

MICHIGAN TRADESMAN

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Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 20, 1916

Number 1735

A Toast to the Trade

May Christmas bring you an abundance of Good Health, Good Cheer, Happiness and Prosperity. Yes, even more than these—"Good Will toward all Men," for this is the true spirit of Christmas, and which enriches and strengthens the Golden Ties that link the Brotherhood of Man with the Fatherhood of God.

May the New Year provide you Opportunity; Bless you with Responsibility; Enrich you through Achievement, for only by such a process can we in the true sense become Richer in the Hearts of the Community, Greater in the Minds of Friends, Nobler in the Eyes of God.

VALLEY CITY MILLING CO.

Grand Rapids, Mich.

Sole Manufacturers

LILY WHITE FLOUR

"The Flour the Best Cooks Use"

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

The Iron Safe Clause

in Fire Insurance Policies,
which is frequently used as a
club by unscrupulous insur-
ance adjusters to coerce mer-
chants who have suffered loss
by fire to accept less than the
face of their policies, has no
terrors to the merchant who
owns a York fire proof safe.

This safe is carried in stock and
sold at factory prices by the Western
Michigan representative of the York
Safe & Lock Co.

GRAND RAPIDS SAFE CO.

GRAND RAPIDS, MICHIGAN

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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Thirty Fourth Year

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WINSHIP WILL HELP

Bring the Thirteen Delinquent Companies to Time.

Another week has gone by without any action being taken by the thirteen insurance companies interested in the Valley City Chair Co. loss. The business men of Grand Rapids are so exasperated over the non-action of the companies and the unfounded insinuations of the adjuster who made a mess of the matter that steps are being taken to bring the delinquents to time or force them to cease doing business in Michigan. Learning that Insurance Commissioner Winship was to visit the city Tuesday, a meeting of some of those interested in the loss was called at the Association of Commerce rooms Monday forenoon, when the following resolution was offered by the editor of the Tradesman:

Whereas—The Valley City Chair Co. plant was destroyed by fire June 7, involving nearly a total loss; and

Whereas—The company carried \$164,000 insurance, and presented proofs of loss amounting to \$125,000; and

Whereas—The adjuster who undertook to settle the loss refused to pay more than \$56,000 and demanded an appraisal; and

Whereas—An appraisal conducted according to law at the request of the insurers brought in a verdict showing the loss to be \$143,200; and

Whereas—Thirteen of the companies interested in the loss have repudiated the appraisal and have started suit at Detroit to set it aside on grounds which we are assured are trivial and resorted to solely to annoy the insured and delay the day of settlement; and

Whereas—The conduct of these thirteen companies is such as to cast grave reflections on the integrity and good faith of the fire insurance business in general and the thirteen companies in particular; and

Whereas—The delay in settlement is causing the insured great loss and has practically resulted in the destruction of its business; and

Whereas—It is the province of the Grand Rapids Association of Commerce to encourage manufacturing and discourage methods which tend

to destroy our manufacturing industries; therefore

Resolved—That we condemn the action of the insurance companies above referred to in failing to make a prompt and honorable adjustment of this loss and herewith petition the State Insurance Commissioner to take immediate action to induce the companies to carry out the terms of their policies and the verdict of the appraisal or cancel their licenses to do business in Michigan.

Resolved—That a committee of three be appointed to bring this matter to the attention of Mr. Winship on the occasion of his visit to Grand Rapids Dec. 19.

Instead of referring the matter to a committee, it was decided by Chairman Cornelius, of the Executive Committee, to take the matter up with Mr. Winship in a body and an adjournment was accordingly taken until 2 o'clock Tuesday afternoon, when Mr. Winship met the gentlemen at the same place and listened to a discussion of the situation. At the conclusion of the discussion, Mr. Winship stated that he would gladly take the matter up with the companies along the lines suggested, because he considered they had not dealt fairly or honorably with the insured—they should either pay the amount due the insured or else refuse to pay, so suits could be started to determine the rights of the parties. He condemned in the strongest terms the action of the attorney of the companies in starting suit in a distant county to set aside the appraisal; in fact, he said this was the first time he had ever known insurance companies to ask for an appraisal and then refuse to abide by the verdict of the appraisers. He frankly stated that he would ignore the attorneys and appraisal company which has handled the situation so bunglingly and go direct to the insurance companies themselves. Mr. Winship clearly indicated that he was in close touch with the situation and that he proposed to leave no stone unturned to right the great wrong which has been done one of Grand Rapids' most promising manufacturing institutions.

At the conclusion of the meeting, Mr. Winship was given an unanimous vote of thanks for his generous offer to help extricate the city from an unfortunate dilemma.

The Delinquent Companies.

Aetna Insurance Co., New York, \$15,000.

Atlas Assurance Co., Ltd., London, \$10,000.

British-American Assurance Co., Toronto, Canada, \$12,500.

Insurance Company of North America, Philadelphia, \$15,000.

Commercial Union Fire Insurance Co., New York, \$15,000.

General Fire Insurance Co., Paris, France, \$3,500.

German-American Insurance Co., New York, \$12,500.

Hanover Fire Insurance Co., New York, \$7,500.

Hartford Fire Insurance Co., Hartford, Conn., \$22,500.

Michigan Fire & Marine Insurance Co., Detroit, \$8,000.

New Hampshire Fire Insurance Co., Manchester, N. Y., \$10,000.

Phoenix Insurance Co., Hartford, Conn., \$10,000.

Springfield Fire & Marine Insurance Co., Springfield, Mass., \$10,000.

"Creatures of the Companies."

The Secretary of a leading fire insurance company writes the Tradesman as follows:

"It may be information to you, but the bureaus are the creatures of the companies, formed for the purpose of reducing the expense incident to the adjustment of claims, and every effort is made to employ none but men of exceptional character and ability and very largely with a view to obviating the friction sometimes incident to the adjustment of losses. Furthermore, about 90 per cent. of all claims are adjusted without any friction whatever between the men representing the bureaus and the assured, which is a very good indication of the fact that these men are, as a whole, absolutely fair."

This admission explains why the insurance companies are so tenacious over having settlements made by the adjustment bureaus they own themselves; in other words, they create a modern Frankenstein and then stand in the background and disclaim all responsibility for the acts of the monster, while profiting by his crimes and extortions.

This admission renders it absolutely necessary to secure the enactment of a law at the coming session of the Legislature, prohibiting the operation of these nefarious organizations.

Of course, the Kaiser's peace proposition had to be turned down because it utterly ignored the vital thing civilization is fighting for—the utter extinction of Prussian militarism, which is the most dangerous menace which confronts the world at the present time. Either militarism must be banished or civilization must lapse into barbarism, as is the condition in Germany to-day. No lasting peace can be secured until militarism and barbarism are thrown in the discard.

A. J. Crosby, general dealer at Mohawk, Tenn., renews his subscription two years in advance and says: "We can not do without your paper, as my wife calls it my Sunday bible."

PROGRESSING BACKWARD.

The statistical statement made before the assembled life-insurance presidents to the effect that the consumption of cigarettes in this country has doubled in the last five years agrees with the general impression. If the scope of an industry is to be measured by its advertising expenditures, the cigarette must be not very far behind the automobile and well ahead of the mechanical music-players. The same genius who finds names for Pullman cars has evidently been at work upon birth certificates for new brands of cigarettes. In his efforts he has pretty nearly exhausted the mystic Orient with its divinities, deserts, camels, caliphs, prophets, sultanas, and minarets. But has the average consumption of cigarettes increased, or is a larger public smoking them to-day than five years ago? The growth of the habit among women, although noticeable, will be hardly an important factor. What seems more likely is that the habit is spreading among very young men. So one would gather from the cigarette advertisements in the college publications. As a symbol of sophomore emancipation, the pipe retains its vogue; but there is reason to believe that in the growing precocity of the undergraduate in all matters of life, the cigarette is one of the notable manifestations.

If it should turn out to be true that cigarette-smoking is on the increase among young men, a problem arises which affects not only tobacco or liquor, but the entire question of unwise living and premature death which the statement above referred to so manfully attacks. How is one to go about bringing in a better state of things? Naturally, by education. But it is precisely in this field of nicotine and alcohol that very serious and widespread educational efforts have been made. The deleterious effects of tobacco are formally taught in the schools both directly and as part of the general subject of physiology and health. And in indirect ways the cigarette has apparently been under heavy assault. The development of high-school and even elementary-school athletics, the growth of the outdoor life, the spread of the Boy Scout movement should be so many forces working against tobacco. Have they done so? The right answer to this would be significant not only for the specific problem, but for many related problems and for the very general question of how effective education can be made against harmful social influences.

A good way to make a thing impossible is to imagine it so.

ANTI-DISCRIMINATION LAW.

Ardent Defense By the Man Who Made It.*

It is with some degree of interest and gratification that I have received the invitation to speak before the wholesale dealers of the Grand Rapids Association of Commerce upon the anti-discrimination and fire rating bureau law enacted at the last Legislature.

I am so deeply impressed with the feeling that this much-discussed law is the greatest constructive piece of legislation with regard to fire insurance and the interests of the public that has ever become enacted in this State that I welcome the opportunity to discuss it fearlessly and frankly before any body of business men sufficiently interested to be willing to listen. I can scarcely imagine an instance of greater misrepresentation concerning a public act than has attended the discussion of this law on the part of a few people in the State of Michigan, who have been organizing a propaganda against it. I cannot but feel that most of this misrepresentation is due to a vicious attitude that is masking selfish interests, and it has resulted in a great misconception of the purport of the law and of its effect on the part of those who do not have a clear and adequate understanding of the nature of insurance as an institution. It would not be surprising, therefore, if in addressing such a body as this, I should find a considerable portion of the audience hostile to the principles of the law, but I have never feared a hostile audience, for no man need fear a hostile audience when he has a truthful presentation of his subject to offer.

The campaign against this law has been rather shifty in character, in that it does not discuss the real principles of the law or the essential points which it covers, but it has broadened out into a discussion of matters totally irrelevant to the law. It has broadened into a demagogic appeal and prejudice. I trust that such appeal may not find fertile soil in Michigan, for Michigan would be taking a backward step if it nutured ideas involved in that appeal. The states of Missouri, Kentucky and South Carolina have had their experience with this sort of demagogism. The two former have retraced their steps, while the latter is to-day suffering from a condition that is threatening the business stability of its people.

I should prefer to speak wholly from an extemporaneous standpoint, but the subject is a vast one, and involves much technicality, and I believe that in the enthusiasm of extemporaneous address, I might be led away from some of the essential points in the case into a discussion of the motives of those who oppose the law, and that is something that I do not wish to do. I shall, therefore, beg indulgence if I confine myself fairly strictly to certain notes and documents for the purpose of demonstrating that this law is for the best interests of the insuring public. I know there are opponents of this law who would like to pick the battle ground for its advocates to stand upon and would seek to place

*Paper read by John T. Winship, State Insurance Commissioner, before Wholesale Dealers' Committee of the Grand Rapids Association of Commerce, Dec. 19, 1916.

them in the position of advocating high fire insurance rates. Let me say to you that the advocates of this law are in favor of as low fire insurance rates as it is possible to procure, consistent with the solvency of companies and the care of the conflagration hazard, and the enactment of this much-abused law is a prerequisite, to my mind, to the lowering of fire insurance rates by a logical process. Just how much fire insurance rates are too high in Michigan—if they are too high—I do not know, but I do know that some such law as this will eventually result in lowering the normal rate to all of our people.

It has not been my policy to engage in newspaper controversy over this law and especially with those who persist in a reiteration of their representations, after their falsity has been shown. I have in mind one instance illustrative of this, as revealed in the correspondence between the Mayor of one of Michigan's most thriving cities and the Superintendent of Insurance of New York, wherein the former, in seeking argument against the Michigan law, found argu-

assumption that insurance is a commodity, subject in all respects to competition. Insurance is not a commodity. If you were to buy a suit of clothes and pay for it, the transaction is ended and it is of little moment to you whether the man who sold you the suit is solvent or in business six months hence or not. With the company selling you the insurance policy, the contract is not ended, but it has just begun, and it matters very much to you whether the company is solvent or in business six months hence.

It is my purpose upon this occasion to discuss the Michigan anti-discrimination or rating bureau law. In no sense shall I discuss fire insurance rates in this connection, except incidentally in refutation of erroneous statements made to bolster up irrelevant objections to this law, because I believe that this law is necessary, even if the promulgated rates were satisfactory to every man in the State—yes, even if they were made by the State.

In the first place, it has been charged that this law takes away from the Com-

missioner of the authority of the offending companies to do business in Michigan. It gives no authority for making a change in the rate which would remain the same after the offending companies had had their licenses revoked. But suppose Michigan did have such a law, giving the power to the Commissioner to lower rates or a law creating a State rating board, in my judgment the present anti-discrimination law would be just as essential. As intimated above, the anti-discrimination law has nothing to do with rates, except where they are discriminatory. It is really an anti-rebate law. Fire insurance is a tax and common justice demands that everyone be on the same basis or the same rate for equal hazard, for all of our taxation laws require each individual to pay on the same basis for like condition. No man can justify discrimination, therefore, in fire insurance rates. We do hear, however, complaints and imprecations from those who have been enjoying preferential rates in the past. Do these people go their city or township assessors and ask for lower valuations than their neighbors or do they go to their township, city or county treasurers and ask to be permitted to pay a lower tax rate than their neighbors, because they are rich, powerful, influential or for personal reasons? Perhaps someone will say that insurance is a commodity and that a man ought to be able to buy it as cheaply as he can, the same as he is privileged to buy any other commodity as cheaply as he can. This law will not prevent it, if the place he buys will sell to all alike, but we must consider that insurance is a quasi-public institution. Does one man get a lower freight rate or a lower telephone rate than another because he is rich, powerful and influential or for any personal reason? No! But, someone will say, the State fixes these latter rates referred to. So the State can fix fire insurance rates, but it has not done so. It would be perfectly constitutional, as the Supreme Court of the United States has decided in the Kansas case, but in considering this it must be borne in mind that fire rates are unlike railroad rates and telephone rates in that the cost of furnishing transportation and communication can be definitely determined before the rate is fixed, but in the matter of fire rates, the prices must be fixed before the cost is known. This, however, is another question.

As I said before, I am not here to discuss it, inasmuch as good and able people differ on the advisability of the State fixing definitely a rate upon a business of a hazardous nature, and an indefinitely hazardous nature, conducted by private capital. I merely say that the State has the power to do this, but few states have ever sought to exercise the power or to approach the matter of legislation upon the subject, without an extensive investigation on the part of a special commission, these investigations having extended over a period of from one to four years. Even after this thorough study in many cases no definite conclusion was arrived at, and if my recollection serves me correctly, only three states have ever attempted any effective legislation upon the subject. No movement having been inaugurated for the investigation on this subject on the

Fire!

Holiday fires in stores while filled with people are usually holocausts. Light, inflammable decorations make fires easy to start and easy to spread. A match, a gas flame, or an electric defect may do it.

Watch gas jets! Decorations may be carried against them by air currents.

Watch smokers! Do not permit them to light cigars inside buildings.

Do not make the slightest change in electric wiring without consulting electrical inspector.

Read Your Insurance Policies! Before attempting any hasty or ill-advised decorations which may cause fire, examine your insurance contract and see if your policies contain anything like this:

"This entire policy, unless otherwise provided by agreement indorsed hereon or added hereto, shall be void," etc., "If the hazard be increased by any means within the control or knowledge of the insured."

If you burn, you want your indemnity; do nothing therefore to impair your contract.

ment in favor of it, and yet suppressed the information he received.

In the face of the fact that this law was recommended by the National Convention of Insurance Commissioners, certain opponents of the bill reiterate the assertion that it is not a convention law and seek to point out that it differs in many respects. I have the convention draft with me and defy anyone to show that it is not absolutely the draft voted for by the majority of the Commissioners. These opponents break away from a discussion of the law itself and charge that the short rate table, for instance, in Michigan is higher than in any other state, just as if that had anything to do with this law. As a matter of fact, the short rate table in Michigan is absolutely the same as the table in other states. Then they say that the rates in Michigan are higher than in any other state in the Union. If this were true, it has nothing to do with this law, as this law does not deal with rates, but what they say is absolutely untrue and there are only ten states in the country that have lower fire rates than Michigan and in each one of these ten the loss ratio is much lower. One great trouble is that the opponents of this law go on the

Commissioner of Insurance the power to control and fix rates. This is false, as the Commissioner never had such power under the laws of Michigan, and in the absence of a provision by the State for a rate making force, composed of expert engineers and inspectors—in other words, in the absence of a State rating bureau—he never should have the power. It is a power that, if exercised upon mere personal whim or opinion, which would necessarily be the case, if the State had no bureau of experts, could be exercised unjustly against companies for demagogic reasons on the one hand and unjustly against the people for venal reasons, on the other hand. So far as Michigan is concerned, it may be said that if ever the power was exercised or sought to be exercised outside of an appeal to reason, it was contrary to law, as there is not a semblance of authority warranting such action. The anti-compact law has been cited on the part of some who wish to misrepresent the situation in this State as giving this authority. The anti-compact law provides that companies may not enter into any agreement whereby competition may be stifled, and the penalty for entering into such agreements is the revo-

part of the State of Michigan, and in view of the fact that results cannot be arrived at for a long period, the Michigan Insurance Department, in the interest of remedying fire insurance evils in Michigan, framed the present anti-discrimination law as a remedial measure of many of the troubles under which we are laboring. It has been stated that this law was conceived and passed by the insurance companies of this country, while the Commissioner of Michigan stood by, not offering a hand of resistance to the project. This statement is absolutely untrue. The insurance companies of this country did not wish this law passed. The Insurance Commissioner of Michigan did not stand idly by while it was passed, but he framed the law, advocated it before the Legislature in committee and furnished arguments for its adoption for use on the floor, and takes all of the responsibility for the law. The law is the outgrowth of an investigation conducted two years on the part of the National Convention of Insurance Commissioners. Hearings were held in various cities of the country, representatives of companies appeared before the committee in opposition to the bill, but the principles of the bill were finally adopted by the National convention, as being essential and in the public interest. Some Commissioners favored incorporating in the bill a provision that the Commissioner should have the power to change rates, if he deemed them unfair. Other Commissioners believed that to be wholly impracticable, unless the state had a rating bureau of experts upon whose opinion the Commissioner could rely for his conclusion that the rates were unfair. This latter portion of the convention believed that the power exercised by the Commissioner should be confined to determination as to whether the rates were discriminatory, because a lay mind could fairly determine that question, while it would take an expert mind and experience to determine whether a rate was fair or not.

There is a widespread feeling that rates are excessive. Doubtless it is true that the rates are excessive to some, but it is unquestionably true that the rates are not excessive to others. How is the State to know what action to take to reduce the rates until we have a normal rate being administered over all of the property of the State? If we reduce rates because they are more than adequate on some risks, why should they not be raised because they are inadequate upon other risks? If a man is paying an inadequate rate, or, in other words, has a ruinous cut rate, somebody else is paying for a portion of his insurance. When we have arrived at a period where the companies are requiring the same rate for the same hazard from all parties, then we will know how we should proceed to lower the rate to all parties and how to go about it. As a matter of fact, the granting of preferential rates to the rich, powerful and the influential, is, in effect, granting a rebate. It is not so considered under our law, because the premium paid is written in the contract, but it is, nevertheless, in effect rebating.

Now, what are the objections urged against this law? First, that it was passed in the interest of the insurance com-

panies. I have answered that by showing that the insurance companies not only never asked for the law, but opposed it, and its principles, before the National Convention of Insurance Commissioners; second, that it gives legal status to rating bureaus, making it a legalized trust. Everyone who knows anything of insurance knows that a rating bureau is absolutely essential to the conduct of the fire insurance business. Rates can only be fixed by expert engineers and inspectors, after a review of the property. In making rates, the general experience of companies is also taken into consideration, but in the past companies have not kept uniform classification and no scientific average could be arrived at. The National Board of Fire Underwriters is now engaged upon an extensive uniform classification system and will spend one million dollars at least in gathering this experience. The experience must be spread over wide territory. The experience of one city or of one state can hardly be taken into consideration, and, likewise, the experience of one company in one city or one state or in the whole United States, cannot furnish a fair average. One often hears a city claim that its loss ratio is so low that it ought to have a lower fire rate. Such a proposition is ridiculous. The same city might have a conflagration the next year. Of course, the water supply, fire prevention laws and efficiency of fire departments are taken into consideration in classifying cities, but no one city, because its fire loss ratio is low and has been low for a number of years, is entitled to any special consideration, because a conflagration might strike it at any time.

Having shown, then, that rate making bureaus are essential, isn't it wise that they should come under the control or supervision of the State Department of Insurance? Heretofore they have been private affairs, and any questions asked of them by the Insurance Department would only be answered as a matter of courtesy. Under the present law, the Insurance Department has a right to examine them, examine all correspondence, require answers to every question regarding rates, individual or otherwise, and this right is being exercised. We have already taken up the matter of mistakes in rating and they were corrected. The rating bureau is not a trust in any sense of the word. It must furnish its rates to any insurance corporation that applies for them, and at the same price that it furnishes them to the oldest insurance company or patron that it has.

The third objection to the law is that it penalizes a company or agent for writing insurance at less than the promulgated rate. It does, and why shouldn't it? Would you not penalize a tax collector who did not collect the full tax from a citizen because of his influence, or for any personal reason? Why not penalize an insurance tax collector—for insurance is a tax—for not collecting the same tax from one man that he does from another, where the risk is of the same hazard?

While the law says that the rates filed by the bureau must be considered the rates for all companies subscribers to the bureau, yet it specifically provides that any company can deviate from

those rates, whenever it wishes, by promulgating and filing a new rate with the Michigan Department of Insurance. It is this provision that proves false the assertion that the anti-discrimination law compels companies to charge the fixed rate and wipes out competition.

