard policy, which was adopted several years previous to Michigan. The law provides that "no company shall issue fire insurance policies on property in this State other than those of the Standard form herein set forth."

1. Provision is then made for printing the name of the company, date of its incorporation, paid up capital and for signature of its officers and agents.

2. Provides for rider to describe the property insured.

3. Provides for an amendment to

*Paper read by Frank G. Row before Wholesale Dealers' Committee of the Grand Rapids Association of Commerce, Dec. 11, 1916.

permit extending the policy to cover losses by lightning.

The policy then provides for the liability of a company as to value of property damaged or destroyed.

Turn to lines seventeen to thirty-eight inclusive of the sample policy I have furnished you, and you will find a list of conditions that will render a policy null and void unless otherwise provided for by agreement endorsed hereon or added hereto.

Mr. Stowe objects to the permit to make these riders or endorsements and particularly to the length of them. Consider your policy as if written without the privilege of making endorsements or riders amending some of these conditions.

Repairs or vacancy, beyond the time named, would void your policy. Changes in ownership and holding property on contract for deed or any change in occupancy would also render the contract null and void.

As to length of riders: Take, for instance, the permit for use and storage of gasoline. The actual permit is short, the most of it being instructive. It instructs you in handling and using it in accordance with the laws of Michigan. It cautions regarding the danger to life and property from careless handling.

All policies should permit other insurance and it is as important that they be concurrent as it is that a deed and mortgage on the same property read alike.

If no endorsements or riders amending these conditions were permitted it would be impossible to write a policy on any property and have it of any value. You may then say, do away with these conditions. In that event every dwelling, store and manufacturing risk would have to be considered alike in rating, for without these restrictions one could turn a dwelling or store into a manufacturing risk, no matter how hazardous, and no insurer would be certain as to what sort of a risk he was assuming from its description. The next important conditions are in lines 80 to 94. They are instructions relative to reporting losses and making claims.

Lines 95 to 99, inclusive, require an assured to produce books of account, invoices, etc. The carelessness of keeping these records among so-called country merchants has led to the adoption of the iron safe clause, in which the assured is required to keep his books of accounts and other records in an iron safe or remove them at night where they will not be endangered by fire in his place of business. The high loss ratio on this class of property is responsible for the clause limiting the liability of the companies to 75 per cent. of the total sound value. With such a limit of recovery an owner will be more careful in guarding his property against the danger of fire. The rate at which this class of insurance is written is based on condition that these clauses be made a part of the contract. Without them it would be next to impossible to procure insurance on country stores. It is a difficult matter to do so now for reasons stated above—carelessness in preserving records and high loss ratios.

You gentlemen have as much interest in educating your customers to properly

conduct their business as the insurance companies. Losses from business failures about equal the losses by fire.

I have only attempted to talk on the riders that have been before you for discussion. There are many others in use. Some of these are enacted into the Michigan Standard policy law on request of manufacturers and others.

Legislation against insurance companies will not lessen the cost of fire loss. It comes out of every one of us, whether the individual loss is paid by an insurance company or not. Your cooperation in legislation for fire prevention is what will reduce loss ratios and lessen the cost of insurance.

You in the dry goods or grocery business do not rely on persons not thoroughly competent to select and purchase your stocks. Not every man in the insurance business as an agent is an insurance man capable of doing the business correctly. You all read less important contracts carefully and do so after having experts prepare them. Would it not be well to use the same care in procuring your insurance contracts? They are as important as any part of your business.

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, Dec. 11—The Park Hotel, in the Canadian Soo, is now under a new management, L. P. LaLonde being the retiring proprietor. Fred Paliqui has assumed the management and expects to open the dining room at an early date. He will also have a lunch counter which will be open day and night. The hotel has undergone extensive repairs, including the installing of an up-to-date pool room. The new manager has had wide experience in the hotel business, so that the public is assured of the best of service.

J. Dion, well-known meat dealer, who retired from business two years ago, has again decided to open a meat market on Portage avenue. Mr. Dion has had the building redecorated and has installed new fixtures. The new location will be one of the best in the city and with his experience in the meat business, Mr. Dion's success is practically assured.

One of the busy travelers this week is Charles Haase, arranging for the smoker Saturday evening, Dec. 16. Charles says he has no time for anything else just now, but during his rush the other day he dropped part of his speech which he has evidently been working on and for the benefit of the boys we are allowed to give them a few of the head lines, which starts thus: "War is a destroyer. Peace is a creator and builder. War wipes out values. Peace re-establishes them. War devastates the products of human labor. Peace reconstructs them and sets the mill wheels aturning." We think this will be enough to draw a full house. J. McKinsey, Secretary, will also give a talk on "Buy at an inside price and sell on the rise, which is the part of financial wisdom."

The traveling fraternity will be pleased to know that the dining rooms of the Manistique Hotel will be reopened this week and ready to receive guests. The dining room and kitchen have been redecorated and put in first-class condition.

"You may think you are a superior mortal, but keep it to yourself." James Molinaro expects to open a new restaurant and lunch room on Ashmun street during the next few days. Mr. Molinaro's reputation as a restaurant man is established here and, no doubt, the new cafe will be well patronized.

P. E. Gallagher, popular meat merchant at St. Ignace, has completed

an icehouse in the rear of his market which is a credit to his already large place of business.

The many friends of W. D. Hossock, one of Cedarville's leading merchants, will be pleased to know that he has successfully undergone an operation at Grand Rapids and arrived home feeling almost well again. When Mr. Hossock left for Grand Rapids his condition was so critical that he expected to return by baggage. He has nothing but great praise for the treatment given him and feels he owes his life largely to the care received at the institution.

The Grand Central Hotel, at Pickford, has changed hands. Leo Young, the new proprietor, has had previous experience in the hotel business and expects to make the hotel a success. D. Smith, the retiring proprietor, will devote his entire time to the duties of Road Commissioner, to which he was elected last fall. His many friends will miss him at Pickford, but are pleased to know that he has entered a field of larger opportunities. He wishes to thank the traveling fraternity for the liberal patronage accorded him.

C. W. Bretz, proprietor of the large general store at Engadine, was on the sick list last week.

The traveling public having business to transact at Moran will be pleased to learn that the new proprietor of the hotel there has built a new walk from the hotel to the depot. This is certainly a splendid improvement over wading through the mud.

Clyde Hecox, well-known proprietor and editor of the St. Ignace Enterprise, is not in favor of a change in the game law, now being agitated, known as the Buck law, which is termed a fool law, and unpopular with the sportsmen. It will do more to annihilate the deer and cause much waste of valuable meat which will be left in the woods untrimmed. We think Clyde is about right at that.

"Things that are better left unsaid, are often overheard."

Superintendent Lytle, of the Mackinac Transportation Co., has made arrangements to send 100 South Shore ore cars to the mines for a supply of coal in order to keep the straits ferries in commission. Forty of these cars have already been sent forward and others are to follow soon. This move is expected to overcome the serious condition which the company has been for sometime confronted with. The Algoma Steel Co. is short of its supply 200,000 tons of coal and arrangements are being made to move 50,000 or 75,000 tons by rail the latter part of the month to relieve the situation.

J. McIntyre and W. M. Boyle, lumber jobbers expect to start lumbering operations at Naubinway, this week. William G. Tapert.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Dec. 13—Creamery butter, extras, 38c; first 36@37c; common, 35@36c; dairy, common to choice, 30@36c; poor to common, all kinds, 25@29c.

Beans—Medium, \$7.25; pea, \$7.25; Red Kidney, \$7.25@7.50; White Kidney, \$7.50; Marrow, \$7.50@7.75.

Cheese—No. 1 new, 24@24½c; choice, 23@24c.

Eggs—Choice, new laid, 40@43c; fancy henry, 45@50c; storage candled, 33@34c.

Poultry (live) — Fowls, 15@19c; springs, 15@20c; old cox, 13c; ducks, 17@19c; geese 16@18c; turks, 20@22c.

Dressed Poultry—Turks, per lb. 25@27c; ducks, 20@22c; geese, 17@18c; chicks, 18@22c; fowl, 17@20c.

Potatoes—\$1.65@1.70 per bu.

Rea & Witzig.

Bevo

REG. U.S. PAT. OFF

A BEVERAGE



Watch !!!

We make a prediction—watch for its fulfillment. For some years, various and sundry concerns have been making beverages which are grouped under the general description of "near-beer."

Now comes Bevo—a cereal beverage, not a "near-beer," nor do we seek its sale on any basis of being an evasion of the law or of being a *substitute* for anything. It is offered purely for what it is—a delightful, wholesome and nutritious drink.

Bevo met with instant and *complete* success. A whirlwind success. Surely there must be something special about

Bevo that has won this success. That something is not the shape of the bottle or the beauty of the label but the goodness of the contents of the bottle.

We anticipate some beverages will be offered in a way to make the appearance of the package look as much like the Bevo bottle as possible. The intention is obvious.

But you don't taste the shape of a bottle—it's the flavor of the contents of the bottle that you must depend upon for enjoyment.

Then beware of impersonators—don't be satisfied to try to identify Bevo by the shape of the bottle alone—

Look !!

There are these certain identification marks that are your protection against imitations. Not just imitations of the product, remember—but those more insinuating imitations which try to deceive you by putting an old failure into a bottle similar to a new success. So look for these unmistakable marks of the genuine Bevo—demand that the bottle be opened in front of you, then—



Look for the Seal → CAUTION See That This Seal is Intact

See that it is unbroken covering the Crown Top

Look at the Crown Top, and see that it bears the Fox

Be sure the Bottle bears this Label

Have you tasted Bevo? Then you know that nothing can satisfactorily take its place. If you haven't tasted it you should learn what it is and all that it offers you.

➤ Bevo is an all-year-round drink. You cannot enjoy Dutch lunches, Welsh rarebits, oysters, clams, lobsters, sausage, cheese, and many other such delicious edibles without partaking of a little Bevo. Give it a trial and see if this prediction is not true.

Listen !

Bevo is a pure drink; is strictly non-intoxicating. This means more than that it contains pure and harmless ingredients—it means that though you might often well be afraid of possible germs in milk or water, Bevo, being a pasteurized product in sterilized bottles, is absolutely free from bacteria.

Bevo is a nutritive beverage—the fine cereals from which it is made give it this quality.

Bevo is a delightful and refreshing soft drink—unlike any you have ever tasted—indeed a Triumph in Soft Drinks.

You should hear the comments of people who have tasted and who know Bevo. They all—

men, women and children—have a good word to say about Bevo's good qualities. We feel that we can say this with assurance, not only because of the wonderful sale we have had on Bevo but because of letters on letters received, congratulating us on the product.

You can't get these good qualities in anything but Bevo—demand the genuine.

You will find Bevo at inns, cafeterias, restaurants, groceries, department and drug stores, soda fountains, dining cars, steamships, canteens, soldiers' homes, navy, and other places where refreshing beverages are sold. Your grocer will supply you by the case.

ANHEUSER-BUSCH ST. LOUIS

GRAND RAPIDS BRANCH

Corner Ellsworth Ave. and Oakes St.



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

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Two dollars per year, if paid strictly in
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Three dollars per year, if not paid in
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Canadian subscriptions, \$3.04 per year,
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Sample copies 5 cents each.
Extra copies of current issues, 5 cents;
issues a month or more old, 10 cents;
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five years or more old, \$1.

Entered at the Grand Rapids Postoffice
as Second Class Matter.

E. A. STOWE, Editor.

December 13, 1916

ARE WE NEARING THE CRISIS?

The saying, "Coming events cast their shadows before," is again exemplified in the recent action of the stock market which slid off with startling rapidity upon the announcement that Germany had made preposterous peace propositions. The violent fluctuations of the market shows the sensitiveness of speculative centers to anything that may influence future business.

While in the opinion of many well informed persons there is no immediate prospect of peace, the first official move in that direction from one of the belligerents brings us face to face with the fact it cannot be very far removed.

Thus the world is confronted with new and serious problems which must be solved sooner or later, probably in the comparatively near future. Europe will be compelled to pass through a period of reconstruction and the United States through one of industrial readjustment. In giving a word of caution to those having money to invest, it must not be supposed that a business depression or any signs of one are in evidence. On the contrary, with the use of common sense and moderate conservatism there is no reason why this country should not continue for years fully as prosperous as it has been during the past year. In order to show that the need for care exists, it is well to briefly review the situation.

When the war broke out this country was flooded with orders for munitions and supplies and manufacturers were compelled to adapt themselves to the production of unprecedented quantities of all kinds of raw and manufactured products. Millions upon millions were quickly invested; new factories built; new machinery made to fit the demand. Old plants were enlarged, virtually duplicated and more than doubled in capacity. The questions of permanency and economy in construction were completely ignored. The European powers stood not upon the matter of price. Quick delivery was the ultimatum eagerly complied with. To meet these extraordinary demands

new flotation of stocks and increase of old issues were readily absorbed by a restless public eager to share in the golden harvest. This situation enabled new capitalization to the amount of more than a billion of dollars which, added to the large capitalization already in existence, makes a total volume of securities now outstanding larger than any ever known in the history of the world.

Notwithstanding the flood of gold which has been pouring into the United States and the record breaking accumulation of wealth, there was a recent stringency in the money market for collateral loans.

Prices of all kinds have soared so high as to reach a level from which there must be a fall. Economy will be a matter of compulsion. The European war is costing approximately \$100,000,000 a day. The strain is being felt by all of the belligerent powers and the opinion is finding frequent expression that the credit of the powers is nearing the breaking point. American war orders are also diminishing.

With these facts it would be well for investors to confine their purchases of securities of corporations to those that are not in any way dependent for profits upon the war.

TIME BY THE FORELOCK.

President Wilson is endeavoring to work up into finished product some material that was left over from the last session of Congress and in his address to that body last Tuesday he urged action, having clearly in mind the fact that the next Congress, assembling March 4, 1917, will not be so easily managed as the present one, inasmuch as the Republicans will be a majority in the House. He asks for approval by Congress of his plan for enlarging the Interstate Commerce Commission and its administrative re-organization and calls attention to the power of that body to grant an increase of railroad rates commensurate with the cost of operation added by the eight-hour law; an amendment to the statute regarding mediation, conciliation and arbitration providing that a full public investigation of the merits of any dispute shall be made before a strike or lock-out may be lawfully attempted; also a grant of power to the executive to take control of such portions of the railway equipment of the country as may be required for military purposes "wherever they are needed and whenever they are needed." The enlargement of the Interstate Commerce Commission he desires particularly for the investigation of industrial disputes. It is significant that he speaks three times in his address of executive control over the railroads, in one instance using the expression "when necessary in time of war or other public necessity." This looks a bit as if he would consider a labor outbreak as an occasion when the chief executive should have a free hand. He also urges the passage of the bill permitting combinations for foreign trade purposes, and the corrupt practices act.

Salesmanship that is nothing but talk on the salesman's part is not likely to be all listening on the customer's part.

BATTLE OF WITS AHEAD.

The more one thinks of the present conflict the more it appears that essentially it is a commercial contest, in other words that certain people in Europe have been willing to take property and trade away from their neighbors by killing them and that the defenders have been willing to give up their lives to protect the commerce of their various countries. This is not the whole story by any means but it is a large part. Before the war the Germans prospered in trade and gained more rapidly than most other nations because of their intelligence, ingenuity, industry and enterprise. In a way they were a new nation although largely made up of races that have been overrunning parts of Europe for many centuries. On the other hand, England had searched the stage of self-complacency and carelessness. Gradually Germans, Hollanders and other Europeans worked into the heart of England itself and acquired a large function in its trade. Still more did the Germans gain in the commerce of those outlying countries which Great Britain had considered as specially its own. Long before the war it was clear that the British saw what was happening and worried about it but did nothing effective. The Germans were gaining on them.

The game, however, did not go quite fast enough for Germany and accordingly it attempted to take away some of the territory of other nations. That is the war. The same aspect of affairs appears as between Germany and nations other than Great Britain. The Germans were getting a great hold on Russia. Still more evident was their participation in the business of Italy and it was this fact that brought that country into the conflict. The stage has now been reached at which the entente powers consider it necessary to snuff out the Germans if that shall be possible.

All this is practically an admission that the Germans man for man are more capable than the subjects of these other powers. The "underhand" methods of the Germans were not altogether underhand; they had superior aptitude and better methods. Pity it is that this exceptional quality could not have been so regulated as to contribute not only to the prosperity of Germany itself but to the weal of the entire human race, but we have not yet reached the point in our development in which it is "all for one and one for all."

The entente powers have organized to discriminate against Germany after the war is over. This is a high tribute to the ability of the Germans. If they are not so foolish as to protract the war until most of their best blood is spilled on the battlefield, they will have after the conflict a great place in trade and may eventually make the conquests for which they are so ambitious without again drawing the sword.

THE PUBLIC BADLY TWISTED.

That food traders have been greatly annoyed and irritated by the avalanche of reckless accusation levelled against them of late in the press—most of it unjust and based on false conceptions—is well known. But by no means is that the chief lesson to be gained by a thoughtful man from the situation as any observer can see it.

The man who looks underneath it all is likely to discover that public opinion in this country has become badly twisted in its perspective, and in large measure has forgotten the fundamental principles on which American individual liberty, as guaranteed by the constitutions of states and Nation are based. The vague warnings of the past, that we are drifting into a state of individual helplessness and depending on specific laws to regulate everything instead of exercising individual thought or prudence or responsibility, is none too timely; in fact, recent events tend to show that the warning has been sounded already too late.

Public opinion evidently misconceives the right of private property. In recent discussion the writer has heard sober-minded men declare that when foodstuffs are concerned the Government ought to step in and take possession of foodstuffs, railroads, storage warehouses and even wholesalers' stocks for the benefit of the consumers, who are painted as "starving," and when the unconstitutionality of such a course has been pointed out by legal authorities, the proponents of seizure have been dumbfounded to hear of any such doctrine.

That so much misconception and error should obtain is positively dangerous, and it is about time that food interests should unitedly take steps not so much to protect themselves as to adopt an open-door policy and compel a widespread knowledge of the facts. The greatest need of the hour is a more general knowledge of what principles underlie the Constitution of the United States. No one needs to study that document more than a lot of native-born Americans who are building up false ideals that menace the foundation stones of our institutions. Times like these are illuminating, if not reassuring.

Paper-economy campaigns are said to be the order of the day, in department stores and elsewhere, in a number of large cities. Nothing could be more sensible; to save paper that is needlessly used or destroyed is to make a clear gain in a matter in which modern wastefulness is enormous. Would it not be possible to organize a cheap means of collecting the newspapers which are burned up or otherwise go to waste by the million every day in our great cities? The destruction of forests which is caused by our waste of paper in so many directions is the most serious consideration in the matter, although just at the moment it is the extraordinarily high price of paper that is most in mind. One new development in the consumption of paper has reached great dimensions within a very short time, and it would be interesting to know how much it amounts to in the general assault upon our wood-resources. We refer to the paper towel—or rather so-called towel, for towel it is not in any tolerable sense of the word. Is the economy in laundering worth while, when we consider both the destruction of raw material in the towel and the lowering of human dignity in the using of it?

The greater your ability for worry, the less will be your ability for work. Worry and good work will not mix.

MICHIGAN FRUIT.

Why and How It Should Be Advertised.*

There are two questions that always bob up the moment this subject is mentioned—first, Why should we? and, second, How can we? Both off hand seem rather difficult to answer, yet when brought right down to hardpan they are rather easy.

Michigan fruit has a quality second to none in the United States. I do not care whether you take cherries, peaches, grapes, apples or any other class or variety, you will find Michigan quality far superior to that of any other section, yet what do the people of this great country know about our fruit? Absolutely nothing. And why not? Simply because we have been giving all of our attention to the producing end of the business and none to the distributing end. You go to any of the big markets in our larger cities and with the exception of Detroit and Chicago, and possibly Cleveland, you will rarely, if ever, see Michigan fruit for sale. In New York you pass fruit stands with bright colored fruit enticingly displayed, but in a great majority of cases it is either fruit from the great State of New York, from the Far West or the South, possibly some from the New England states, but from our dear old State nothing.

There are some real essentials which must be given consideration, however, before we attempt to ship to the more attractive markets. We must have a good box; we must have a good label; we must have perfect fruit with honest pack; we must have the trimmings, such as wrappers, fancy paper for the sides and corrugated paper for the top and bottom of the packages. The first mentioned is not a difficult problem and easily obtainable in almost every part of the State. The second, with the help of some advertising man, could be gotten up very easily. The label feature should, however, be given special attention in that it should be reasonably uniform for the different regions or sections, so that there would be a distinction or individuality to each of the several fruit growing parts of the State; and yet there should be something so decidedly uniform that a Michigan label, no matter whether it appeared on fruit from the Upper Peninsula or the Lower, could be easily and quickly distinguished.

The next two essentials are rather hard ones to tackle for here you spread the responsibility State wide, here is where it is difficult to settle on any definite thing. It is a hard problem to get any two men to agree upon the perfectness of any fruit, one may claim it is perfect while the other, equally sincere, would claim that it is not, yet, even at that, if every grower in the State would endeavor to pack and ship choice fruit only, the difference of opinion as to the perfectness would be reduced to the minimum. But, the other end of the problem, "Honest Pack" is where the stumbling block is always

bound to appear. Only fruit of uniform quality, size and color should be placed in the same package. I am not going to dwell on the necessity of honest pack for you gentlemen all know that that subject has been thrashed over time and again at your meetings, both State and community, but it is of vital importance. Up in my own region there is a man whom I have known practically all my life, know him to be absolutely honest as regards to finance and reliable as to his actions but this same man packed

a half dozen boxes of apples for an out of town customer, which he left with me to be shipped, and it was a dishonest pack from start to finish, in every one of the half dozen boxes. He had beautiful apples on the top row, a little smaller and less perfect on the next and the bottom was nothing but a jumble pack with several apples measuring an inch in diameter. That is the problem we are up against. It is not the little fellow altogether, it is not the poor fruit grower that is proving the biggest drawback, but

it is the fellow often times who has the goods, who knows better and still persists in trying to put one over. You can advertise almost anything and make it sell for a time but gentlemen you have got to have the goods behind that advertising or both will fail, utterly.

Then there must be the trimmings. Have many of you ever seen Western fruit on sale? If you have, the first thing that attracted your attention was not the fruit but the trimmings. You probably saw a neatly packed

REORGANIZATION OF Pere Marquette Railroad Company

Announcement is made that securities have been subjected to the Plan and Agreement of Reorganization dated October 30, 1916, to approximately the following amounts, viz.:

\$3,765,000 FLINT & PERE MARQUETTE 6s	more than 94% of the amount outstanding;
\$983,000 FLINT & PERE MARQUETTE 4s	more than 98% of the amount outstanding;
\$359,000 FLINT & PERE MARQUETTE TOLEDO DIVISION 5s	more than 90% of the amount outstanding;
\$3,003,000 FLINT & PERE MARQUETTE PORT HURON DIVISION 5s	more than 90% of the amount outstanding;
\$2,797,000 FLINT & PERE MARQUETTE CONSOLIDATED 5s	more than 98% of the amount outstanding;
\$5,477,000 CHICAGO & WEST MICHIGAN 5s	more than 95% of the amount outstanding;
\$1,594,000 CHICAGO & NORTH MICHIGAN 5s	more than 95% of the amount outstanding;
\$5,114,000 DETROIT, GRAND RAPIDS & WESTERN 4s	more than 95% of the amount outstanding;
\$638,000 PERE MARQUETTE OF INDIANA 4s	more than 94% of the amount outstanding;
\$1,000,000 SAGINAW, TUSCOLA & HURON 4s	100% of the amount outstanding;
\$12,774,000 PERE MARQUETTE REFUNDING 4s	more than 91% of the amount outstanding;
\$1,200,000 PERE MARQUETTE SHORT TERM 6% NOTES	100% of the amount outstanding;
\$7,443,000 PERE MARQUETTE 6% COLLATERAL TRUST NOTES	more than 93% of the amount outstanding;
\$3,296,000 PERE MARQUETTE 6% FIVE YEAR DEBENTURES	more than 65% of the amount outstanding;
\$18,209,000 PERE MARQUETTE PREFERRED AND COMMON STOCKS	more than 69% of the amount outstanding;

The time for holders of Certificates of Deposit for **PERE MARQUETTE CONSOLIDATED MORTGAGE 4% BONDS** to dissent from the Plan has not yet expired, but there are on deposit **\$8,213,100** of said bonds, more than 98% of the amount outstanding, in respect of which no such dissent has been filed.

In view of the large deposits under the Plan and Agreement and to afford all classes of security holders full opportunity to obtain the benefits thereof, the Reorganization Managers have extended the time for deposits, for making payments, and for delivery of Application Certificates under the Plan and Agreement until the close of business on **DECEMBER 16, 1916**, and the time for filing Application Forms and making the required payments in respect thereof until the close of business on **DECEMBER 29, 1916**. Attention is called to the provisions of the Plan and Agreement whereby the new Prior Preference Stock (trust certificates) and Common Stock (trust certificates) offered to depositors (in respect of which Subscription Warrants shall not have been issued), **MUST** be allotted to holders of Application Certificates making application therefor; after such allotment it will be impossible to permit depositors of **REFUNDING MORTGAGE BONDS, COLLATERAL TRUST NOTES, DEBENTURES AND STOCK** to obtain Subscription Warrants. As under the Plan and Agreement the only benefit accruing to depositors of **COLLATERAL TRUST NOTES, DEBENTURES AND STOCK** is the right to purchase New Stock (trust certificates), the holders of such securities are notified that **THEIR RIGHT TO PARTICIPATE IN THE PLAN AND AGREEMENT CEASES AT THE CLOSE OF BUSINESS ON DECEMBER 16, 1916**.

Dated, New York, December 7, 1916.

J. W. SELIGMAN & CO.

ROBERT WINTHROP & CO.

EUGENE V. R. THAYER

REORGANIZATION MANAGERS.

*Paper read at Michigan State Horticultural Society by Leon J. Baker, Industrial Agent, Traverse City State Bank.

box, crate, basket or package, with the solid fruits like apples, peaches, etc., all wrapped in attractive paper, half of them probably opened at the top, you saw the edges of the boxes or packages all neatly covered with dainty papers, etc. You may say, we have the fruit, the taste, the quality, the everything else that is required, we do not have to doctor it up to make it sell. Maybe you wouldn't if the people knew just what you had to sell but people in these big markets buy principally on looks.

Now then we have our fruit in a position or in shape that we can start a selling campaign. What is one of the first things we need—a selling motto, a slogan, or whatever you might call it, but something definite for all of Michigan's fruit. If some one were to ask you what kind of soap floats, you would immediately and unhesitatingly answer "Ivory," yet there are several different kinds of soap that floats. If some one were to ask you what the picture of the little negro boys working in a kitchen represented, you would immediately answer "Gold Dust." What kind of tobacco "Does not bite?" What kind of flour will you "Eventually" buy? "His Master's Voice" reminds you of what? etc., etc., you could answer all of them without a moment's hesitation. All of these phrases and pictures have a definite, individual meaning. What has Michigan for her fruit? The West has the same color, size and exterior appearance but we have one thing in Michigan fruit that is individual, one thing that is so decidedly Michigan that if it is once established in a few of the larger markets, will travel through the length and breadth of the United States in a hurry. Our fruit has "Flavor." That is our talking point "Flavor." It is individual, our fruit alone possesses it in the fullest sense of the word.

Now that we have our talking point, how shall we use it? It should appear on every box, basket, crate or package of fruit that is put up for market anywhere in the State, it should appear in large bold type on every label, it should appear on every piece of stationery used by the growers and merchants, interested or not directly in the fruit business, all Michigan should advertise Michigan fruit, from the tip of the Upper Peninsula to every banker in the city of Detroit; this then is our advertising medium number one. Just to show you the value of a label and how our fruit impressed one of my friends who is the publisher of one of Michigan's best financial magazines, to whom I sent a ten pound box of cherries the third week in July long before I thought of this paper, let me quote you a few extracts from his acknowledgement—"Grand Traverse cherries are certainly fine and the office force joined with me in an expression of thanks for your thoughtfulness, as do the folks at home, who enjoyed them hugely—". Personally I do not see why Western fruit should acquire any edge on Michigan. Cherries could not be more beautifully packed than the box I received. For that matter if there were no label on the box I would

think that a majority of the people would take it for granted that they came from the West. Michigan fruit growers have been slow in educating the people to the fact that they have just as attractive packages as any place in the country"—and so on.

Medium number two—the greatest bunch of boosters the world has ever know—our friends the traveling men. These men come to Michigan from every corner of this country, they have probably heard something of our fruit, they drop in at one of our fruit centers, put up at one of the leading hotels and what do they get? Just about the same class of food they would expect to find in Chicago. Peaches in season! Do they get a dish for dessert? Not very often. Grapes in season! Do they see a bowl of them in the center of the table so they can eat a bunch or so between course? Not very often. Apples in season! Do they find them in abundance on the table? Very seldom and when they do they are usually little measly, dried up, warty things that would make any one of you gentlemen forget you went to church last Sunday. Late in the peach season this year I dropped in to one of our best Upper Peninsula hotels—it was a good hotel too, one of the best in Northern Michigan, serving some of the finest meals I have ever eaten. On the menu card I noticed peaches for dessert and I was happy all through thinking of peaches and cream to top off my meal. On second thought and knowing our hotels as I do, I turned to the waitress and asked "fresh fruit?" "No sir," she replied, "we never serve fresh fruit here" and that, gentlemen, is true of many, many of our best hotels and those in the smaller towns and villages as well. These particular peaches that I refer to were the famous "Melba" brand that we have seen advertised in every city in our country this season. The traveling men furnish one of the best advertising mediums for us to utilize. Give these men (in the fruit growing sections particularly) fresh fruit in season, give it to them in abundance, let them see it, handle it, eat it and let me tell you they'll never forget it and they will never stop saying good things about Michigan fruit, they will spread the good news far and wide for they are born boosters. Therefore gentlemen in order to use this medium the hotels, restaurants and lunch rooms should provide none but the highest quality of fruit obtainable.

Medium number three—the fruit stores and groceries. This applies more particularly to those sections where the resort traffic is heaviest. Resorters now-a-days are not going to the hotels as much as they used to but are transplanting, as one might say, their entire household from the big city to some quiet cottage on the shores of some river, lake or bay. These people want to buy good fruit and the only places of purchase, for them, are the fruit stores and groceries. They are not acquainted with the grower, they do not know that that particular individual raises the best of this or that, they have to depend on the stores. But usually you

will find only inferior fruit at these stores—except in large enough towns where first class fruit stores may be supported—because, years ago there was no pack, no grading no culling, if you bought a bushel of apples you bought orchard run, if it were peaches, plums, pears, grapes, or anything else, it was purchased in the same manner, with a consequence that our own people, the local consumers, have become so accustomed to using fruit of that particular grade that they know how to make the best of it. So, therefore, the dealer desiring to supply the major portion of his trade with the quality or grade demanded, buys inferior fruit because he can sell it easily and cheaply and at the same time make a good profit. Gradually these dealers should work into the better quality, if need be, carry two or more grades, thus providing the better fruit for those who can afford to buy it and the cheaper grades for those more resourceful and less able to pay the higher cost.

Medium number four is bank exhibits. These displays answer a double purpose: First, to show the fruit growers of the region what they and others can do by using the proper methods; second, to impress visitors from the outside, as well as our own citizens, with the horticultural possibilities and opportunities of the different sections. Exhibits are simple affairs in themselves, yet with a little effort on the part of some one connected with the bank, they can be made unusually attractive. There is an object or reason too why banks

should put on these exhibits. A bank primarily deals with the business propositions and these shows are strictly a matter of business, not only for the bank for every grower in the region. A bank is a community necessity, and being such in turn owes something to the community in which it is located. The people patronize the banks in proportion to their material prosperity and the bank officials should realize that the more money the people of any section can derive from their products the more they will deposit in the bank. It is then up to the bank to do all that is possible to bring about a greater amount of prosperity in order to secure their proper share of the business of the community. By conducting these shows the public is given an actual demonstration of what can be produced upon the orchards. By seeing such a vast amount of perfect fruit the growers are inspired to go home and produce a crop of equal excellence. Not only is it instructive to the growers themselves but it gives the strangers visiting the city an entirely different idea of the resources of the region than when they came. Just to illustrate what an impression these shows or exhibits make upon the stranger, I am going to quote a portion of a newspaper interview given by the President of one of California's largest corporations, having factories in both San Francisco and Los Angeles just after he visited the Grand Traverse Region Apple Show held in the lobby of the bank with which I am connected in 1914. "I

IN addition to the AMERICAN line of Cash Registers, we have opened a repair department for all makes of Registers. We will overhaul, rebuild and repair your Register, and make it look like a brand new machine, at a moderate cost. If you are interested kindly phone us and we will give you an estimate of the cost.

We are placing an exceptionally large number of new AMERICAN machines in Michigan, and it is our desire to have every loyal Michigan merchant have one of our machines. We will give you a good proposition and exchange the one you are now using, and will build you a new AMERICAN machine adapted to your line of business.

Kindly drop us a postal card and one of our representatives will be glad to call on you and either quote you new price, and advise what we will allow you for your machine on exchange, or we will be glad to quote you price on overhauling and making your present machine look and work like a new one.

The Vogt-Bricker Sales Co.
Saginaw, Michigan

am astonished, simply carried off my feet. I had no idea that there was any place in the State of Michigan that could grow fruit like this. I have visited apple shows in all parts of the West and have seen the fruit from the famous orchards and never have I seen an exhibition that could compare with this. The size of your apple is good, with a fine, rich color and the taste and smell is wonderful, giving a combination of quality that cannot be beaten anywhere in the United States. You have got the apple in this region that is so far ahead of anything I have ever before seen or tasted that I firmly believe, once you have established a market in the larger cities of the United States you will be unable to supply the demand. As I got off the steamer at New York on my return from Europe I wanted an apple and when I located a fruit store they had nothing for sale but the Western apple, no New York apples nor Michigan apples. This is just one illustration of how the Western apple is to be found on practically every market. I first read of this show at Jackson, Michigan, and wondered at the time what sort of a crazy idea some one was trying to put over and just before I arrived in the city, I was handed a post card by a bank messenger on the train inviting me to attend the exhibit and I went simply out of curiosity but I had a real awakening, I have found out just what a real apple is." I could give you hundreds of similar illustrations but I think this one will suffice to convince the most skeptical that bank exhibits pay. There are several features that can be worked out in connection with exhibits of this nature but I must not take the time now to go into detail.

There is still another way that banks can help the good work along and that is by using its windows to hang branches of cherries, plums or other small fruit so they will attract attention of the passerby. This method has been used very successfully by the State Bank of Traverse City and this Bank too makes it a point to celebrate Apple Day. For two years in succession it had men at each of the three depots in the city with bushels of choice apples just ready to eat out of hand which were handed to every passenger on the through trains. This year the scheme was changed and neatly packed boxes of apples were placed in the lobbies of each of the leading hotels with large "Help Yourself" signs attached and men were stationed at all the moving picture houses and every patron was given an apple as they went in. Every one in the city was talking, eating and thinking apples on that day.

All of these mediums, which we have mentioned, if put into operation, would cost, as an advertising campaign, absolutely nothing; they could be done without the expenditure of one cent of the producer's money. The fruit business in Michigan however is the only industrial business—for in the last analysis it is an industry,—conducted on a large scale that does not assist in the maintenance of an advertising campaign. Take any one

of the big manufacturing concerns, they all advertise their products Nationally, they do not leave it to the purchaser of the goods alone. They precede local advertising with National and it will behoove the producers of Michigan fruit to get behind and provide means for an elaborate National advertising campaign. Right now the sunkissed oranges are attracting attention all over the United States and the Skooham apple is gaining prominence with leaps and bounds, the ten pound box pack of cherries from the West is all that is known on the big markets. They do not even know that Michigan can raise cherries like they do in the West, even though we do flood the Detroit and Chicago markets yearly with the finest cherries grown. But the question comes up—How, how are we going to do it? The answer "By Co-Operation." It would be difficult indeed to start out now and try to get the co-operation of the different individual growers in our State for an advertising campaign. One would undoubtedly lose the interest at one end of the State before he could unite the other, but the major part of that work has already been accomplished by the establishment of co-operative fruit exchanges for marketing farm products. Here then is the source from which a revenue can be provided, without the levying of a heavy assessment on any one grower but would provide funds on an equalized basis; as the large producer, having more fruit to dispose of, would, under the percentage basis, pay a greater share of the assessment so that each would be paying according to the benefits derived.

It would hardly be right to ask the Legislature to pass a bill to provide the funds, unless we made it broad enough to take in all kinds and classes of farm products, but as co-operative exchanges are coming into existence rapidly all over the State, the time is not far distant when there will be at least one in every county or region, hence the contribution of a small sum by each of these different institutions would provide a fund for the establishment and maintenance of an advertising department that would place Michigan at the head of the fruit growing states in our country, would put Michigan fruit in the minds of every individual, regardless of his or her walk in life,

would create a desire on the part of the purchasing public for "Fruit with Flavor" and would soon exhaust the supply now produced, at better prices and would provide, as the new orchards come into bearing, a ready and high class market and the day of stagnated Michigan fruit will be forever a thing of the past.

We have in the past been our own worst enemies, we have set idly by watching the other fellow take the lead with fruit far inferior to ours, simply because we would not bestir ourselves and use the tools at hand to produce the best possible advertising mediums we could afford at the time. Hence, gentlemen, use the stationery, the traveling man, the resorter, the grocer, the fruit store man, your banking houses, your county fairs, and your merchandising house. Advertise locally in each community and you will get advertised Nationally by your visitors and just as soon as the Bureau of Markets has accomplished its efforts to secure organized distribution, provide funds, through the several co-operative exchanges, for a Michigan fruit advertising department.

Warning to Buyers of Baled Hay.

The Department is investigating the practice of some shippers of hay of veneering or facing the bales. Veneering consists in feeding to the baling machine an occasional forkful of hay that is of higher grade than the bulk of the lot being baled and manipulating the forkful in such a way that the high-grade hay covers the outside of the bale, making the bale appear to contain better hay than it actually does contain. The National Hay Association has requested the Department to co-operate with it in trying to eliminate this practice, believed to be dishonest. Buyers of baled hay are warned to be on the lookout for this practice in order to avoid accepting on a cursory examination a lower grade of hay than they intend to purchase.

All the good novelists are rich—in imagination.

Use Half as Much
Champion Motor Oil
as of other Oil
GRAND RAPIDS OIL CO.

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



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

Don't Despise the Drinking Man—Help Him

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

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

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



Registered, U. S. Pat. Off.

Have been built up by years of fair dealing, of honest manufacturing, an unwavering policy of maintaining the high quality of the goods and by extensive and persistent advertising. This means for the grocer a steady and increasing demand from satisfied customers, in the long run by far the most profitable trade.

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

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

MONEYWEIGHT Scale Co.
GENERAL DISTRIBUTORS FOR
The Computing Scale Co.
Dayton, Ohio.

THE FIRST AND FOREMOST BUILDERS OF COMPUTING SCALES

326 W. MADISON ST. CHICAGO
ALWAYS OPEN TERRITORY TO FIRST CLASS SALESMEN



Preparations For Going in Quest of Foreign Trade.

Written for the Tradesman.

Banks and trust companies to-day are not following precedents. They are making them. One of the results of the war has been to force the bankers of this country into a world prominence in finance it took Great Britain centuries to reach, and in so doing confronted them with problems which could only be successfully handled, as a rule, by men who had had years of special training. Yet American bankers have risen to the occasion and have firmly placed this Nation in the foremost rank. The situation, as all serious crises have done in the United States, has developed leaders of marked ability. These leaders are now guiding our financial career with a broadness of vision which speaks well for the Nation's future. To do this they have been obliged to combat and rise above the opposition and criticism of the uninformed, as well as the nagging of the narrow minded, the politician and the demagogue who believes that in order to ride into popular favor he must attack the larger business interests—financial, industrial and commercial.

Right here is shown the wisdom of business interests in intelligent publicity—the educating of the people in banking and business problems. Every simplification of an annual or a quarterly corporate report, or a bank statement so it becomes intelligible to the layman, makes this gigantic task that much easier. Every banker, manufacturer or merchant who thus takes the public into his confidence is creating an asset that will prove invaluable in the future. Once public distrust in corporate or banking methods is supplanted by confidence, the battle is over.

The time is past when this country can live within and for itself. The leaders of business thoughtfully realize this, as can be seen by the impetus given the quest for foreign trade, the opening up of new markets and the establishment of branch banks in foreign countries. It has taken years of steady, hard—and, we might say, heroic—work on the part of a few far sighted men who were some years ago termed visionary to bring home this situation to the American people. Now there is not a manufacturing or a financial center in the United States which is not keenly interested in the possibilities of foreign trade. This is distinctly manifest in Grand Rapids and other cities in Western Michigan. To profit by this trade where secured, the financial machinery must be provided to take care of it without crippling or interfering with

our domestic industries and finances. It was with this end in view that the eminent financiers have been making loans to foreign governments in order that the gold collected and to be collected may be used for the enlargement of our domestic business, in short, to ensure a continuance of prosperity.

A great deal has been said about the accumulation of gold and its possible bad effects. Yet this gold has not centered in New York where it was supposed to congregate, but has, in payment for war orders, passed right through that metropolis to the West and Middle West. That this statement is not an idle ope can be seen from the active money market in New York where call money recently went up to 15 per cent. It is true this was only a temporary flurry, but it was caused by a depletion of the reserves of the New York banks. Some have looked upon this as indicating the failure of the Federal Reserve System. This is not wholly just. While the Federal Reserve is not perfect, it should not be charged with all the sins of the financial calendar. The New York banks did not avail themselves of the rediscount privileges, carrying their burden individually and collectively, as they have in the past. They are yet, so far as the Federal Reserve System goes, in a transitory state and no real emergency has arisen which would cause them to turn to the Federal Reserve banks for assistance.

As stated in last week's Tradesman, the political action of the Federal Reserve Board in warning American bankers against foreign loans was a serious error which has already borne fruit.

Great Britain first withdrew its treasury notes from sale; then came the announcement that Great Britain has placed restrictions on American trade with Russia. This was done through a circular issued by the British Embassy at Washington, setting forth conditions governing shipments passing through the blockade lines into Sweden, through which country most of the American exports to Russia must pass. These restrictions place an embargo on all American imports to Russia excepting necessities.

This latest move on Britain's part should and does cause indignation in the United States. Some say "Oh, they can't do that, it goes too far." However it is like the man arrested for assault. His attorney said, "They can not arrest you for that." "Yes," replied the man from behind the bars, "but they did and I am here."

In this and other cases where Amer-

THE MICHIGAN TRUST CO.

OF GRAND RAPIDS

Has acquired an invaluable experience in the management of financial and property affairs. It has modern and exact systems of accounting and reporting. It acts always with sympathetic understanding, but it can not be swayed by sentiment, nor influenced by the personal pressure of contending beneficiaries to depart in the slightest degree from its exact duty. Your interests and those of your family will be safe in its hands.

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

Safe Deposit Boxes to rent at low cost.

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU' SQUARE

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

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

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

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

ican business is concerned it is not love for the Allies that dictates careful handling of financial affairs, but protection of American business. The present situation gives color to the charge now openly made that the Federal Reserve Board warning was not given to protect American bank reserves, but was a movement allied to the German peace propaganda in this country; in this instance directed against the credit and supplies for the allied nations.