There is not a thing in this law which gives authority to the companies to combine to maintain the rates. There is a special provision that companies may make agreements with regard to the operation of their organizations, but every agreement must be filed with the Department and the Commissioner may disapprove it and no agreement can either be filed or approved that is contrary to public policy. Inasmuch therefore, as an agreement to stifle competition which would be in violation to the anti-compact law, is contrary to public policy, no such agreement could be made, and the anti-compact law remains in force.

Our real value is proven only by the way we make ourselves valuable.

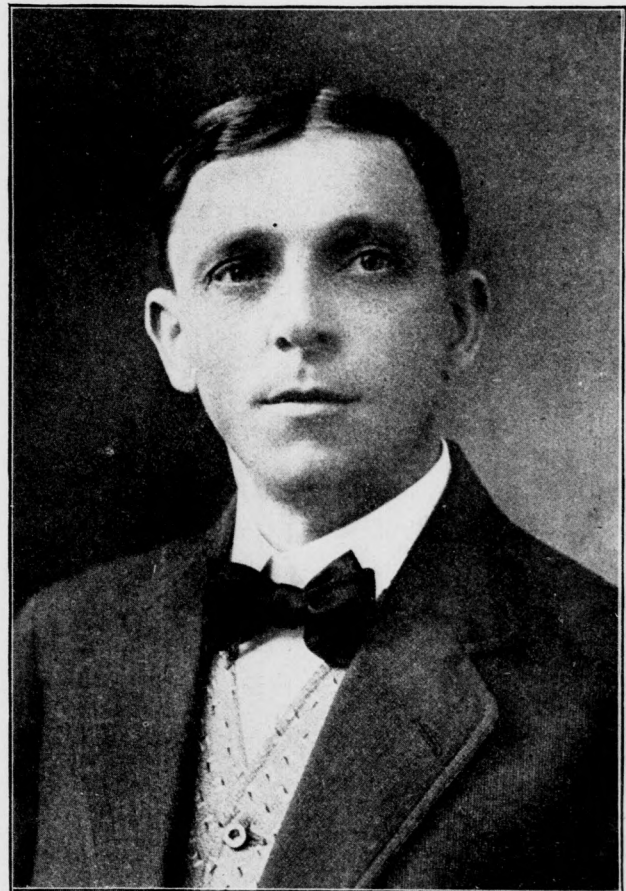
Brick Up Fifty Cents Per Thousand.

Dec. 15 the manufacturers of clay brick announced an advance of 50 cents per thousand. Five days later the manufacturers of sand lime brick announced a similar advance. The price is now \$7.75 delivered or \$7 at the kilns. In Detroit the price of brick is \$10 per thousand, delivered. None of the brick yards in this vicinity have any stock on hand. Most of them have orders at hand for all they can produce for months. The advance in coal and lime is given as the reason for the advance in price.

R. S. Richards, of Bay City, renews his subscription to the Tradesman and says: "Keep on sending the Tradesman. We could possibly live without it, but don't intend to, as we consider it the best trade paper ever."

Arthur E. Gregory has been elected Secretary of the Judson Grocer Company to succeed the late Heman G. Barlow—a worthy honor worthily bestowed.

Compliments of the Season



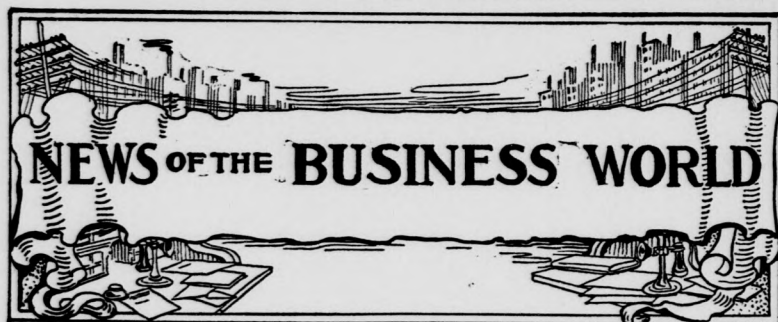
I gladly avail myself of this opportunity to wish all my customers a Merry Christmas and a Happy New Year; to express my thanks for the generous patronage accorded me in the past and to bespeak a continuance of same during the year to come.

PETER DORNOS

16-18 Fulton Street, W.

Cigar Manufacturer

Grand Rapids, Mich.



Movements of Merchants.

Pewamo—Chauncey Vance lost his hotel by fire Dec. 15.

Cadillac—H. Nieuwkoop has engaged in the meat business at 603 North Mitchell street.

Concord—Millard Smith has sold his bakery to J. Dixon, who will take possession Jan. 1.

Reed City—Howard A. Smith succeeds A. J. Walcott in the grocery business near this place.

Plainwell—Elsenheimer & Co. have removed their grocery stock to Kalamazoo and will continue the business.

Chase—Peacock Bros. have sold their stock of groceries and dry goods to John D. Green, who has taken possession.

Eaton Rapids—J. W. Allison has sold his stock of general merchandise to Howard W. Rank, who has taken possession.

Kalkaska—Dahl Steller, recently of Albion, Ind., has leased a store building and will occupy it with a bakery about Jan. 1.

Three Rivers—E. M. T. Nallinger is building an addition to his bakery which will increase the floor space 400 square feet.

Concord—John Magel has closed out his stock of shoes and rubbers to enable him to enlarge his dry goods and grocery lines.

Gobleville—Glenn D. Gordon, undertaker at Allegan, has opened undertaking parlors here under the management of Delbert A. Graves.

Lapeer—Thomas Haug has leased a store in the Harrison block and will occupy it Jan. 1 with a stock of meats and sausage making machinery.

Fremont—A. A. Bristol, of Grand Rapids, has taken over the G. E. Hain Co. hardware and agricultural implement stock and will continue the business.

McBride—The McBride Mercantile Co. has engaged in business with an authorized capitalization of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Garland Tin Shop has been organized with an authorized capital stock of \$4,000, all of which has been subscribed and \$3,400 paid in in property.

Kalamazoo—Thieves entered the Weesies & Co. grocery store, at 1001 Church street, Dec. 18, and carried away considerable stock and the contents of the cash register.

Blanchard—Fred Snyder has purchased the interest of his partner, Ernest Culp, in the general merchandise stock of Snyder & Culp and will continue the business under his own name.

Chatham—Fire damaged the John H. Gatiss store building and stock of general merchandise to the extent of about \$10,000 Dec. 8. The loss was partially covered by insurance.

Eaton Rapids—Ira L. L. McArthur, Jr., and Don Long have formed a co-partnership and engaged in the restaurant, cigar and confectionery business under the style of McArthur & Long.

Detroit—The Extra Quality Distributing Co. has engaged in business to handle petroleum products with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Lansing—Clare E. Wilkinson has sold his interest in the Travis Drug Co. at St. Johns, and purchased an interest in the C. J. Rouser Drug Co., in this city. He will assume the management of the latter.

Jackson—The W. A. Risheill Co. has engaged in the grocery business at 204 East Main street under the style of the Basket Grocery. The company will not maintain a delivery or telephone service.

Detroit—The Minchin-Feerer Auto Co. has organized and is conducting a garage and sales agency with an authorized capital stock of \$15,000, of which amount \$6,500 has been subscribed and paid in in cash.

Olivet—B. F. Gillett has sold his grocery stock and store fixtures to Albert Miner, who formerly conducted a confectionery store at Perry. The business will be continued under the style of Miner's Cash Grocery.

Byron Center—Herbert O'Mera, formerly connected with the Towner Co., Ltd., but for the past few months engaged in general trade at Herrington, has removed his stock to this place and re-engaged in business here.

Evart—W. C. and E. G. McGowan, hardware dealers at West Branch, have removed their stock to this place and consolidated it with the stock of the Evart Hardware Co., which they have purchased and will take possession of Jan. 1.

Holland—Westrate & Brouwer have dissolved partnership and the business will be continued by Westrate & Westrate. John Westrate, of Traverse City, has taken over the interest of Mr. Brouwer in the garage and automobile business.

Marquette—Jacob Rose, dealer in retail furnishings, has merged his business into a stock company under the style of Jacob Rose & Sons with an authorized capital stock of \$35,000, of which amount \$20,000 has been subscribed, \$20,000 paid in in cash and \$18,000 paid in in property.

Lansing—The stockholders of both the Michigan Butter and Egg Co. and the old Lansing Cold Storage Co., have voted to dissolve both corporations and reorganize in a joint company under the name of the Michigan Butter and Egg Co.

Detroit—The Ennis & Wyma Co. has been incorporated to carry on a business of installing plumbing and heating plants with an authorized capitalization of \$1,000, all of which has been subscribed, \$500 paid in in cash and \$500 paid in in property.

Tecumseh—D. S. McComb has sold his stock of shoes to a Philadelphia firm, who shipped it to that place last week. C. N. Graebner, of Toledo, has purchased the store building and fixtures and will occupy it with a stock of shoes and rubbers Jan. 1.

Saginaw—The Coleman-Frank Co. has been organized with an authorized capital stock of \$15,000, all of which has been subscribed and \$10,000 paid in in cash. The company will do a general automobile business, having secured the agency for several makes of cars.

Albion—Mrs. T. A. Roudenbush, who has conducted the furniture and undertaking business of the late F. D. Roudenbush under the management of C. E. Marsh, has sold the stock to C. E. and E. S. Marsh, who will continue the business under the style of C. E. Marsh & Co.

Muskegon—Daniel Christie, aged 57, died Sunday night at his home in this city, following a lingering illness. He was the owner and manager of the largest grocery in Muskegon, a position he occupied for over thirty-five years. He was a resident of Muskegon for practically half a century and established himself in the grocery business while a youth. Besides his wife, one daughter, six sons, three brothers and one sister survive him. He grew wealthy in the latter years of his life.

Manufacturing Matters.

Saginaw—The Columbia Motors Co. has changed its principal office to Detroit.

Holland—The Holland Aniline Co. has increased its capital stock to \$250,000.

Detroit—The Michigan Lumber Yard has increased its capital stock from \$20,000 to \$50,000.

Flint—The Flint Spring Water Ice Co. has increased its capitalization from \$75,000 to \$125,000.

Jackson—The Lockwood-Ash Motor Co. has increased its capital stock from \$20,000 to \$150,000.

Kalamazoo—The Columbia Motor Truck & Trailer Co. has changed its principal office to Pontiac.

Ann Arbor—The Hoover Steel Ball Co. has increased its capitalization from \$500,000 to \$1,800,000.

Detroit—The Universal Car Equipment Co. has increased its capital stock from \$50,000 to \$100,000.

Pontiac—The Columbia Motor Truck & Trailer Co. has increased its capital stock from \$35,000 to \$100,000.

Detroit—The Detroit Copper & Brass Rolling Mills has increased its

capital stock from \$2,500,000 to \$3,000,000.

Lansing—Fire destroyed a portion of the plant of the Lansing Wagon Works Dec. 15, entailing a loss of \$50,000, covered by \$65,000 insurance.

Niles—The Klawneer Manufacturing Co. is erecting another two-story unit to its plant, thus adding 18,000 square feet of floor space and doubling its capacity.

Detroit—The Detroit Wood Products Co. has been organized with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed and \$2,500 paid in in cash.

Detroit—The Murray-Kramer Motor Co. has been incorporated with an authorized capital stock of \$15,000, of which amount \$7,500 has been subscribed and \$5,000 paid in in cash.

Detroit—The Alliance Brass Foundry Co. has been organized with an authorized capitalization of \$50,000, of which amount \$25,000 has been subscribed and \$7,500 paid in in cash.

Detroit—The National Production Co. has been incorporated to manufacture tools and machinery with an authorized capital stock of \$12,000, all of which has been subscribed and \$1,200 paid in in cash.

Detroit—The Arrow Tool & Reamer Co. has engaged in the manufacture of machine and hand tools and supplies with an authorized capital stock of \$5,000, all of which has been subscribed and \$2,500 paid in in cash.

Detroit—The Lincoln Brass Works has engaged in the manufacture of brass goods, wares, merchandise, etc., with an authorized capital stock of \$15,000, of which amount \$9,000 has been subscribed and \$5,400 paid in in cash.

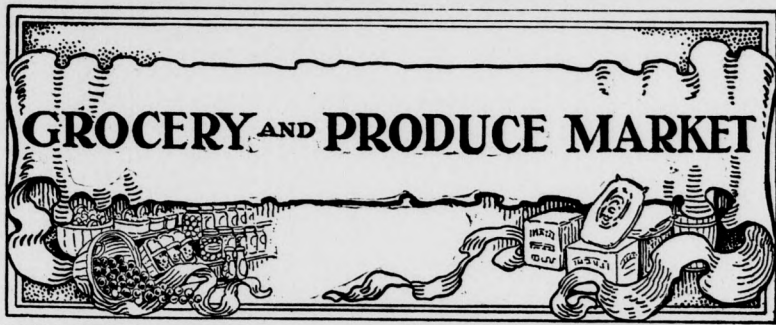
Highland Park—The Ideal Concrete Block Co. has been organized to manufacture concrete products with an authorized capital stock of \$3,000, all of which has been subscribed, \$1,300 paid in in cash and \$1,700 paid in in property.

Marshall—The E. R. Page Co. has engaged in the manufacture and sale of pharmaceutical supplies with an authorized capital stock of \$10,000, all of which has been subscribed, \$500 paid in in cash and \$500 paid in in property.

Detroit—The Air Reduction Company of Michigan has been organized to produce, manufacture and deal in gases and constituents of the air with an authorized capital stock of \$100,000, of which amount \$50,000 has been subscribed and \$10,000 paid in in cash.

Detroit—The Chase-Pro. Manufacturing Co., 7 Witt avenue, has been organized to manufacture carburetors, brass parts and automobile specialties with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed, and \$1,000 paid in in cash.

Kalamazoo—Eugene Cook, manufacturer of cattle guards has merged his business into a stock company under the style of Cook Standard Tool Co., with an authorized capital stock of \$100,000, of which amount \$80,030 has been subscribed, \$578.88 paid in in cash and \$79,431.12 paid in in property.



Review of the Grand Rapids Produce Market.

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

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

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

Beets—\$1.25 per bu.

Brussel's Sprouts—20c per qt.

Butter—Fancy creamery is very firm at an advance of 1½c for the week, due to the good consumption and the very light receipts. If there is any further change it will probably be upward. The boycott in some sections of the country had some effect on the market, but it seems now to have disappeared. The warehouse stocks are very light, as compared with the previous seasons, and the market is 4@5c above normal. Local dealers hold fancy creamery at 38½c and cold storage creamery to 35c. Local dealers pay 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.), \$1.50@1.75.

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—Owing to the cold weather, fresh eggs have held their own. Local dealers pay 41@42c for fresh, candled and loss off, and hold candled at 45c. Cold storage candled are held at 35c for April and May, 34c for firsts and 32c for seconds. The holdings in storage are now quite light, and the entire situation is now very firm.

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

Grape Fruit—\$3.40 per box for Florida.

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

Holly—\$4 per case; single wreaths, \$1.25 per doz.; double wreaths \$2.25 per doz.

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

Lemons—California, \$3.50 per box for choice and \$4 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, \$3.50; California Navals, \$3.25.

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—\$2 per bu. for ear, 5@5½c 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—\$2.50 for 10 lb. basket.

Turnips—\$2.25 per bbl.

The Grocery Market.

Sugar—The market has slumped another 10 points, being now held at 7.05c, New York basis. The demand is light and nobody seems to have very much confidence in the market. Raws are lower.

Tea—The market is a waiting affair and little business is reported in the trade. Distributors are busy with holiday goods and do not care to push staples. Incidentally the inventories are a factor in the situation. After the turn of the year it is expected that the country will resume its buying, since supplies are not large. In the interim holders see no reason to make material concessions to attract orders. Aside from the question of the length of the war, the trade sees no reason to fear a substantial recession, since statistics are favorable.

Coffee—The market is still weak, with Santos probably ½c off, in spite of the preposterous peace talk, which, if it means anything, would mean the opening of the entire European market, when coffee would undoubtedly advance in price. The demand for coffee is very dull and all grades of Rio and Santos are easy. Milds are

quiet and dull. Java and Mocha grades are unchanged.

Canned Fruit—There has been very little doing in any of the items on the list. Jobbers are well supplied for the present, and there is nothing offering from first hands. The market, however, remains nominally strong.

Canned Vegetables—The canned goods situation has not been without its interesting developments during the week, even though there has been very little done in the way of actual business. For 1916 pack tomatoes there have been sales made at \$1.25 f. o. b. cannery for No. 3s and 91½@95c for No. 2s. The canners on their part, were disinclined to enter into any further contracts, in view of the generally unsettled situation, while the packers themselves have not been enthusiastic at any time to consider future business. The question of possible peace was not very seriously entertained at the outset, but later developments have been having a more serious effect on the trade, in that there was a desire to proceed cautiously until something more definite makes its appearance. The fact that the American Can Company had withdrawn all quotations was another unsettling factor, as it seemed to indicate that there would be no definite basis of calculation for the entire season. It is understood that the can company will not make a price for the entire season as heretofore, which, of course, will leave the canners in a decidedly unsettled position. This determination, however, was arrived at before the peace proposition was put forth, so that the matter is now complicated still further. As to the effects of peace itself on trade, opinions are decidedly mixed. It is believed in some quarters that if shipping can be resumed without interference there will be an enormous export demand for American food products. At the same time it is believed that domestic trade would show some falling off, and it is expected to do that, anyway, because of the now generally accepted belief that retailers are overstocked, to say nothing of the jobbers who, however, are disinclined to admit that such a condition exists.

Canned Fish—There has not been very much new business in pink salmon during the week, although the market has been very firm, with practically no offerings. Red Alaska has been held nominally at \$1.85 to \$1.90, although it is said that odd lots here and there have been sold at lower prices. The sardine situation continues very firm, both for imported and domestic, and with offerings not equal to the demand. Other varieties of fish are in light supply and very firm.

Dried Fruits—The dried fruit situation has not shown any particularly new developments during the week, although it can not be said that it is on a particularly satisfactory basis. In the case of raisins, for instance, it is almost impossible to secure any owing to the car shortage and the Association is far behind with its deliveries, as are also the independents, and there has been a great deal of disappointment for the holiday trade.

There is very little hope of immediate relief, however, and all concerned simply have to make the best of it. As to prunes, coast advices indicate that there is practically nothing left in growers' hands, while packers are supposed to have not more than 10,000 tons all told, which is an unprecedentedly small supply for this season of the year. All other dried fruits are in a correspondent position. The matter of peace negotiations is not considered with any great degree of seriousness. This is, of course, easily understood because of the condition of the trade, with nothing to sell and with transportation difficulties making it impossible to move goods. It is too far away from the new season to make any predictions whatever, and with the natural dullness of the holiday season it is figured that so far as the dried fruit trade is concerned the peace proposition could not have been sprung at a more convenient time.

Cheese—The market is steady and unchanged, with a moderate demand. There is a light supply in the principal distributing markets, but the general feeling appears to be a little easier, and if there is any change there will probably be a slight reduction.

Rice—The market is still a holiday affair, with business of routine character. Traffic conditions were not such as to help the distributing trade, aside from the fact that until the inventories are out of the way buyers will go slow. In the South the situation is unchanged. The embargo on shipping from the ports is still on, and this prevents the mills from offering with any certainty as to when the rice will get here. There is a better export movement but not especially large.

Provisions—The market is steady and unchanged from last week. Receipts appear to be normal for the season, and the consumptive demand is fair. No important change appears in sight for the balance of the year. Pure lard is steady at a decline of ¼c, due to the freer killing of hogs. Demand is only fair. Compound lard is steady and unchanged, with a fair consumptive demand and a weaker feeling on account of the pure lard situation. Prices of compound are still fairly high, but the general feeling is weaker. Barreled pork is unchanged and in quiet demand. Dried beef is in light demand at unchanged prices. Canned meats are steady.

Salt Fish—The supply of shore mackerel is not very large, but prices are unchanged for the week. The situation is strong. Irish mackerel still show an advancing tendency and small sizes are scarce. Irish mackerel are quoted up to \$26 a barrel, which is probably \$10 above normal. Cod, hake and haddock are still scarce and high.

Edward Telfer, founder of the Telfer Coffee Co., Detroit, suffered a stroke of apoplexy one day last week and is still in a very precarious condition. Mr. Telfer was a resident of Grand Rapids for about ten years, up to fifteen years ago, when he managed the Telfer Spice Co.

BANKRUPTCY MATTERS.

Proceedings of the Western District of Michigan.

Grand Rapids, Dec. 1—An involuntary petition in bankruptcy has been filed against the American Automobile Supply Co. Adjudication has been made and the matter referred to Referee Corwin, and Walter H. Brooks, appointed receiver. The first meeting of creditors has been held and Walter Brooks has been elected trustee. The assets consist of a general stock of auto accessories located at Grand Rapids, which assets are alleged to be worth \$5,000. The liabilities are shown at \$11,489.67. An inventory and appraisal has been ordered and will be taken at once, after which offers will be taken for the sale of the assets.