Another reason given for the stiffening of money rates, and one which holds good in the Middle West, as well as New York, is that bankers are wisely preparing to meet the January dividend and interest disbursements which will be unusually large. These payments will release a large amount of money for reinvestment and it is well to issue a word of caution to investors to be somewhat careful as to what they purchase if they buy stocks. From all indications it would seem that the crest of the wave of high prices is very near, if not already reached. The fact that interior banks have not been pouring their funds into the Eastern banks indicates that they have been taking care of local demands, booming local trade and financing home industries, all of which is eminently proper, but there is a possible danger of recklessness. Within the past few months the country has been flooded with new promotions, prominent among which are new automobiles and tire companies. It would be well for the investor, before buying the securities of these new companies, to calmly go closely into the details of the organizations. Some of these enterprises are being widely advertised and possible profits estimated upon the basis of the Ford, Willys, Overland and other extremely large producers of automobiles. The larger companies are confronted with two alternatives: one is to either increase the cost of cars, due to increased cost of labor and material, or so expand as to greatly increase the output, thus decreasing the unit cost. If this is the case it will be wise to look into the chances of success and profit of new enterprises entering with their product a market already well filled.

Paul Leake.

Winning Trade With the Saturday Special.

London, Ohio, Dec. 11—In our fight for more business we have found the Saturday special a great help, bringing into our store a great many new customers and enabling us to sell a great many other goods not on sale. They have not only proven big business-getters but they have proven very profitable as well.

We conduct these Saturday specials by having one or more seasonable articles upon which we make a special price and upon which we concentrate our selling efforts. In planning for our Saturday special we usually try to pick up some seasonable article upon which we can make a special price. This is done either by buying in large quantities or by buying some article upon which the wholesaler may be over stocked and upon which he is willing to make an extra good price in order to reduce his stock. This article must be an article of merit and one which will give satisfaction to our trade. At times we use some

article which we carry in stock at all times and which shows us a extra good profit. By using an article of this sort we are able to make a special inducement for if we can get more people to using that certain article throughout the entire year we will make a better profit. We keep changing the article each Saturday in order to keep the public interested in these specials. One Saturday we will use fresh fruit, the next we will use some vegetables, and then some canned goods, etc. In order to get these specials before the public we use our local papers, having our advertisement appear in the Thursday and Friday issues. Using the Thursday issue in order to get it before the country people before they start to town on Saturday, for the Friday issue is not delivered to the country subscribers until on Saturday and it doesn't get to the majority of them until after they have started for town. So in order to get the most from our special we use the Thursday issue.

Our advertisement used in announcing these specials is six inches deep and three columns wide. At the top of this advertisement we run the date upon which it is to be held, also the name of the special as we usually name the special after the name of the article upon which we wish to make the most effort. For instance, if we are wishing to push the sale of sweet potatoes and we offer a special price we call the sale Sweet Potatoe Day, etc. Below this we run the article and the price and usually some few remarks. Below this we run the other articles upon which we offer a special price, filling out the space with other articles such as fresh fruits and vegetables, etc.

On Friday we get everything ready for the next day. We make a window display of the goods which are being used as specials also a counter display upon our display counter, each display is accompanied by a large sign stating the specials and prices. Each clerk is instructed to get behind these specials and tackle every caller to buy. The telephone girl is also instructed to tell every one calling over the telephone and a great many sales are made in this way.

In selecting cocoa, for instance, for a special, we had in mind the increasing demands for this particular brand as it is the most profitable brand of cocoa we handle. By buying a large quantity of it we were able to make these special prices and still make a good profit. We also included in our advertisement articles which we did not make any special price. We made a large window display of the cocoa, also a display upon our display counter and each clerk put his entire selling efforts upon this cocoa. The results were very satisfactory, resulting in the sale of five cases of cocoa to say nothing of the other goods sold.

Another appeal was a special on bananas and oranges. In planning for this special or rather this special was put on because we were offered some very nice large bananas at a very attractive price, owing to the commission merchants being over stocked with ripe fruit and it was necessary for him to sell. The bananas cost us laid down just 10 cents per dozen. We conducted this special along the same lines as the first one. The results were that we sold over 350 dozens of bananas and 100 dozens of oranges. This special brought in a great many news customers, enabling us to sell a great many goods not on sale. The volume of business on both of these days was great, coming close to the one thousand dollar mark, keeping us on the step all day.

We have used a great many business-getting methods but the Saturday special has proven the most successful and will do the same for any other grocer if care is used in selecting the article to be used as the leader.

Walter Engard.

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



THE BANK WHERE YOU FEEL AT HOME

GRAND RAPIDS SAVINGS BANK

WE WILL APPRECIATE YOUR ACCOUNT TRY US!

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



GRAND RAPIDS MICH.

177 MONROE AVE.

Complete Banking Service

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

Our 3 1/2 Per Cent

Savings Certificates are a desirable investment

6%

Tax Exempt Closed First Mortgage

Bonds

Write us for full information concerning this attractive new issue

R. E. Coleman & Company

601 Grand Rapids Savings Bank Building
Grand Rapids, Michigan

Fourth National Bank

United States Depository



Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

3 1/2

Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus
\$580,000

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

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

Always Be Frank With Your Banker.

The first inclination of every banker, I venture to say, is the desire to accommodate a prospective borrower. Judgment and common sense however instantly arise to propound the question—is this man or his company worthy of credit? A successful banker is cautious, and his business of caring for the money other people have entrusted to his care demands that he exercise good judgment in place of sympathy when the average merchant asks a loan.

Business men who are worthy of credit need have no fear—they can obtain any reasonable accommodation which they may require, when they need it. On the other hand, in some instances to grant loans would work a positive injury not only to the borrower but to the bank. Borrowing sometimes teaches bad business habits and leads to undue and unwise expansion of a man's business oftentimes far beyond prudent or safe lines.

The business man who comes to look upon money borrowed from a bank as permanent working capital may awaken some stormy day to the fact that his bark is far from shore and freighted with a load of debt which renders it unseaworthy. The effort of every banker is therefore directed towards encouraging better business methods on the part of his customers for both his own and his client's safety.

Many retail merchants cannot understand why bankers are so strict—why financial statements are demanded and why many of these are unsatisfactory. The answer is that not all retail merchants are good business men. They do not possess enough information about their own business to make up a reliable statement. If they cannot show sufficient cause why they should be trusted with a loan, why should these merchants blame the bankers?

The day of loose business methods is fast passing. Margins of profit are drawing closer and closer, so that it is necessary to do more figuring and better managing to find a profit. Besides, retail business is becoming so complex as to stock and seasons and discounts that much greater efficiency is needed to-day than was required in the "general store" of twenty years ago.

That is why the banker asks a business-like statement and one that he can rely upon. No guesswork will do. The retail merchant might fool himself about his present worth and profits, but it is not so easy with the banker, who doesn't figure profits until he gets them and who doesn't carry dead stock and dead accounts on his books year after year.

It is safe to say that there are many merchants who do not enjoy the high credit rating they deserve. I remember one near-sighted grocer who never took advantage of his cash discounts. He always figured that the use of the money for thirty or sixty days was worth more than the slight saving.

It took this man a long time to realize that his reputation as a "slow-pay" customer cost him real dollars

as well as good credit. If he hadn't the money to spare, he might have borrowed from the bank, taken his discounts, and still come out ahead. What he needed was a business record that showed the importance of discounts, and which would enable him to borrow and otherwise conduct his business more efficiently.

Another man I know—a dry goods merchant—ran along for years with a rating of "fair" on a \$5,000 basis when he might just as well have had a first class rating in the \$10,000 class. He wasn't able to trade with some strict houses except for cash, just for this reason. He did not know he was entitled to better treatment, for he was one of those men who keep books "in their heads," and he was a mighty surprised man when he saw for the first time in black and white how well he stood.

Credit is a thing to be jealously protected. Good credit enables a merchant to buy where otherwise cash would be demanded. It obtains favors and "good buys" from salesmen and their houses. Reputable wholesalers and manufacturers are coming more and more to favor their best dealers in a number of ways. But the best part of building up good lines of credit is that the merchant is thus prepared against the time when either cash or good credit is needed and needed badly.

The retail merchant can do nothing better than to submit a periodical financial statement to his banker, his wholesalers and jobbers, and to selected mercantile agencies. Frankness, absolute frankness and honesty, will serve to give the applicant a better rating when he is seeking credit than he would otherwise be able to get.

What should a good financial statement contain? It should tell in detail the assets and liabilities of the merchant, and his profits and loss for the past six months or year. There must be no equivocations nor false valuations in such a statement, and his merchandise should never be valued at more than cost.

It is surprising how many retailers place artificial valuation on their stock or property, allowing nothing for depreciation, and think they have an honest, conscientious statement. A statement is questionable if goods are entered at more than their market price or more than they cost, and if fixtures or other property are valued at more than they will bring at a forced sale.

Most banks and credit bureaus will supply statement forms. In cases where, because of poor book-keeping system, the seeker of credit is unable to arrive at his net worth, the bank will sometimes undertake to audit his books for him. The best preparation for a financial statement is to have a well-kept double entry set of books. These will yield all the information necessary.

It is through his demand for exactness and truthfulness that the banker stands between the retailer and loose business methods. We bankers want to help you merchants. We're anxious to see you make more money, enjoy better credit, and win

the reputation of a successful business man. Not only will you benefit in this way by using better book-keeping methods, but everyone in your community will share in the results. That explains our interest and our desire to co-operate with you.

Richard P. Joy.

There's many a kick concealed in an insulated electric wire.

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

OFFICE OUTFITTERS LOOSE LEAF SPECIALISTS

The Tisch-Hine Co.

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

Kent State Bank

Main Office Fountain St.
Facing Monroe

Grand Rapids, Mich.

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

Resources

9 Million Dollars

3½ Per Cent.

Paid on Certificates

Largest State and Savings Bank
in Western Michigan

WE OFFER

Another new Investment Opportunity which is worth your early investigation. Don't delay this time until you're too late.

DEUEL & SAWALL

405-6-7 Murray Building

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

THE PREFERRED LIFE INSURANCE CO.

Of America offers

OLD LINE INSURANCE AT LOWEST NET COST

What are you worth to your family? Let us protect you for that sum.

THE PREFERRED LIFE INSURANCE CO. of America, Grand Rapids, Mich.

6% First Mortgage Bonds

Descriptive Circular Furnished

Upon Request

HOWE SNOW CORRIGAN & BERTLES

MICHIGAN TRUST BLDG  GRAND RAPIDS MICHIGAN
INVESTMENT BANKERS

Late News and Gossip From Saginaw.

Saginaw, Dec. 11—When the boom struck Alma and Miller Bros., the live wire grocers, wanted an exceptional man to handle their fast growing business, they scoured the State for some time until they finally located C. C. Coleman in Grand Rapids. Their offer was attractive enough for Mr. Coleman to leave at once for Alma, where he is at present managing one of the Miller stores. Highly recommended by his employers, the traveling fraternity, the Heinz Co. and all who knew him to be a persuasive salesman, a gentleman and an absolute authority on fancy groceries, Miller Bros. lost no time in securing him. Mrs. Coleman and son, Cecil, will remain at their South Washington avenue home, in this city, which Mr. Coleman will retain for the present. Success to you, Coleman.

Some game! The big Thanksgiving day game which Saginaw and Arthur Hill had worked so hard for all season resulted in a victory for both. Score 0 to 0. About 7,000 attended the game.

Saw a handkerchief in Seitner's marked \$6. That's an awful lot to "blow in."

Mr. Bendle, local representative for Grinnell Bros. wears the smile that won't come off these days, as the orders for Victrolas are coming in faster than he can furnish sales books. He says there will be many disappointments for those who have not already ordered and are expecting Christmas delivery.

Happy Jack Harper, formerly of Ryan's grocery, is now night man at the Bancroft coffee shop.

Hole-In-The-Wall Gardiner started a small sized riot on Washington street Saturday when he sold Dr. Reed's Cushion Sole shoes worth \$6 and \$7 for 99 cents and \$2.95. Just to advertise, you think? No, just in the regular run of chance bargains he picks up. Gardiner cleaned up a nice 50 per cent., which the invoices will prove.

The Franklin Theater closes this week with Vanity Fair, which, by the way, is one of the best attractions of the season. Pictures will be the attraction for the remainder of the season, while the Strand will inaugurate vaudeville, beginning Dec. 24. The Strand, formerly Jeffers, is the best house of the two for vaudeville, being more cozy and with much better acoustics.

The stock company still holds forth at the Palace to good business. The little daughter of the local house manager, Mr. Newkirk, appeared as an extra at several performances and was a pronounced hit. Full of personality, she is some singer and dancer. One of the most looked forward to attractions at the Palace is the fine orchestra led by Dan Russo and the organ recitals by Harold DeRemer.

Compared with other cities in proportion, Saginaw is in a flourishing condition, recent bank reports showing an increase this year of \$1,000,000—\$800,000 savings and \$200,000 commercial deposits.

Rumor has it that before long we will have an interurban line between Saginaw and Owosso. Good.

One of the cleverest advertisements pulled off in Saginaw in a long time was recently worked at the Oppenheimer cigar store. A card in the window read, "For every Canadian quarter we will give six dollars." Nearly everybody fell for it and many business men exchanged bills at the bank to get all the Canadian quarters possible. At Oppenheimers they were offered six cigars for each quarter. The new brand was called "Dollar." Give 'em credit.

With its myriad smoke stacks, countless freight cars and other indications of a large manufacturing town, Midland gives transient visitors a suggestion of Pittsburg. Every now and then unusual circumstances bring some small town into the lime-light

and this time it is the European war and the Dow Chemical Co. Luckily, this corporation was located in Midland, manufacturing different kinds of chemicals, and when the war broke out the demand for its products was so great that it was immediately forced to put on several shifts, working day and night. Prices soared skyward, chemists and laborers from all parts of the country flocked into town, new business places opened and Midland was firmly established on the map. To show that the Dow Co. want what they want when they want it, it is a well known fact that for rush orders they have had carloads of raw material rushed in by express, and the writer knows of a telephone order to a Bay City supply company last week for \$10,000 worth of pipe and fittings. The supply company tells me this is a frequent occurrence, constantly building and experimenting, now engaged in the manufacture of dyes, the import of which has been cut off since the war.

Percy Snyder is going from Clare to Detroit, where he has offices at 513 Chamber of Commerce building. Luck Snyder! Here's a chap who has been jack of all trades and master of all and everything he turns his hand to is ready money for him. Among his latest is a little gas saver to be attached to the consumer's side of the matter. It has been tried and will save 30 to 40 per cent. on gas bills in any home, hotel, etc. Snyder positively guarantees a saving of at least 20 per cent. or money back. Thousands have been placed in Detroit and Indianapolis and it will soon be introduced in Grand Rapids. This will be a real boon to the gas user and explains why the gas companies have made Snyder such flattering offers.

Glenn Coleman has accepted a position with Walther's department store, at Bay City.

The latest meanest man is hanging around Birch Run, as many autoists will testify. He spills nails, tacks, glass, staples, etc., in a strip across the road and several cases are known where new cars have had all four tires flattened at once. We hope this offender will soon be apprehended and given the limit.

Expect to have some U. C. T. news next week. Saginaw readers, if you have any dope, kick in! Bell phone 2077.

J. B. Laughlin.

To The Heart of Man.

Through the deep blue that arches round about our earth the Christmas stars look down to-night upon all the shame and glory, the greatness and littleness, of the world of men. The world is wide and free and kind—fertile earth and teeming sea, uplands clothed in forest and stored with metals, plains broad for the harvest and bright waters carrying down their magic of power and plenty, mountains for shelter and reverence, and everywhere about the land old ocean's purifying border of innumerable waves. Across this good scene moves the soul-quickenning pageant of the days—the slow, sure promise of morning's light, the splendor of full moon, the misty screen of cloud and rain, or the sharp justice of the storm, and then at last in assurance and benediction our sphere wheels us from the sun to darkness and rest in the hope of another day. To these mysteries of place and time is added also the living cycle of seasons—winter's frost, spring's blossoming, summer's harvest, and autumn's glory. Surely the heart of man shall answer to these signs of the eternal goodness. It is so. Cruelty and wrath and greed may have their hour, but in the

long run of our human day it is the Christmas star that shines triumphant at the last. Some may take the way of the tiger or the wolf and seize riches for themselves, but unless they turn some of that wealth to the chosen works of goodness they will leave only the ashes of an evil name. To those who will look, it is clear that the daily life of our race is busied with duty and mercy, with kindness to the pain of others, joy for their gladness and help for their need. It cannot be otherwise. Perhaps it is

easier for us just now to be fair and brotherly in the smaller things that we know than in the larger things that are not so familiar to our days—no doubt man's heart is better than his deeds. But this is a promise and not a curse; no failure, but a future. Whatever of horror and loss and grief the years may bring, it is but a passing discord in the eternal truth that the angels sang so long ago: "Peace on earth, good will to men." That is the coming true for which our world is but the dream.

REORGANIZATION OF PERE MARQUETTE RAILROAD CO.

To Holders of Certificates of Deposit for Refunding Mortgage Four Per Cent. Bonds issued under the Agreement Dated April 8, 1912:

The Reorganization Managers, under the Plan and Agreement of Reorganization dated October 30, 1916, have announced that more than 91% of the Refunding Mortgage Four Per Cent. Bonds are subject to the said Plan and Agreement and have extended until the close of business on **DECEMBER 16, 1916**, the time within which holders of Certificates of Deposit for said bonds may make payments and receive Subscription Warrants as provided in said Plan and Agreement.

The undersigned Committee desires to call to your attention that at prevailing market prices the **MINIMUM RIGHT OF PURCHASE** accorded under the said Plan and Agreement to depositors of Refunding Mortgage Bonds has a **CONSIDERABLE CASH VALUE**, and therefore to the extent that holders do not avail themselves of such rights they should dispose of the same in the market **BEFORE THEY BECOME VALUELESS** through the expiration of the time within which such rights may be exercised.

Dated, New York, December 8, 1916.

FREDERICK STRAUSS, Chairman,
GORDON ABBOTT,
FRANKLIN Q. BROWN,
F. N. B. CLOSE,
COLGATE HOYT,
F. J. LISMAN.

**We recommend and offer the
unsold portion of the following
issues for investment:**

**Citizens Telephone Co.
to net 5%**

**Piqua Handle
& Manufacturing Co.
to net 6%**

CIRCULARS UPON APPLICATION

GRAND RAPIDS TRUST COMPANY

MANAGED BY MEN YOU KNOW
OTTAWA AT FOUNTAIN. BOTH PHONES 4391



Methods Which Approximate Perpetual Inventories.

Detroit, Dec. 11—The annual inventory is one of the most important, if not the most important of all parts of the book-keeping system of the retail merchant.

By the inventory the merchant is enabled to find out his exact standing in the business world. Without an inventory he could not know how much money he had made, he would not know how much stock he had on hand and he would be sadly handicapped in financing his business to advantage.

The annual inventory is being replaced to some extent in some stores by the perpetual inventory. By introducing a perpetual inventory the merchant is enabled to tell every day just how he stands financially. The great objection to the use of perpetual inventories lies in the great amount of work necessary to keep them up-to-date and absolutely accurate.

In a business where the items of merchandise sold are fairly large, like furniture, clothing, rugs, etc., it is not a bad system, even for the merchant doing a comparatively small business, but for the grocer, the druggist and others where there is a lot of small articles being sold every day it is almost impossible, without too much cost for book-keeping expense, to keep an absolutely perpetual inventory.

For these merchants and those who do not care to add accounting departments to the business there is a simple system of approximate inventory that can be adopted. It can be adapted to the smallest business, or to the largest. It will give approximately the amount of goods on hand at the close of any business day in the year. Five minutes a day, in the average store, should be sufficient to keep the system up-to-date.

The system is not an absolute inventory but an approximate one. It is not designed to take the place of the actual perpetual inventory by any means, as that system is advised where practicable. In many of the smaller businesses it is not practicable to install a perpetual inventory but there is no business whatever where it is not practicable to use an approximate inventory.

An approximate inventory may be kept by departments or according to the total of the business done, conforming to the manner in which the records of the business are kept. That kept by departments will be the most valuable as the value of the results that would be secured as a whole would be multiplied according to the number of departments into which the business is divided.

Any kind of a perpetual record must be started with a physical inventory. That taken to-day, or a year ago, will serve, providing other records of the business transactions since that time have been accurately kept.

Before telling how this method may be adopted and some of its advantages are revealed, we wish to issue a word of warning. On no account allow this approximate inventory to take the place of the actual physical annual inventory. Use the one to check the other.

If a merchant has an inventory to begin with, a record of his purchases

and sales, with a knowledge of the average gross per cent. added to cost to secure the selling price, he has sufficient data at hand to secure a fairly accurate inventory at any time. It is our purpose to advise merchants to adopt this as a part of their accounting systems so that they have either a daily, weekly or monthly report of the amount of stock on hand.

The average merchant will find that an approximate monthly inventory will be sufficient, hence, we will demonstrate the monthly plan.

The following illustration, in which we use fictitious figures will show how easy it is to get the most wonderful results.

Monthly Inventory—1916.

Jan. Stock on hand as per inventory (cost)	\$3,763.98	
Feb. Purchases from Jan. 1 to Feb. 1, (cost)	675.31	\$4,439.29
Feb. Sales from Jan. 1 to Feb. 1	1,734.94	
Less 35% average gross profit	607.23	1,127.71
Feb. Approximate amount of stock on hand		\$3,311.58
Mar. Purchases from Feb. 1 to Mar. 1		873.25
		\$4,184.83
Mar. Sales from Feb. 1 to Mar. 1	\$1,163.92	
Less 35% average gross profit	407.37	756.55
Mar. Approximate stock on hand		\$3,428.28

In the above exposition we have taken 35 per cent. as the average amount of the gross profit; or in other words, the amount added to the cost price has averaged 35 per cent. of the selling price. Therefore, to reduce the sales to a cost price basis we have had to deduct 35 per cent.

In all figuring of this nature the figures must be reduced to one common basis. If we deducted sales at selling price from stock on hand at cost price we can easily see that the amount of stock on hand would be reduced much beyond a proper figure.