Following is a list of the creditors of the corporation:

Table listing creditors and amounts. Secured Creditors: City of Grand Rapids \$55.38, Ed. W. Simpson, Grand Rapids 500.00. Unsecured Creditors: Auto Blind Deflector Co., Johnstown, Pa. \$3.00, Am. Sign Co., Kalamazoo 200.00, Am. Goggle Co., Whittng, Ind. 16.00, Auto Pedal Pad Co., New York 52.80, Anglo Am. Light Co., Pittsburgh 11.25, Auto Apparel Co., Port Chester, N. Y. 48.00, Alliance Rubber Co., Alliance, Ohio 4,029.58, Ayers, Em. & Sons, Philadelphia 1.05, Art Metal Works, Newark 75.05, Auto Supply Co., Chicago 107.40, Ayax Trunk & Sample Co., N. Y. 6.25, Belding Mfg. Co., Chicago 51.73, Bon Manufacturing Co., Elgin 14.40, Broderick & Bassen Rope Co., St. Louis 117.85, Brown & Caine, Chicago 37.41, Boyle, A. S. Co., Cincinnati 25.10, Boston Woven Hose & Rubber Co., Boston 19.00, Brandstreet Co., Grand Rapids 65.00, Bright Star Battery Co., N. Y. 43.03, Beckley Balston Co., Chicago 4.80, Citiz. Telephone Co., Grand Rapids 7.75, Consumers Power Co., Grand Rapids 19.04, Central Foundry Co., Marshalltown 41.50, Chicago Rubber Co., Chicago 151.74, Corcoran Victor Co., Cincinnati 18.95, Chemical Products Co., Cleveland 18.00, Coats, B. D. & Co., Grand Rapids 6.00, Comming Manufacturing Co., Chicago 75.00, Davies Young Soap Co., Dayton 26.30, DeVries Printing Co., Grand Rapids 26.30, Duff Manufacturing Co., Pittsburgh 42.50, Enterprise Electric Co., Grand Rapids 75.69, Elec. Appliance Co., Chicago 3.35, Elite Manufacturing Co., Ashland, Ohio 40.75, Edwards & Chamberlain, Kalamazoo 30.88, Fernald Manufacturing Co., North East, Pa. 12.00, Fish Best Co., Grand Rapids 18.75, Fox Typewriter Co., Grand Rapids 1.50, Golden Boter Co., Grand Rapids 18.00, H. G. Chemical Prod. Co. 107.40, Auto Supply Co., Chicago 341.58, E. W. Simpson, Grand Rapids 8.50, Fitzsimmons Bros., Grand Rapids 17.50, G. R. Tire Reinforcement Co., Grand Rapids 18.75, General Tire & Rubber Co., Akron 213.31, G. R. Herald Pub. Co., Grand Rpd 23.67, G. R. Press, Grand Rapids 6.75, Great Western Oil Co., Grand Rpd 10.36, Grinnell, Row, Althouse, Grand Rpd 26.55, Garford Manufacturing Co., Elyria 66.45, Gray Heath Co., Chicago 27.00, Grafton Glove Manufacturing Co., Grafton, Wis. 65.00, Heat Ometer Co., New York 88.49, Howe Manufacturing Co., N. Y. 2.50, Howell W. H. Co., Geneva, Ill. 36.80, Heystek & Canfield Co., Grand Rpd 40.92, James S. Hawkins, Grand Rapids 49.7, Judd & Ieland Mfg. Co., Clifton Springs, N. Y. 111.00, Jay & Dee Spec. Co., New York 25.89, Int. Metal Polish Co., Indianapolis 29.69, Jefferson Elec. Manufacturing Co., Chicago 5.08, Kelsey Wheel Co., Detroit 18.56, Killark Electric Manufacturing Co., St. Louis 1.62, Linton Equipment Co., Detroit 45.89, Metal Spec. Co., Chicago 12.00, Milwaukee Auto Spec. Co., Milwaukee 6.60, C. W. Manzell Co., Buffalo 1,498.92, Knight Tire & Rubber Co., Canton 12.50, Masonic Fair Commission, Grand Rapids 35.34, Nat. Shock Absorber Co., Grand Rapids 10.50, Paul G. Niehoff Co., Chicago 21.00, Jos. Niehuis, Cincinnati 52.31, Perkins Campbell Co., Cincinnati 40.61, Pittsburgh Min Lamp Co., Pittsburgh 12.36, Piston Ring Co., Muskegon 19.80, Power & Efficiency Co., Trenton 80, Pyrene Co., Chicago 11.87, Postal Telegraph Co., Grand Rapids 1.85, Pittsburgh Plate Glass Co., Grand Rapids 13.80, Puritan Shoe Co., Rochester 10.00, Premium Puncture Proof Tire Co., Chicago 4.57, Romart Co., Seattle, Wash. 1.10, Richmond, L. R., Grand Rapids 394.00, Rowson, A. W. & Co., New York

Table listing creditors and amounts. Reflex Ignition Co., Cleveland 246.46, Reliance Manufacturing Co., Massillon, Ohio 10.14, Safety Vulcanizer Co., Mason City, Geo. S. Smith, Grand Rapids 38.73, V. L. Sedel, Grand Rapids 102.50, Sofet Vulcanizer Co., Mason City, Iowa 14.40, Sterling Manufacturing Co., Cleveland 20.00, Sly, W. W. Manufacturing Co., Cleveland 3.30, Star & Co., New York 134.68, J. H. Shultz & Co., Manistee 27.60, Tutthill Spring Co., Chicago 10.40, Universal Rim Co., Chicago 3.05, Union Motor Devices Co., Indianapolis 51.50, United Weekly Press Assoc., Grand Rapids 24.84, Vosburgh Miniature Lamp Co., West Orange, N. J. 40.61, Vaccum Oil Co., Chicago 40.88, Vollman, S. & Co., Chicago 173.39, Wheeler & Schebler Co., Indianapolis 7.38, Wisconsin Matt Co., Milwaukee 28.90, Westfield Chemical Co., Westfield 45.00, West. Michigan State Fair Assoc., Grand Rapids 5.00, Weaver Manufacturing Co., Springfield, Ill. 8.40, Williams, J. H. Co., Chicago 13.77, Standard Steel Tool Box Co., Bridgeville, Pa. 33.80, Cleveland Chain Co., Cleveland 9.00, Western Union Telegraph Co., Grand Rapids 1.81, National Tire Co., Trenton 8.60, Dec. 2—In the matter of D. W. Conine & Son, who were formerly doing business at Wexford and Interlochen, the first meeting of creditors was held this day. Report was made by Walter H. Brooks, receiver. By vote of the creditors Walter H. Brooks, was elected trustee and his bond fixed at the sum of \$10,000. The net appraisal of the stock, both at Wexford and Interlochen, aggregated \$34,500. Dec. 4—In the matter of A. L. Goodrich & Son, of Kalkaska, the first meeting of creditors was held this day. It appearing that it is not now necessary to have a trustee of this estate, no trustee was appointed. Dec. 5—In the matter of Don W. Lydell, of Paris, final meeting of creditors was held this day. Decision on petitions for fees reserved and meeting adjourned to Dec. 16. In the matter of Earl Ardis, Reed City, the final meeting of creditors was held this day. A first and final dividend of 60 per cent. was declared and ordered paid in this matter. Dec. 6—The adjourned first meeting in the matter of Wilhelm Schmidt was this day held. Referee Corwin appointed K. B. Mathews, of Ludington, as trustee and fixed his bond at \$500. Dec. 9—The final meeting of creditors in the matter of Charles N. Albrecht, who was doing business as the Ideal Electric Co., of Coopersville, was held this day. There are not sufficient assets to pay a dividend to general creditors. Dec. 11—The first meeting of creditors in the matter of Earl Snyder was held this day. By vote of creditors, Edward L. Smith was elected trustee and his bond fixed at \$1,500. The report of appraisers shows total assets of \$2,381.16. Dec. 12—In the matter of Hugh McKenzie, a special meeting of creditors to consider the alleged bankrupt's offer of composition. The majority of creditors, both in number and amount, accented the composition and the matter has been returned to the clerk of the court with the recommendation that it be confirmed. The alleged bankrupt offered 45 cents on the dollar. He owes approximately \$13,000 and his creditors will receive approximately \$5,850. The composition will probably be confirmed within the next ten days and the money paid out in accordance therewith. Dec. 15—In the matter of Bethiah Williams, Big Rapids, notices to show cause as to the sale of the assets of this bankrupt have gone forward on two offers as follows: One in the sum of \$1,500 for the stock in trade and fixtures, from Seegmiller Bros., of Cadillac, and the other from E. M. Cathro, of Detroit, in the sum of \$2 per cent. of the appraiser's valuation of the stock and fixtures. The sale will be held Dec. 26. Dec. 16—In the matter of Fred Stratton, bankrupt, a petition in bankruptcy has been filed, adjudication made and the matter referred to Referee Corwin. The schedules show liabilities amounting to \$756.96 and assets amounting to \$250, all of which is claimed as exempt. Following is a list of the creditors of the above bankrupt: Secured Creditors: Chaffee Bros., Grand Rapids \$200.00, G. R. Loan Co., Grand Rapids 60.00. Unsecured Creditors: Sam Metcalf, Grand Rapids \$39.50, Mrs. Frank McDonald, Grand Rapids 97.50, Wurzburg Dry Goods Co., Grand Rapids 100.00, Eagle Clothing Co., Grand Rapids 6.00, T. A. Donovan & Co., Grand Rapids 44.00, Menter, Rosenbloom Co., Grand Rapids 26.00, James Hughes, Grand Rapids 9.61, Anderson & Hultman, Grand Rapids 33.00, Detroit Cash & Credit Co., Grand Rapids 11.00

Table listing creditors and amounts. Eli Cross, Grand Rapids 15.00, Pastoor Bros., Grand Rapids 9.00, Glenn A. Easton, Grand Rapids 15.00, Lehen Coal Co., Grand Rapids 7.00, Home Fuel Co., Grand Rapids 3.35, Lansing Granite & Monument Co., Lansing 22.00, Nellie J. Vermier, Chicago 33.00, F. J. Hodges, Grand Rapids 26.00

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, Dec. 18—C. C. Collins, one of the Soo's well known travelers and successful automobile men, paid Toledo a visit last week as the guest of the Overland Company. The trip was made from Escanaba in a special car provided by the Overland people. Mr. Collins also visited Detroit and Lansing before returning to the Soo and said it was one of the best trips he ever had.

"Ever notice how particular a bald man is about the care of his hair?"

The A. B. Klise Lumber Co. finished its mill run at Gilchrist last Thursday and expects to soon close up its affairs in Mackinac county. The company had considerable standing timber in the vicinity of Lake Michigan, which it has disposed of. It has begun operations in Ontonagon county, which will require three years to complete. At the end of this contract it intends confining its attention to its Petoskey interests.

The cold freezing weather for the past week has given the lumbermen the good feeling which they have been waiting for. They are now getting ready for the winter's operations and many new camps are starting up each week.

The little fords have had to crawl in for the winter in most of the small towns along the Soo line. The old reliable horse and cutter are once more in evidence.

"Books are man's best friends. When they bore him he can shut them up without giving offense."

That long-looked-for smoker was pulled off last Saturday evening by Charles Haase, President of the Soo Traveling Men's Association and his staff, and another big event of its kind went down in history. Charley has always been known to be somewhat shy when it comes to making speeches, but what got into him Saturday night baffled the crowd, because he made several speeches. He told us how it was that Marquette was coming to the front and the advantages the Soo offered over neighboring towns as an industrial center, and promised if he had anything to do with it, the Soo would get the next industry.

C. C. Collins, Secretary, was also a busy man. He did not have ample time to give an address equal to his ambition, but consumed forty-five minutes in defense of the Soo and its live wires. The only regret was that the stenographer was missing during the evening and we have only a verbal account of the eloquence of this seepch. S. D. Newton, Vice-President, was almost taken off his feet when the President called upon him for a speech in reference to the Rosedale creamery. It was so sudden and unexpected that Stant, used only about fifty minutes in saying a few words in behalf of the conditions in Chippewa county and the prosperous future in store for the dairy products which should be taken up by the Rosedale Creamery Co. There never was a better opportunity to make a small investment turn into a large industry than at the present time. He figured that the time was not far distant when the farmers would realize what it meant to support a creamery in this county. Paddy Moher, J. McKenzie and Ted McKinney did themselves proud over the presumptuous eats, which consisted of everything from a ripe olive to the finest of cigars. Several of the boys had to walk around the block for exercise in order to do full justice to the large amount of varieties which was in evidence. They had the honor of entertaining a few of the Chicago meat magnets who happened to be

in the city in time for the banquet and the missing travelers certainly missed a treat. It was Sunday morning before the smoker really broke up and as some of the good travelers had to make the first shift for church, it was decided to draw the meeting to a close, with the understanding that the next one would be pulled off Saturday, Jan. 6, at which time arrangements will be completed for the annual banquet.

"It is far better to have a neighbor owing you an apology than money."

William Kirkbride, well-known stock man at Pickford, was a business visitor here last week. He reports the roads as somewhat heavy for automobiling between here and Pickford.

E. T. Jones, for the past nine years superintendent of the Sault Ste. Marie hospital, tendered his resignation, which took effect Dec. 18. Mr. Jones has been one of the efficient officers of the hospital here and during his term of office has been responsible to a large extent for the success and progress made by the hospital. He can look back with much pride from the time he took over the hospital, which was then in a struggling condition, up to the present time, when it ranks as one of the best equipped and modern hospitals of its size in the State. Mr. Jones has been succeeded by F. R. Flemming, a practical pharmacist, who comes highly recommended.

Representative Merlin Wiley left last week for Lansing on business.

The many friends of Joseph Bayliss, former sheriff, and later representative of Chippewa county, are pleased to learn that he is stepping right along and has been chosen as President of the Midland Men's Club. He now holds a position with the Dow Chemical Co., of Midland. Joe's friends at the Soo are always pleased to hear good tidings of him and wish him every success.

A. B. Jacobs, popular traveling salesman for Franklin McVeagh & Co., left last week for Chicago to attend the annual meeting and banquet of his house.

That the war is having its effects upon the Soo will be vouched for by J. L. Lipsett, who has secured an order for 1,000 war horses for the European market to be used by the Allies. This demand may have a bearing on future breeding in this part of the Upper Peninsula and surrounding communities.

The Soo is again to have a community Christmas tree on the lawn of the city hall park. This is the third successive year we have celebrated the natal event in this manner.

"For the traveler the best guidebook is a checkbook."

William G. Tapert.

Cause For Shame.

A merry party was going on in the bedroom of Art. Borden at a large hotel, when the festivities were interrupted by a waiter who said:

"Gentlemen, I have been sent to ask you to make less noise. The gentleman in the next room says he can't read."

"Can't read!" replied Art., "Go and tell him that he ought to be ashamed. Why, I could read when I was 5 years old."

The widow of the late Heman G. Barlow has gotten out a beautiful tribute to the deceased, containing a biographical review setting forth the aims and accomplishments of a busy life, newspaper tributes and the funeral sermon of Dr. Bradley. The volume, which is beautifully printed and bound, is for private circulation.

Generously Refuses to Knock the Pere Marquette.

Mears, Dec. 17—I have just returned from a long, long trip. Went from here all the way to Muskegon and took in all the betwixt stations en route. Expected a delegation of prominent people at each station, but was disappointed. Snow too deep, maybe. A jolly trio of funny fat traveling men got on at Whitehall. They had just finished a dinner of bluefish, which has made that hotel famous. "Dot feesh vot gosts me dirty cents a bound, so hellop me."

I had heard of a car of flour that was for sale, having been consigned to a man who got tired of waiting and retired from business and as the good books (Saturday Evening Post and Michigan Tradesman) tell or warn us (eventually—why not now?), I bought it. Have been soaking up heat all day this peaceful Sabbath, preparing for a week's wallowing through the snow to impress on the good farmers what brand is the National flour. I am getting old and want to make a few honest dollars before I die to put with a bunch of dishonest ones.

You may not think this was a long trip, but maybe you never tried to go a couple of miles on the Pentwater branch in the winter time. I would not knock the P. M. in the least. Paul King has done so nobly it would be a shame not to overlook some of the minor inconveniences. I don't believe there is a man except one who could have done better—and modesty forbids me to mention who the gent is. Charles Oviatt was strutting up and down the train and two strangers got into an argument about him. They put up \$5 each in my hands to settle it. One man bet that Oviatt owned the Armour packing plant and the other bet he was President of the P. M. It was just then we rolled or slid into the North yards and I rolled off, so both lost their bet. Coming back we left at 6:35, a few minutes

late, with Conductor Kent at the helm. Had gone a block when a flock of sparrows lit on the track and the engineer blew the whistle and lost all his steam. As advertised, we again started, and got to North yards. We were going North, mind you, but not so fast you could notice it. Then we had to wait a few minutes for the Fremont train. We waited. After ages a gent from Whitehall and I got off and went into the back door of Dynamite Pete's place. I guess he wanted a sandwich and I was curious to see where the robbery had taken place last summer. We hustled back to the train and it is a good thing we did, as the train started again in less than two hours. The conductor took up our tickets, as he said his time was up and a new man took his place. This was before we left the North yards. I think there must have been some delay, as I believe they usually run faster than that. It was 10:30 when we pulled out. Maybe Muskegon has grown so it is further than it used to be between these points, but it is not over a mile. If they start to run and the time is up within a mile, I don't wonder that the trainmen want the Adamson law to go into effect, as I understand they are paid by the mile. There are a number of things I could remark about the system, but I am bound that I will not knock the P. M. It is by far the best railroad in this whole country and if any one says it ain't in my hearing, by golly, I will let him have his own way about it—in case he is a larger man than I am. I am very liberal that way.

If I would write all I saw and the impressions it made, it would fill a book, but I ain't writing any darn books. I am trying to run a grocery store. Well, I said trying, didn't I?
Chronic Kicker.

The sword in the hands of a man is less mighty than the hatpin in the hands of a strenuous woman.

Sidelights on Celery City and Environs.

Kalamazoo, Dec. 18—The Hotel Giddings, owned and conducted by Birney Bros., Lawton, has been sold to E. W. McNeil, who will make his home there. The active management will fall to Jess Barnes.

Desenberg & Stoker, Lawton, have sold their stock of fancy and staple groceries to Charles O. Rockwell. Mr. Rockwell is well known in and around Lawton and a good business falls into good hands.

Frank Birney's smile, which has greeted the boys on the road so long at Lawton, will be found at the Pike House, Nile, where he and Tim Birney are putting Niles on the map in the hotel world.

Roy Bennett has left the Worden Grocer Company and is succeeded by John Honton, who has been in the employ of the Worden Grocer Company at Grand Rapids, calling on the trade in the interest of their coffee department. Mr. Honton comes well recommended and a brilliant future is predicted for him in his new position.

B. P. O. E., No. 50, has again showed its good fellowship by giving \$100 to the Kris Kringle Club.

The main building of the Borgess Hospital, in course of erection on the Gull Road, is now enclosed. The contract calls for the completion of the structure by Jan. 1. This will be one of the finest equipped hospitals in the United States and a great deal of credit is due the citizens of Kalamazoo for the support that they have given the institution.

The chairman of the Kris Kringle Club announces that his organization will collect \$3,000 to carry on the Christmas work this year. This Club is composed of good fellows in Kalamazoo, who devote their time and money to making possible a Merry Christmas for every child in our city.

W. H. Stover, who sold his grocery last spring, has again entered busi-

ness, succeeding S. P. Slavin at 229 Portage street.

A. P. Scheid is entitled to a gold medal for having two of the finest trimmed windows in the city.

Harrison & Son, of Schoolcraft, formerly in the grocery business, have succeeded the Schoolcraft Lumber Co.
W. S. Cook.

Boomlets From Bay City.

Bay City, Dec. 18—The A. B. Perkins Co., Bay City, has taken the exclusive agency for Northeastern Michigan for John F. Jelke's famous Good Luck brand of oleomargarine. Russ Allen, its hustling representative, says he is having a fine trade on Good Luck and is making the other oleo peddlers sit up and take notice.

The Bay City Cigar Co., one of Bay City's new industries, which employs 120 hands, will increase the number to 200 the coming week.

The Delpheon Company, which manufacturers high grade phonographs, has enjoyed a very successful business ever since it started, about one year ago. The factory at the present time is crowded with orders and its product is being shipped to all parts of the country.

The "high cost of living" has hit the public schools of the city. The school janitors petitioned the Board of Education for an increase in wages and were granted an advance of \$10 per month.

Changes made in the income tax law by the act of Sept. 8, 1916, will result in many more returns being made to the Collector of Internal Revenue. The amount, under the new law, is fixed at \$3,000, instead of \$4,000, provided by the old law, on which a person is required to pay taxes. This amount is getting down to where some of us live, but a large majority of traveling men are not in any immediate danger of a visit from the income tax collector.

W. T. Ballamy.



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

Barney says—

I wonder how many merchants in Western Michigan know how big a stock of groceries our Company carries.

After a customer sees our big stock it's easy for him to know why we can ship his order the day it is received.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPER

MICHIGAN TRADESMAN

(Unlike any other paper.)

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

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E. A. STOWE, Editor.

December 20, 1916

NOT SO VERY HONEST.

It is a common remark that fire insurance companies are attuned to a high sense of honor because they are composed of bankers, lawyers and business men generally. All this is granted, yet there is a chance that the management may not be in keeping with the standard of honor maintained by the directors. The latter meet once a month or once in three months, listen to the reports presented by the managers and pass on them perfunctorily. The stockholders want dividends and elect directors who will see that dividends are forthcoming. The directors select men for managers who can produce dividends. The managers are up against a stone wall, so far as maintaining their own positions is concerned. They must make money on the business of the company—legitimately if possible; by hook or crook, if it cannot be done legitimately. This explains why some insurance companies employ bureaus to settle their losses, instead of effecting settlements through their own employes—because the bureaus promise to save money by coercing and brow-beating timid insurers who have suffered losses by fire and also by threatening them with expensive litigation.

Take the Hatchew and Brooks case, for instance. They had nearly \$6,700 stock and \$3,900 insurance. The loss was an honest one. No suggestion of incendiarism was made by any one except Shaw and he intimated that in only one place of business in Grattan. No honorable representative of any insurance company would have considered for a moment the idea of paying anything but the face of the policies. Because Shaw was employed by an adjustment bureau which owes its existence to the anxiety of fire insurance companies to secure settlements at less than they should settle for, he undertook to force the insured to accept \$1,400 less than they were honestly, legally and legitimately entitled to receive. But for the intercession of the Tradesman, the creditors of the insured and the State Insurance Commissioner, Shaw would probably have been able to inveigle

Hatchew and Brooks out of the \$1,400 which he insisted in deducting from the amount the companies were finally forced to pay. If Shaw had succeeded in accomplishing his purpose, the three insurance companies carrying this risk would have been ahead \$1,400 in cash of the realm. The officers of the companies interested would not have been technically guilty of stealing the money, personally, but they would have profited by the transaction and would have been equally guilty of wrong doing with Shaw, because, in turning over the adjustment of their fire losses to an adjustment bureau, they knew that they are going to save money through the employment of methods they would not resort to themselves.