Now let us look at a few of the advantages of having such an approximate inventory, which anyone can see will not take but a few minutes to compile at any time.

1. You know the amount of stock on hand. If it is larger than it should be you can take steps to reduce it. If it is too small you can replenish it. Therefore, it is an aid in buying.

2. Knowing the amount of stock on hand and the amount of the sales you know whether you are carrying too much stock or not. If the stock on hand amounts to ten times the amount of one month's sales you know you are carrying too much stock for the amount of business done. Hence, it is an aid in financing.

Just what proportion of stock to carry for a given amount of sales is unknown. There is no data on earth that will give this proportion in any-

thing approximating accuracy. Each merchant must puzzle this matter out for himself. The only method of setting a figure approximately correct, is to take the best figures of some other merchant. His business may be nearly the same as yours or it may have many features radically different.

3. A monthly inventory, even if only approximately correct, is a better basis for figuring the average turnover, hence, the amount of stock approximately necessary to carry for the amount of the business done can be figured more accurately in this manner.

4. A monthly inventory is a better basis for making fire insurance claims than a statement made up from records of purchases and sales and the last annual inventory.

5. The monthly perpetual inventory is a check on your annual inventory. The accuracy of your estimates of the gross profits added to cost prices, and the actual amount secured will be shown.

Note—It must not be expected that the inventory secured by the system outlined above will tally, dollar for dollar, with the annual inventory, that would be expecting too much, for that would mean perfection in figuring gross mark-up.

6. With a monthly inventory a financial statement may be made each month instead of only once a year. Such statements will be sufficiently accurate for presentation to creditors, or the bank, if favors are being asked.

A monthly financial statement being possible the merchant has a check upon his business. He knows each month his financial condition instead of having to wait a year to find it out.

7. An inventory of this character is, to a small extent, a safe-guard against dishonest employes. It will reveal any large discrepancy in the amount of stock on hand when compared with the annual inventory.

To discover the average amount of the gross mark-up, or the amount of the gross profit we have only to take the figures of the previous years. A more accurate method would be to take inventory at cost and selling price and keep track of the cost and selling prices of all goods added to stock, but perhaps that is, as Kipling

says, "another story," and we will leave you with the thought.

The system of keeping a perpetual inventory, even if only approximately accurate, is one that will eventually be a part of every merchant's accounting system. He must have a knowledge of his business to conduct his business successfully. A great many blunder along successfully for years, but the minute modern competition enters into the field the success is turned into failure—unless he too adopts modern methods.

Know your business from A to Z. Get the facts. Don't guess. Knowledge is success. A. L. Bert.

We are manufacturers of TRIMMED AND UNTRIMMED HATS for Ladies, Misses and Children, especially adapted to the general store trade. Trial order solicited.

CORN, KNOTT & CO., Ltd.
Corner Commerce Ave. and Island St.
Grand Rapids, Mich.

TAKING INVENTORY

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

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.

A FEW MORE DAYS

In which to sell Christmas Goods. We still have good assortments of Ladies' Neckwear, Mufflers, Suspenders, Garters, Pin Cushions, Handkerchiefs, Perfumes, Toys, Games, Novelties, etc. * * * * *

Sample Line of Fur Neckpieces at Reduced Prices

Mail orders receive our prompt and careful attention

PAUL STEKETEE & SONS
Wholesale Dry Goods Grand Rapids, Michigan



"The End of Fire Waste"

COMPLETE APPROVED Automatic Sprinkler Systems

Installed by

Phoenix Sprinkler & Heating Co.

Grand Rapids, Mich. Estimates Free Detroit, Mich
115 Campau Ave. 909 Hammond Bldg

The Salesman's Knack of Being Interested.

Written for the Tradesman.

Indifference is a weak point with many salespeople—indifference to the customer, indifference to the goods, indifference to the store.

In a great many instances, however, this indifference is more apparent than real. Most young clerks are anxious to sell; the trouble is that they don't know just how to go about it. As often as not timidity, the fear of offending, is what causes a young saleswoman to hand out goods without a word of comment and to "speak only when spoken to"—when all the while a very slight display of interest or a volunteer bit of information or recommendation would immensely increase the chances of a sale.

The merchant eager to run up his sales totals cannot afford to leave the goods to sell themselves. He needs a sales staff, not merely to quote prices, measure goods, wrap parcels and take in money; but to be an active and determined force in influencing buyers. The saleswoman who is to meet this need—a pressing need in every store—must do more than merely "speak when spoken to;" she must develop to a degree the knack of being interested.

Particularly where small purchases are concerned, a word or two of commendation when the goods are shown will often clinch a sale right on the spot. This process, naturally, reduces the amount of time required for the selling of smallwares, and, hence, to a certain extent, increases the profit margin.

Thus, a customer asks for a dozen pearl buttons, approximating a certain size. The comment, "I want them about this size," is a hint to the saleswoman that the buttons are not required to match. The indifferent saleswoman will show half a dozen cards, and leave the choice entirely to the customer.

An interested saleswoman did differently. Quickly she glanced over her cards, selected the nearest sized button, compared it with the one shown by the customer. She did it almost in a flash.

"This is almost identical with the sample, and a very durable button."

"I'll take that card," returned the customer, instantly; and the sale was finished.

It was all a matter of suggestion. The clerk's confidence as to the size, the favorable impression given by the postscript "a very durable button"—these things imparted a positive, decisive suggestion to the customer's mind.

Merely handing out half a dozen cards without a word of suggestive comment would have probably resulted in the customer standing before the counter for fifteen minutes pawing over the cards.

Now a card of buttons is a mighty small item in a dry goods store. That is all the more reason why it should be sold quickly.

What is true of buttons is, however, true of almost every other line of trade. Where a variety in any article is under consideration, it often takes as much time for the customer to de-

cide which article she wants as it takes in other cases for a customer to decide whether to buy or to go elsewhere. And, while the clerk should in all cases be willing and ready to show the goods, and, if need be, a wide selection of them, yet a slight amount of mental pressure, used tactfully in the way of suggestion, will often help to force a favorable decision. The saleswoman who shows her interest in the customer by proffering suggestions regarding the goods, comments on durability, appearance, style and the like will, in this respect, have the advantage of the saleswoman who maintain an entirely "Do as you please" attitude and leaves the customer to decide unaided.

The trained saleswoman can do much to push her sales along in this way. At the very outset she meets the customer with a pleasant "Good afternoon, madam! What can I show you?" and she hands out the goods accompanied by some comment that helps to introduce them favorably to the customer's notice. "Very stylish"—"a pretty shade"—"a fine piece of goods"—the mental suggestion imparted by saleswoman to customer is in such cases positive, and helps her afterward when it comes to clinching the sale.

With a few saleswomen the knack of being interested comes quite natural. There is no saleswoman who cannot, with a little effort, acquire it. A first essential is to concentrate the mind on the particular sale in hand, and, for the moment, to exclude all other distracting thoughts.

Back of this, there must be knowledge of the goods. The good saleswoman knows the selling points of the articles she offers to her customers. This gives her arguments which she can urge to good advantage; more than that, it gives her confidence in the goods and in herself.

Without outside encouragement, the average saleswoman will "learn the goods" very slowly. Every store requires some definite system for training new salespeople; and for educating them, not merely in regard to the strong points of the goods handled, but in the best methods of approaching customers.

In imparting this training, the store or department staff conference is usually a very helpful item. At such conferences the staff can be brought together and discussions gone into regarding the goods handled, and the best methods of dealing with individual customers. Often the most expert member of the sales staff will impersonate a "cranky" customer and the novices will be given the opportunity to try their selling powers. Such training doubtless takes time; but it is a part of practical merchandising. Where new goods are being taken on, it is often a worth while scheme to have the salespeople who will handle them meet the travelers and discuss the selling points.

Aside from this, salespeople should be encouraged to study their customers, "get wise" to individual peculiarities, and acquire the knack of meeting people and of keeping cheerful when under fire from cranky customers. This is often a painful and tedious

discipline; but meeting all sorts and conditions of people is part of the saleswoman's duties, and the earlier she undergoes the necessary discipline, the easier will be her work afterward and the greater her earning capacity for herself and for the store.

Victor Lauriston.

The opportunities open for youths today are also giving the gray-haired, elderly but active man a chance. Formerly they complained because they were outstripped by young men and said that a man with gray hair was turned aside to give a place for the youth. But the scarcity of messenger and office boys has turned attention to the elderly man. One big printing and publishing house in New York now employs active elderly men as messengers, and the head of the concern says they are so satisfactory and reliable that they will never go back to boys. The men are paid more money, but perform their duties much more effectively.

The man who lives for himself alone might just as well crawl off and die.

GEO. S. DRIGGS MATTRESS & CUSHION CO.

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

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

Many Lines In One Bill

Buying on this principle gives you variety without over stocking. It gives you many profits on the same investment in place of a few. It saves you money on freight.

Our monthly catalogue—America's Price Maker in general merchandise—is dedicated to this kind of buying.

Butler Brothers

Exclusive Wholesalers of
General Merchandise

New York Chicago
St. Louis Minneapolis
Dallas

3 for 25 in Fancy Box IS A SELLER



It is advisable to secure your supply of handkerchiefs for holiday trade at once. If this was overlooked when our representative called then state selling price and kind desired and we will aim to please you. ☺ ☺ ☺ ☺

Grand Rapids Dry Goods Co.

20-22 Commerce Ave.

Grand Rapids, Michigan



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

Business Methods of Chicago's Largest Shoe House.

Thirteen years ago, on the morning of the last day of February, you might have found an Irishman and a Jew opening up a little shoe store, provided you happened to walk down the east end of Madison street, in Chicago, on the watch for interesting details. If you had questioned them, they might have admitted that their stock consisted of about 250 filled boxes and 5,000 empty ones—the "empties" being used to "dress" the store. Later on in the week they were having difficulties because the filled boxes were at times almost swamped and lost among the several thousand empties!

To-day you will find the names of these two men over six prosperous shoe stores in Chicago. They are selling more shoes through these six stores than the combined total sales—clothing, furniture and other stocks—of all the department stores in the average city of around 50,000.

This growth from the little store to this large volume has not been easy. Both John O'Connor and Julius A. Goldberg—the two men—have learned a lot through hard knocks during the thirteen years—and they are still working eight hours a day. But they have come out on top, and this personality sketch about the business methods characteristic of one of them—O'Connor—is, therefore, thoroughly in order and may be a bit interesting. There are equally interesting things to be told about Goldberg—he is probably the man who did most to inject the style element into women's shoes—but there's only room for O'Connor's ideas and plans this time.

O'Connor has some very definite ideas connected with both manufacturers and retailers. Since he signs orders important enough to make the largest shoe manufacturers look twice there is good reason to believe that manufacturers and retailers may find these ideas worth a moment's study.

First of all, O'Connor has his opinion of the way some manufacturers handle orders for goods supposedly belonging to "in-stock" lines. He is, of course, watching closely that tendency in retailing which is attempting to overcome increases in costs by turning stocks faster and thereby piling up a number of little profits into a margin larger than the single, although individually larger, profit that might come from but one turn during the period. Like many other thought-

ful merchants, he believes that the tendency should be encouraged, within reasonable limits, by manufacturers, instead of discouraged.

"Most manufacturers," he declares, "start tightening up the terms as soon as the retailer begins to buy so as to make a rapid rate of turnover. They may take away all his discount and increase the price. They may do this even though the lines are only supposedly in-stock goods and are not, as a matter of fact to any important extent, held on the floor in stock to accommodate orders from retailers specifying quick deliveries. In other words, these manufacturers tax the retailer heavily when he orders in small lots. They want him to buy for six months at a time and mean to try to force him to do so.

"There is no doubt at all that small and frequent orders increase the manufacturers' costs, but the increase must be rather drastic if it comes to more than the discount plus an increase in the price, particularly if no effective in-stock department is really obtained. And even if it does cost the manufacturers more, will they ever reach a sound solution by jamming down the throats of the retailers buying methods harmful to the average dealer's business?

"It is certainly harmful to a retail merchant to be forced to buy for six months at a time. He soon falls behind in his payments. He is not in a position to meet rising costs or increasing competition by turning his stocks rapidly. I believe buying in this manner does more than anything else to break the average retailer. Even if the small, quick delivery orders do cost them more to make, the manufacturers should not forget that making for stock enables them to even up their production loads. In many lines evening-up the production loads has reduced costs."

O'Connor naturally has some definite ideas along this same angle directed toward retailers. "The plan for the retailers to follow," he says, "is to force the manufacturers to care for small, quick delivery orders as a regular routine by ordering in small lots about six months in advance. This would force the manufacturers to make in small lots as a regular practice."

When it comes to straight retailing, O'Connor is of course just popping over with ideas. "It is very encouraging," he says, "to see that retailers of shoes are at last beginning to stand up for the profit that by right belongs to them. There is no line requiring more careful attention than the shoe business, and no line is so burdened with complaints. Now it is

in addition a style line, with all the risk that goes with style goods. And yet, shoe merchants have been taking 30 per cent. where the millinery people, for example, have been securing 100 per cent. Millinery often turns as fast as once a month; shoes are doing very well indeed if they turn five times a year in the men's sections and three times in the women's—and still the shoe men take the narrower profit.

"But, as I say, a change for the better is noticeable. Shoe merchants are beginning to stand up for a profit that is fair to their business.

"They should get at least 10 per cent. on their selling prices—then if they turn their stocks three or four times a year they will make from 30 to 40 per cent. on their investments.

"The rising costs are not mythical, by any means, and justify a part of the adjustment in profits to which I am referring. The costs have been rising for the last fifteen years, but it is only within the last four or five years that merchants have been paying much attention to them. I have noticed an increase of from 9 to 10 per cent. during the thirteen years that we have been in business. Of course the one best way to meet this increase is to turn the stocks faster. In our line, buying novelties for a quick turn—which is the only way they should be bought—will result in speeding up the combined rate of turnover for the entire stock of the store.

The Big Items in Higher Costs.

"The big items in these increases in costs are higher rents and payrolls.

In addition to turning the stocks more rapidly, it is of course possible to fight the rising costs by working out ways to get more from the rental and the payroll. Advertising is one means for making the rent charge produce more, for if it is successful it increases the use to which the space is put. But you must of course watch the advertising bills and not let them run away with the proposition.

"As for the payroll, I think profit-sharing is an unsatisfactory means for endeavoring to get more out of it.

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

EVEREADY FLASHLIGHTS

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

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

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



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

Holiday Novelties

Styles, colors and novelties that will add to your sales and increase your profits from your Christmas trade.

The choicest selections from the foremost lines in the country.



No. 843—Dark Blue Juliet, fur trimmed
 No. 847—Oxford Gray Juliet, fur trimmed
 No. 850—Black Juliet, fur trimmed
 No. 856—Wine Juliet, fur trimmed
 No. 859—Brown Juliet, fur trimmed

There are a few numbers at 75c per pair
 Order at once. Only 8 more days in which to get the business.

HIRTH-KRAUSE COMPANY
 Shoe Manufacturers and Jobbers
 Grand Rapids, Michigan

If you start sharing profits, you are likely to run into trouble because the employees will not understand the necessity of depreciating stocks properly. They will say: 'Here, these stocks are perfectly all right—they are worth 100 cents on the dollar—it is not fair to reduce the profits by depreciating them.' Still, you know those stocks must be depreciated.

"I think commissions and drawing accounts give the best satisfaction. Of course there is a danger that customers will be unduly forced to buy or given unsatisfactory stock.

"There are ways to guard against, that danger, however.

"We give a drawing account and a commission. When we put a man on the payroll we ask him if he is single or married, and how much he thinks he can live on. Then we fix the drawing account to cover what he can properly get along on—sometimes it is too low and has to be raised later; in other cases it is high and comes down. Then we give commissions, over and above this drawing account, according to the sales.

"Our managers get a percentage of the increases in sales which they obtain over and above the minimum agreed upon. We figure out what we believe to be the lowest volume each store should get, and then say to the manager: 'Here is the smallest sales volume you should get. We will give you 2 per cent. on anything over that.' We have found that the best plan."—J. H. Johnson in System.

Live Notes From a Live Town.

Owosso, Dec. 11—S. C. Carniel, the up-to-date tavern keeper at Middleton, has already outgrown his quarters and is erecting an addition to his hotel, 60 x 80 feet in dimensions. Sam and wife are running a real good tavern.

C. W. DeHart, of Sheridan, has opened a first-class grocery store in that hustling village. New stock and fixtures. Business conducted along modern lines. Good clean goods at right prices.

E. P. Sherman, of Ann Arbor, has purchased the agricultural implement and hardware business of A. J. Pickins, at Cohoctah. Mr. Sherman will take possession immediately, but will not move his family at present on account of scarcity of houses in this booming little hamlet.

Fred Hanifin says that every one of these mild December days saves one scuttle of coal and each morning when he goes down to fill the furnace he takes a scuttle of coal out of the coal bin and empties it into an old barrel over in the corner until he has already nearly three barrels of coal ahead for next winter. Fred is pretty good in mathematics; also in figures.

The new Lincoln theater, erected on West Main street, is nearing completion and is a magnificent piece of architecture. It will be opened to the public in a few days. We now have ten churches and five theaters. Wonder if that is divided about right for a city of 12,000?

Owosso Council held its regular session Saturday evening, with a large attendance and two applications for membership.

I am enclosing herewith a letter to T. J. Burke in reply to one of the chain letters now in circulation, as published in the Tradesman last week. It is so confoundedly pat that I thought it worth publishing, for at this time there is considerable dis-

cussion among commercial men regarding the Burke letter.

Honest Groceryman.

Ann Arbor, Dec. 9—I have just received a chain letter signed by a traveling man and a friend of mine, and as I am in the habit of falling for everything he suggests and as this is only a ten cent fall, I have decided to take a tumble also to a certain extent.

So I herewith enclose coin of the realm to the amount of ten cents and two two-cent postage stamps. The ten cents, I expect, will follow the trail made by the preceding dimes of other links in your chain. The two postage stamps you are at liberty to split fifty-fifty with Mr. Weatherbee and use the other to enlighten me about yourself as trustee.

Your name, Mr. Burke, means but little at this distance. We have known some Burkes that were mighty fine men, and of at least one of that name who was hung and others who managed to prove an alibi. Also your postoffice address reads to us out here like war news. Now Mr. Burke, we Michigan traveling men don't mind ten cents so very much and frequently spend that much at a time, but spending it naturally with one foot resting at ease on the brass rail and where we can hear the cash register merrily ring up the amount, and sending it a long ways to a man we do not know for another man we never heard of and to a town whose name we dare not pronounce when we are sober, is quite different.

We don't want to seem suspicious but a little information would not offend us. Nearly all traveling men are sympathetic and generous and easy fall guys."

Your description of the unfortunate traveling man is very good and probably true, as we can easily realize how a traveling man could lose the use of his legs if he lived sixteen miles from the railroad and made many trips; and the strain on a traveling man's eyes is terrible. In my own case I have had my eyes so taxed writing up orders that it bothered me to tell a full hand from a flush later than 3 or 4 o'clock in the morning.

I saw in last week's Michigan Tradesman a statement, which I have neither the education nor disposition to prove or disprove, as to the amount the accumulation of this chain would total at a certain point, and if the cause is worthy and everything straight, I have no desire to throw cold water, but ask only to be shown in a business manner before I ask five of my friends to do what I am asked to do. W. D. R.

Now the Glass Milk Bottle Must Go.

The death knell of the glass milk bottle in Pennsylvania has been sounded. Dr. Samuel G. Dixon, State Commissioner of Health, says "it will have to give way in the near future to the destructible bottle, that will never be used a second time." This is taken to mean that within a few weeks the Health Department Advisory Board will rule the glass milk bottle must go. Such ruling have all the effect of statute law. Dr. Dixon doesn't like the danger of infection through the promiscuous distribution and gathering of bottles, no matter how cleanly the dairy or creamery may be.



A Good Shoe for the Money, but it is more

The "Bertsch" Goodyear Welt Shoe for Men

has demonstrated its superiority in every way.

Thousands of first class dealers are enthusiastically pushing the sale of the "Bertsch" shoe line today.

In all parts of the country, thousands upon thousands of men in every walk of life are demanding the "Bertsch" shoe from their dealers.

The reason is simple. Each and every one of them have been so impressed with the comfort and service-giving qualities of the "Bertsch" shoe line that they will be satisfied with no other.

The "Bertsch" shoe won its reputation through its uniform wearing qualities. These will remain so.

You can recommend the "Bertsch" shoe line to your trade—Because it IS the best comfort and satisfaction giving line offered you today.

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

The Greatest Bargain is **QUALITY**

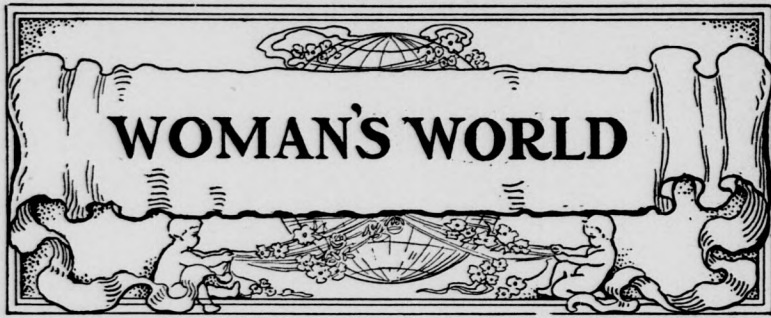
Not what the Shoes cost, but how long they will wear should be, and is, the question in the minds of your customers in this day of H. C. L.

The money paid for one pair of Shoes that will wear and look good for several months is less than that paid for two pairs of cheap Shoes lasting the same length of time. Think it over.

Our trade-mark always guarantees Shoe-Quality.

Rindge, Kalmbach, Logie Company

Grand Rapids, Mich.



Do's and Don't's For the Christmas Season.