It is all very well to prate about the honesty of fire insurance officials, but so long as they employ agencies to do their adjusting which they know employ creatures who will stoop to any depth to accomplish their ends, their pretensions to the possession of a high sense of honor fall flat and do not meet with acceptance in the minds of men who are committed to the theory and practice of the Square Deal and the Golden Rule.

POLITICAL CLAP TRAP ONLY.

It is a short life that the Newlands Committee is living, and one gets a new impression that the Adamson law and its attendant activities were devised for pre-election purposes. The Committee has decided to suspend hearings within a few days, and it is understood that the whole investigation of the question of general railroad regulation has been dropped, so far as that Committee is concerned. The Adamson law virtually declared eight hours to constitute a day in the life of the railroad men who were threatening to strike, but provided that after this law had been enacted a committee should find out whether it was wise or not, that is how the thing would work. That was a curious mix-up, but there was a clear purpose in the enactment, and the President was re-elected. The reason given out by Senator Newlands is that the members must devote their whole time to the legislation proposed by President Wilson supplementing the Adamson law. But the Supreme Court will have its part in the drama. January 8 is designated as the day for a hearing on the subject by that body, to which it will be carried by the lawsuits recently initiated.

Only ten days remain in which Tradesman subscribers can secure yearly credits in advance at the \$1 rate. Hundreds have taken advantage of this opportunity during the past month and hundreds more will probably avail themselves of this privilege during the last ten days of December. All the Tradesman can reasonably ask is that the remittances reach the publication office before the close of business Dec. 30. Any remittances received after that date will be accepted only on the \$2 basis.

Zero weather loses much of its terrors after a cup of coffee and a good warm breakfast.

SOME INSURANCE DON'TS.

1. Don't accept a policy in which the word "concurrent" appears anywhere on the rider.

2. Don't tolerate the "joker" described elsewhere in this week's Tradesman. In nine case out of ten it renders your policy void.

3. Don't take anything for granted when you accept a policy from the hands of the agent. Above all things insist that the agent give you a written agreement that in the event of a loss under the policy the adjustment of the damage will not be referred to an adjustment bureau, but be attended to by the local or State agent. File this agreement with the policy.

4. Don't sign a non-waiver agreement in case of fire. It has no authority in law or equity and is the creation of crafty and unscrupulous adjusters to secure an advantage over the insured. Remember the trouble Hatchew and Brooks had because they were inveigled or coerced into signing a non-waiver agreement and the stubborn attitude assumed by Shaw when importuned by gentlemen to re-open the case on its merits.

5. Don't fail to keep a complete and minute inventory of everything you wish covered by your policies and a detailed record of purchases and daily sales in a fire proof safe. Both the inventory and record of purchases should be written in ink in well bound books. If you have room in the safe, keep the original invoices also. An appraisal taken by an outside party is very much better than an inventory taken by yourself. No money you can expend will be more judiciously employed than in the purchase of a yearly appraisal by a competent appraiser.

6. Don't deal with the representative of an adjustment bureau under any circumstances. Insist on settling your loss with the local agent, the State agent or the company direct.

7. Don't employ a shyster agency to act for you in settling your loss. If you have done your part and kept your records as you should, according to law, you need no outside assistance and can rest assured that, in the event of a fire, you will receive all you are entitled to, if you have kept your premises in proper condition and have done nothing to invalidate your policies.

PROHIBITORY LAW NEEDED.

Michigan has enacted a good many prohibitory laws in the past and there are a number of similar laws which can be placed on the statute books in the interest of common honesty and decency. One of these is a law prohibiting the settlement of fire insurance losses by bureaus and third parties whose only excuse for existence is that they can save the companies money by resort to intimidation, coercion and litigation. There have been many cases where insurance adjusters regularly employed by the companies have not dealt honorably with the insured, but such cases are rare compared with the instances which have been brought to the attention of the Tradesman where gross injustice has been done by adjustment bureaus organized and maintained solely "to effect settlements at a great saving over what the com-

panies themselves can do."

With the State agents and the local agents who write the policies the insurance companies have all the machinery necessary to adjust losses quickly and satisfactorily. Where this policy is pursued satisfactory settlements are generally effected within a few days. When, on the other hand, settlements are referred to adjustment bureaus, they usually drag along for months, resulting in crimination and recrimination, involving the insured in much useless expense, rendering necessary the employment of lawyers and resort to appraisers, seriously disturbing the amicable relations which should exist between insurer and insured and creating prejudices and hatreds which last a lifetime and eventually result in drastic legislation which sometimes hits the companies pretty hard. As cases in point, the Tradesman has only to cite the Hatchew and Brooks and Valley City Chair Co. losses. The former dragged along five months before it was honorably adjusted and the latter has been an open sore since June 7, the date on which the loss occurred.

If the adjustment bureaus always selected honorable men to represent them, the prejudice against them would not be so marked and the demand for their exclusion from the State would not be so strenuous. Even when the find they have employed an unfit man, they do not dispense with his services. Shaw has demonstrated to the satisfaction of hundreds of business men that he is not fitted by either nature or temperament to adjust losses properly, yet his employer does not dispense with his services—simply transfers him to Cleveland, where he will be quite likely to repeat the disgraceful record he leaves behind in Grand Rapids.

In view of these facts, the only thing left for the business public of Michigan to do is to secure the enactment of a statute prohibiting the adjustment of fire losses in this State by any but regularly authorized representatives of the companies—either local or State agents.

NAIL THE WORD CONCURRENT

Many insurance agents are writing policies and putting on the riders the words, "Other concurrent insurance permitted." This is not a good thing for the insured to permit. He should not tolerate the use of the word "concurrent" for good and sufficient reasons. The main reason is that all of the policies taken out by the insured are not always written by the same agent and the forms naturally vary, possibly only in the case of a single word, but enough, under the circumstances, so that the forms are not concurrent. This gives the unscrupulous adjusters employed by adjustment bureaus a club to use over the head of the insured at a time when he is peculiarly susceptible to false statements and misleading insinuations and enables them to coerce the insured to accept less than the face value of his claim. If any merchant has a policy containing the word "concurrent," it would be well for him to have it eliminated at once.

AUTOMOBILES AND ACCESSORIES

Features to Be Observed in Purchasing Trucks.

The selection of a commercial vehicle should be governed not so much by technical details of truck construction, such as the various forms of drive and the like, but the requirements of the work to be done. A truck or delivery car gives its fullest value when it is kept constantly at work. It is obvious, that a truck which is too small and must be overloaded and which has frequent breakdowns as a result, will not turn out to be a profitable investment. It is no less obvious that a truck which is too big for its work, and is never fully loaded will only be delivering part of its value. It, too, will not be a profitable investment. The trick of the successful buyer is to choose a machine of the right type, weight—capacity—and speed.

Models now on the market range from those of less than one-half ton capacity up to big fellows capable of carrying seven tons and over. In this range are four or five capacities which seem to have earned greater popularity than the others. They are what might be called standard sizes. They are the 1,500 pound delivery car, the one ton truck, the two ton truck, the two and one-half ton truck and the three and one-half tonner. The sizes which have fallen somewhat into disfavor, or let us rather say, disuse, are the less-than-one-half ton, the three ton, four, five and one-half and six and one-half ton sizes.

First let us consider the delivery car and the work for which it is fitted. That is more or less determined by its name, except, of course, that everything carried in any vehicle is "delivered" somewhere, and the delivery truck, proper, is not supposed to haul big crates, heavy machinery, barrels of cement or, in fact, anything but light packages.

Delivery cars find their greatest field probably in making store deliveries—department stores, bakeries, grocery stores, milliners, shoe emporiums, and the like. And their work is arduous in the extreme.

Delivery cars must be endowed with two great qualities—speed and endurance. They require speed because they have to cover wide areas in the shortest possible time. The store whose system cannot deliver the goods on time consistently is in more or less danger of becoming decidedly unpopular with its customers.

The delivery car needs endurance, for it is driven at comparatively high speeds over all kinds of roads, in all kinds of weather. And even under the best management it is apt to be

put into the hands of a driver who does not care how he treats it. From observation, it seems to me that the army of delivery car drivers are born with few of the finer sensibilities. They lack the feeling, possessed by good chauffeurs, that delivery cars have feelings—that they should be treated with care and with a certain consideration.

In buying a delivery car, therefore, look above all for stanchness combined with speed. Look also for simplicity. The more nearly foolproof the mechanism, the longer will be its life. Easy-riding qualities—for which examine the spring suspension—should be insisted on—less for the sake of the driver than for that of the merchandise, which is frequently fragile. Beware of flimsy construction—especially in the rear end, in the front axle and in the steering gear. The driver of a delivery car can seldom choose his roads, and the vehicle should be able to stand up through month after month, and even year after year, of bumpy going.

It is a good plan to figure out in advance the amount of ground the car will be obliged to cover in an average day and divide up the territory into zones. It might be, for instance, that the majority of your customers lived in two groups—one due north from your store and one due south. In such a case you would have to decide whether one car could reach both zones the requisite number of times in a day, or whether two cars would be necessary.

It is absolutely essential to the economical operation of commercial cars that they should always start out with a maximum average load. This distributes the delivery cost over a number of items. It is absurd to put a few little things into a big truck and send it out when you might put them into a small one that would cost so much less for the same distance. It might pay you to buy one 1,500 pound car and another very much smaller, one for the north route, the other for the south route, or vice versa. Every man must base his vehicle needs upon the requirements of his business. And when he is figuring along this line, he should not forget to count on a probable increase of business.

The question as to whether delivery cars and trucks should have selfstarters and electric lights is more or less open. More makers are offering these on their 1917 models than on their past year's models.

It is obvious, of course, that if the machine is to be used for much night work—and delivery cars are frequently used a great deal at night—electric

lights are desirable. If many stops are to be made—and delivery cars have to stop almost every other chug—a starter would seem to be desirable, too. Cranking the car, say, fifty times a day or more, is apt to have a rather enervating effect on the driver. On the other hand, however, self-starters on delivery cars have a habit of refusing to work so frequently that their value is doubtful. You see, when a machine makes many stops, without running much between stops, the generator has no chance to charge the battery. In winter, especially, the self-starting system is prone to lie down, since the battery action is slower in low temperatures.

Pneumatic tires are almost always furnished on delivery cars. Indeed, they are necessary, for solid tires are

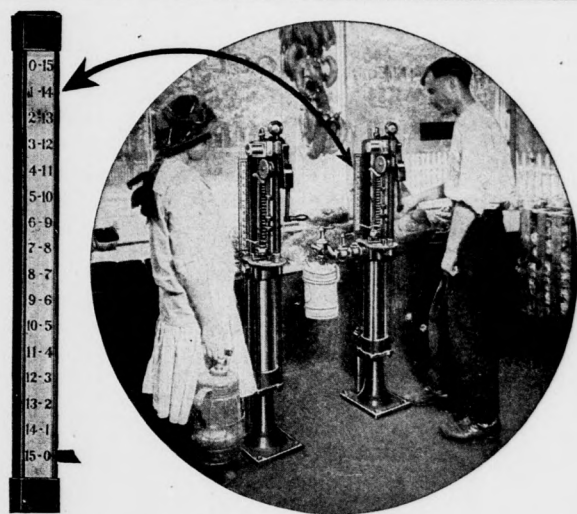
not meant for fast running and would soon cause the machine to be jolted to pieces.

These are the major considerations in buying a light delivery car. First find out the kind of work to be done, the average load, and the territory to be covered; then choose your car with these requirements in mind and watch out for any accessories that may make for more efficient delivery. The things to look for in some of the heavier varieties will be taken up in a later issue.

John Chapman Hilder.

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.



Avoid Costly Guessing!

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

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

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

BOWSER
ESTABLISHED 1885
Self-Measuring Outfits

solve this and many other important problems.

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

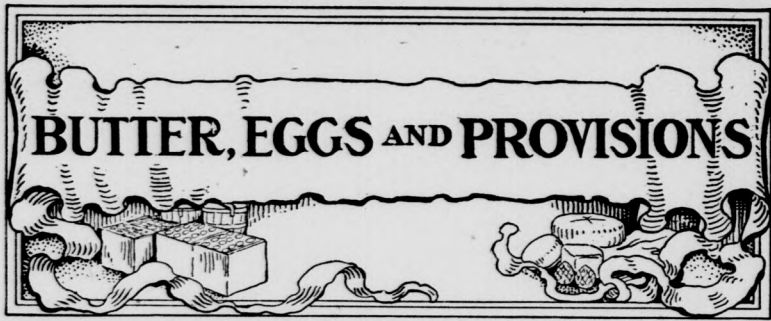
Look at the illustration of the Computer shown above—you hang the customer's can on the pump nozzle and when the can is filled an indicator points to the exact selling price of the oil delivered. Your customers receive no more or less than they pay for and you receive all of the profit due you.

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

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

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

Sales Offices in All Centers—Representatives Everywhere



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.

Secretary of Agriculture For Food Standards.

If the recommendation of the Secretary of Agriculture, in his report to Congress, just submitted, is adopted, it will become illegal to make and sell a food product of less than the purity and quality defined in an official standard, unless the variation from that standard is plainly stated on the label.

This is a brand new feature to have enacted into the Pure Food Law, although there has been authority in the law heretofore for the enforcing officials to establish standards and such standards have been in force, although not in the compulsory way now proposed. The American Specialty Manufacturers' Association has been working for that end. At the Detroit convention of the food officials last summer its legislative committee conferred with the leading food commissioners with reference to the matter. The result was that such standards were endorsed for inclusion in the law as amended and the committee recommended that the Secretary of Agriculture take it up, which he has done.

The Secretary also adopts the suggestion of compulsory factory sanitation inspection. His recommendations are quoted as follows:

Standards For Foods and Drugs.

"Experience in connection with the administration of the Food and Drugs Act has strikingly emphasized the importance of enforceable standards for foods and drugs. Without them it is impossible to carry out completely the purposes of the act. In many instances protection of the consumer—the principal object of the law—cannot fully be accomplished, nor can unfair practices on the part of unscrupulous manufacturers adequately be prevented. In some cases maintenance of prosecution is difficult and expensive, even when the articles involved clearly are adulterated or misbranded.

"To meet this situation, I have recommended in the estimates for the fiscal year 1918 that the Secretary of Agriculture be authorized to establish standards of strength, quality, or purity for articles of food and for those articles of drugs which are sold under or by a name not recognized in the United States Pharmacopoeia or National Formulary. The suggestion

provides that if any article fails to conform to the established standards it shall be deemed to be misbranded, unless it is labeled so as plainly and conspicuously to show how it differs from the standard.

"The adoption of legally enforceable standards will benefit both the consumer and the honest manufacturer. They will give consumers exact information as to the quality of food and drug products and will enable manufacturers to produce articles which will meet the requirements of the act, putting competition on a fairer basis. They will be a great assistance to Federal and state officials in the enforcement of food and drug laws and will tend to promote uniformity among the various states.

"I have also recommended in the estimates that the Department be given authority to inspect establishments producing foods or drugs intended for shipment in interstate or foreign commerce. No specific authority exists at the present time. While many manufacturers do not object to inspection of their factories, the lack of definite authority has caused considerable embarrassment in the enforcement of the Food and Drugs Act.

"There are many forms of adulteration which are exceedingly difficult to detect without inspection of the place of manufacture. This is particularly true of foods produced under insanitary conditions. In many instances it is impossible to determine from a chemical or bacteriological examination the conditions under which a particular food or drug was produced. It is unnecessary to emphasize the importance of sanitation in the preparation of food products.

"If the suggested authority be granted the Department should be able to improve the quality of food products, both by bringing to the attention of manufacturers any insanitary conditions that may be discovered and by securing evidence of production under insanitary conditions."

A Mean Advantage.

In a recent charge on the Somme a detachment of 200 British captured nearly as many Germans, but, as the fight was not over, the British could not spare many men to conduct their prisoners to the rear. In this emergency, training a machine gun on them, they searched their pockets for knives, or other possible weapons, and finally removed their suspenders. As the Teutons then were obliged to keep their hands in their pockets to hold their trousers, they were sent to the rear under a small guard.

It's all right to ride a hobby if you know where to get off.

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

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

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

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.

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

DORNBOS'
SINGLE BINDER **5c**
CIGAR

DORNBOS'
Perfectos **5c**
Cigar

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PRODUCE COMMISSION MERCHANTS

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Bankruptcy Proceedings in South-western Michigan.

St. Joseph, Dec. 11—Charles Rasak and Louis J. Rasak, doing business as Rasak Brothers, at Dowagiac, filed a voluntary petition and the matter, in the absence of the District Judge, was referred to Referee Banyon, who entered an order adjudging petitioners bankrupt. The following are scheduled as creditors:

Secured Creditors.	
Frank Reed, Dowagiac	\$850.00
Unsecured Creditors.	
Albert Crall Co., Chicago	\$154.43
Schuyler Krindge & Co., South Bend	4.39
J. Baum Safe & Lock Co., Cincinnati	30.00
Ginacchio Costa & Co., Chicago	11.50
National Grocery Co., South Bend	54.91
John W. Ladd Co., Detroit	147.05
Elgin Milk Product Co., Chicago	22.80
Fruit Dispatch Co., Grand Rapids	51.99
Vinkemulder Co., Grand Rapids	123.50
Palmer & Cartright Paper Co., Battle Creek	6.00
Western Union Telegraph Co., Dowagiac	11.01
E. S. Hubbel, Dowagiac	26.34
Claud D. Upson, Dowagiac	146.71
Est. P. D. Beckwith Inc., Dowagiac	38.62
Michigan State Telephone Co., Dowagiac	11.00
M. Piowaty & Sons, Dowagiac	339.75
Dowagiac Creamery & Butter Co., Dowagiac	169.06
Dowagiac Coal & Iron Co., Dowagiac	8.00
E. W. Zlanke, Millburg	73.00
A. W. Clymer, Millburg	9.00
A. Krause, Millburg	27.00
Lee R. Harris, Millburg	24.15
Jack Walter, Millburg	3.40
George Northrup, Millburg	20.16
George Miltbarger, Millburg	21.20
P. Hiler, Millburg	12.35
John Arndt, Millburg	41.20
Charles Arndt, Millburg	61.60
E. W. Young, Millburg	42.00
J. H. Shyne, Millburg	31.80
J. Hirsch, Millburg	15.30
A. J. Elgas, Millburg	30.00
Ed. Arndt, Millburg	30.00
E. P. Brant, Millburg	35.70
Charles Arndt, Millburg	10.50
J. Hauser, Millburg	163.52
John Ellis, Millburg	27.50
P. Hiler, Millburg	29.70
H. Kniebes, Millburg	35.84
John Malter, Millburg	103.50
Ben Sael, Millburg	55.00
A. P. Walter, Millburg	26.25
John Hasse, Millburg	54.00
L. A. Conklin, Dowagiac	unknown
Bishop Hardware Co., Dowagiac	unknown
Hinkley & Garrett, Dowagiac	unknown
Dowagiac Transfer Co.	unknown
Aaron Zelter, Dowagiac	unknown
Israel Oppenheim, Dowagiac	unknown
Assets.	\$2,420.93
Stock of goods	\$652.00
Accounts receivable	820.00
	\$1,472.00

Dec. 12—In the matter of Silas Parr, bankrupt, of South Haven, the first meeting of creditors was held at Paw Paw and George Norcross, of Grand Rapids, was appointed trustee. Loomis K. Preston, William McCracken and Paul Kull, of St. Joseph, were appointed appraisers. The bankrupt was sworn and examined by the referee and attorneys present. The meeting was transcribed and filed. The meeting was adjourned for three weeks at the referee's office.

Dec. 13—Maurice E. Pratt, engaged in the garage business at Otsego, filed a voluntary petition and, in the absence of the District Judge, the matter was referred to Referee Banyon, who entered an order adjudging petitioner bankrupt. The following are listed as creditors:

Secured Claims.	
National Cash Register Co., Toledo	\$185.00
Unsecured Creditors.	
Bayerson Oil Co., Erie	\$ 33.00
Butler Bros., Chicago	6.72
Standard Oil Co., Grand Rapids	74.94
Columbus Varnish Co., Columbus	4.54
Motor Car Supply Co., Chicago	48.36
National Refining Co., Cleveland	93.50
Julius Andre & Sons Co., Milwaukee	33.00
The Searchlight Co., Detroit	6.00
Michigan Tire Co., Grand Rapids	112.37
Indian Refining Co., New York	45.80
The B. F. Goodrich Rubber Co., Akron	87.83
Chicago Rubber Co., Chicago	17.42
Sherwood Hall Co., Ltd., Grand Rapids	58.52
Lee Tire & Supply Co., Grand Rapids	158.04

H. L. Bellinger, Plainwell	21.63
Assets.	\$801.67
Stock in trade	\$274.02
Debts due on open accounts	260.69
	\$534.71

Dec. 14—In the matter of William Sweetland, bankrupt, of Kalamazoo, an order was made by the referee, calling the first meeting of creditors at the latter place on Dec. 28 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 Morris L. Fox, bankrupt, of Kalamazoo, the trustee filed his supplemental final report, showing distribution of all the funds with request that he be discharged whereupon an order was made by the referee closing the estate and discharging the trustee.

Dec. 15—In the matter of the Original Dollar Hat Store, a corporation, bankrupt, of 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 \$915.87, was considered and approved and allowed. Upon recommendation of the trustee, a first dividend of 10 per cent. was declared and ordered paid to all unsecured creditors whose claims had been filed to date. Certain expenses of administration were ordered paid and the first order of distribution entered, whereupon the meeting was adjourned for thirty days.

In the matter of Elizabeth Hare, bankrupt, of Kalamazoo, an order was entered calling the first meeting of creditors at the latter place for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

Dec. 16—In the matter of Maurice L. Jones, bankrupt, of Benton Harbor, the adjourned first meeting of creditors was held at the referee's office. The trustee filed his first report and account, also his report of exempted property. Upon petition of the trustee, an order was made directing the bankrupt to show cause why he should not deliver to the trustee a ford automobile at a hearing to be held on Dec. 23. The examination of the bankrupt was continued and the same further adjourned for one week. The amended report of the appraisers, showing assets consisting of stock of the face value of \$1,500, was considered and allowed. The first meeting of creditors was further adjourned for one week.

Sauerkraut Is Valuable Food.

Perhaps in no other single instance can the stamp of modern progress be more clearly felt and seen than in development of the sauer kraut industry, said John Dill Robertson, who is Chicago Health Commissioner.

Sauerkraut is one of the most ancient foods of Europe dating back centuries in Germany and a long time, also, in Russia. Curing was done much the same way in both countries, but in Russia the kraut was preserved in pits, and in Germany the peasants put it in old wine casks and other containers. Processing and handling, however, was by crude methods.

"To-day there are special machines for shredding the cabbage into long thin strips and the curing is now done in large vats or tanks, with extreme precaution as to the cleanliness and general sanitary conditions. After tanking or curing the cabbage, in other words after the cabbage has become kraut, it is packed in barrels or kegs. It is also put up in No. 3 and 10 tins, hermetically sealed.

"It is generally accepted the world over, among dieticians, that sauer kraut is one of the most valuable prod-

ucts of the vegetable kingdom in wholesomeness and appetizing quality. The acidity of the fermented cabbage acts in conjunction with the acid of the stomach aiding and stimulating digestion.

"It is a well-known fact that many people who cannot eat plain boiled cabbage without subsequent distress, may eat sauer kraut with perfect impunity.

"By experiments and gradual attainment of experience, American sauerkraut has reached a point of perfection excelled by that of no other count in the world. It may be said, furthermore, that as a food it is the cheapest product on the market, a single quart, or No. 3 can, containing sufficient for a family of five or six persons."

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Some of the Vagaries of Financial Reformers.

Every so often a would-be financial reformer pops into public notice. The latest is one who is trying to agitate financial circles with the doctrine that neither banks nor trust companies have any right to purchase either foreign or domestic securities for their own account. The argument is that the money of the banks and trust companies should be kept in liquid form and that it should only be used for collateral loans or loans on commercial paper. There are times in the careers of all financial institutions when they must either purchase short time bonds or stocks or allow their money to lie idle in the vaults. Money is worthless to a bank or trust company if not in use. In making conservative purchases of securities banks and trust companies are only doing their plain duty, involving no more risk in the purchase of securities than they would in accepting these same securities as collateral for loans. The inconsistency of this reform cry is very plain. In one statement "the purchase of stocks or bonds by a bank is speculation and subject to a risk;" in another these same securities are not objected to as collateral. If a bank runs a risk in buying, does it not run the same risk in loaning?

As a matter of fact at no time in the history of the country have banks and trust companies been so ably managed as they are to-day. This is especially the case in the State of Michigan.

A question that is often asked of bankers and, no doubt, occurs to most persons of means who may be unfamiliar with the income tax law is, "In paying the Federal income tax, why is it one has to pay the normal tax on the income received from corporate bonds and does not have to pay the normal tax on dividends received from the stock of the same corporation?"

The answer is: The relations existing between the bondholder and a corporation is that of debtor and creditor. The bondholder loans his money to the corporation for a definite period at a definite rate of interest. This interest is not chargeable as an expense of doing business and the corporation does not pay the income tax on this amount. On the other hand, the stockholder through his ownership of the stock of a corporation is part owner of the corporation and his income represents the net earnings of the corporation paid to him in the form of dividends. The company pays the normal income tax on its net earn-

ings, which practically amounts to a payment by the stockholder himself.

There is another significance to be attached to the recent stringency in the money market for collateral loan purposes indicating a condition that is really encouraging. It now transpires that the big reserves of cash are held by what are termed in the East the country banks. These banks in the smaller cities of the country, especially in Michigan and the Middle West, have from the beginning been very conservative, both as to the Federal banking system and to the war boom. They believed and still believe in the "safety first" doctrine and prefer to keep their gold in their own vaults, rather than in those of reserve banks. They distrust a business boom based on the enormous waste of capital in Europe. In this they have pursued a campaign of preparedness at what might be termed a loss of profit, as they could have received temporarily satisfactory earnings from the cash if placed at the disposal of speculators on collateral loans. This conservatism upon the part of our banks at a time when idle money in their charge was plentiful should increase and firmly establish public confidence in our Michigan financial institutions.

To their credit be it said, there was a reflection of this conservatism on the part of the big New York financial institutions which were able to furnish funds enough to keep the rate on call money within bounds. They held aloof because they deemed the speculative fever was becoming too rampant, and withheld their funds, allowing call money to mount to 15 per cent. to check the bull movement in stocks, most of which was for speculation on margins.

A question that is receiving the best attention of bankers in some parts of the country is that of cattle raising. This fact shows how the spirit of progress has seized upon our business interests. It shows that not only is there a farsighted movement for future prosperity in which the banks are to share, but an upward trend of business thought in which is mingled a strain of unselfish desire for the betterment of mankind. This is a movement of vital importance—as vital as the farm educational movement being guided by the agricultural committee of the Michigan Bankers' Association. It means, if introduced in Michigan and successfully carried on, greater financial independence of the farmer through the returns on the stock grown and fertilization of his lands and a factor in reducing the high cost of living in one branch of the necessities of

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life. In addition, it provides another safe avenue for the activity of bank funds, hence greater earning power for depositors' money.

The need of more cattle in the United States is fully recognized and recent developments have accentuated that need. A prominent packing house company official who has just returned from Argentina is responsible for the statement that that country has just passed through one of the worst months in its history and that fully 20 per cent. of the cattle in the country have died. A glance at the export figures of Argentina confirms the assertion of the packing house official that meat will be much higher before spring.

The high price of beef and beef by-products and the exorbitant price of leather are strong arguments why, for the general welfare of the State the cattle industry should be encouraged in Michigan. The difficulty which has stood squarely in the path of this development has been the lack of capital. It is up to the banks for sound business reasons, if not other, to furnish this capital. There are many reputable farmers in the Western portion of the State who would like to count cattle raising as a part of their activities, but who have not the money with which to carry themselves through until they can make a profit.

Bankers in other states are taking up the matter seriously. One bank in one of the smaller cities of Kentucky has risen to the occasion and offers to assist those who desire to go into the business. "We have prepared a special note," says this bank, "and invite investigation of the plan. We know of no better way to lift a mortgage or build up a bank account than to buy cattle and feed them on your own land."

The question of market is solved and prices of beef, beef products and leather must, of necessity, remain high for some time to come. Butter and milk are products always easily sold and the risk to a bank encouraging the development of the cattle industry is no greater than in other lines of industrial or commercial endeavor.

The introduction into Michigan banking circles of the progressive spirit of the Kentucky bank would be of great benefit to the banks, the farmers, the merchants and the people. Paul Leake.

It may be noted that Representative J. J. Fitzgerald, who has introduced in Congress a bill providing for an embargo on foodstuffs, represents a district in which there are no farmers, being from the metropolis. When it is remembered that the greater portion of members of Congress have rural constituents, it will be seen that the forces which will naturally be arrayed against any such legislation are considerable. The President is said to look upon it with disfavor and his influence among the members of the legislative branch of the Government is admitted to be considerable. Closing our markets against a hungry world would be contrary to our traditional practice. It would tend to discourage our farmers against planting

large crops another season, and internationally it would give us something to explain, for while we might argue that our act had no intent hostile to the Entente Allies, its effect would certainly be along that line, and there might be retaliatory measures awkward for us, later on if not now. An embargo would be permissible only as a last resort, and in the meantime it should be ascertained whether the present inflation of prices is entirely due to the operation of the law of supply and demand, and not in part at least to excessive speculation or to "corners" in the necessities of life.

There is to be a minute partial eclipse of the sun the day before Christmas, but few will see it, for in order to view it one must go to the South polar seas. The sun passes the winter solstice December 21, at 10:59 p. m. The eclipse comes three days later. At that time the sun is farthest South and shines vertically at the Tropic of Capricorn and is visible for at least twenty-four consecutive hours at all places within the Antarctic Circle. The sun can be seen at midnight at all places in the South frigid zone and the eclipse will be visible at midnight on Christmas eve. This is owing to the fact that the sun is so far South and that the moon is also nearly as far South as it can be. The penumbra of the moon's shadow just grazes the Southernmost portion of the earth.

When the Chicago diet squad finished its two week's test, Health Commissioner Robertson announced that the experiment proved the utter wastefulness in American homes. But does it? The average cost of all three meals day for each of the twelve members of the squad was estimated at 31 cents a day for the two weeks. A family of six, father, mother and four children of school age, would spend at that rate \$13.02 a week for food, but the average family of six, where the father earns not more than \$25 a week, can not afford to spend half his pay for food. There are other expenses, such as rent or taxes, lighting, clothing, medicines, etc. The experiment proves that the average family manages to live and be fairly well nourished on a smaller sum than was spent for the Chicago diet squad.

There is a shortage of "cash" in China. That does not mean that there is a shortage of money in a general way, but means that the coin known as "cash" is disappearing. This is a copper piece with a square hole in the center. The coolies have been in the habit of stringing their spare "cash" and wearing it around their necks. The longer the strings the more wealthy the coolie. This "cash" contained about 89 per cent. copper and Japanese speculators have been gathering the coins and refining them for the copper, which was shipped to the United States and sold for high prices. It used to take about ten "cash" to make a cent.

We should appreciate our friends if only for the fact that every time we lose a friend we make an enemy.

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Business of the Country on a Firm Foundation.

Aside from an over inflation in speculation there was nothing in present conditions nor future prospects that would warrant the wholesale crush of prices in the stock market, and instead of being a menace to business conditions, the slump was really beneficial, as the result will be a restoration of normal values of securities. The unfortunate feature of the toboggan slide is the large number of uninformed who, lured by the prospect of becoming rapidly rich, plunged in margins. In the vernacular of Wall street, it was "a shake-out of weak holders." In common every day parlance it was a slaughter of the lambs who wandered stupidly into the dens of the wolves.

Occurrences like this should teach people the danger of this form of gambling, for it is nothing else. Brokers, not all of them, but many who are unscrupulous, hold out visions of mounting prices and encourage the purchase of securities on margin. For the benefit of the uninformed it may be stated that buying on margin is, say, purchasing \$2,000 worth of stock and putting up \$200. If the stock goes up two or three dollars a share, or more, the purchaser on margin has his broker sell and gets the profit on a \$2,000 transaction, minus the broker's commission and the interest on the \$1,800 the broker borrows or puts up to purchase the stock which is held for collateral. If the stock goes down the purchaser on this plan must not put up more money as a margin to protect the purchaser or lose all he put into it. In cases like the present, the amateur gambler is seized with panic and has not nerve enough to put more money in and is sold out, losing his \$200. In many cases purchasers on margins have the nerve, but lack the cash.

A burned child dreads the fire and many of those who get nipped by such speculation are permanently cured of speculative fever, but every market brings a new crop of lambs to be sheared.

Transactions on Wall street where securities are bought outright at near their real value are legitimate. Wall street is a clearing house through which capital is secured for our great industries—a useful agency which makes possible the splendid industrial development and should not be condemned for the foolhardy speculation, which often has an unsettling effect on general business.

The larger banks of the country have felt for weeks that speculation was beginning to run wild and, before Germany's peace propositions, had already determined to check speculation by raising the rates of call money to an almost prohibitive figure.

This flutter in the stock and money markets should not create alarm, as the legitimate business of the country is on a firm foundation. There is but one danger of its dislodgment and that lies in the labor situation. The undertone of organized labor is sinister, a sentiment of might makes right, an unreasoning blind selfishness which not only threatens a disturbance to general prosperity, but unhappiness and suffering to the wives and families of the men who

by violence or intimidation seek to gain the advantage to which they believe themselves entitled. This spirit of non-yielding tyranny is too evident in the utterances of the labor leaders whom the men, honest workmen, unfortunately allow to think and act for them and whose sentiments they echo without attempting to analyze them.

The spirit that forced the Adamson law upon a supine Congress seeks amendments to the state constitutions which will eliminate the power of the courts from enjoining men and bodies of men from interfering with the peaceful transaction of an employer's business and from violence, bloodshed and destruction of property.

It is a foregone conclusion that if the great mass of American workmen realized that their welfare is part of an employer's assets, and that the employer knows this, as is shown from improved industrial conditions and voluntary increases in pay, they would promptly stop any attempt to destroy the prosperity they are now showing. Thus it is seen it is the duty of those who are informed to assist in educating the workmen and bring them to see matters in their true light. The Adamson bill and its attendant developments and discussions will prove beneficial for the reason that it brings into the limelight of publicity the entire question of capital and labor and continuance of prosperity depends upon how sensibly and justly these relations are adjusted.

Pickings Picked Up in the Windy City.

Chicago, Dec. 18—All of the Chicago newspapers are now featuring the Goodfellowship page for the purpose of interesting the public in the needy poor. From reports there are very few families in Chicago or the nearby territory but what will receive attention on Christmas.

Detroit is now getting a great deal of publicity in this neck of the woods from the standpoint of their Police Commissioner, James Couzens. The Chicago papers class him as a fifty million dollar police commissioner, and use him as an example for the Chicago police department.

Mrs. Mollie Netcher Neuberger, proprietor of the Boston Store, Chicago, has slipped one over on other business houses by purchasing a summer home at Lake Beulah, Wisconsin, about ninety miles from Chicago, to serve as a country club for the employes of the store. Property includes ten acres. She will build on this property a large clubhouse and hotel, as well as boat houses, little pleasure boats, etc. This will be used exclusively for the store employes at nominal cost. It has been decided to use it as a summer vacation point, and, no doubt, later will be open the year around. The writer has talked with some of the employes, and they feel well pleased with the idea.

Well! well! well! The order issued by Mayor William Hale Thompson that all cabarets and places where liquor is served will not be allowed to open New Year's eve until 12 o'clock at night for one hour only has not taken the spirit out of some of the "high flyers." They have practically, from reports, made reservations at Milwaukee, Wis., and there they will spend New Year's eve. Milwaukee only is a two-hour ride from Chicago.

Chicago's largest theater, the Auditorium, will remain in the possession of Harold N. McCormick and associates for five year more. By that time the theater will have outlived its usefulness. This theater caters chiefly to grand opera and is the largest one in the West, having a seating ca-

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capacity of 5,000 people. It is reported the rent for the coming five year lease will be \$75,000 annually.

The fish markets in Chicago are now reaping a harvest, the following prices prevailing: Lake perch, 4 pounds for 25c; lake herring, 3 pounds for 25c; frog legs, 30c per dozen and White perch, 10c a pound.

One of Chicago's prosperous druggists is R. B. Van Dusen, at the corner of Seventy-fifth street and Coles avenue. Mr. Van Dusen is a product of Allegan, where he was in business some twelve years. He still makes annual visits back to the old town and is well acquainted with a great number of the Michigan travelers. His store is situated in a growing section of Chicago. The only drawback he has had is two robberies. He carries such a good and generous supply of goods that it has attracted the attention of highwaymen on two different occasions. Still he says he is not discouraged.

One of Grand Rapids' young doctors is now connected with Doctor Baxter Miller, who is head physician of a large number of hotels in Chicago, his name being Dr. B. J. Heetderks. He being Dr. Miller's first assistant, making his headquarters at the Morrison Hotel. He still favors old Grand Rapids, and always feels at home when approached by one of Grand Rapids' citizens. He, no doubt, will make a mark for himself and become a noted physician if he continues to prosper as he is at this time.

The writer takes this opportunity to wish all his Michigan friends a Merry Christmas and a Happy New Year, with prosperity added to the New Year.

The Coliseum is now featuring the poultry show and from the amount of crowing one hears around the neighborhood, they have a large variety of poultry and, no doubt, will attract a wonderful number of people.

The talk of Chicago at this time is all concerning the Allied bazaar, which will be held shortly at the Coliseum. This will, no doubt, bring thousands of dollars into the treasury of the Red Cross organization to be used for the war sufferers in Europe.

It is being reported by a number of Chicago merchants that there never has been a time when the people were spending more money for Christmas presents than at the present time. The stores are crowded from top to bottom, and in some of them system has gone begging. Instructions to the employees are, "Give the best service you know how and satisfy the customer, if possible."

The employment agency catering to middle aged men from 45 years up are having a wonderful success. There has been over 1,000 positions secured for these men during the past week and some of the firms employing these old fellows are well pleased, claiming they are getting as much work and as good work, and in some cases better work, than they get out of younger men.

The "bunk" which is appearing in Chicago newspapers regarding the egg situation is disgusting to commission men who know the real facts. When prices broke last week under the influence of extremely mild weather and reduced output, the watchdogs of the public interest were quick to claim the credit. They declared that the boycott of the Chicago Housewives' League was responsible for the drop in price. However, when prices went up during the latter part of the week under the influence of the news that a cold wave was on the way, the papers had nothing to say. As a matter of fact there has been no boycott of eggs here by the Housewives' League or any other organization. There has been a great deal of public talk about the high prices, but that is about all. The commission men long since gave up the hope of getting a fair deal at the hands of the newspapers, and it is a safe bet to say that tommyrot will continue to

appear as long as South Water street remains a tough nut for the advertising solicitors of the daily newspapers. The fact that the commission houses and distributors can see no advantage in advertising their merchandise in the newspapers, and have taken a definite stand not to pay tribute of the sort necessary to get themselves favorably into print, has never been forgiven by the journals.

Commission men of the city are opposed to the plan of Postmaster General Burleson to do away with the pneumatic tube service of Chicago in favor of motor trucks. This is regarded as a backward step and is taken by the Department only because it will effect a saving of 50 per cent. in the cost of operation. The efficiency of the pneumatic tube service has never been questioned. The tubes enable mail to leave the city a great deal more rapidly than if the mail were handled by motor trucks. The Chicago Association of Commerce and the Illinois Manufacturers' Association are united in an effort to frustrate the plan of Mr. Burleson. A plea is to be made to the Postoffice Committee of Congress, in the hope that the tube service may be saved to the city. The tubes are owned by private individuals, but are rented to the Government at so much a mile for a term of ten years.

Charles W. Reattoir.

A CHRISTMAS THOUGHT.

Written for the Tradesman.
Why is it that this time of year
Our hearts go out to absent friends?
And matters not what 'tis we send,
But something goes in Christmas cheer.

And if 'tis bought with lifeless gold,
Or represents a single thought,
Or paid in tear-drops burning hot,
It makes us all forget the cold.

Perhaps it is the chill without
That drives the life-blood to the heart
And makes all malice to depart,
And puts all evil thoughts to route.

If all the warmth of all the hearts
From out their folds should be released,
Each warm thought going where it
pleased,
Methinks 'twould cure all chilling smarts.

So take, dear friend, this winter day,
Enough from me of Christmas cheer
To gladden all the coming year,
And warm your heart and light your way.

And in return send me a thought
To help me on life's golden way,
To stray not at the close of day,
Because I'll know I'm not forgot.
Mrs. Ned Cobean.

Sure Method.

"You say my husband needs exercise, but he won't take any, and I don't know how to make him," said a woman plaintively. "Is there any way in which we can force him to exercise?"

"Did you ever try, on windy days, making him wear a hat that will be sure to blow off?" asked the doctor.

Kent State Bank

Main Office Fountain St.
Facing Monroe

Grand Rapids, Mich.

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

Resources

9 Million Dollars

3 1/2 Per Cent.

Paid on Certificates

Largest State and Savings Bank
in Western Michigan

Let Us All Join Hands With
Santa Claus and Have
A Bigger Merrier Christmas!

Our 1917 Christmas Saving Club Solves the Problem
and Will Begin Monday, December 18th

Every member is SURE to have MONEY to buy presents and for other expenses incidental to Christmas. There will be no slips—no disappointments. Members know months in advance how much they will receive when the distribution of funds is made and can arrange expenses accordingly.

Enroll in Class 5 and receive ..\$ 63.75	Enroll in Class 5A and receive \$ 63.75
Enroll in Class 2 and receive .. 25.50	Enroll in Class 2A and receive 25.50
Enroll in Class 200 and receive 100.00	Enroll in Class 100 and receive 50.00
Enroll in Class 50 and receive \$25.00	

Enroll in one or more classes. The first deposit makes you a member. No fees. No fines. No red tape. A deposit of a few cents every week keeps up the payments. You can easily spare the small amounts.

There are no restrictions. Everybody, old and young, is welcome to become a member.

Your Friends Are Enrolling. Join the Happy Crowd.
Become a Member at Once

Peoples Savings Bank

S. W. Corner Monroe and Ionia Aves.

OFFICE OF

RICHARD QUAYLE

DEALER IN

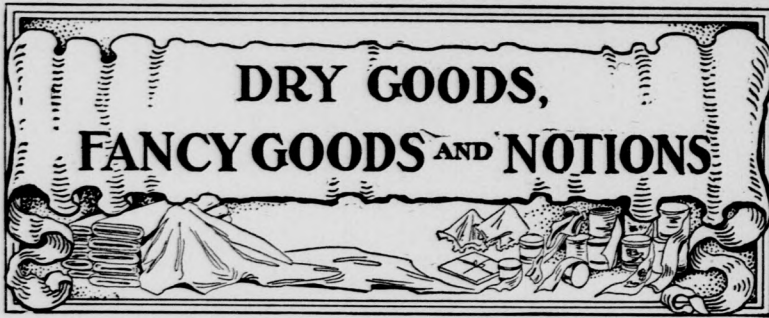
GENERAL MERCHANDISE

GWINN, MICH., DEC. 13, 1916.