Written for the Tradesman.

Do what you can to spread about you the spirit of Christmas. Remember the needy? Yes. Christmas would not be Christmas if we could not feel that at this season the hungry are fed and the destitute clothed and made warm and comfortable. In your charities there is opportunity for thought and discrimination. There are causes whose appeal is so strong and so universal that there is certain to be widespread and generous response. There are poor persons—this is not saying that many of them are not genuinely deserving—whose wants are sure to be well known and likely to be well supplied. There are others whose want is not published, but has to be discovered by eyes made keen by insight and sympathy. Aim that one or more of these last shall receive at least a share of your holiday benevolence.

Kindly forethought prompts a little restraint. The poor should have a good Christmas, but Holiday week with its goodies doesn't last all winter. Just now when everyone is giving freely, don't be so lavish in charity that your purse-strings will have to be kept drawn tight for months to come. Your helping hand will be needed later on, even more than it is now.

But to return to spreading the Christmas spirit. Remember the poor whose lack is not of money nor of the things that money buys—take thought for the lonely, the disconsolate, the bereaved, those absent from home and friends. There is a Christmas gloom as well as a Christmas cheer. It may be in your power to dispel this gloom from some sad or homesick soul.

Do not forget those who are grouchy and selfish and hard. At the risk of meeting with rebuff, be sure to place it in the way of some such to open up their hearts in Christmas kindness to their fellow creatures. Possibly you can persuade some Scrooge of your acquaintance to give a five or a ten or a fifty for the comfort of the poor fellows in the trenches, or for the relief of the widows and orphans. If so, your effort will do double duty. The donation is sorely needed, and the donor will receive even greater benefit than he confers.

Perhaps, being a person of advanced ideas, you are going in for a saner and more sensible observance of Christmas. You are adopting the rapidly growing practice of giving not too costly presents to members of your family, remembering other friends with a greeting or a very in-

expensive little gift. Don't be fearful that your motives will be misconstrued and that you will be thought stingy. And don't be impatient with other women who feel they must go on in the old way, and who are embroidering and crocheting for dear life, or spending far more money than they can afford in keeping up—perhaps with mere acquaintances—an exchange of presents that has become burdensome on both sides. Christmas extravagance will go on for a while from sheer force of inertia, but now that the error is clearly seen as such, correction is bound to come in its own good time.

If the follies seen in Christmas observance look large and inexcusable, turn your mind to the other and brighter side. Think of the immeasurable outpouring of good wishes and good will. Think of all the children who are made happy, and of all the grown-ups who are happy if only they have been wise enough to keep child-like hearts. Think how great a thing it is that for a whole day the Christian world lays down the load of work and care and sorrow, and holds festival of song and joy. Think what a lack it would be if the year held no Christmas Day.

Whatever comes to you at this time—gifts, invitations, favors of any kind—receive each token of love and friendship graciously and with prompt and befitting acknowledgment. This even if the gift be something you would never choose, or the invitation a most untimely one. Consider the genuine kindness that in all probability prompted the remembrance, and at least be courteous.

A while ago I saw a newspaper account of a novel kind of swapping party. In a certain city a group of women met, each bringing her most inappropriate Christmas present. These unwelcome gifts were exchanged with much merriment. Can you imagine anything more vulgar than making such disposal of gifts on which friends had spent labor or money or both, perhaps at a real sacrifice? Do all that you can to discourage and discountenance the lavish expenditure at holiday time that has prevailed in these later years—this as a matter of principle and of good common sense. Do your share to retrieve Christmas. In your own giving remember the tastes and preferences of each friend, and try to find something that he or she really will like to have. But when you receive a well-meant gift, don't do anything so rude as to hold it up to ridicule, even though you may imagine the giver never will know.

Don't try to do all you can think

of at this season, nor all that the generosity of your heart may prompt. Don't allow yourself to become so exhausted that you will have no freshness and animation and mirth for those about you. Conserve your strength for a Merry Christmas.

Be ready to open your soul to what we may call the poetry of Christmas. Feel to the full the exhilaration and gladness of the occasion. Take time to indulge in the precious memories of happy Christmases that are past. Think of friends, old and new, near at hand and far away, and of each with great kindness. Forget their faults and failings, their mistakes, their regrettable traits. For the once think of their best and only their best, and don't be afraid to magnify their virtues. Let this same sort of

Christmas halo encircle every member of your own household, every neighbor, every acquaintance whom you meet. So fill the day with love and tenderness that the golden radiance of Christmas will brighten the whole year. Quillo.



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.

Bracelet Watches

No watches in recent years have equalled in popularity the Wrist or Bracelet Watches.

Such a watch is almost certain to be on your Christmas list.

We have watches with 14 kt. gold cases and bracelets from \$35 to \$135, which represent unequalled values for the money. Also a large line of dependable and guaranteed movements with gold filled bracelets and cases priced from \$15 to \$30.

Selection packages sent to reliable people.

HERKNER'S
GRAND RAPIDS MICHIGAN



When "She" Asks Simply for "Coffee"

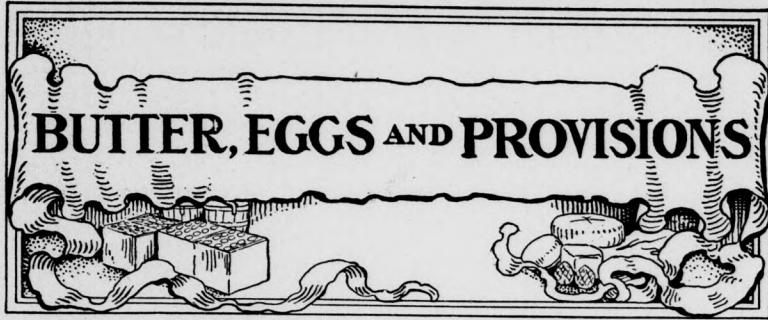
HAND OUT

"WHITE HOUSE"

You can go as far as you like in extolling its virtues if need be—for the guarantee behind it really MEANS something

Distributed at Wholesale by

Judson Grocer Co., Grand Rapids, Mich.



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.

Making Enforcement of Food Laws More Effective.

The work accomplished by the co-operative efforts of the officials charged with the enforcement of the Federal Food and Drugs act and the officials who enforce state laws regulating commerce in similar products is outlined in the annual report of the Chief of the Bureau of Chemistry, U. S. Department of Agriculture, which has just been published. The report states that such co-operation has been more effective than ever before owing to the manner in which the office of State Co-operative Food and Drug Control has conducted its work. This office was established in 1914 for the purpose of making food and drug law enforcement more effective by facilitating the systematic exchange of information regarding law violations and methods of detecting them between Federal and state officials and among officials of the various states. In the absence of some quick method of distributing such information it might be possible for a manufacturer to dispose of his adulterated products in other states for some time after detection.

The co-operative work, however, has accomplished much more than the exchange of information. Federal and state officials have united their efforts in improving the food supply in definite localities and for the correction of specific abuses in the production and sale of particular products. For instance, the Federal and state officials co-operated in the sanitary control of the milk supply of small cities near state boundaries in the states of Illinois, Iowa, Missouri, Kansas, Nebraska and in New England. These cities received part of their milk supply from the state in which they were located and part from neighboring states. The part of the supply that came from other states could best be handled under the Federal law, for that law applies to all foods and drugs shipped into interstate commerce; that is, shipped from one state to another. Thus all parties responsible for the shipment of adulterated milk could be reached whether they resided in the state where the milk was sold or not. Without the co-operation of the Federal officials it would not be possible for the state officials to reach effectively the offenders residing in other states. "It is proposed

to repeat this work year after year," the report states, "extending it each year to new territory." Similar co-operative work has been done on the control of the shipment of decomposed eggs so effectively that this traffic has been broken up.

Food and drug officials found that, owing to high prices prevailing for certain synthetic drugs used extensively by physicians in the treatment of various diseases, there were being put on the market cheap imitations which were sold under the name and label of the genuine medicines but which on examination were found to have little or none of the therapeutic effects of the genuine articles. Although a number of shipments were seized, and a number of individuals successfully prosecuted under the Federal food and drugs act, and indictments returned under the postal laws, the traffic could not be wholly suppressed by Federal action, nor all the offenders reached. The situation was laid before the state and municipal officials, who instituted many prosecutions and seizures, with the result that the joint action of the Federal, state, and municipal officials broke up this fraudulent traffic.

As the result of joint action between the Federal and state officials or independent action based upon the exchange of information regarding law violations, much work was done during the year to clear the channels of commerce from decomposed canned goods, decomposed fish and poultry, polluted or watered oysters, watered scallops, liquors containing wood alcohol, misbranded nostrums, adulterated oats, misbranded cottonseed meal, misbranded stock feeds, and a large number of other adulterated or misbranded foods and drugs.

The work of the office of State Co-operative Food and Drug Control has brought about greater uniformity in the administration of the Federal and of the various state food and drug laws. In the opinion of the food and drug officials, uniform and co-operative action makes it easier for the honest producers and distributors to comply with all the provisions of the different laws relating to their products, and makes it harder for dishonest manufacturers, who purposely try to evade the laws, to escape detection.

Soy Bean a Promising Crop.

Notable progress has been made in bringing about the commercial utilization of soy-bean seed for the manufacture of oil, meal, and various more or less complex products, according

to the annual report of the Chief of the Bureau of Plant Industry. The soy bean, the report states, is well adapted to the whole cotton belt, and indeed to the whole corn region. In the cotton belt it promises to be an important element wherever the acreage of cotton has been reduced. The immature bean seeds make a very delicious vegetable and are canned with ease. Inasmuch as soy beans can be more cheaply produced than any other bean seed, it is believed that there is a large field for the canning of green soy beans. Efforts are now being made to induce canning factories to put the product on the markets. In the growing of the soy bean and in manufacturing products therefrom the United States can successfully compete with the Orient.

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.

Rea & Witzig

PRODUCE COMMISSION MERCHANTS

104-106 West Market St.
 Buffalo, N. Y.

Established 1873

Live Poultry in excellent demand at market prices. Can handle large shipments to advantage. Fresh Eggs in good demand at market prices.

Fancy creamery butter and good dairy selling at full quotations. Common plenty and dull.

Send for our weekly price current or wire for special quotations.

Refer you to the People's Bank of Buffalo, all Commercial Agencies and to hundreds of shippers everywhere.

GOLD BOND
 PACKED IN CASES
BROOMS
 Manuf'd by
AMSTERDAM BROOM CO.
 AMSTERDAM, N. Y.
GOLD BOND

Watson-Higgins Milling Co.

Merchant Millers
 Grand Rapids, Michigan

Owned by Merchants

Products Sold Only by Merchants

Brands Recommended by Merchants

Mr. Flour Merchant:

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

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

Purity Patent Flour

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

GRAND RAPIDS GRAIN & MILLING CO.,

Grand Rapids, Michigan

We Are in the Market Daily to Buy **BEANS**
 White Beans, Red Kidney Beans, Brown Swedish Beans
 Also CLOVER SEED
 Write or call
Both Phones 1217 MOSELEY BROTHERS Grand Rapids, Mich.

The Vinkemulder Company
 Jobbers and Shippers of
 Everything in
Fruits and Produce
Grand Rapids, Mich.



What Shall We Do After the Holiday?

Written for the Tradesman.

The aim of the wide-awake hardware dealer is to clear out his seasonable goods as far as possible before the Christmas holiday. After Christmas, such goods must be either held over to the next season, or offered at a distinct sacrifice.

The time to sell is now. By selling now, the hardware dealer saves not only an immediate profit, but a potential loss.

Nevertheless, what to do with the left overs after the holiday season is a matter of immediate interest. For, no matter how great the efforts put forth by the selling staff, there are pretty sure to be some left overs; and the merchant who wants to secure the best results from his business must plan ahead. In October and November he is shaping his Christmas campaign; in the midst of his Christmas campaign he has to take thought on what comes afterward.

Two events stand out in his preview of the month after Christmas.

One is the stock-taking; the second is the inventory sale.

Most retailers agree in preferring the after-inventory sale, for a variety of reasons. These reasons apply to practically every line of seasonable Christmas goods.

"The thing to do right after Christmas," says one experienced hardware dealer, "is to push stoves."

A good many hardware dealers will be skeptical in regard to this suggestion. In fact, I myself was a bit skeptical when it was first advanced. Yet this man supports his suggestions by argument, and his arguments by what is more valuable still, personal experience.

"We can't sell stoves right after Christmas," is the way most dealers put the matter. "It may be done in some places, but it can't be done here. People have spent all their money on Christmas truck, and want to economize. There is no use showing stoves, or advertising them, or trying to sell them. The town is stripped of money. Then, everybody who needs stoves has bought stoves."

I put this view of the question up to the old dealer who makes a point of pushing stoves right after Christmas. He said:

"As for the money, a lot of it has merely changed hands. I know in the Christmas season I take in a lot locally, but I pay out a lot locally. And, while there is money in the community, there are opportunities for business. Most people with money are never comfortable or at ease until they have spent it: in other words, converted it into something else.

"Hence, most people who need stoves are quite able to buy them.

"Since there are some people in the community able to buy them, advertising is desirable, as the most effective means of reaching such people.

"Finally, it isn't true that at this season of the year everybody who wants stoves has bought stoves. I'm a good stove salesman myself, but I've never been able to make that come true. At the end of every stove season there are always folks who postpone buying until next spring. There are always folks who actually and often cruelly need stoves, and who yet haven't been able to make up their minds to buy. Many of these prospects are amply able to buy, in spite of the inroads of the Christmas season.

"These are the people to get after."

The argument usually urged against a pre-inventory sale is that it is desirable before holding such a sale to ascertain the actual stock in hand, and decide what line to sacrifice. I suggested that to the merchant.

"But stoves," he returned, "aren't in that class. I love stoves, and handle lots of them, and make a hobby of them and specialize on them, but even I can take stock in my stove department in a few minutes, and that without moving from my office, I can tell you off-hand what I've got there. Maybe it's because stoves have always interested me more than most hardware lines, but I can take stock of my stove department on a moment's notice. And mentally at least I take stock of it every day.

"What's more, there aren't any dead lines in the stove department. There are never odds and ends accumulating. At least, not in my stock; I keep it up-to-date.

"Now here's how I handle this after-Christmas stove proposition and if the suggestion is worth anything, you're welcome. I start before Christmas. Even in the Christmas rush, I don't let the stoves drop entirely out of sight. Whenever a useful gift is called for, I suggest a stove. I don't sell many that way, but I keep them before the public. Every Christmas advertisement has a little space in a special border which just says: 'The Most Useful Gift—A Range or Heater.' These hints don't make many sales at the moment, but they pave the way.

"Right after the holiday I start the active campaign. I clean up the Christmas mess, and bring the stoves to the fore. I start to advertise them, and I put on the very best window display I can devise. What I have in mind is a short, sharp, decisive campaign. You see, I start my stock-

AGRICULTURAL LIME BUILDING LIME

Write for Prices

A. B. Knowlson Co.

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

HARNESS OUR OWN MAKE

Hand or Machine Made

Out of No. 1 Oak leather. We guarantee them absolutely satisfactory. If your dealer does not handle them, write direct to us.

SHERWOOD HALL CO., LTD.

Ionis Ave. and Louis St. Grand Rapids, Michigan

Machine Shop Service

Equipment equal to any Emergency—

Repairs and Replacements are

Specialties, and we are

Always Ready For You

Call or write

ADOLPH LEITELT IRON WORKS

213 Erie Street

Grand Rapids, Michigan

Foster, Stevens & Co.

Wholesale Hardware



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

Grand Rapids, Mich.

Pere Marquette Railroad Co.

DUDLEY E. WATERS, PAUL H. KING, Receivers

FACTORY SITES

AND

Locations for Industrial Enterprises in Michigan

The Pere Marquette Railroad runs through a territory peculiarly adapted by Accessibility excellent Shipping Facilities. Healthful Climate and Good Conditions for Home Life, for the LOCATION OF INDUSTRIAL ENTERPRISES.

First-class Factory Sites may be had at reasonable prices. Coal in the Saginaw Valley and Electrical Development in several parts of the State insure Cheap Power. Our Industrial Department invites correspondence with manufacturers and others seeking locations. All inquiries will receive painstaking and prompt attention and will be treated as confidential.

Address

GEORGE C. CONN,

Freight Traffic Manager,

Detroit, Michigan

See Page 37 Last Week's Tradesman

For Seasonable Hardware Bargains. We can still furnish practically all and make instant shipment. We are especially well fixed on

Black and Galvanized Pipe

Soil Pipe and Fittings

Asbestos, Cover, Cement and Paper

Pumps, Well Supplies and Roofing Material.

THE VAN DERVOORT HARDWARE CO. Lansing, Mich.

taking the second week in January, and while I'm stock taking I can't give special attention to any one particular line. So, I must hold my stove sale before stock taking commences. Of course, the stove sale can be held later; that's merely a matter of individual preference. I'm just giving my experience.

"Now, here's where I work in the odds and ends of Christmas stuff. I don't specifically cut on stoves. I don't believe in cutting. But for the two weeks following Christmas I offer premium inducements. In my advertising I emphasize the fact that these inducements are strictly limited in time. From year to year I vary the premiums, the lines I use depending on what I have in stock.

"Just as an example, I offer say, a razor, a carving knife, a lamp, or some other article of proportionate value, to the purchaser of a stove. The purchaser has the choice of a variety of premiums. Of course I offer articles of sufficient genuine value to serve as inducements; but I invariably select my premiums from hold-over lines; articles in stock which are still good, but which have been in the store for some time and which unless closed out in this way may become entirely unsalable.

"What helps to make this expedient so successful with me is undoubtedly the fact that I recognize no closed season for stove trade. I make it an all the year round business, I specialize on stoves, and I keep after prospects until they become customers—mine, or some other dealer's. The day after Christmas I look over my prospect list, and pick out the people who have postponed buying until spring and who, I know, need stoves. These I approach personally. I emphasize the immediate inducement offered by the premium, the possibility that stove prices may have to be increased—and I get orders. I don't pretend that I clean up a fortune in stove profits in these two weeks. But I get business that I wouldn't otherwise get at a time when business is very much appreciated, in every hardware store."

In connection with such stove sales it is good policy to feature tinware and kitchen utensils. These goods should not be put up as premiums, but as incidental purchases. The stove customer should be urged to put in a complete cooking equipment. Often large orders can be secured by quoting a lump price on an outfit of selected utensils. Lists, more or less comprehensive, can be prepared, and thus fairly complete tinware and enamelware outfits and kitchen outfits can be offered at various prices. The lump price quoted may be shaded a little below the total value of the articles included.

Winter sales of tinware and kitchen utensils are often great business getters. One small city firm which holds an annual kitchen sale in midwinter did \$500 worth of business in these lines in a couple of weeks—a good showing considering the size of the place, the time of the year, and the nature of the goods.

Victor Lauriston.

Activities in Michigan Cities.

Written for the Tradesman.

The Hillsdale Chamber of Commerce is trying to secure better mail service for that city on Sundays. Another matter is vacant lot cultivation next summer and a canvass will be made of property owners to see how many lots can be secured for vegetable growing by the boys, in an effort to reduce the cost of living.

The Pere Marquette Railroad has made part payment on a lot at Belding which will be the site of the new passenger station. It is expected this improvement will be made the coming year.

A public rest room has been opened in the Carnegie library at Sturgis, equipped with easy chairs, tables and toilet rooms, with free soap and towels.

Howell has a live organization of boosters and held a banquet recently with 115 present. It was voted to hold another municipal Christmas tree, to petition the Western Union Telegraph Co. for an uptown office and to take up the matter with Pere Marquette officials of a new station, located at the foot of Division street.

Lansing has laid over three miles of new street paving this year, which is a new record for that city.

Manistee has granted increased wages to practically all city employes except department heads.

Nashville has voted to pave its main street with brick from the town hall to Quakerbrook bridge.

Pontiac will vote Jan. 27 on a bond issue of \$275,000 for extension of its waterworks system.

Albion now has a chamber of commerce with J. Clifford Smith as Secretary.

Another phase of American wastefulness is shown in the rice throwing at weddings by the Citizen-Press of Jackson. It is stated that 885 marriages have taken place in Jackson since last New Year's day and that rice was thrown at at least 600 of these weddings. The average amount of this valuable food that is wasted, mostly at railway stations, is figured at four pounds per couple, and the total is enough to feed a family of six, three meals a day for three years and 238 days. The only benefit coming from the custom is that the birds get some of the grain, especially the sparrows, great colonies of them living on rice at the Michigan Central station. There is one hopeful aspect—the childish habit is passing.

Olivet will open a public rest room in the village hall.

Lake Odessa has completed its new Main street pavement and is as proud of it as was the boy of long ago with his new boots of copper toes and red tops.

Ann Arbor has bought 1,305 tons of sixteen-inch water pipe at \$36.75 per ton, or a sharp increase over the last price paid for this pipe, which was \$22.10 per ton.

Almond Griffen.

As long as you pay compliments only you will not be forced to eat your words.

We feel sorry for some men who are compelled to listen to their own talk.

USED AUTOS

—My Specialty. Largest Stock—
Runabouts \$65—\$350 Touring Cars \$150 and up
What have you to trade? Easy terms.
Dwight's Used Auto Ex. 230 Ionia, N.W.

Congress Automobile Tires

Are Strong Constructed of Up River fine Para Rubber, Cushion Stock.
The Breaker Strip is made of Sea Island Cotton.
The Tread is massive, efficient and a very good Non-Skid.
The Bead is well built and extra strong.

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
Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives Junction

United Trucks

1½ to 6 ton all worm drive

United Trucks are the best business and profit builders a dealer can secure. They are standardized in construction and are capable of performing beyond the requirements usually made on similarly rated trucks as to capacity and endurance.

You will be interested in the particulars when you hear about them. Write, wire or visit us personally.