E. A. Stowe, Grand Rapids, Mich.

Dear Sir: I take great pleasure in renewing my subscription for the Michigan Tradesman for another year. I thoroughly enjoy reading it. To my mind, it is the best trade paper I know anything about. Because of the fine quality of the contributions on your front cover each week, Mrs. Quayle conceived the idea of cutting them out and making them into a scrap book, and, believe me, you couldn't buy that scrap book to-day for the price of ten years' subscription to your journal.

Richard Quayle.



Plan To Prevent Misfit Christmas Gifts.

A "gift plan bureau," which is expected to be a great aid to Christmas shopping and a means of preventing "misfit gifts," has been established at the John Wanamaker store in New York City.

The service is free, available by letter, telephone or personal call, and works out in the following way:

The shopper asks the bureau to enquire of a definite person what gifts are desired. The store, through the bureau, asks this person or persons by letter for the information, keeping the enquirer's name secret.

When the person written to has listed what he or she desires on the blank form mailed for the purpose, the store notifies the enquirer, after the answer has been received, and the information is ready.

The slips to be filled out, which go to the parties enquired about, have blanks for gift suggestions, stipulating whether the presents are to come from friend or relative—man, woman or child.

After the lists have been received by the customer and purchases have been made, the shopper is asked to check off the mentioned gifts which have been sent. These lists are then filed with the bureau, and will be used to check up future purchases by other shoppers which are intended for these particular parties, and will thus act to prevent duplicating any of the gifts which may have already been sent or intended for these persons.

The store believes that by expressing these Christmas wishes through a third party, the bureau, the persons written to will feel they can make known their desires for presents to their friends that otherwise might be indelicate face to face.

Not only will this promote giving useful presents and prevent to a large extent many persons receiving gifts for which they have no definite need, but it will be especially useful in purchasing presents for children. Many parents prefer having their children receive useful gifts, and many people like to give the youngsters of their acquaintance gifts that are really needed. In many instances what the child needs is not known by those who desire to make the present, but by obtaining this information through the bureau it will eliminate the child receiving two or three dolls, a couple of drums and other duplicates in the way of toys and other gifts that are always more or less frequent at Christmas time.

It will, it is thought, assure the giving of something absolutely needed,

such as a sweater, a pair of boots, or some other article that is of more substantial value than would be toys, or it will even assure, perhaps, the child receiving the toys it really wants, and thus the giving will not be done hit or miss.

There are two letters that go forward to the children of whom this information is desired. One letter is to the mother or father, and it asserts that the bureau has been asked by a friend what their child wants for Christmas. The parents are requested to fill out the inclosed slip listing what gifts would prove acceptable and to forward the slip to the store's bureau. At the same time a letter goes forward to the child enquired about and this is signed by Santa Claus, asking what the boy or girl would like for Christmas this year.

This letter says that Santa Claus is going to bring many pretty things to good boys and girls. "What would you like this year?" it asks. "If you will tell me what you want I will try and get it for you. Just write the things you want on the inclosed piece of paper and mail it to me."

Gave Check Good For Fifty Cents.

An interesting variation of the "something for nothing" idea was tried by a Southern merchant.

On the handbill advertising his regular midsummer sale he printed a check with his signature in facsimile. This check was good for 50 cents on every pair of shoes purchased on a certain date over a certain figure. The person using it was supposed to cut it out of the handbill and bring it to the store for redemption.

The idea took extremely well. The merchant had an accumulation of shoes that he was anxious to move. He moved them at practically his regular prices. The 50 cent check, being accepted in each case in part payment, representing the reduction he might have made under ordinary circumstances.

News to Her.

A traveling man one night found himself obliged to remain in a small town on account of a washout on the railroad caused by the heavy rain, which was still coming down in torrents. The traveling man turned to the waitress with:

"This certainly looks like the flood."

"The what?"

"The flood. You've read about the flood and the ark landing on Mt. Ararat, surely."

"Gee, mister!" she returned, "I ain't seen a paper for three days."

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

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

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

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.

Safety First in Buying

SAFETY in Buying means getting the goods and the quantities of goods YOU can sell at a profit. It means knowing what to buy and getting it at the right price.

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

Butler Brothers

Exclusive Wholesalers of
General Merchandise

New York Chicago
St. Louis Minneapolis
Dallas

We wish all our friends and patrons a

Merry Christmas

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Michigan

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

Ever See a Woman Shop in This Way?

Did you ever "shop" for leisure, to pass a dull afternoon away? asks a writer in Women's Wear. If not, by all means try it, it's lots of fun. Probably you are a novice, and don't quite know the ropes, and in that case the following recipe, "guaranteed to fill the bill, or your money back," will be of inestimable value.

Before you start out, get an old piece of silk of an 1857 vintage, or still more ancient if possible. Don't forget your carfare; in many cases five cents will be enough, as one of the popular sports to-day is trying to work an old transfer, and it is very often successful. Select as your sample one which bears, if possible, a unique or ultra-exclusive combination of colors, such as a brownish yellow, a watermelon canary, a shade between a green-black and yellow-black, or a medley of shades or hues sure to keep the salesman guessing.

In making your shopping tour be systematic and thorough. Try the biggest stores first, then grace the secondary ones with your presence, and if you can stagger any further give even the smaller ones the "through and through."

Sit down whenever possible—all samplers do—and immediately dive down into your shopping bag (made from samples), and from its depths bring forth that foe of all dry goods salesmen, that demon, that monster, that "never yet matched" lining of the bag!

Tell the salesman you want it matched exactly, that nothing else will do. Make him pull down piece after piece, that's what he is there for. Don't let him bluff you, tell him to get that piece on the top shelf—he may have to get an eighteen foot ladder to reach it, but you have the right to expect service.

Continue this for a time insistently, unflinchingly. Never mind the strain—the salesman will give way first, sure enough. The sponge goes up, and with a cry the salesman gives up the ghost. He cannot match that bag lining!

You arise, your anger roused. Ha! the remnants! There is still hope. "The remnants, let me see your remnants." The "insolent" salesman, with unsteady gait, hair dishevelled, numb with despair, leads the way to the relics of bygone sales, the last resort of all scientific shoppers, of all up-to-date sample matchers.

There is still hope, you will not give up that bag lining expedition so easily. Your hand rests now upon that noble pile of remnants; you carefully pass them over, one by one, every moment hoping and praying that you will not find what you are looking for, when lo! there arises in all its hideous reality, an exact match for your bag lining. The salesman now has it in his hands, the goal has been reached, patience has earned its reward. His question follows mechanically, "Anything else to-day, madam?" But wait—that remnant is not sold yet. Why of course not, it contains an eighth of a yard too much; all you want is an eighth and

this is a quarter. You draw a sigh and relief and depart. That was a narrow escape.

(Remnants in small pieces are never cut, a point that every sampler should know.)

Committee to Investigate Pattern Contracts.

At a recent meeting of the Executive Committee of the National Retail Dry Goods Association, a pattern committee was appointed to investigate pattern contracts and if possible to have them made less ambiguous and more uniform, as well as to help to straighten out some differences that have arisen between pattern companies and their clients. Three of the members of this committee recently met at the Association offices in New York, specimen copies of pattern contracts were examined and compared and much valuable data was secured. The pattern committee would welcome suggestions, complaints, copies or originals of contracts that seem inferior or obscure in their language, that the committee may have concrete facts upon which to base its investigations. Any correspondence on the question of paper patterns should be sent as soon as possible either to E. L. Howe, Executive Secretary of the Association, or to Robert C. Fraser, chairman of the Pattern Committee. If any member wishes to give information on this subject to any body else on the committee who may be better known to him, he is invited to do so.

How He Borrowed It.

The sympathetic prison visitor went from cell to cell interviewing the inmates. To one penitent looking individual she put the usual question: "What brought you here?"

"Borrowing money, lady," was the reply.

"But, good gracious," she exclaimed, "they don't put people in prison for borrowing money."

"Not ordinarily," said the man, "but I had to knock a man down three or four times before he would lend it to me."

Horse Blankets

Stable Blankets 80c to \$6.00
Square Blankets 85c to \$14.00

Large Assortment

SHERWOOD HALL CO., LTD.
30-32 Ionia Ave. Grand Rapids, Michigan

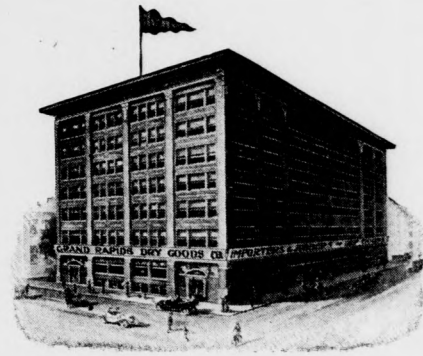
**Signs of the Times
Are
Electric Signs**

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



Make Out Order at Once

Of articles required for the final holiday rush. We still have a good supply of Staple Notions, Fancy Notions and Fancy Goods which includes many items suitable for trade at this season of the year. All orders by mail or telephone will receive immediate attention.

Grand Rapids Dry Goods Co.

20-22 Commerce Ave.

Grand Rapids, Michigan

Shuman Shelf-Pricing Will Help You Make More Money in 1917.

It will make you more money by making your store more popular with more people.

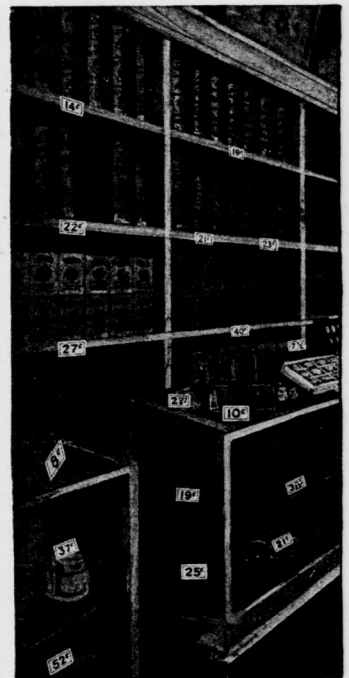
It will make you more money by saving the time of your clerks, so that each clerk can make at least 25% more sales per hour, day or week.

It will make you more money by preventing mistakes in prices—and by saving the labor of marking the price on every carton, can or package.

It makes it easy to advance prices, as your costs advance; and by pricing these advances in PENNY FIGURES, instead of by 5's and 10's you will maintain your reputation for selling good goods at reasonable prices.

The Shuman System consists of metal clamps that spring onto shelf, box, crate or basket with gummed price stickers to paste on the face of the clamps.

You change prices either by shifting the clamps or by pasting new stickers on them.



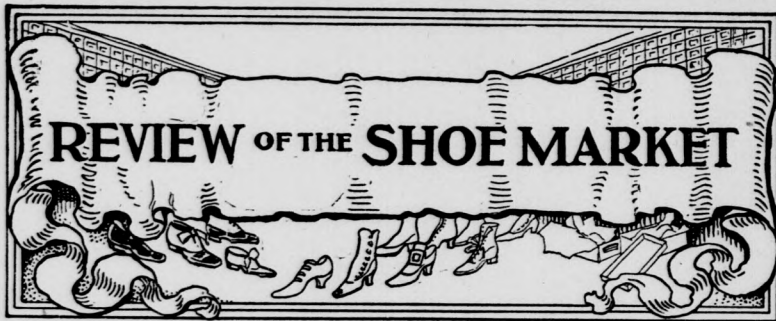
Cost Very Little

One set, consisting of 50 clamps and 1110 stickers, only \$3.25. Order through your jobber, if he does not carry them we will send by parcel post prepaid on receipt of price. Extra Clamps—\$2.50 per 100. Extra Stickers—10c for 50 of a kind.



The Frank G. Shuman Co.

Room 905, 168 N. Michigan Ave., Chicago, Ill.



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

High Shoe Prices Call For Better Salesmanship.

It is only through a long interesting experience in the selling of high-grade shoes that I am able to state the following facts. It has always been a great pleasure for me to sell high-grade shoes. To some it is a problem, but I believe it appears hard only to those who have not tried to sell the better grades and who have not studied this particular faculty in salesmanship. Now, at this time of high-priced footwear, the salesman who has given the matter special study reaps the benefit.

The selling of high-grade footwear has been made easier at this time by the rise of the leather market and the wide publicity given by the press to the advance in shoes. At present, as in the past, one not only needs to fit feet correctly, but he must possess strong personality—and quickness in handling merchandise. It is also necessary to know how to sell high-grade and high-priced footwear to enable customers to leave the store feeling that they have purchased shoes at a high price, but shoes extraordinary at a fair price.

Keep the interesting points of your merchandise prominent. Better if a sale could be made without the mention of price—that is the point most dreaded, but, of course, it is the most fundamental part of the transaction. But keep it out of the sale as long as possible. Pave the way up to the price, and then it will not hit as hard as first thought. By paving the way I mean this: Some salespeople go about selling in a mechanical way and never get beyond the mechanical wage. Success comes to the one who by careful study of human nature and its conditions makes himself a salesman.

Draw upon the customer's imagination, and print pictures of gracefulness in lines and the finer qualities, keeping the idea of price in mind. When the proper time arrives, spring the price in a straightforward way. If you have pictured the shoe above the price, you have reached a great end.

The trouble with many salesmen is that they would rather sell cheap shoes than high-grade ones, as they do not wish to apply themselves to the latter class. Such salesmen are simply selling the price and do not apply themselves to the scientific points of selling. It takes finer qualities to deal with men in this great school of human nature. I emphasize human nature more than sales-

manship, for you must know human nature to be a successful salesman.

Meet the customer on his own plane, and keep up your end of the sale. Show him that you are a high-grade man, and he will realize that he is getting high-grade service. For instance, when a customer enters the store do not greet him with the old chestnuts: "It's a nice day," or "Isn't it hot?" Talk about something interesting. Let him understand that you are interested in his wants, and show him to a seat. Don't be too anxious to get his money. Of course, you want it, but don't give him that impression. Next comes the battle of minds. Measure his foot—this should always be done, although many salesmen neglect it. After this the customer usually relaxes in his chair, indicating that he is comfortable. Then enquire if he needs a dress or business shoe at this time. In this way two ideas are developed. After one has been filled, begin to work on the other. It often means two pair of shoes instead of one. Do not ask what kind of leather is wanted. Fifty per cent. of the laymen do not know calf from any other leather. Use your own judgment, and tell the customer what kind of leather you are showing and describe its qualities.

Know leather yourself, and educate your customer, the idea being to instruct him, not to have him tell you. Fit his foot and his eye, and at the same time draw from him by high-grade salesmanship the price of the shoes. I have always believed that we sold shoes too cheap. Make a high price sound cheap. You will find by a higher type of merchandise, by a higher type of ambition, that you have accomplished a personal satisfaction. It will benefit your employer. It will do you good. It will increase your salary and your call trade.

No one can take away a satisfied customer, and when he turns up for a second purchase, you have the satisfaction of knowing that by careful judgment you made a customer who will remain yours. You have left with him the impression of experience and honesty. Do not fail to remind him that you are glad he called again. Make him feel at home. Make him feel that he is a welcome guest at all times. At many stores there is too much formality and not enough smiles.

Learn to remember names. It is a big asset, and inspires confidence. When a man leaves the store ask him to call again in a sincere manner and he will take away a "call again" impression. When talking to a customer during a sale remember that his

Some Unusual Shoe Quality Bargains

If you have not already received the circular we are sending out describing some exceedingly good shoe value bargains—a post card will bring it.

You know R. K. L. Shoes and
R. K. L. Quality.

"A Word to the Wise is Sufficient."

Rindge, Kalmbach, Logie Company
Grand Rapids, Mich.

Men's Dress Shoes

Comet
Saturn
Jupiter
Mars



In the order named, these dress shoes possess a style and quality to please your most particular customers.

In these grades costing you from \$2.50 to \$4.50 per pair is a range of styles and choice of leather, to fill every requirement of your trade.

A card will bring salesman and samples, or description and prices.

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

mind is more deeply on the transaction than yours. Be a point ahead of him at all times. Watch his expressions, for you can tell when you are saying things that please, and by control of yourself you can make your pathway to success surer.

You will find within yourself golden drawing powers, and you will find it a pleasure to serve your fellow men. To give the highest type of service should be the aim of high-grade salesmen. Learn to sell better footwear, and to sell it right. Remember that while it is the high price of shoes that makes your house prosper, trade must also be handled correctly. Give your customer the impression that he is getting high-grade service without extra cost, and you will find that out of it will come the most interesting and prosperous experience you have ever had. Learn to sell high-grade shoes in a high-grade way. Do not talk at random—know what you are talking about.—Steven J. Jay in Shoe Retailer.

Shoe Dealer Has Rapid Rise.

Clyde K. Taylor, a horseshoe salesman out of a job stopped off at Dayton, Ohio, ten years ago on his way to the West where he hoped to make his fortune. However, fate decreed otherwise and young Taylor sought a job in Dayton. Walking into the retail shoe house of R. A. De Weese, now the Johnston-Shelton Co., he asked for a job. Jack Schaeffer directed him to the A. F. Diers Co.

"Ever sell shoes?" queried Mr. Gillespie, in charge of the store.

"No, sir," was Taylor's reply, but on second thought he added, "Yes, I did sell horseshoes for a while." He was told to return the next day when Mr. Diers would be in.

"Are you the young man who used to sell horseshoes?" asked Mr. Diers. "Yes," was the reply.

"Think you could sell baby's shoes?" "I will try," was Taylor's resolute reply. So he was employed at \$6 a week. As Taylor paid \$5 for board he spent but little in amusement.

However, Taylor was on the job to make good and his persistent energy, undaunted determination and integrity won rapid advancement and at the end of two-and-a-half years he had charge of the children's department. At the close of another year, Taylor, his brother Ralph, and Harry L. Buck bought the entire interest of the A.

F. Diers Co. and in February, 1912 the two brothers absorbed Mr. Buck's interest and the Taylor Shoe Co. was incorporated.

The integrity established by the old firm of Diers was resolutely maintained by the Taylors.

Recently Mr. Taylor severed his business connections in Dayton, and he is now manager of the children's department for R. H. Fye & Co., Detroit's largest retail shoe house and one of the largest retail stores in the Middle West.

Michigan Shoe Co. Retiring From Business.

Affairs of the Michigan Shoe Co., of Detroit, are rapidly being wound up. All stock has been disposed of and liquidation is in process. Most of the officers and operatives of the former big jobbing house have gotten into other lines, while a few have been retained to collect outstanding accounts.

George Bauer, formerly in charge of the second floor, is now stock man for the United States Rubber Co. John Bauer, formerly in charge of the rubber department, is now connected with the Home Rubber Co. Lee Rosenfield, city salesman, is now in the grocery business. W. F. Butler, formerly the Michigan Shoe Co.'s Vice-President, has entered the retail shoe business with James E. Ertell, under the name of Ertell & Butler. W. C. Stoepel, former financial man for the jobbing house, has entered the real estate business.

What She Needed.

Salesman—Madam, I have here one of the best cream separators ever made.

Mrs. Cornshuck—Well, if you've got a machine that'll separate the price from my husband I'll take 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



Only Ten Days Remain

in which to secure an advance subscription to the Michigan Tradesman at the \$1 rate. This offer is open to old and new subscribers alike. All remittances on this basis must be mailed so as to reach us by the last delivery Dec. 30. Remittances which come in later than that date must take the \$2 rate. Any subscriber who is in arrears can avail himself of this opportunity by paying his arrearage up to multiples of 52.

MICHIGAN TRADESMAN
 GRAND RAPIDS, MICHIGAN

Every Boy Wants to Play
Basket Ball

And Nearly Every Boy
 Does Play These Days



Hood's Athletic
 Basket Ball Shoe

Suction Sole

is what they want

Men's Sizes \$1.45
 Boys' Sizes 1.30

Now is the time—
 When you can get them

Get Busy. Be Ready.

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

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.

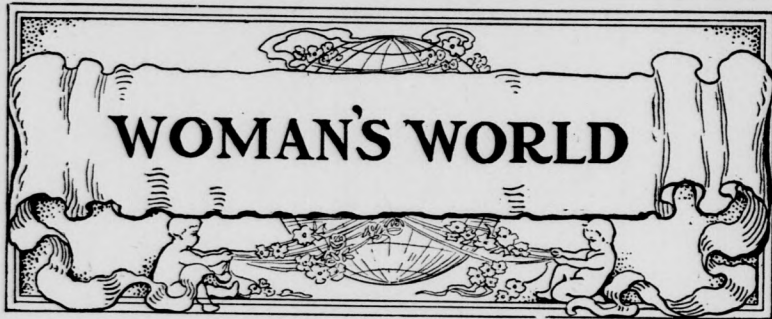
The reason is simple. Each and every one of them have been so impressed with the comfort and service-giving qualities of the "Bertsch" shoe line that they will be satisfied with no other.

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.



WOMAN'S WORLD

Sound Advice Given a Dutiful Daughter.

Written for the Tradesman.

Seven years ago Lizzie Nicholson gave up teaching and came home to take care of her father and mother. Only her few intimate friends know what a sacrifice it was for her to do this. Away back when Lizzie was very young there was a lover. For some reason the engagement was broken off. Then she determined to teach. She took a thorough course in a good normal college to equip herself for her chosen profession, fully intending to make it her life work. Her training completed, she had no difficulty in securing a good position.

She was earnest and enthusiastic and had a natural gift. To Lizzie teaching was not the drudgery it is to many—it was a genuine pleasure and a constant inspiration. She advanced rapidly. At the time she resigned she was filling a place that was exactly suited to her talents and was receiving exceptionally good pay. All who knew Lizzie deeply regretted the interruption of a truly successful career.

But perhaps there was nothing to do but to go home. Her mother had met with a serious fall which left her permanently crippled, unable to get about as she had before. For a time they hired a maid in the kitchen and a nurse to care for Mrs. Nicholson. But this plan was not satisfactory. Always accustomed to doing her own work, Mrs. Nicholson was so fastidious a housekeeper that no maid could please her. She heartily disliked overseeing and directing. She and the nurse—or rather the nurses, for, one at a time, there were several—did not get on well together. Except during the first two or three weeks after the accident, there really was not enough for a nurse to do, and the presence of an attendant grated on the elderly woman's nerves. Her letters to Lizzie were filled with complaints—complaints mainly about trifles, but showing deep discontent. Lizzie saw clearly that only the presence of an own daughter could reconcile her mother to giving up the active, happy life she had led and being a semi-invalid. The injury occurred in February. At the end of that school year Lizzie gave up her position.

During the seven years she has been at home, Lizzie has been nurse and housemaid in one. Moreover, she has been companion and crony. No bright day in all the summer and fall but her mother is taken out in her wheeled chair. No winter evening but her father has his game of checkers. She reads aloud from the books

and papers they like. She cooks the dishes they relish, and, best of all, she humors their whims and crotchets. She does not trouble them with innovations, but allows their lives to run sweetly along in the old accustomed channels.

Lizzie does not regard herself as a martyr. Indeed, she finds great enjoyment in her homely duties and in feeling that her father and mother are happy and comfortable. Her chief regret is that her daily round of work calls for little activity of mind. She feels that intellectually she is growing rusty.

There are quite a large family of the Nicholsons. Lizzie has two brothers older than herself, and a sister and two brothers younger. All these others are married. With bringing up their six children and giving them a start in life, Mr. and Mrs. Nicholson were not able to accumulate a large fortune. They have their home, another house which they rent, and some money out at interest and in the bank. Mr. Nicholson, who was a soldier in the Civil War, receives a pension. Their income, all told, affords just a comfortable living. During her dozen years of teaching Lizzie laid up very little. She is generous to a fault, and used all she could spare in helping her younger brothers through college. Since she has come home the old people have most of the time been aiding financially in the education of the older sons' children.

Just lately a mortgage which the Nicholsons held was paid, and they have the money—about twelve hundred dollars—on deposit. One of the grandsons, a young fellow just out of school, wants they should let him have this sum, in order that he may buy a small interest in a clothing business. He is offered a position provided he can furnish this amount of capital. Lizzie was speaking of the matter to her closest friend, Mrs. Parmeley.

"Lizzie Nicholson, don't you ever let your father and mother think of doing it," said Mrs. Parmeley, as soon as she heard the plan outlined. "Harry feels sure it is a good thing and promises to pay every dollar of it back with interest. Doubtless he believes he could and would. But how much of what your parents furnished each of your brothers and your brother-in-law to make a beginning, ever has been paid back? How much have you ever seen of your earnings which you lent Dan and Fred to get through school? They have their hands full with their families, so very likely you wouldn't want to take the money if they could offer it. But now it is high time that your people make provision for you, Lizzie.

If they give Harry a start, then Edgar and Lucius and the others would be sure to expect just as much. Let those young fellows make their own way. They will be likely to come out just as well in the long run.

"Your father and mother would like very much to let Harry have the money. Of course. It sometimes seems to me that elderly people are fairly obsessed to do for all the members of their family except for the one who is taking care of them.

"You must have a talk with your parents, and make clear to them that the few thousand dollars of property which they have will rightfully belong to you when they are done with it. They ought to have matters fixed so that you will get it without having to put in a claim for services rendered.

Hartnett Flower Shop

Cut Flowers—Floral Decorations
Funeral Wreaths and Sprays

72 N. IONIA, Just North Monroe
Both Phones Grand Rapids, Mich.



The Holiday Favorite MAPLEINE

The Golden "Mapley" Flavor
for seasonable 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



WATCH!!

that stock of "White House."

DON'T GET CAUGHT
"NAPPING"

Distributed at Wholesale by

Judson Grocer Co., Grand Rapids, Mich.

It would better all be open and above-board, your brothers and sisters knowing the arrangement, whatever it may be.

"You hope and I hope that you will have your father and mother with you for at least several years yet. But you must remember, Lizzie dear, that when your work for them is done, you can't step back into your old place in teaching. No one can lead a domestic life as you do and keep in touch with the progress of a great profession. Very few ever go back to the schoolroom after being out so long a time.

"Two of your brothers are physicians. Both have their practice. Your other brothers have a profitable business. Your sister has her husband, who makes a good income. But if your father and mother use up their little all in helping the grandchildren, what will you have?

"Another thing, Lizzie, you ought to let the rest know more about the sacrifices you are making. When they come home they find everything so nice and pleasant that they imagine you are having a every easy time of it. They don't realize how much hard work you do nor how closely you are tied. You ought to propose that your sister or one of your sisters-in-law come and take care of the old folks for a few weeks, while you take a trip away. The life you are living is beautiful, Lizzie. I am glad to know there are people in the world willing to do as you are doing. But don't carry self-denial to the extreme of not giving your father and mother and the rest a chance to do you simple justice."

These words of sound advice are here passed along for the benefit of other dutiful daughters. Quillo.

When More Money Goes Into Trifles.

Detroit, Dec. 12—Several 5-and-10-cent store companies last week made public their sales for November. The F. W. Woolworth Co. showed an increase of sales over November last year of 13 per cent. S. H. Knox & Co. increased its sales over November last year by 15 per cent. For the eleven months ended November the two companies made gains in sales of 15 per cent. and 22 per cent., respectively. This, you say, was to be expected. We are more prosperous than last year; we have more to spend; people are more extravagant. That is true. Yet the figures contradict a familiar theory.

Let us go back to the latter part of 1914. It is the Christmas season. The department stores are doing a relatively poor business. The 5-and-10-cent stores are crowded. "The 5-and-10-cent stores ought to be making out well this year," says your wife to you at dinner. "Things this year are awful! Nobody has any money. I went around the department stores to-day and there was hardly a soul there. Then I went to Woolworth's to get some trifles for the children, and it was packed! I waited nearly an hour to get waited on. Of course, it's easy to see why the ten-cent stores are making out so well. People simply can't afford to get the expensive things at the department stores. But they've got to get something; so they go to the ten-cent stores and get something there. The ten-cent stores get all that trade that they don't get when times are good."

If your wife had looked up the reports of the Woolworth Co., she would have found that while net sales have increased year by year since

1912, they increased less in 1914 than in any other year. They increased from \$66,200,000 in 1913 to \$69,600,000 in 1914; but the number of stores increased from 684 to 737; so that the net sales per store were smaller. The record for other chain stores is similar. Your wife was right as far as she went. People who formerly patronized the department stores were patronizing the five-and-tens. But she did not consider the other end of the scale. People who formerly gave their full patronage to the five-and-tens were that year patronizing them less; or they were patronizing nothing at all. It is not true that people "have to get something." There is a class of people so poor that they must refrain in hard times even from five-and-ten-cent stores. It is this class of people that the five-and-tens lost. It is this class of people who are increasing their spending there now. And while the better-off class are increasing their purchases in the department stores, they are also increasing them at the five-and-tens. In an era of spending, not only does more money go into big things, but more money goes into trifles.

A. D. Smith.

The Watch on the Wrist.

If the shop windows, now beginning to blossom with pretty vanities for the holidays, are any indication, the wrist watch is making some headway toward overcoming the absurd prejudice that has clung to it so persistently. Christmas is an excellent time to tackle a job of this magnitude. If all the female relatives in this country would present wrist watches of modest demeanor to the men on their gift-lists, the wrist watch bogey would be done to death with one stroke.

Besides, a gigantic conspiracy of this sort, if successfully executed, would be of incalculable benefit to the men of the country. Every man ought to possess a wrist watch, but so abnormal is the state of public opinion on this subject that he is too timid to go boldly out and purchase one. With the gift to fortify himself with, the recipient of a wrist watch could stave off obloquy until the inevitable happened and the watch made itself indispensable, after which he would fear no man's taunt.

The wrist watch makes for efficiency, neatness, punctuality and thrift. It does away with the irritating necessity of continually angling in vest pockets for the correct time. In winter the man with a wrist watch is never in the pitiable plight of having to tunnel through half a dozen layers of outer wrappings to get at his timepiece. The wrist watch never crashes to the floor when its owner stoops, and it absolutely baffles pickpockets.—Spokesman Review.

A. A. Zimmerman, dealer in general merchandise at Beaverton, in renewing his subscription to the Tradesman, writes: "What gets me is how you put out the paper you do at so low a price, considering the sky high prices of to-day."

John Tuinhoff, who recently closed out his grocery stock at 803 Fifth street, has purchased the grocery stock of O. H. Hatch, 727 Butterworth avenue, and will continue the business at the same location.

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

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

**THE MEANING OF A MEDAL
THE JOY OF BEING USEFUL**



THE SEAMAN MEDAL



THE SEAMAN MEDAL

"It can be safely asserted that The Diamond Match Co., more than any one person or interest, has been responsible for the great improvements made in the match industry during the past few years—the elimination of occupational disease from the factories and the promotion of safety in the home." Extract from Special Bulletin of the American Museum of Safety, announcing the presentation to The Diamond Match Co. of the Louis Livingston Seaman Gold Medal.

Our aim is to produce matches that are the last word in quality and safety;

Safe to Make—Safe to Use—Safe to Sell—and Safe to Recommend

THE DIAMOND MATCH COMPANY

Store Prestige

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

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

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

NATIONAL BISCUIT COMPANY



The Store Organization Deserves More Attention.

Written for the Tradesman.

There is nothing like a busy season to bring out defects in a store organization. Busy though he may be, the hardware dealer cannot help but learn, often quite forcibly, of defects in his store organization that, but for the Christmas rush, might have passed unnoticed. Unfortunately though he may resolve to correct these defects so that they will never recur, too often he does not think of the matter again until another Christmas season is on him.

It has been said of the English-speaking people that with each great war, they have to learn how to fight after the fighting has actually commenced; that the lessons of one war are sure to be forgotten in the ensuing interval of peace. Lessons so learned are apt to be thoroughly practical, but unfortunately they make the war more of a chore and less of an amusement than it should be. Just so, a lot of merchants never prepare for any season until the season is right on them. The result is that they work harder and profit less than those merchants who in times of comparative inactivity make it a point to digest and utilize the lessons they have learned in times of stress.

The merchant who reads this in Christmas week will be too busy to take immediate advantage of it; nevertheless, it will pay him to mark it or cut it out for future reference. Such reference should be made on or about December 26, 1916.

By that time, the merchant will have more leisure to assimilate the lessons of Christmas week.

They are lessons which can be applied to the entire year's business, and to every season of the year.

The first lesson is that of thorough preparedness. Incidentally, no preparedness can be so thorough that it will take account of every possible contingency; but no honest-intentioned preparedness can fail to lessen the stress of the time against which preparation is made.

Second, the Christmas rush doubtless taught you a lot about your salespeople. It probably occurred to you that if they'd learned more about the goods, and more about how to meet customers, and more about common politeness, the results of your Christmas campaign would have been a lot better.

Probably you can see points where you fell down yourself when it came to actual selling. These should remind you that the difference between the proprietor and the salespeople is

one rather of degree than of kind; and that your interests are or should be the same, and that any improvement wrought in them will help you.

Should the improvement of your salespeople, the increase in their selling capacity, be left in their hands alone? Is it good policy to leave the new clerk, unaided, to teach himself how to sell, and what to sell? You go further and say, that if they aren't jacked up by someone, the majority of new clerks will never learn anything? And, in a sense, you're right.

There is nothing like friendly interest to encourage folks to do better. No matter what their task, approval and guidance will help them to perform their work more efficiently. The young salesman does need outside help if high ideals of efficiency are to be realized. You're perfectly right there.

The important matter is, what form is this outside help to take. It is to be a vigorous jacking up, a constant, forceful nagging, a "calling down" of the inefficient individual in the presence of clerks and customers? Or is it to take the form of friendly, sympathetic interest, advice when advice is needed, a free proffer of help in any difficulty that may arise, and a steady inculcation of the idea that your interests and the new clerk's are identical?

Which would help you most if you were a new clerk? Which would encourage you to do your best for the store? Whichever it is, that's the kind of "jacking up" to use in training your salespeople to accomplish better results.

Probably you've had the experience of having to miss your lunch hour while you hastily concocted one of your Christmas advertisements in order to catch the press. (I'm speaking here for the merchant who advertises in an evening daily, where the forms close at 2 p. m.) There were a lot of mistakes, too, in setting up, due to hurried proof-reading. You felt sore at the printers. Still, you realized that if your advertising had been planned ahead, if you'd kept a file for ideas and suggestions, you'd have been able to get your copy in early in the morning, or the afternoon before, and saved a lot of annoyance.

Just so, you feel that some of those Christmas displays and Christmas interior arrangements lost a great deal of the effect you wanted to achieve through being too hastily thrown together. More time, more preparation when time was plentiful, would have meant better results.

You have seen in the course of the Christmas rush, lots of places where your store arrangements could be im-

Holiday Suggestions

Plush Robes	\$ 2.35 to \$ 30.00
Fur Robes	9.50 to 100.00
Auto Robes	6.00 to 30.00
Steamer Rugs, 60x80 in.	6.00 to 10.00
Riding Saddles	5.00 to 30.00
Riding Crops	2.75 to 5.00
Bridles	2.50 to 12.00
Coach Whips	1.00 to 6.00
Driving Whips15 to 15.00
Carriage Heaters	1.50 to 4.00
Fur Coats	25.00 to 55.00
Fur Gauntlet Gloves	3.00 to 8.00
Puttees	1.40 to 4.50
Sleighs & Swede Bells60 to 7.00
Ford Robes	2.00 to 4.50
Ford Radiator Covers	1.25 to 2.00
Universal Robes, fit all Cars	4.50

Sherwood Hall Co., Ltd.

30-32 Ionia Ave., N. W.
Grand Rapids, Mich.

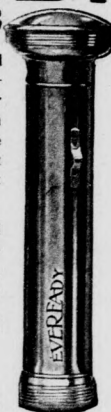
EVEREADY FLASHLIGHTS

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

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

C. J. LITSCHER ELECTRIC COMPANY

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



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.

A Citizens Telephone IS THE Ideal Christmas Present



CONTINUOUSLY USEFUL
AND THE SOURCE
OF MUCH PLEASURE

Call Contract Dept. 4416

Citizens Telephone Company

proved. Perhaps some new fixtures are needed. Perhaps wall cases could be advantageously used in place of shelves, and make room for a much needed silent salesman. Perhaps—but you know the things you've noticed when you were rushed.

Make a note of them before you forget, and put that note where you will be sure to find it at 8:30 a. m. on December 26, 1916.

The day after Christmas is a good time to look over what you've noted down as bearing on preparedness for another year. Whatever will render your Christmas campaign of 1917 more effective will render your entire year's business more effective. Properly trained clerks will mean more business in January than poorly trained or entirely untrained clerks. Good advertising, carefully planned, will increase your business proportionately as much in February as later in the year. Good window displays are even more necessary to stimulate business in the dull winter months than in months when trade is normally active.

These months, moreover, afford you the golden opportunity to experiment with new ideas, to try out the plans you have in mind, and to get them in working shape before they are tested by the stress of heavy business.

The point is, that whatever ideas for improvement you have gathered in this Christmas season, and in this year now rushing to its close, should be tried out. It is not enough to create an idea. If it is to have value, that idea should be put into effect at the earliest opportunity.

Perhaps you are nursing some ideas that won't work out. Try them promptly, and, if unworkable, discard them. Most of the ideas that have come to you undoubtedly are good and workable, as the ideas of practical business men almost always are. They are worth putting into effect, but they are worth nothing if you don't put them into effect.

On December 26, 1916, while you are summarizing the lessons of the Christmas season, summarize also the lessons of the year. Have you gone forward? Have you gone back? And if an opening for improvement occurs to you, take prompt advantage of that opening.

Said the Arkansas traveler to the old man with the fiddle:

"Why don't you mend the leak in the roof of your house?"

"Because it's been raining lately."

"Well, why don't you mend it when it doesn't rain?"

"Cause, when it don't rain, it don't leak."

No, that man wasn't a modern merchant. The modern merchant finds competition too keen to neglect the leaks. Too often, though, he waits until the rain is falling to mend them, and so gets drenched through.

It's better to take time by the forelock, and to stop up those leaks right now—the possible big leaks I've mentioned, and the very certain little leaks that the Christmas rush and the past year's experience have called to your attention.

The only leak that doesn't cause more trouble is the leak that's attended to right away.

Victor Lauriston.

To Keep Jack Frost From Show Windows.

Jack Frost is now on the firing line again. Unless your windows are equipped for fighting and keeping him where he belongs, you will have many varieties of trouble in getting people to see the window displays to which you devoted so much attention.

Few things are more discouraging to the merchant than putting in time and labor on a window display and then to have the glass frost over so that all or a good part of the display value is wasted on the wintry air.

In the first place, it is essential that your background be built clear up to the top of the ceiling and be as nearly airtight as possible. A good way to do this is to board up the back of the window about six feet high and then fill up the rest of the space with window glass. On the boards in the window paste a couple of thicknesses of white unbleached muslin, being sure that the work is neatly done. This muslin can be covered with red cambric or crepe paper.

Or if you prefer a painted background you can separate the muslin into panels by means of small pieces of molding and paint the panels with kalsomine of any color you like. In the center of each panel could be painted a square of another color. After you are sure the background is practically airtight, you can fix a ventilating system as follows:

If the window glass is set in a heavy frame with the floor of the window dropped several inches below the lower edge of the glass, you can ventilate the window by boring a number of holes along the frame at the bottom and also at the top. The holes at the top are just as important as those at the bottom. The cold air will rush in the bottom holes and the warm air will come out at the top. Thus the air will circulate continually and the temperature of the window will be the same on both sides of the glass. If this is done right, no frost will appear on the glass. The holes should be covered with a fine screen to keep out dust. In the summer the holes can be covered with a strip of wood nailed on the back.

If your window is not modern and if the floor of the window is even with the lower edge of the glass you can use another scheme. This is nothing more nor less than boring a hole in the wall under the glass and in the floor of the window just inside the glass and putting therein a tin tube or a stove pipe elbow, covering the outside part with screen wire to keep out the dust. Then bore holes at the top of the window as recommended for the other type of window and then you will have a requisite circulation which will keep out the frost.

One man tried it last winter and said his windows were the only ones in the town that did not frost a couple of severe cold spells. He said the

contrivance was worth fully \$500 to him during the winter.

If you use the elbow scheme the openings in the floor should be covered with cloth, such as cheese cloth. Don't put paper over the openings. Air can't go through paper.

Some merchants who doubtless will be impressed with the value of this plan will hesitate because it calls for an enclosed background. Don't be one of these. Having an enclosed background not only will enable you to keep your windows free from dust, but they will equip you so you can have real window displays.

The door of opportunity is wide open for men of pluck and ability, but it is up to every man to earn his admission ticket.

Hardware Help Wanted. We have openings for three men.

A live wire, experienced retail clerk for General Hardware and Supplies.

A young man with at least 1 year's experience who wants to make good.

A young man who can ship and receive. Must be quick and accurate, a good penman and able to think and remember.

VAN DERVOORT HARDWARE CO., Lansing, Mich.

AGRICULTURAL LIME BUILDING LIME

Write for Prices

A. B. Knowlson Co.

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

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

Tuthill Titanic Springs

No Center Hole—No Center Nib—No Center Breakage

SHERWOOD HALL CO., LTD., Distributors

30-32 Ionia Avenue, N. W.

GRAND RAPIDS, MICHIGAN

NOKARBO MOTOR OIL

It is the one oil that can be used successfully on all automobiles operated by gasoline or electricity.

It will not char or carbonize.

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

WRITE FOR PRICES AND PARTICULARS

The Great Western Oil Co.
Grand Rapids, Michigan

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

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

SHINGLES

Reduces Fire Insurance Rates

Will Not Ignite from Flying Sparks or Brands

Sold by All Lumber Dealers

H. M. Reynolds Asphalt Shingle Co.
"Originators of the Asphalt Shingle"
Grand Rapids, Mich.



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.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 18—Herbert T. Chase (Chase & Sanborn) and Dr. Richard Smith happen to have birthday anniversaries on the same day. For twenty years they have had joint celebrations which have taken place at the homes of each gentleman, alternately. The last affair of the kind occurred on Sunday and was fully as enjoyable as its predecessors.

Arthur N. Borden has been placed on an important committee connected with the Bob Jones revivalistic campaign to be held here next spring under the auspices of local clergymen and laymen of the orthodox faith. It is the duty of Mr. Borden, under this appointment, to see that all traveling men in Grand Rapids are given an opportunity to attend the meetings as honored guests at some time during the campaign and take possession of especially reserved places on the anxious seat. The committee in charge appears to have overlooked one gentleman who should receive recognition on account of his expert knowledge of prayer meetings, based on actual experience while a youth and also at Mancelona in later years as the boon companion and co-religionist of the late J. L. Farnham. That gentleman is "Hub" Baker, of the Worden Grocer Company. Mr. Borden will probably undertake to see that this great wrong is righted, now that the omission is brought to his attention. A revival meeting without "Hub" on the anxious seat would be like a play of Hamlet with Hamlet absent.

Walter Baker, traveling passenger and freight agent for the Michigan Railway Company, is "Johnny on the spot," whether it is an accident which requires immediate adjustment, a school teachers' excursion or a carload of porkers seeking transportation to market. He is courteous to all and is doing his level best to make the line deservedly popular with all classes of travelers.

Louis J. Koster, of Grand Haven, is in Detroit this week for the purpose of ascertaining whether Edson, Moore & Co. want him for the thirty-eighth year. On account of his inexperience as a dry goods salesman and the short time he has been with his present connection, he is exceedingly nervous over the outcome.

Miss Helen Ford, daughter of Thomas Ford, the well-known specialty salesman, recently gave a dancing party to her young lady friends, which was rendered memorable by vocal music furnished by her mother and her aunt, Mrs. Hazel Levitt.