The United Motor Truck Company

Grand Rapids, Michigan

FOR GOODNESS SAKE

BUY

Horse Shoe Tires

Wrapped Tread System

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

The Deitz Vapor System

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

5-Minute Vulcanizer

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

A full line of Batteries, Spark Plugs and Accessories

Wholesale Distributors:

Brown & Sehler Co.
Grand Rapids, Mich.

We have an interesting proposition to make to dealers.

REYNOLDS



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.

Nokarbo Motor Oil

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

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

The Great Western Oil Co.
Grand Rapids, Michigan



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. 11—One of the important matters now being taken up in Chicago is the collection of 95,000 tooth brushes for Chicago's school children. To accomplish this the Health Department will hold at the Coliseum an athletic entertainment to raise funds for this purpose. Tickets will be sold at 50 cents apiece and 1,600 dental students will undertake to accomplish this.

The joint councils in Chicago of the United Commercial Travelers held Saturday, Dec. 9, a real up-to-date, get-together and accomplish-result meeting. In attendance was Walter Murphy, Supreme Secretary of Columbus, who was the honored guest, as well as Grand Secretary Barnum, of Illinois. The meetings were held in the lodge room of Northwestern Council, No. 72. Twenty-five council secretaries from different parts of the country were in attendance. Englewood Council, No. 30, entertained the secretaries at an afternoon session and tendered a substantial banquet at the Fort Dearborn Hotel, adjourning from there again to the lodge rooms, where they put on a very magnificent initiation ceremony, initiating fifteen into the mysteries of the order. One candidate was also taken over the Rocky Road to Dublin for Cadillac Council of Detroit. This was one of the best meetings held in Chicago in some time. Mr. Harry Redell, Senior Counselor of Northwestern Council No. 72, did himself proud in presiding over the meeting in the evening. Over two hundred were in attendance. The meeting closed at 11 o'clock with everyone filled with a little bit more enthusiasm to increase the number of candidates for the next meeting, which will be held Dec. 23.

One of the big deals closed in Chicago last week was that of the W. F. Hall Printing Co. paying \$285,000 for a Chicago avenue site. This firm will erect immediately a \$750,000 building. It is their purpose to add to their now mammoth printing plant. When this building is completed and equipped they will be one of the large printing concerns in this country. Considering how far away from the business section of Chicago this property is located this price is very good.

A new way of settling damage suits has come into vogue with some of the building tenants in Chicago. The first one brought to the attention of the public is that of Kolb & Teich, furriers in the Republic building and Gordon, Strong & Co., owners of the building. Sometime ago robbers stole \$399 worth of furs. Entrance was

gained through the interior of the building. The tenants, believing they were entitled to damages from the owner, threatened suit. Instead of doing this, they called a jury of twelve other tenants and at lunch hour one day last week thrashed it out, both sides using a half hour to state their case. The trial came to a satisfactory ending by giving a verdict of no cause of action. Everybody was happy and the courts were relieved of just that much work perhaps with a long drawn out suit.

J. J. Berg, of Grand Rapids, was in Chicago last week, talking over business with Pitkins & Brooks, 8-18 East Lake street, jobbers of glass-ware and crockery. Mr. Berg is their Michigan representative and is considered one of the stars.

During the life of the drug show held at the Coliseum from Dec. 2 to 9, one of the most up-to-date and prominent displays was that of the O. F. Schmid Chemical Co., maker of modern pharmaceuticals, of Jackson. Th's display was the life of the show and attracted the attention of everyone in attendance. Their idea of getting results was a little bit better than any of the other displays and, no doubt, gave them a great deal of publicity. The success of this exhibit was handled by the very best talent they had. In personal attendance from Jackson was O. F. Schmid, President of the concern, Frank R. Howells, sales manager, George A. Pierce representative, and as their assistants were Harry Spohr, Chicago manager, B. A. Hudson, Wisconsin representative, and Bert G. Emerson, Ohio representative. All these boys were filled with great ambition and from the results accomplished no doubt will increase their business this coming year 100 per cent.

One of the new additions to Chicago's business world is C. A. Mitts, of Grand Rapids. Mr. Mitts has taken over the old Leopold cigar stand which has been conducted for twenty years at the corner of Washington and La Salle in the Stock Exchange building. Mr. Mitts understands the cigar business so well that he, no doubt, will enjoy wonderful prosperity at this stand, which will be run in conjunction with the Pantlind Hotel cigar stand at Grand Rapids. Mr. Mitts gives all of his Michigan friends a cordial invitation to make 40 North La Salle street their headquarters.

There has now been established in Chicago a middle aged man's employment agency. All men between the ages of 45 and 65 have been notified through the public press that all applications for positions will be taken care of free of cost and that they will be guaranteed work some time. There is at this time a number of open positions with firms for men who have reached this age. This, no doubt, will take care of a great number and show the world that age does not interfere with a man's prospects of earning a living. If successful in Chicago, it will be a wonderful thing for the entire country to copy after.

Chicago enjoyed its first snow storm of the winter last week and for a few days one had no lease of life on the sidewalks, between the ice and the kiddies.

The Walter M. Lowney Co., of Boston, has leased to the Howe Scale

Company of Illinois the three-story and basement building, 1222 to 1226 South Wabash avenue, containing 30,000 square feet, for seven and one-half years, total rental \$56,250.

The Chapell Ice Cream Co. has purchased from Emily O. Butler the vacant 238 x 125, southwest corner Webster avenue and Lincoln street, stated price \$7,500, and is having plans prepared by Architect F. R. Schock for a two and one-half story building, comprising an ice cream and ice manufacturing plant, a garage and barn to cost approximately \$100,000.

J. Ogden Armour has purchased from Boetius H. Sullivan, 100 x 165 feet south front, in Wellington street, 200 feet west of Lincoln Park, price withheld. This adjoins on the west Mr. Armour's vacant plot, which fronts 250 feet in Lake Shore drive, and 200 feet in Wellington street. Mr. Armour's total holding is now 250 in the drive and 300 feet in Wellington street, on which it is understood he contemplates the construction of a beautiful residence.

The block of land overlooking Lake Michigan and Jackson Park, East Fifty-fifth street and Everett avenue, has been sold by William Herbert Johnson of Glencoe to the Shoreham Hotel Company and Paul A. Wendland of the Home Insurance Co. of New York. Price not disclosed. The property which has long been known as the "Shedd property" has a frontage on Everett avenue of 374 feet and extends along Fifty-fifth street a distance of 469 feet to the line established between the South Park Commissioners and the Shedd's. The property originally extended to the water's edge of Lake Michigan, and in exchange for the riparian rights additional land was ceded to the Shedd's. The immediate improvement of the part of the property fronting the lake will be made by the erection of a nine-story fire-proof hotel of the ultra high-grade class, containing 248 guest rooms, every room with direct outside light. The plans have been prepared by Wheelock & Shank. The building will represent the last word in high class hotel construction, and when completed will involve an investment of \$1,200,000. In addition to the building itself, the grounds surrounding the hotel will be laid out in elaborate terraces and Italian Gardens. In connection with the construction of the building Wollenberger & Co. have underwritten a bond issue of \$600,000. The location is one of the very best in the city for hotel purposes and is at present attracting a great deal of attention; directly opposite the Shoreham Hotel property is now under construction an eleven-story high-grade apartment building known as "The Carter." The plans of the Chicago Plan Commission call for a very elaborate treatment of the lake front including a large lagoon and connecting boulevard link between Grant Park and Jackson Park, forming the most beautiful automobile and motor-boat speedway in the world, while the golf course, swimming beach and bridle paths of the park are within a few blocks of the property. Charles W. Reattoir.

A Long Island lawyer expectorated on the floor of a trolley car and was handed a summons by a patrolman. Before a magistrate he pleaded guilty, but said he committed the offense unconsciously. The judge asked him if he would spit on his wife's parlor carpet unconsciously, and he said he wouldn't. He was advised to act in trolley cars as he would at home, and was given a suspended sentence, but was told if he was caught again he would go to jail. The advice to act as he would at home would not do for some people, who have only company manners and no manners at all at home.

A New Burden.

Cawker—I've had another addition to my family since I saw you last.

Cumso—You don't say! Boy or girl?

Cawker—Son-in-law.

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
MERTENS
FIRE PROOF

One half block East
of the Union Station
GRAND RAPIDS MICH

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

DETROIT DETONATIONS.

Cogent Criticisms From Michigan's Metropolis.

Detroit, Dec. 11—Last week's building permits totaled \$1,077,655 in Detroit.

J. M. MacDonald, department manager for Burham, Stoepel & Co., who has been confined to his home with a severe attack of rheumatism was able this week to attend to some of his duties at the store.

H. Church, of Church & Linabury, dry goods merchants, Pontiac, was a Detroit business visitor last week.

Writes the Chicago correspondent: "Eggs, 40 cents a dozen and lard has taken the place of butter." Not in our home, Charles.

D. G. Rockwell, dealer in Wilson motor trucks, has moved from his former location at Twelfth street and Lafayette boulevard, to new quarters at 193 Garfield avenue, East.

The society section of the local papers announced last week the marriage of Miss Elizabeth Vowles, of New Hudson, and Roy James McCornac, of Rochester. The bridegroom is well known in Detroit, having been connected with a local jobbing house at one time. For the past few years he has managed the dry goods business of S. T. McCornac & Son, of which he is the junior member. The young couple are at home to their friends in Rochester.

The last meeting of Detroit Council was so well attended that the officers felt greatly encouraged and feel their efforts have been rewarded to no small extent. The next regular meeting will be held in their hall in the Elks Temple, Saturday, Dec. 16. An interesting session is promised to those who are on hand. Final arrangements for the campaign for new members will be completed and announced.

Fred W. Lyons, well-known manager of the Jefferson branch of the Peoples State Bank, has been promoted to general book-keeper of the institution and is now attending to his new duties in the main office at Fort and Shelby streets. Adolph Homann has been appointed to succeed Mr. Lyons as manager of the branch.

William Maurer, for a number of years in the dry goods and furnishing goods business at Fourteenth and Michigan avenues, held a formal opening in his new store at 2815 Hamilton boulevard Saturday Dec. 2.

W. A. Dudley, general merchant of Armada, was in Detroit on a business trip last week.

Flint is to have a new hotel. Specifications have been prepared for a \$650,000 modern hotel. Flint has been handicapped for some time by lack of hotels, having but one fair hotel for many years, which, considering that the city claims a population of over 75,000, is not overdoing the hotel business.

Detroit's building record to Dec. 1 totaled nearly \$50,000,000, which is some total, say we.

The Chronic Kicker has the collywobbles because his wife has left him temporarily and he pens the line: "I wonder if J. G. ever gets the blues." No, Chester, not under such or similar circumstances.

The Gregg Hardware Co. has taken a lease on the building at 48-50 Cadillac Square, adjoining its present store. It is said extensive improvements will be made, with the possible addition of another story.

The Minchin-Feerer Auto Co. has opened a ford agency at 1830 Woodward avenue.

I. Cohen, of Alpena, was in Detroit last week visiting the local markets. Mr. Cohen, for a number of years owned the largest department store in Alpena and one of the largest in that section of the State. A disastrous fire destroyed the building and contents a few weeks ago. He secured

the vacant store building opposite the former location and will continue in business there until spring, when a new building will be erected on the old site. His trip last week was in quest of merchandise for the present store.

T. B. Cincebaux, formerly located at 183 Shelby street, will open a restaurant at Wayne street and Lafayette avenue, as soon as alterations are completed in the store building at that location.

A mammoth fireproof warehouse is being built on the river front between Walker and Adair streets, for Buhl Sons & Co., wholesale hardware dealers.

The Community Grocers have purchased the grocery stock of F. Bottomley, 2245 Hamilton boulevard, and will conduct it under their own name.

The largest manufacturer of children's dresses is located in Detroit.

Fred L. Cook, of F. L. Cook & Co., Farmington, general merchants, was in Detroit on a business trip last week.

Bendetsen Netzorg, pianist who set musical circles in Detroit agog last week when he appeared as soloist in the programme of the Detroit Symphony Orchestra, is a Michigan boy. He was born in Mecosta, where his father at that time conducted a general store, moving from that village several years ago to engage in a similar business in Battle Creek under the firm name of Netzorg & Bendetsen. The firm liquidated a few years ago. Bendetsen Netzorg, according to press stories, spent the greater part of his life abroad, studying music. He attained a high place for himself in the musical circles of Berlin, both as a concert artist and a teacher. He has a brother, Milton Netzorg, who is a musician of ability, his specialty being the violin. He is a traveling salesman.

J. A. Dematoris has opened a restaurant at 574 Baker street.

On the other hand, that Chicago egg king would also feel rotten if he had to keep his eggs too long.

C. N. Grandstaff & Son, formerly in the restaurant business, have opened a men's furnishing goods store at 261 Grand River avenue.

The firm name of P. H. Aber, of Ford City, a suburb of Detroit, will be changed on Jan. 1 to read P. H. Aber & Son. The firm does a general dry goods and furnishing goods business.

Harry A. Stevenson, one of the best known automobile salesmen in the West and for several years with the Detroit Electric, has joined the staff of the Michigan State Auto School, 687-691 Woodward avenue. He assumes the duties of Vice-President.

The automobile parking rules inaugurated by the new Police Commissioner, James Couzens, has created a great deal of discussion among autoists in this city. Out of this has developed plans that may be carried out by some of the moneyed business men—the building of a huge down town garage to provide day storage for cars. Under the present ruling cars can be parked in the down-town district after 7 p. m.

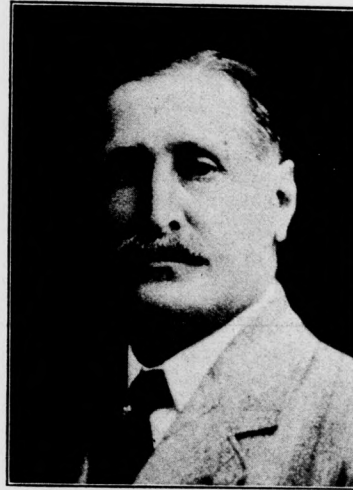
Miss Kaul, of Berendt & Kaul, dealers in dry goods, Hunt and Ellory, has recovered from a serious illness.

L. C. Johnson has added thirty feet to the rear of his store building at 834 Joseph Campau avenue. The interior of the building has been remodeled and the stock of dry goods has been increased.

At a meeting of the Detroit Retail Furniture Dealers' Association, held at the Hotel Cadillac last week, the following officers were elected: S. M. Cohen, President; Walter Owen, Vice-President; C. E. White, Secretary; E. M. Adler, chairman of the Executive Committee. James Fitzsimmons, J. E. Gardner, Charles Finsterwald, Louis Marymont, D. C. Nachman, Hugh Miller, C. F. Speck and E. A. Stricker were elected to the Board of Directors.

A. Nowakowski, furniture dealer, 2094 Joseph Campau avenue, has remodeled his store, following a fire of a few weeks ago.

W. H. Bynon, representative for A. Stein & Co., Chicago, who has been making Detroit his home for the past few years, has taken charge of the Cleveland office and will make his home in that city, pending the development of the business in that city. It is understood he will continue to look after the larger Michigan trade with the possible addition of an assistant. Mr. Bynon has many friends in this city who hope to see him return to Detroit to reside. His office in Cleveland is at 387 Rockefeller building.



Samuel Rindskoff.

With his characteristic earnestness and perseverance, Samuel Rindskoff with the assistance of the committee, has perfected arrangements for the seventh annual re-union of the Veteran Travelers' Association, to be held at the Hotel Wayne, Dec. 28. The re-union will be held in the sun parlor at 2:30 p. m., followed by a banquet at 6:30 p. m. The committee extends a cordial invitation to all traveling men to attend the meeting, where they are promised a "day of wholesome enjoyment." The membership fee is \$2, which includes the yearly dues and a ticket to the dinner. To facilitate arrangements the committee requests that checks be mailed to the Secretary, Samuel Rindskoff, 160 Jefferson avenue, as soon as possible. Ladies will meet in the parlors at 5:30 p. m. Tickets for ladies, \$1 extra. No other charges. Manley Jones of Grand Rapids, is President of the Association. The affair is informal and will not be full dress. The following has been adopted by the veterans as their creed:

Veteran's Creed.

We are bound by no party, no sect confined,
The world is our home, our brethren mankind,
Resolved to do good, to deal fair and just to all
And exalt the right though every ism fall.

The Woodward Hardware Co., which recently moved into its new home at 2090-2 Woodward avenue, will hold a formal opening on Dec. 16.

Gebo & Scheuren have engaged in the dry goods business at 822 Dix avenue.

Alex Kator has opened a restaurant at 2190 Jefferson avenue, West.

Wright & Parker, proprietors of a chain of grocery stores in Detroit, have purchased the stock of groceries of H. Schmidt, 571 Baker street.

H. Liebolt has opened modern bowling alleys at 2018 Fort street West.

The high cost of living cannot reduce the number of oysters in the stew sold at the church supper.

On account of the h. c. o. l., mother darns the sox. So do we.

Owing to recent snow fall we are now skidding in earnest.

The Deutschland has again crossed the ocean. A regular low down trick. James M. Goldstein.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 12—Frank Sanders, who is reputed to be cleaning up a quarter of a million dollars a year as Chicago representative for the Franklin Automobile Co. and who is spending several hundred thousand dollars in developing a model ancestral farm home near Eaton Rapids, spent Sunday among Grand Rapids friends, greatly to their delight. Mr. Sanders was accompanied by his wife, whose father, Mr. Wells, is very ill at St. Mary's hospital. Mr. Sanders was a former resident of Grand Rapids, where there is a beautiful tradition to the affect that all he had to do to a refractory motor was to pass his hands over the hood, when the engine would suddenly right about face and behave well for days thereafter. Since leaving Grand Rapids, Mr. Sanders has developed into a most remarkable exploiter and sales manager, having closed orders for sixty-seven Franklins one day last week. He is just as handsome as ever and wherever he goes he is the idol of the ladies; in fact, a Grand Rapids lady actually made him a present on the street here Sunday.

Extensive improvements will be made to the Forler Hotel, at Niles. The owners recently decided to expend a considerable sum in making the Forler the most modern hotel in the city. At present the lease is held by Agnes Tomilson, who recently came to Niles from North Judson, Ind. W. E. Webber is manager.

Gideon W. Tallyday, for several years past a traveler for the International Harvester Co., has resigned his position with that corporation to accept one as traveling salesman for the Round Oak Stove Co., of Dowagiac.

Seventy-five people took in the opening dinner at the National Hotel, at Belding, Dec. 4. A fine dinner was served. Mr. Lowry, the proprietor of the hotel is to be complimented upon the manner in which he and his hotel employees prepared the meal.

The Clarkston Hotel, at Clarkston, was closed to the public Wednesday, leaving the village with no hostelry. Mr. and Mrs. W. O. Clark, proprietors, are anticipating spending the winter months in Florida.

Joe G. Turpin, who has been with the Miami Paper Co., West Carrollton, Ohio, for many years, is now traveling salesman for the King Paper Co., of Kalamazoo. He is an energetic and well known to the trade and regarded as a valuable addition to the King sales force. He will work under the immediate directions of Clarence Bradford, who is salesman of the King Paper Co.

Hermonus Hondorp, 70 years old, a resident of Grand Rapids for more than a half century and forty-three years in the employ of the Sherwood Hall Co., died Friday morning after several months' illness from heart trouble. He is survived by a widow, two sons and four daughters. Funeral services were held at the Fifth Reformed church, of which he was an elder for many years, Monday afternoon. The Sherwood Hall place was closed at noon Monday in respect for the memory of the veteran employe.

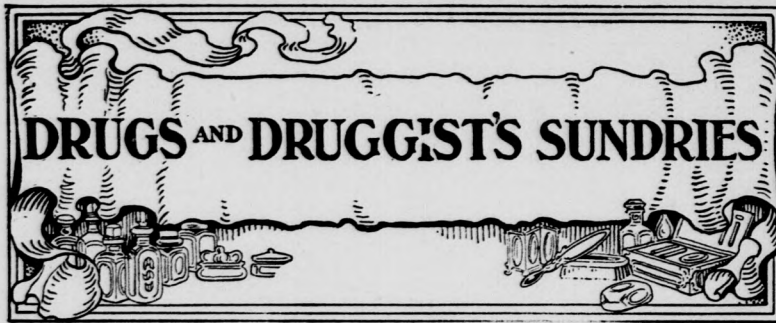
Her Mite.

"My poor woman," said the settlement worker, "what can I do to relieve your distress?"

"Can you sing, ma'am?"

"Why—er—a little."

"I wish you'd sing some of the new rag-time songs, ma'am. Me and my husband ain't been to a carbaret in two years."



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. Steketee, Grand Rapids.

Next Annual Meeting—Grand Rapids, June 19, 20 and 21, 1917.

Michigan Pharmaceutical Travelers' Association.

President—Fred L. Raymond, Grand Rapids.
Secretary and Treasurer—Walter S. Lawton, Grand Rapids.

The Training of Drug Clerks.

There has been some discussion in a number of our magazines as regards the practicability of the courses of study in the various colleges of pharmacy, many of which articles have been very creditably written.

The public schools of this city give lessons in drawing, music, manual training, sewing rhythm dancing, instructions in playing cross-tag and pullaway, together with "reading, writing and arithmetic," and the "rule of three." So the young boy or girl on entering high school has not only mastered all the technique of baseball and tennis, but has also absorbed a considerable amount of book knowledge. And all this is accomplished in the short period of ten years. But the question is, how much can be crowded into the pharmaceutical course, of a little over ten months, and produce an all-around up-to-date pharmacist?

Years ago when coal tar products and bacteriological germs were practically unknown, and the assaying of pharmaceuticals in its infancy, some of us back-daters thought we had all we wanted to tackle, in the then prescribed course; which, when compared to the present ones was relatively easy.

To be sure the present courses have been somewhat lengthened, since that time, but not in proportion to the line of study. And, in my opinion, the installing of a business course, in the colleges of pharmacy, would be the taking up of time that might be utilized to better advantage.

If a young man in the three or four years of practical experience that is required for graduation, has not familiarized himself with some of the details of conducting a business, it is because he is of the non-absorbent kind; or has been placed in a rut, that the quicker he climbs out of the better.

Give me the smaller stores for all around experience, as the larger ones

are apt to confine their help to one or two departments.

Soda water, photographic supplies, surgical instruments, also watch making and wall paper, are often some of the principal assets of a store. Why not courses in photography and surgery?

It has been said that 75 per cent. of the money is made in front of the prescription bench. It a clerk spends fifteen months in college and forty-five months behind the counter, is not that 75 per cent. of his preparatory time in front of the prescription bench? If he is not making good, help him out of the rut, or get rid of him.

A few lessons in store financing, or better still a short course in some mercantile school is beneficial to any business man. But the college for the scientific knowledge, that is almost impossible to obtain in some stores, and the store for the practical end of the business. And for any one to expect a college to turn out, within their short school terms, a young man capable of running a business, that has taken years for older heads to learn, is ridiculous. George Garrie King.

Food Fakers Are Everywhere.

The Director of the Chemical Laboratory of the Department of Police in Berlin has recently called attention to the fact that a number of the highly advertised special food products which are being sent as "presents from home" for the soldiers at the front are frauds of the worst kind. Cocoa and coffee and even cubes of solid alcohol have proved merely expensive impositions on a sympathetic public. The disgraceful traffic in them has actually developed some almost unique novelties in the way of fraudulent food products.

Such frauds are sometimes supposed to be reserved for lands less favored by the spirit of altruism and more subject to commercialism than the Fatherland. Owing to the special wording of the German pure food and drug laws, which aim to suppress all imitations, it has been impossible almost as a rule to obtain verdicts against the sellers. Hence the official warning. At all times and everywhere, even in Germany, there are some ready to take advantage of the necessities and the sympathies of humanity. It would indeed be hard to make a punishment fit such crimes that impose on the better feelings of humanity.

When a man begins to hunt for excuses for taking a drink it is time for him to begin to hunt for enough backbone to say he will not drink.

Boomlets From Bay City.

Bay City, Dec. 11—Last Saturday was the greatest day ever in the history of Bay Council. The attendance was large. Twenty-seven applications for membership were received, twenty-two were initiated and two re-instated. The following is a complete list of the victims: Thos. Heath, Jr., with Royal Baking Powder Co.; Elmer Kauffman, Bay City Milling Co.; Bert Sempliner, Sempliner Cloak Co.; Edmund Meisel, Meisel Gro. Co.; Arthur R. Nelson, Bay City Produce Co.; Alfred Van Vorst, Cream Separator Co.; James C. Anderson, National Grocer Co.; James J. Malloy, Bay City Cigar Co.; C. B. Lyman, Pure Food Produce Co.; Fred S. Simpson, Bay City Grocer Co.; Charles E. Wells, J. M. Pitkin Co.; B. R. Hahn, Hahn Cigar Co.; J. H. Miller, International Harvester Co.; F. H. Graham, American Cash Register Co.; Walter Watt, Jr., Automatic Scale Co.; Adolphus Blanchard, McCray Refrigerator Co.; T. J. Madden, Tanner & Daly; Bernard Murphy, Jennison Hardware Co.; Irving J. Knudson, American Radiator Co.; Keith McKay, American Art Works; William H. Reid, McRae & Reid; J. A. Berger, International Hardware Co.; L. D. McCraig, Hammond, Standish & Co.; C. E. Blanchard, Wenona Candy Co. Among those present were John A. Hach, Jr., Grand Junior Counselor; W. S. Ballamy, Grand Conductor; H. D. Ranney, Grand Sentinel; Ben Mercer, District Deputy; M. Howarn, Grand Chaplain; and last, but not least, the irrepressible Mark Brown. Several of the grand officers addressed the members and commended them for the good work in increasing the membership. The entertainment committee had completed arrangements for a banquet which was given at the Hotel Wenonah Saturday evening.

Bay Council has had a phenomenal growth during the past two years, which was made possible by the excellent work done by several enthusiastic members, but the greatest credit for the good results is due Grand Conductor W. T. Ballamy, who has worked unceasingly for the advancement of the interests of our Council. He has the reputation of being the greatest application getter in Michigan. His methods are so well known that when a prospective applicant sees Mr. Ballamy approaching he throws up both hands and exclaims: "Write the application and I will sign it."

J. C. Yeomans, formerly engaged in the retail grocery trade at 501 North Sheridan street, has purchased the grocery stock of George F. Trombly, 406 Jackson street, and will continue the business at the same location.

The office of Mayor of Bay City must be a very desirable job, as there are nine candidates already in the field for the nomination at the spring election, including Mayor Kelton, who will ask for another term, and former

Mayor and ex-Congressman Ray O. Woodruff; also two aldermen and two former aldermen are candidates and several other names are mentioned. It looks from the grand stand as if the race would be a hot one.

The question of a commission form of government is again being talked of in Bay City. There has been a remarkable growth of sentiment in that direction for the past few weeks among the business men and politicians who were opposed to it when the question was voted on two years ago. One of the strongest advocates at this time in favor of the change is "Dick" Fletcher, who was bitterly opposed to it at that time, but who thinks it can be carried by a large majority if put to a vote at the spring election. We hope Dick is right.

The Union Truck Co., which was organized in Bay City last summer by local capitalists and which is doing a good business, has leased the building formerly occupied by the Pioneer Boat Co. and will manufacture its own truck bodies there.

Charles Kleinschmidt, who for many years extended the glad hand to the weary traveler entering the Hotel Heasty, Pigeon, is now clerk at the Everett House, Saginaw.

It was our privilege recently to again, after an interval of several years, meet that veteran shoe salesman, W. A. Kelly, who covered Michigan territory forty years and was known as Michigan's greatest story teller. He retired from the road about ten years ago and engaged in real estate, with headquarters at

Malt and Hop Tonic

"Should quickly be found
When the stork comes around."



Grand Rapids
BREWING CO.

For Sale by all Wholesale Druggists

Satisfied Customers

are the foundation of our business

Good Merchandise and Prompt Service

have strengthened this foundation

Heystek & Canfield Co.

Jobbers of

Wall Paper — Paints — Factory Supplies

Detroit. Mr. Kelly was very successful in several Northwestern Canada land deals.

A large percentage of the merchants of the Thumb district of Michigan have the blues. There has been a small crop of farm products in this section of Michigan for three consecutive years, caused by excessive rainfall, followed by drouth; therefore, business conditions are not good.

S. N. Aldrich, shoe merchant, Fairgrove, is young at 81 years of age. He keeps pace with the times, is still optimistic and chuck full of nervous energy. He is a man who, by personal contact, will convince any one, even the most pessimistic, that life is worth living. Mr. Aldrich is a pioneer of Tuscola county and suffered the hardships incident to an undeveloped section of country, but is still strong, physically and mentally.

Shoe salesmen are having their own troubles in explaining why shoe prices are high. They are frequently asked why the manufacturers produce high cut shoes when the leather stock is small. This is a pertinent question and is entitled to a reasonable answer, which is that mankind is possessed of an inherent desire to imitate others. An ambitious manufacturer, to stimulate his business, produces a shoe that is a radical change from the ordinary shoe, and when this new creation arrives at the shoe retailer's store, Mrs. A. buys a pair, which induces Mrs. B. to do likewise and the demand is created. Therefore, other manufacturers, in self defense, are obliged to produce high cut shoes also. Thus the chain increases in length rapidly in the same manner as the chain of letters referred to recently by the Owosso correspondent of the Tradesman. The desire to imitate manifests itself in various ways. To illustrate: A man accumulates wealth and decides to erect a house as large, if not larger, than his neighbor's and, as a result of this desire

to imitate, we have houses in our cities occupied by two persons which are larger than those erected at Lapeer and Pontiac for the indigent feeble minded and insane.

Before the introduction of the automobile many residents of Michigan employed a coachman, whom they required to dress like a performing monkey in imitation of an European custom. The desire to imitate must be strong in a man who will imitate any European custom. Often the writer has made a special effort to decide this question: Which is the greater imitator—the monkey in the carriage or the monkey on the seat outside?

J. A. Soehner, shoe merchant, Elkton, will remove his stock about Jan. 1 to a store which is being erected under his personal direction.

The newspapers state that Lloyd-George kissed the king's hand when he accepted the premiership. How customs do change! It was formerly the custom to kiss the king's feet when a favor was bestowed.

J. H. Belknap, Sub. Cor.

Take stock of the things that have helped you to succeed, and are helping you now. Be absolutely honest with yourself and others about giving credit for these things to whom it belongs, and you will find that most of them have been gained from what others have done; every few indeed are wholly your own. Be square; you have been helped by others; help others yourself.

ELI CROSS
Grower of Flowers
 And Potted Plants
 WHOLESALE AND RETAIL
 150 Monroe Ave. Grand Rapids

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

WHOLESALE DRUG PRICE CURRENT

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

<p>Acids</p> <p>Boric (Powd.) .. 17@ 25 Boric (Xtal) .. 17@ 25 Carbolic .. 72@ 76 Citric .. 80@ 90 Muriatic .. 2 1/2@ 3 Nitric .. 7 1/2@ 10 Oxalic .. 80@ 90 Sulphuric .. 2 1/2@ 3 Tartaric .. 82@ 85</p> <p>Ammonia</p> <p>Water, 26 deg. .. 8 @ 12 Water, 18 deg. .. 5 1/2@ 9 Water, 14 deg. .. 4 1/2@ 8 Carbonate .. 14 @ 16 Chloride .. 16 @ 35</p> <p>Balsams</p> <p>Copaiba .. 1 00@1 40 Fir (Canada) .. 1 25@1 50 Fir (Oregon) .. 40@ 50 Peru .. 4 50@4 75 Tolu .. 60@ 80</p> <p>Berries</p> <p>Cubeb .. 70 @ 75 Fish .. 15 @ 20 Juniper .. 8 @ 15 Prickley Ash .. @ 30</p> <p>Barks</p> <p>Cassia (ordinary) 25@ 30 Cassia (Saigon) 90@1 00 Elm (powd. 35c) 30@ 35 Sassafras (pow. 35c) 40@ 50 Soap Cut (powd.) 35c .. 23@ 25</p> <p>Extracts</p> <p>Licorice .. 38@ 40 Licorice powdered 60@ 70</p> <p>Flowers</p> <p>Arnica .. 1 40@1 50 Chamomile (Ger.) 80@ 85 Chamomile (Rom) 55@ 60</p> <p>Gums</p> <p>Acacia, 1st .. 50@ 66 Acacia, 2nd .. 45@ 56 Acacia, 3rd .. 45@ 50 Acacia, Sorts .. 25@ 30 Acacia, powdered 40@ 50 Aloes (Barb. Pow) 30@ 40 Aloes (Cape Pow) 20@ 25 Aloes (Soc. Pow.) 40@ 50 Asafoetida .. 1 00@1 10</p> <p>Asafoetida, Powd.</p> <p>Pure .. 1 15@1 25 U. S. P. Powd. 1 30@1 50 Camphor .. 95@ 98 Guaiac .. 40@ 45 Guaiac, powdered 50@ 55 Kino .. 70@ 75 Kino, powdered .. 75@ 80 Myrrh .. @ 40 Myrrh, powdered @ 50 Opium .. 13 75@14 00 Opium, powd. 15 00@15 20 Opium, gran. 15 00@15 20 Shellac .. 45@ 50 Shellac, Bleached 45@ 50</p> <p>Tragacanth .. 2 50@3 00 Tragacanth powder 2 25 Turpentine .. 10@ 15</p> <p>Leaves</p> <p>Buchu .. 1 75@1 85 Buchu, powdered 1 85@2 00 Sage, bulk .. 67@ 70 Sage, 1/4 loose .. 72@ 78 Sage, powdered .. 55@ 60 Senna, Alex .. 70@ 75 Senna, Tinn. .. 40@ 45 Senna, Tinn. pow. 50@ 55 Uva Ursi .. 18@ 20</p> <p>Oils</p> <p>Almonds, Bitter, true .. 15 00@16 00 Almonds, Bitter, artificial .. 7 75@8 00 Almonds, Sweet, true .. 1 25@1 50 Almonds, Sweet, imitation .. 65@ 75 Amber, crude .. 1 75@2 00 Amber, rectified 2 50@2 75 Anise .. 2 00@2 25 Bergamont .. 8 00@8 20 Cajeput .. 1 35@1 60 Cassia .. 2 25@2 50 Castor .. 1 50@1 60 Cedar Leaf .. 1 25@1 40 Citronella .. 90@1 20 Cloves .. 1 85@2 00 Cocoadnut .. 20@ 25 Cod Liver .. 5 50@5 75 Cotton Seed .. 1 35@1 45 Croton .. 1 50@1 80 Cupbebs .. 4 25@4 50 Eigeron .. 1 75@2 00 Eucalyptus .. 1 00@1 25 Hemlock, pure .. @ 1 00 Juniper Berries 18 00@18 20 Juniper Wood .. 2 50@2 75 Lard, extra .. 95@1 05 Lard, No. 1 .. 85@ 95 Lavender Flow. 5 50@5 75 Lavender, Gar'n 1 25@1 40 Lemon .. 2 00@2 25 Linseed, boiled bbl. @ 1 00 Linseed, bld. less 1 05@1 10 Linseed, raw, bbl. @ 99 Linseed, rw, less 1 04@1 09</p>	<p>Mustard, true, oz. @ 2 00 Mustard, artifil oz. @ 2 25 Neatsfoot .. 85@ 95 Olive, pure .. 2 50@3 50 Olive, Malaga, yellow .. 1 60@1 75 Olive, Malaga, green .. 1 60@1 75 Orange, Sweet .. 4 00@4 20 Origanum, pure .. @ 2 50 Origanum, com'l .. @ 75 Pennyroyal .. 2 25@2 50 Peppermint .. 3 25@3 50 Rose, pure .. 18 00@20 00 Rosemary Flows 1 50@1 75 Sandalwood, E. I. .. 12 00@12 20 Sassafras, true 1 25@1 45 Sassafras, artif'l 50@ 60 Spearmint .. 2 75@3 00 Sperm .. 1 00@1 10 Tansy .. 3 50@3 75 Tar, USP .. 30@ 40 Turpentine, bbls. @ 58 Turpentine, less 63@ 68 Wintergreen, tr. 5 50@5 75 Wintergreen, sweet birch 4 00@4 25 Wintergreen, art 1 75@1 85 Wormseed .. 3 50@4 00 Wormwood .. 3 75@4 00</p> <p>Potassium</p> <p>Bicarbonate .. 1 90@2 00 Bichromate .. 60@ 65 Bromide .. 1 80@2 00 Carbonate .. 1 60@1 75 powdered .. 60@ 65 Chlorate, gran'r 80@ 85 Chlorate, xtal or powd. .. 75@ 80 Cyanide .. 60@ 70 Iodide .. 4 30@4 40 Permanganate 2 75@3 00 Prussiate, yellow @ 1 50 Prussiate, red .. @ 3 50 Sulphate .. @ 1 10</p> <p>Roots</p> <p>Alkanet .. 90@1 00 Blood, powdered 20@ 25 Calamus .. 50@3 50 Elecampane, pwd. 15@ 20 Gentian, powd. 30@ 35 Ginger, African, powdered .. 20@ 25 Ginger, Jamaica .30@ 35 powdered .. 30@ 35 Goldenseal pow. 7 50@7 70 Ipecac, powd. .3 25@3 50 Licorice .. 32 1/2@ 35 Licorice, powd. .. 28@ 35 Orris, powdered 30@ 35 Poke, powdered 20@ 25 Rhubarb .. 75@1 00 Rhubarb, powd. 75@1 25 Rosinweed, powd. 25@ 30 Sarsaparilla, Hond. ground .. 55@ 60 Sarsaparilla Mexican, ground .. 25@ 30 Squills .. 35@ 40 Squills, powdered 40@ 60 Tumeric, powd. .. 13@ 20 Valerian, powd. .. 70@ 75</p> <p>Seeds</p> <p>Anise .. 20@ 25 Anise, powdered @ 25 Bird, Is .. @ 10 Canary .. 8@ 12 Caraway .. 60@ 65 Cardamon .. 1 80@2 00 Celery (Powd. 40) 30@ 35 Coriander .. 14@ 20 Dill .. 25@ 30 Fennell .. @ 75 Flax .. 7@ 10 Flax, ground .. 7@ 10 Foenugreek, pow. 10@ 15 Hemp .. 8@ 12 Lobelia .. 40@ 50 Mustard, yellow 19@ 25 Mustard, black ..19@ 25 Mustard, powd. 22@ 30 Poppy .. @ 50 Quince .. 1 00@1 25 Rape .. 10@ 15 Sabadilla .. 40@ 50 Sabadilla, powd. .. @ 40 Sunflower .. 7@ 10 Worm American .. @ 25 Worm Levant .. 1 50@1 75</p> <p>Tinctures</p> <p>Aconite .. @ 75 Aloes .. @ 65 Arnica .. @ 75 Asafoetida .. @ 1 35 Belladonna .. @ 1 65 Benzoin .. @ 1 00 Benzoin Compo'd .. @ 1 00 Buchu .. @ 1 50 Cantharadies .. @ 1 80 Capsicum .. @ 90 Cardamon, Comp. .. @ 1 50 Cardamon, Comp. .. @ 2 00 Catechu .. @ 60 Cinchona .. @ 1 05 Colchicum .. @ 75 Cubes .. @ 1 20 Digitalis .. @ 80 Gentian .. @ 75 Ginger .. @ 95 Guaiac .. @ 1 05 Guaiac, Ammon. .. @ 80 Iodine .. @ 2 00 Iodine, Colorless @ 2 00</p> <p>Ipecac .. @ 75 Iron, clo. .. @ 60 Kino .. @ 80 Myrrh .. @ 1 05 Nux Vomica .. @ 70 Opium .. @ 3 50 Opium, Camph. .. @ 90 Opium, Deodor'd .. @ 2 75 Rhubarb .. @ 70</p> <p>Paints</p> <p>Lead, red dry .. 10 @ 10 1/2 Lead, white dry 10 @ 10 1/2 Lead, white oil 10 @ 10 1/2 Ochre, yellow bbl. 1 @ 1 1/4 Ochre, yellow less 2 @ 5 Putty .. 2 1/2@ 5 Red Venet'n bbl. 1 1/4@ 4 Red Venet'n less 1 1/4@ 5 Vermillion, Amer. 25@ 30 Whiting, bbl. .. @ 1 45 Whiting .. 2@ 5 L. H. P. Prepd. 1 60@1 70</p> <p>Insecticides</p> <p>Arsenic .. 9@ 15 Blue Vitriol, bbl. .. @ 16 Blue Vitriol, less 17@ 25 Bordeaux Mix Dry 14@ 20 Hellebore, White powdered .. 35@ 40 Insect Powder .. 30@ 50 Lead, Arsenate .. 10@ 30 Lime and Sulphur Solution, gal. .. 15@ 25 Paris Green .. 37 1/2@ 43</p> <p>Miscellaneous</p> <p>Acetanalid .. 85@ 95 Alum .. 9@ 12 Alum, powdered and ground .. 11@ 15 Bismuth, Subnitrate .. 3 80@4 00 Borax xtal or powdered .. 10@ 15 Cantharades po 2 00@12 00 Calomel .. 1 91@2 00 Capsicum .. 30@ 35 Carmine .. 6 50@7 00 Cassia Buds .. @ 40 Cloves .. 30@ 35 Chalk Prepared .. 6@ 8 1/2 Chalk Precipitated @ 10 Chloroform .. 70@ 78 Chloral Hydrate 1 92@2 12 Cocaine .. 5 40@5 60 Cocoa Butter .. 60@ 70 Corks, list, less 70% Copperas, bbls. .. @ 2 Copperas, less .. 2 1/2@ 7 Copperas, powd. .. 4@ 10 Corrosive Sublim. 1 75@1 80 Cream Tartar .. 50@ 55 Cuttlebone .. 45@ 50 Dextrine .. 7@ 10 Dover's Powder .. @ 3 00 Emery, all Nos. 6@ 10 Emery, powdered 5@ 8 Epsom Salts, bbls. @ 2 1/2 Epsom Salts, less 3@ 7 Ergot .. 1 25@1 50 Ergot, powdered 2 75@3 00 Flake White .. 15@ 20 Formaldehyde lb. 15@ 20 Gelatine .. 1 10@1 15 Glassware, full cs. 75-100% Glassware, less 70% Glauber Salts bbl. @ 1 1/4 Glauber Salts less 2@ 5 Glue, brown .. 13@ 18 Glue, brown grd. 12@ 17 Glue, white .. 15@ 25 Glue, white grd. 15@ 20 Glycerine .. 58@ 71 Hops .. 45@ 60 Hops .. 45@ 60 Iodine .. 5 68@5 91 Iodoform .. 6 78@6 94 Lead Acetate .. 20@ 25 Lycopodium .. @ 2 25 Mace .. 85@ 90 Mace, powdered 95@1 00 Menthol .. 4 50@4 75 Morphine .. 7 30@7 55 Nux Vomica .. 20@ 25 Nux Vomica, pow. @ 20 Pepper, black pow. @ 35 Pepper, white .. @ 40 Pitch, Burgundy .. @ 15 Quassia .. 12@ 15 Quinine .. 65@ 75 Rochelle Salts .. 43@ 50 Saccharine oz. .. @ 1 80 Salt Peter .. 38@ 45 Seidlitz Mixture .. 36@ 40 Soap, green .. 20@ 25 Soap, mott castile 12@ 15 Soap, white castile case .. @ 8 00 Soap, white castile less, per bar .. @ 85 Soda Ash .. 4 1/4@ 10 Soda Bicarbonate 2 1/4@ 6 Soda, Sal .. 1 1/4@ 5 Spirits Camphor .. @ 75 Sulphur roll .. 2 1/2@ 6 Sulphur Subl. .. 3@ 7 Tamarinds .. 15@ 20 Tartar Emetic .. @ 80 Turpentine Ven. 50@3 50 Vanilla Ex. pure 1 00@1 50 Witch Hazel .. 65@1 00 Zinc Sulphate .. 10@ 15</p>
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GROCERY PRICE CURRENT

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

Table with columns: ADVANCED, DECLINED. Items include Brooms, Mushrooms, Evap. Apricots, Some Flour Feed.

Index to Markets By Columns

Index to Markets table listing various goods like Ammonia, Axle Grease, Baked Beans, Bath Brick, etc., with corresponding column numbers.

Table 1: AMMONIA, AXLE GREASE, BAKED BEANS, BATH BRICK, BLUING, BREAKFAST FOODS, BROOMS, BRUSHES, BUTTER COLOR, CANDLES, CANNED GOODS.

Table 2: Clams, Corn, French Peas, Gooseberries, Hominy, Lobster, Mackerel, Mustard, Mushrooms, Oysters, Plums, Pears in Syrup, Peas, Peaches, Pineapple, Pumpkin, Raspberries, Salmon, Sardines, Shrimps, Succotash, Strawberries, Tomatoes, Tuna, Catsup, Cheese.

Table 3: CHEWING GUM, CHOCOLATE, CLOTHES LINE, COCOA, COCOANUT, COFFEES ROASTED, JAVA, MOCHA, BOGOTA.

Table 4: McLaughlin's XXXX, CONFECTIONERY, SPECIALTIES, CHOCOLATES, POP CORN GOODS, COUGH DROPS, NUTS—WHOLE.

Table 5: PEANUTS, CRACKERS, NATIONAL BISCUIT COMPANY BRANDS, IN-ER-SEAL TRADE MARK PACKAGE GOODS, OTHER PACKAGE GOODS, BULK GOODS, CANS AND BOXES.

6

Table with 2 columns: Item Name and Price. Includes categories like Sugar, Butter, Soda, Oyster, Specialty, CREAM TARTAR, DRIED FRUITS, Raisins, EVAPORATED MILK, FARINACEOUS GOODS, Beans, Pearl Barley, Peas, Sago, East India, German, Tapioca, FISHING TACKLE, Cotton Lines, Linen Lines, and Poles.

7

Table with 2 columns: Item Name and Price. Includes categories like FLAVORING EXTRACTS, FLOUR AND FEED, WHEAT, OATS, CORN, HAY, FEED, FRUIT JARS, GELATINE, GRAIN BAGS, HERBS, HIDES AND PELTS, TALLOW, WOOL, and HONEY.

8

Table with 2 columns: Item Name and Price. Includes categories like HORSE RADISH, JELLY, JIFFY-JELL, MOLASSES, MUSTARD, OLIVES, PICKLES, PETROLEUM PRODUCTS, IRON BARRELS, PICKLES, SALT, SALT FISH, and SALT SAUCES.

9

Table with 2 columns: Item Name and Price. Includes categories like Mackerel, SEEDS, SHOE BLACKING, SNUFF, SPICES, CANNED MEATS, RICE, ROLLED OATS, SALAD DRESSING, SALERATUS, SAL SODA, SALT, WARSAW, SOLAR ROCK, Common, HOLLAND HERRING, and Trout.

10

Table with 2 columns: Item Name and Price. Includes categories like Mackerel, SEEDS, SHOE BLACKING, SNUFF, SPICES, CANNED MEATS, RICE, ROLLED OATS, SALAD DRESSING, SALERATUS, SAL SODA, SALT, WARSAW, SOLAR ROCK, Common, HOLLAND HERRING, and Trout.

11

Table with 2 columns: Item Name and Price. Includes categories like Oolong, English Breakfast, Ceylon, TOBACCO, Plug, and Scrap.

SPECIAL PRICE CURRENT

12

13

14

Smoking

Table listing various smoking products including All Leaf, BB, Badger, Banner, Big Chief, Bull Durham, Buck Horn, Cigar, and others with prices.

Table listing various tobacco and cigar products including Rob Roy, S. & M., Soldier Boy, Stag, Sweet Lotus, and others with prices.

CIGARS

Table listing various cigar brands and products including Peter Dornbos, Dornbos Binder, and others with prices.

TWINE

Table listing various twine products including Cotton, Jute, Hemp, Flax, and others with prices.

VINEGAR

Table listing various vinegar products including White Wine, Nigger Hair, and others with prices.

Butter Plates

Table listing various butter plate products including Ovals and Wire End with prices.

Wire End

Table listing various wire end products with prices.

Churns

Table listing various churn products with prices.

Clothes Pins

Table listing various clothes pin products including Round Head and Cartons with prices.

Egg Crates and Fillers

Table listing various egg crate and filler products with prices.

Faucets

Table listing various faucet products with prices.

Mop Sticks

Table listing various mop stick products with prices.

Pails

Table listing various pail products with prices.

Toothpicks

Table listing various toothpick products with prices.

Traps

Table listing various trap products with prices.

Tubs

Table listing various tub products with prices.

Washboards

Table listing various washboard products with prices.

Window Cleaners

Table listing various window cleaner products with prices.

Wood Bowls

Table listing various wood bowl products with prices.

WRAPPING PAPER

Table listing various wrapping paper products with prices.

WOODENWARE

Table listing various woodenware products including Baskets and Buckets with prices.

CHARCOAL

Text describing charcoal products and their uses, including bulk or local shipments.

15

YEAST CAKE

Table listing various yeast cake products with prices.

TELFER'S COFFEE



Table listing various Telfer's Coffee products including Jamo, Edin, Belle Isle, and others with prices.

AXLE GREASE



Text describing axle grease products and their uses.

BAKING POWDER

Table listing various baking powder products with prices.

Text describing special deals for baking powder.

Text describing K C Baking Powder and its quality.

Royal

Table listing various Royal soap products with prices.

FITZPATRICK BROTHERS' SOAP CHIPS

Table listing various Fitzpatrick soap chip products with prices.

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



Table listing various White House Coffee products with prices.

Text describing White House Coffee products and their quality.

SALT



Table listing various Morton's Salt products with prices.

SOAP

Text describing soap products and their uses.

17

Table listing various cake and soap products including Climax, Gloss, Big Master, and others with prices.

Table listing various soap products including Proctor & Gamble, Lenox, and others with prices.

Table listing various soap products including Swift & Company, White Laundry, and others with prices.

Table listing various soap products including Tradesman Company, Black Hawk, and others with prices.

Table listing various soap products including Scouring, Sapollo, and others with prices.

Table listing various soap products including Soap Compounds, Johnson's Fine, and others with prices.

WASHING POWDERS

Table listing various washing powder products with prices.

Text describing washing powder products and their uses.

Table listing various washing powder products including Snow Boy and others with prices.

Table listing various washing powder products including Naphtha and others with prices.

Table listing various washing powder products including Queen Anne and others with prices.

Table listing various washing powder products including Oak Leaf and others with prices.

Table listing various washing powder products including BBLs and others with prices.

WRITE FOR PRICES

BUSINESS-WANTS DEPARTMENT

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

BUSINESS CHANCES.

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

Cash Buyers of clothing, shoes, dry goods and furnishings. Parts or entire stocks. H. Price, 194 Forrest Ave. East, Detroit. 678

Simplify Your Book-keeping—Bernhardt's date number index system enables you to keep track of your debts, stock and bills; instantly recognize your slow moving stock from your quick sellers. Tell when you bought it, on what bill number and what you paid for it, by a glance at the index number and code on the stock. Price 50c. M. Bernhardt, 31 Curtis Pl., New Brighton, N. Y. 679

Business Opportunity—Excellent location in small town, near Cedar Rapids, Iowa, for good general store, combined with postoffice, telephone exchange and possibly new bank. Address, Bolton & Co., Cedar Rapids, Iowa. 686

For Sale—Elegant mahogany store fixtures including ten revolving clothing cabinets, two pull-out wall cabinets, two American Beauty showcases, one horse-shoe case, five children's clothing cabinets, tables and many other articles, which are all in first-class condition and can be bought at prices worth your investigation. New Greulich Co., 118 Monroe Ave., Grand Rapids, Michigan. 687

For Sale—Established dry goods and ladies' ready-to-wear business. Clean up-to-date stock of about \$18,000. Best location in lively Central Michigan city of 10,000. Business satisfactory but owner must retire because of ill health. Write for particulars. Address No. 688, care Michigan Tradesman. 688

Wanted—Set of cash carriers of four stations. Address U. S. Glue Company Store, Otjen, Wisconsin. 689

For Rent—Store building at Wyman now occupied by general stock doing lucrative business. Cream station and post-office goes with store. Rent only \$15 per month. R. K. Finch & Son, 211 East Delaware St., Grand Rapids. 681

WANTED SHOE STOCK—Will trade vaudeville and picture show for stock of shoes. S. A. Miller, Keokuk, Iowa. 680

FOR RENT AT GARY, INDIANA—Where the U. S. Steel Company employs about 17,000 men and where they will ultimately employ 45,000 men, a store room, brick building 4,500 square feet of floor space, display windows on Broadway and Seventh Ave., best retail shopping center. An excellent opportunity. For complete information address Harry Hall, 17 E. Sixth Ave., Gary, Indiana. 682

Buy old false teeth, make money; any locality; great demand; 200 per cent. profit; new business. Not overdone. Instructions 25c. F. Dean, 67 A, Orange, Massachusetts. 683

Partner Wanted—An experienced and up-to-date partner with \$6,000 to \$7,000 to invest for half share in a good up-to-date dry goods and furnishings store in the best and most prosperous town in Upper Peninsula. Anyone interested, write at once. Partner, care Michigan Tradesman. 684

Will Sell Or Trade—For stock of groceries or hardware, a small farm with plenty of fruit near town in Western Michigan. Address Fruit Farm, care Michigan Tradesman. 690

For Sale—Stock of dry goods, carpets, shoes, ladies' cloaks and men's furnishings. Invoice about \$12,000 in county seat of Livingston county. Good chance if taken at once. Goodnow & Gartrell, Howell, Michigan. 692

Special For Rent—Two single stores adjoining, size 20 x 60 each, basements same size. Location on prominent side street 125 feet from main business street. Demand here for large grocery and market; also hardware and general store. Address S. P. Lantz, 428 Michigan Ave., W., Lansing, Michigan. 693

Collections—List your unpaid accounts, notes and claims with us; collections everywhere by bonded representatives; no collection, no pay. Allen Mercantile Service, 518 Rialto Bldg., Kansas City, Mo. 694

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—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

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 2 1/2 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

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

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 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—Complete set of fixtures for grocery and meat market in small town. Price \$400. Would cost \$800 new. Box 114, Boyne Falls, Michigan. 667

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. 666

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 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—Cheap if sold at once, Stevens No. 12 refrigerator, 7 1/2 x 10 x 10 ft. high. Cannot tell it from new. Lock Box 103, Thompsonville, Michigan. 663

For Sale—Only steam laundry in city of 5,000. Well equipped and doing a good paying business. Steam Laundry, Belding, Michigan. 665

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

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

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

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

The Merchants Auction Co., Baraboo, Wisconsin. The most reliable sales concern for closing out, reducing or stimulation. Write for information. 555

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. 767

HELP WANTED.

Wanted—Registered pharmacist or assistant. State salary and experience. Quinine, care Tradesman. 685

Wanted—At once. Experienced meat cutter and sausage maker. E. D. Hughes, Pentwater, Michigan. 640

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 A. I. 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

**If you want to buy or sell potatoes, wire or write
MILLER MICHIGAN POTATO CO.
Wholesale Produce Buyers and Shippers
POTATOES
Correspondence solicited
Wm. Alden Smith Bldg. Grand Rapids, Michigan**

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THREE IN ONE.

Commissioner Winship Acts as Advocate, Judge and Jury.

The hearing held at Lansing last Thursday to determine whether, in the opinion of the State Insurance Commissioner, W. B. Shaw was a proper person to act as fire insurance adjuster, in the light of recent disclosures in the Tradesman and evidence which has been presented to the Commissioner by other parties, was in the nature of a fiasco, due to the unexpected action of the Commissioner in announcing that the tribunal would not be governed by the ordinary rules of evidence and that he himself would act as judge, jury, prosecutor and defender. This somewhat arbitrary decision on the part of the Commissioner prevented Attorney Fuller, who accompanied Mr. Prendergast and his associates to Lansing, from bringing out the vital feature sought to be established—that Shaw secured the signatures of Hatchew and Brooks to the non-waiver agreement by coercion. The Commissioner utterly disconcerted the witnesses—Shaw included—and succeeded in muddling the matter so badly that clearness of vision and correctness of conclusion seemed to be out of the question. Mr. Winship's excuse for voluntarily assuming all the functions of the tribunal was that when he admitted lawyers to present controversies of this kind the parties at issue "never get anywhere and never get through."

In consequence of this unexpected turn of affairs, the Commissioner's "court" took on the aspect of a dog case in a justice court in a country village, where the presiding officer assumes the right to settle questions of constitutional law, to brow beat the witnesses on both sides and to mix things up generally.

Mr. Winship may be justified in his refusal to recognize the rights of lawyers to practice in his "court," but judging by the free-for-all manner in which the Shaw case was conducted, it would appear to an outsider that a little less bombast, a little less self assertiveness, a little less assumption of arbitrary authority, a little more dignity, a little more disposition to get at facts and deal with plain business propositions in a business like manner would be more in keeping with the important office of State Insurance Commissioner.

"Outside of court," Mr. Winship is a genial gentleman with whom it is a genuine pleasure to discuss matters of general interest. He is fair in statement, persuasive in argument and courteous to an unusual degree. He still insists that he is the legitimate father of the Anti-Discrimination law enacted by the last Legislature and confidently asserts his belief that the law has been a good thing for the insuring public. He expresses an anxiety to convert the Tradesman to his way of thinking—and will be given an opportunity to do so.

The outcome of the hearing, as stated elsewhere, was a severe censure of Shaw for his arbitrariness and unfortunate temperament and a signifi-

cant warning that his license might not be renewed when it expires March 1. As Shaw has applied for a transfer to another station, precipitate action on the part of the Commissioner may not be necessary at that time.

During the time Mr. Winship has held the office of Insurance Commissioner—now nearly four years—he has frequently been called upon to see that the insured receives fair treatment. His office door has always been wide open to people with a grievance and he has invariably lent a sympathetic ear to those who found themselves unable to comprehend the entangling technicalities peculiar to insurance riders and the methods of some insurance adjusters. He cited a case at the Shaw hearing where an overzealous adjuster took an unfair advantage of an old man because of his age and infirmities and effected an adjustment at an unfair figure. A daughter brought the matter to the attention of the Commissioner after the policy had been surrendered and the money paid, but the Commissioner induced the company to re-open the adjustment and pay an additional sum which more nearly represented the amount the insured should have originally received. It has come to the attention of the Tradesman that Mr. Winship has frequently been called upon to act as a go-between in matters of this character and that he has always been able to accomplish his ends because of his earnestness and persuasiveness.

Another Report From the Glad Hand Town.

Bay City, Dec. 12—The regular meeting of Bay Council was held in the Elks Hall on Saturday afternoon, with Senior Counselor T. J. McCloy presiding. All the officers and nearly all the members of the Council were on hand to welcome the following Grand officers who accepted the invitation to them by Bay Council to honor the meeting with their presence: Grand Junior Counselor John A. Hach, Jr., Grand Secretary M. Heuman, Grand Conductor W. T. Ballamy, Grand Sentinel H. R. Ranney and Grand Chaplain M. G. Howarn. A large delegation of Saginaw Council, headed by District Deputy B. N. Mercer, motored over to visit with Bay Council and meet with the Grand officers, which made this the biggest and best meeting Bay Council ever held. Twenty-seven members of the Commercial Army attempted to stop the advances of "Kaiser Billie" in this campaign, but Old Billie is an old war horse and was too wise for the young infantry who fiercely surrendered and were taken into camp where they will be put to work strengthening the forts of his "Royal Goatship" for the next campaign which will take place in February. After the close of the meeting all the members with their families and invited friends adjourned to the Wenonah Hotel to attend the cabaret banquet and dancing party given in honor of the new members and the grand officers. During the course of the banquet a pleasing cabaret programme consisting of singing and dancing was carried out. The biggest hit of the evening was a saxophone sextet by Mac Gilvery and Brink and four members of Gebesler's orchestra. Lawrence Gregory, well-known Bay City tenor, made a "hit" by singing several popular songs in true cabaret style, as did Otto Powers, who at present is a member of Traverse City Council, No. 361, but hopes to be with us soon. Featuring the cabaret part of the enter-

tainment was a dancing act which was a bit unique in that a small pig in a baby cab appeared with two men, one of them dressed as a woman, while they did their part of the merry making. A special feature was an exhibition dance by Adolph Denkhous and Miss Ruth Woodruff, showing all the latest dances, including the Brizilian Maxixe. Between the cabaret numbers the orchestra played dance music and those who desired to dance did so in the center of the room which was reserved for that purpose. The banquet was opened by everyone singing U. C. T.'s of Michigan and just before the closing number was played everyone stood up and sang U. C. Tism. Both of these songs were composed by the writer. After which the orchestra played Home Sweet Home. F. J. Fenske.

U. C. T.'S of Michigan.
(Tune—Michigan, My Michigan.)
What sounds are these that strike the ear,

U. C. T.'S of Michigan.
A mighty host is gathered here,
U. C. T.'S of Michigan.
Our colors are gold, white and blue,
We'll ever to our cause be true,
And ever strive our work to do.
We're U. C. T.'S of Michigan.

We've added numbers to our ring,
U. C. T.'S of Michigan.
For these our highest praises sing,
U. C. T.'S of Michigan.
And so we're gathered here to-day,
With added strength for every fray,
And though we're ever far away,
We're U. C. T.'S of Michigan.

U. C. T. ISM.
(Tune America.)
Our order U. C. T.

Best in FRATERNITY,
Of thee we sing,
Join it where you reside,
Work at your brother's side,
In it you will take pride
And its praises sing.

Our tenet UNITY
Denotes Stability,
And it we love.
It lightens our brother's ills,
Helps him to climb the hills,
His heart with rapture thrills,
Like that above.

Let FAITH and CHARITY
Always abide with thee
And you will sing.
Long may our star shine bright
With a RAY OF HOPE at night,
Protect us by Thy might,
Great God, Our King.

My Wife's Come Back—Hurrah!
Hurrah!

Mears, Dec. 12—Weather—Rainy, but dry, followed by much colder and freezing weather.

Trade—Very brisk. I mean it would be if there were any trade to speak of.

That good natured merchant of Shelby, Leo Spellman, drove up in his car 'tother day and asked one of my customers where he could find the boss of this ranch. I kindly stepped forth or fifth and explained that, inasmuch as my wife was away visiting, there was no boss around at present. Leo came in and we gabbed like two old women for an hour. I was at a loss to know just why Leo drove up here, as I knew he could save gasoline if he just wanted to see me, as he had a photo of me at home. We wasted a good share of our time trying to convince each other how big a business we were doing, although neither one believed the other, but after I accused Leo of coming to make me jealous with his new 1919 shining model, as compared with the 1888 one-lung model I drive, he told me he had lost one of his four customers and came up to see if I had him. I soon proved by my books that I only had two customers myself and, after scanning the list, it was proven conclusively that I did not have him. Later it was discovered that the cuss in question (cuss is an abbreviation for customer) had sold a load of beans and so, having some cash to spend, had transferred his trade to the cats (cats is an abbreviation for catalogue house). Trade going to the cats is as bad as going to the dogs.

I will admit that a Saturday after-

noon in Mears brings no more trade than dollar day in Shelby.

Carl Peterson, erstwhile clothing merchant prince of Hart and later ex-merchant of Scottville, has closed his latter business and will take up the life insurance game again. Carl dropped into the kicker's sanctum and reports that Scottville, Hart, Shelby and all the other small villages are handicapped by the fact that all the young men have wandered to the cities. Even the larger cities, such as Manistee and Mears, are up against like conditions.

Even though I am up against the fearful and frightful H. C. of L. and scarcity of cash customers, I am feeling rather optimistic, because my cook has come back.

Chronic Kicker.

Out Again and In Again.

R. J. Douglass, who has represented the Crane Co., of Chicago, in this territory for several years, has been made local manager of the company's new Grand Rapids branch, formerly the Grand Rapids Supply Co., and will soon bring his family here from Chicago.

The Grand Rapids branch will be continued under the old name and with practically the same line, steam fitting, plumbers' and mill supplies. The electric motors, gas engines, pumps and power plant equipment department will be discontinued and M. V. Burlingame, who has had charge of the department for several years, will take it over and will open an office and show rooms in the Blodgett building 19 Ionia avenue, S. W., under the style of the Kellogg-Burlingame Co. R. B. Kellogg, who established the Grand Rapids Supply Co. sixteen years ago and built it up, will be interested financially in the Kellogg-Burlingame Co. but his chief interest for several months will be to enjoy the first vacation he has had in many years.

The death of John D. Archbold removes a large and important figure in the industrial and financial world. He was one of those bright, young Americans, who a half century ago grasped the opportunities offered by a country marvelously endowed and thereby won fame and fortune. He had little enough at the start, but had grit and perseverance, coupled with foresight and enthusiasm and he rose rapidly. This country has had many men of his type and the growth and prosperity of the Nation may be largely attributed to their energy and enterprise. They were the products to a certain extent of a favorable environment, rich in opportunities, but it is also true that they would not have risen above their fellows were it not for their native abilities and capacity for work. As a class they have been at times severely criticised, but the credit belongs to them for having developed the resources of the country and added much to the comfort and happiness of the people. Mr. Archbold took a deep interest in the cause of education and made a large contribution to those things that enlighten and humanize society.

The more goods you show, the more you will sell. Keep your eyes open for new equipment and fixtures that will help your display power.

Bright lights in a store are expensive, but they do not begin to be as expensive as poor lights.