It is a little singular—but it appears to be a fact, nevertheless—that

the genial gentleman who lives in Muskegon and travels for Sherwood Hall & Co. has permitted two months to go by without breaking into print with a new bear story. Considering that his territory includes the Upper Peninsula, where bear stories are as common as bears themselves, this omission is certainly remarkable.

Traveling men who visit Portland, Oregon, this winter should not fail to call on Max Mills at his hotel. Max traveled for the Hazeltine & Perkins Drug Co. for twenty-five years and knew nearly every man, woman and child in the towns he covered. He was a universal favorite everywhere.

John D. Martin is getting ready for the January furniture season. Incidentally, local florists are propagating an extra supply of carnations.

Hamel and Jiffy-Jell are on such good terms that one would think they had been in partnership for years.

Manly Jones leaves to-day for Detroit, where he will attend the seventh annual re-union and banquet of the Veteran Travelers' Association, of which he is President. Mr. Jones has borne the honors of the office with becoming dignity during the past year and may conclude to invite the organization to hold its eighth meeting in Grand Rapids.

The report that Art Borden sought a place on the Bob Jones executive committee in order to study the methods of the evangelist, so as to embark in revival work on his own account later on, is probably without foundations. Art used to electrify audiences as an actor in his barn storming days, but when he cast aside the wig and rouge pot for the hardware catalogue, he uttered a solemn vow never to appear before the footlights again. Up to this time he has kept his vow good.

The report that Cornelius Crawford (Hazeltine & Perkins Drug Co.) offers to swap his stable full of horses for an aeroplane is probably premature, although traveling through the air is none too swift for Cornelius Cubeb.

C. D. Crittenden, metropolitan representative for the Grand Rapids Refrigerator Co., writes Grand Rapids friends that he will spend a week or ten days in this market during January. He will probably be accompanied by his wife, who was at one time drawing teacher in the Grand Rapids high school.

Bryant H. Howig, of Marshalltown, Iowa, who has been visiting old friends, accompanied by his wife, for two or three months, has returned home.

Thomas Ford has been busy for several days entertaining his brother-in-law, Bert Botsford, of Flint, who came to Grand Rapids Sunday with a new wife, to whom he was tied at Flint last Saturday. Bert now conducts an oil business at Flint and is understood to be coining money. He is very happy over leaving the state of single blessedness and his face constantly reflects joy and happiness.

Suel Sheldon, who traveled many years for the Jackson Wagon Co. and made a campaign for Congressman from this district on the Progressive ticket two years ago, contemplates securing a position as traveling salesman for a fruit and vegetable house. He owns and conducts a fine farm of

100 acres on West Bridge street, about two miles from the city limits. He also owns a good farm near Berlin.

Those traveling men who bought Elgin Motor Co. stock in the thought that they would soon be able to retire from the road and live in princely style on their dividends are still traveling.

Corwin S. Udell has been engaged as traveling representative for the Imperial Chemical Co. and started out last week on his initial trip for the new concern. He will spend the Christmas holidays at St. Louis. Mr. Udell has a wide acquaintance among the wholesale druggists, grocers and hardware dealers of the West, which will serve him to good purpose in his new position. The company he represents, which is the successor of the Carpenter-Udell Chemical Co., will manufacture a full line of chemicals, as well as paris green and insecticides, under the personal management of Frank J. Pickett, who worked out the affairs of the defunct corporation with great credit to himself under direction of the Michigan Trust Company.

Harry Harwood is slated for a good job under the administration of President Wilson. It will probably be official gauger at Peoria or Consul to Timbuctoo. Harry worked like a Trojan for Wilson's election and is entitled to recognition in the make-up of the new administration.

It has been a long time since any traveling man has had the courage to offer any poetry to the editor of the Tradesman.

One of the things your scribe is unable to understand is why Frank Ganiard does not send a weekly letter from Jackson. If I could write as well as he can, I would send a letter twice a week. Mr. Ganiard is undoubtedly, a very busy man, but if he knew how many of us yearn to hear more about Jackson and the onward strides she is making toward a great city, he would even stay away from prayer meeting once in a while in order to give Jackson regular representation every week in the Tradesman.

The report that George Kalmbach proposes to enter a beauty contest is probably without foundation. George is a beauty show all by himself. No other traveling men would stand any show with George as a contestant.

Clarence Baker, tonsorial artist at the Peninsular Club, says he has never been beaten out of a cent by traveling men. Those who know Clarence will assert that he could broaden that statement considerably and still be within the bounds of truth.

"Too many cooks spoil the broth," but the Tradesman can tolerate two Cooks on its staff and not suffer thereby. The two gentlemen I refer to are the Tradesman's Kalamazoo and Battle Creek correspondents. They are both fine fellows and are both doing good work in their respective fields for the most up-to-date and progressive trade journal in the world.

Glad to see the Tradesman is going to do what it should have done years ago—increase its subscription price from \$1 to \$2 per year. Editor Stowe should have taken this action before, because at \$2 it is the cheapest and best trade paper in America. It is the only publication in the world which has given the traveling men recognition for thirty-three consecutive years and which stands up for the boys on the road twenty-four hours every day and 365 days every year. Any traveling man who would knock on the Tradesman is a mighty mean specimen of humanity. In common with many others, I think Editor Stowe is foolish to let his patrons reduce his income by sending in advance subscriptions at the \$1 rate until Dec. 31.

Frank H. Starkey, Michigan representative of Parrotte, McIntyre &

Co., Chicago, in renewing his subscription to the Tradesman for five years in advance, say: "We could not keep house without the Tradesman, for it is of untold value to the commercial traveler as well as the merchant."

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

GRAND RAPIDS

THE NEW MERTENS

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

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

Fire Proof

CUSHMAN HOTEL

Petoskey, Michigan

LEADS ALL THE REST

W. L. McMANUS, JR., Proprietor

One Day Laundry Service

Send your linen by parcel post

The Hotel Geib

Eaton Rapids, Mich.

L. F. GEIB, Propr.

AMERICAN PLAN

Artesian Water Steam Heat

\$2 Per Day

Sample Room in Connection

BARRY HOTEL

HASTINGS, MICH.

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

GEORGE E. AMES, Prop.

DETROIT DETONATIONS.

Cogent Criticisms From Michigan's Metropolis.

Detroit, Dec. 18—Detroit Council, at a well attended meeting last Saturday night, voted for a plan that is expected to advertise the Council in the community and add many dollars for the benefit of the widows and orphans' fund. Some time in January, when a well-known musical comedy strikes Detroit, tickets for one performance will be in charge of the Council and the receipts above a certain amount will be placed to our credit. Other business of minor importance was transacted and several applications for membership were received.

Frank E. Toles, well-known as a former hotel man, having been for a number of years in the employ of the Hotel Cadillac as clerk, is now engaged in the dry goods and furnishing goods business at 1749 Forest avenue, East. Mr. Toles' affability, acquired through his former hotel connections, stands him in good stead in his new role, as reports of the steadily increasing business appear to indicate. The style of the store is the Shop of Quality.

Mrs. L. L. Steinberg, wife of the department store owner at 2036 Jefferson avenue, West, is seriously ill at her home.

M. Cassidy, haberdasher, of Adrian, was a Detroit business visitor last week.

About 1,500 salesmen are expected to attend the annual salesmen's dinner held by the wholesale merchants' bureau of the Board of Commerce Friday evening, Dec. 29. Prominent speakers will address the assemblage.

P. C. Palmer, department manager for Burnham, Stoepel & Co., is in New York on a business trip.

It takes the intuition of a hound to buy presents which won't cost any more than the ones we receive.

Eleven factories in Detroit have announced their intentions to increase wages of their employes. Another good reason for living in Detroit.

Stanley Creagh, formerly with Burnham, Stoepel & Co., and who enlisted in a Canadian regiment at the outbreak of the European war, has returned to Detroit, after having spent two trying years in the trenches in France. He tells many harrowing tales of the battle front and considers himself extremely lucky that he is still in the land of the living. He was wounded at St. Eloi, France, and was later relieved from duty, being further incapacitated by his strenuous experiences.

Julius W. Chilson, formerly associated with the Detroit Edison Co., has opened a photo studio in the store building at 3268 Jefferson avenue, East.

Samuel Rindscoff, Secretary of the Veteran Travelers' Association, announced he has secured a programme for the banquet of the re-union to be held at the Wayne Hotel Dec. 28 which will surpass anything yet attempted for the edification of the veterans at any of the six previous re-unions. The re-union will be held in the sun parlor of the Wayne Hotel at 2:30 p. m. and the banquet at 6:30 p. m. Arrangements will be greatly facilitated if the Secretary is advised by those intending to be present.

Our own hopeful says he really doesn't look for a visit from Santa and that he can't blame him, either, because we burn soft coal, which precludes, in his mind, any chances of Mr. Claus trying out our chimney.

A branch bank building will be erected for the Peninsular State Bank, at the corner of Hazelwood and Woodward avenues.

J. J. Ertell, manager of the Emerson shoe store for the past thirteen years, and W. F. Butler, formerly manager of the Queen Quality shoe store, have engaged in the shoe business under the firm name of Ertell & Butler, at 53 Monroe avenue. They

will specialize in men's and boy's shoes.

It may be more blessed to give than to receive, but it is more economical to reverse the order.

As an aid to colored workers in Detroit, A. Krolik & Co. will open a garment factory about Jan. 1, in which all employes will be negroes. The factory will be at the corner of Bates and Jefferson and will be modern in every respect. One of the floors will be given over to a rest room, dining room, club rooms and welfare department.

The return of the missus to Mears, Mich., must have been a relief to Mears, judging by the harangue over her absence which emanated from that section.

Walter S. Lawton, Past Grand Counselor of the U. C. T., was in Detroit last week making his regular business calls.

A Made-in-Detroit exposition will be held in the armory, Dec. 28 to Jan. 4. Detroit is the world leader in no fewer than twenty lines of manufacture.

News was not received—as usual—from the Secretaries of the local U. C. T. councils.

In spite of their apathy, it pays to advertise.

Martin Tierney, Detroit representative of the United States Rubber Co., formerly the Detroit Rubber Co., is recovering from an attack of appendicitis. Mr. Tierney has called upon the shoe trade for a long time and is well known to the retailers.

"Bob" Doolittle, buyer and manager of women's shoes for R. H. Fyfe & Co., bought an automobile to come down town to business. Now the police have forbidden the parking of any automobiles in the downtown section. As a result, "Bob" parks his car half way between his home and the store and "hoofs it" the rest of the way.

"Bob" Robinson, who makes Detroit in the interests of R. H. Lane & Co., of Toledo, was admitted to the Mystic Shrine in the last class in Detroit. Mr. Robinson is a Detroit man and a near veteran among the Detroit dealers.

"Dick" Rogers, formerly of the Rogers Shoe Co., has been ill, but is reported recovering. Mr. Rogers succeeded by Thomas Jackson as stock man of the company.

Detroit club women, hearing of the agitation to conserve the supply of leather by reducing the height of their boots are, in a small way, reverting to the lower boots of other days. This is in line with the general boycott involved in a fight to reduce the cost of living. James M. Goldstein.

Change in Flour Salesmen.

Ishpeming, Dec. 18—William H. Norman, of this city, has secured a position as traveling representative for the Eagle Roller Mill Co., of New Ulm, Minn., succeeding a Mr. Roorbach, who has resigned, to accept a position with another concern. Mr. Norman's territory will include the entire Upper Peninsula and Northern Wisconsin. He will make his headquarters in Ishpeming and will cover his territory once in every sixty days. Mr. Norman has had two years experience in the commission business and has been successful in the sale of flour, grain, etc. He was highly recommended for the position.

A Hillsdale correspondent writes: Guy B. Stone has taken a position as traveling salesman for the Rex Spray Co., of Toledo, selling spraying material. For territory he has Southern Michigan and Northern Ohio and Indiana.

H. C. Derhammer has opened a grocery store at Otsego, the stock being furnished by the Worden Grocer Co.

Kalamazoo, Engages in Retail Coal Business.

Kalamazoo, Dec. 19—I imagine the many readers of the Michigan Tradesman will be deeply interested in the splendid work that is being done by our Emergency Purchasing Committee in supplying coal to our needy citizens at cost.

The coal dealers' prices were so high and what I considered unjust, that it lead me to start an investigation about Oct. 1. I found the situation so serious that I called a meeting of our citizens Nov. 25. My recommendations were adopted at this meeting and I appointed a committee of fifteen and we got busy and opened up our fuel yard Dec. 11.

You can imagine the difficulties we have had to meet through the efforts of our local dealers in trying to prevent our buying our supplies, etc. Notwithstanding all of this, we sold six cars of soft coal and three cars of coke, saving the buyers \$4 per ton on the coke and from \$2 to \$3 per ton on the coal. We now have hard and soft coal and coke bought, also wood, and I believe we will be able to handle and deliver a great many cars after we get our organization a little better perfected.

If you could stand around our yard one hour and see the class of trade we are serving it would touch your heart. Women come to the yards with sacks, baby cabs and sleds to buy from 10 cents' worth up. This is the class of people we are more deeply interested in than all of the others and we are giving them not less than eighty pounds of the very best grade of lump coal, for 25 cents, whereas I am informed that they have been paying as high as \$18 per ton from some of our coal dealers, when buying in small quantities.

F. H. Bowen, manager of the Lee & Cady Company, Kalamazoo branch, is Treasurer of our Committee and has full charge of our office. William Shakespeare, Jr., of the William Shakespeare Company, is chairman of our Executive Committee, John Hollander, one of our leading attorneys, A. K. Edwards, of the Edwards & Chamberlain Hardware Co., and Dr. W. E. Upjohn, of the Upjohn Company, comprise our Finance Committee and we are all working night and day in this movement. Our women are also giving us valuable assistance. Mrs. Shakespeare and Mrs. James A. Starkweather, wife of the Superintendent of one of our high schools, and Mrs. Balch are putting in their time at our coal office receiving and sending out orders.

At this time, we have about 500 orders on hand.

It is my desire that we have the Home Rule Act amended, so that cities, in case they should so desire, should have the privilege to go into the municipal coal business. In my opinion that is what should be done here and in our other larger Michigan cities. Fuel is a necessity and it should be sold to the consumers at cost.

James B. Balch,
Mayor of Kalamazoo.

Camping on the Trail of the New Law.

Kalamazoo, Dec. 19—Our organization is planning to do everything in our power to appeal the obnoxious insurance law and we feel quite sure the Legislature will be fully aware of the great injustice this law is bringing upon the buyers of fire insurance

in this State. In so far as I can learn, it has raised the rate on everyone's dwelling house in our city. The same condition would also apply, to a large extent, throughout the State. This law is causing the insured to pay several mill on dollars extra in premiums and the burden is being placed on the shoulders of the laboring man or the small house owner.

The citizens of Michigan seem to be slow in realizing the great injustice of the present so-called anti-discrimination act. It seems to me that the State should regulate the classification of rates and, unless the insurance monopoly are willing to be fair, the people of the State will insist, sooner or later, upon State insurance.

James B. Balch.

John Hach Succeeded in Taming the Animals.

John A. Hach, Junior Grand Counselor of the U. C. T. attended the meeting of the Michigan State Hotel Men's convention at the Tuller Hotel in Detroit, in response, to a telegram received from Grand Counselor Moutier. This subject had been assigned to Louis J. Burch, of Detroit, chairman of the Grand Legislative Committee, who, by reason of being confined to his home by sickness, could not respond. The subject assigned Mr. Burch was "Hotels as traveling men see them." Mr. Hach changed this subject to "Hotels as traveling men want to see them." Mr. Hach's remarks were very kindly received and it is the belief that the result of this meeting has done much to bring the hotel men and the U. C. T. in closer touch, with a strong and friendly feeling. It is also very gratifying to the members of the United Commercial Travelers to know that a member of their organization, Glenn Filmore of the Quincy House, Quincy, and who was a member of Coldwater Council, was elected Vice-President of the Hotel Men's Association.

Court W. DeHart has engaged in the grocery business at Sheridan, the Worden Grocer Co. furnishing the stock.

A popular minister avoids touching the sore spots of his congregation.

Signal Mountain Hotel
Signal Mountain, Tenn.

Two Thousand Feet Above Sea Level

Open All the Year

Reached by the Palace Cars
of the Chattanooga Traction Co.

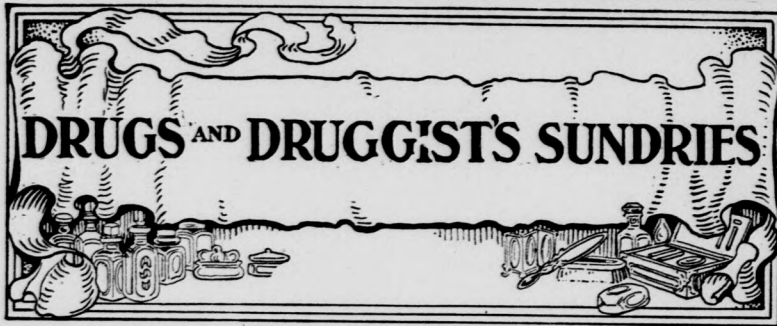
J. E. KENNEDY, Manager,
formerly of Congress Hotel Co., Chicago

ANNOUNCEMENT

WE ARE NOW LOCATED IN OUR NEW BUILDING AT
114 Michigan Ave., N. W.

New Salesroom. New Models "King 8" and Apperson Roadplane on Display. New Service Station

PHELPS AUTO SALES CO. -- Grand Rapids, Michigan



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.
 Examination Sessions—Hotel Tuller, Detroit, January 16, 17 and 18; Press Hall, Grand Rapids, March 20, 21 and 22.

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.

Some Advantages of Buying Through the Jobber.

There are complete libraries written about the manufacturer, the retailer, and the consumer, but very little about the jobber, except now and then one can hear a word, or see a stone thrown into the jobber's camp by some interests that are trying to get some of their trade. It is a poor business policy, but it is done just the same.

Also, once in a while one will hear that the jobbers are "hold-ups," highway robbers, mortgage sharks and so on, but this calamity holler never comes from the honest, reliable, well-meaning retailer.

Strange as it may seem, it comes largely from the country wide proclaimed judgment and execution proof dead-beat, which, after cheating every creditor, concludes that the jobbers are non-productive elements. That much for the dead-beat.

Now let's see what are the advantages.

First—Credit. The jobber furnishes the retailer with credit. It takes cash and credit to operate business.

Credit is the life blood of modern business; the jobber furnishes it to the retailer. The credit managers of every jobbing house are the surgeons who inject this blood into the retail body. The surgeon knows the anatomy of the body. The credit manager knows the retail business; they are experts in trade and can always give good counsel or advice.

Second—The jobbers' salesmen.

It is an axiom that personal and friendly relations between the buyer and the seller are as much essential for their mutual good as the material consideration which changes hands.

I consider the jobber's salesman the conductor that conveys this important factor in trade from the jobber to the retailer, and vice versa, and not a mere business getter, order taker or credit scout.

The salesman knows the individual needs of his customers. He does not push any particular brand, and in this manner he assists the retailer in keeping his stock down and the variety up; also paves the road for a better and quicker turn-over.

Third—Concentrated buying.

One of the chief advantages the jobber affords the retailer is that he may concentrate his buying to as few houses as he may choose.

The value of concentrated buying cannot be too much over estimated. Taking, for instance, in our own line, the average number of articles sold in a fairly well-stocked drug store, is between twenty and thirty thousand. They are the products of eight hundred to a thousand sources. If we would be compelled to buy from all these sources direct, we would have to spend more time than we have in seeing salesmen of all these houses or ordering by mail.

Also stock-keeping would be complicated. It would require an expensive system of stock records, probably more costly than we could afford to have.

Additional expenses such as freight, express, parcel post and postage would be in most of the cases more than the actual value of the goods. The result would be that we would have to go out of business.

In case a retailer would get in a position where he would have to be carried out of financial difficulties, he would have an unlimited amount of creditors to contend with. In many cases creditors would not agree on terms of extension and the retailer would be put to the wall. Whereas, with the jobber as the source of supply, the retailer may concentrate his buying to two or three houses, cultivating intimate relations with the credit managers of these houses and, if he should get in a position mentioned before, the matter of being lifted and put back on the solid footing would be easy.

Four—The turn-over.

The turn-over is the key to retail success. The jobber makes it possible for the independent retailer to turn his capital, as in the case of chain stores. What the turn-over means for the retailer may be seen from the fact that one dollar invested twelve times in one year will yield a greater percentage of profit than twelve dollars invested once.

A certain item bought for a dollar and sold for a dollar and a quarter, twelve times a year, the profit on the one dollar invested would be three dollars, or 300 per cent. per annum. If twelve items or a whole year's supply is bought for twelve dollars

at a quantity discount of 10 per cent., net cost ten dollars and eighty cents, the average investment would be five dollars and forty cents. This would give three dollars profit, or 55 per cent. per annum.

Five—Quantity buying.

It has been repeatedly said that quantity buying often delivers a promising business into the hands of the receivers.

This is just what happened to my friend Jack White. Jack possessed all the traits which make a successful retailer. After working a considerable length of time in one of the leading grocery stores of our city, he was well acquainted with the trade and its demands. He decided to go into business for himself. He had a little money saved and was well known to the jobbers' salesman that used to call on his employer. He soon found a location. The salesman introduced him to their respective houses. He gave the credit man a true statement as to his finances and himself. The fact that his capital was limited did not stop the jobbers from giving him a complete stock of merchandise to start with. Jack opened the store. Everything was lovely. Trade was getting better every day. He worked so that he always had an order in with the jobber, one on the way from the jobber, and one ready to unpack. In this way he effected a quick turn-over. He did not have any capital tied up in unsalable merchandise. The jobbers carried his surplus stock. He discounted his bills. After one year in business Jack had his stock and fixtures paid for and a fair-sized balance in his bank and an A-1 rating to his credit.

(Of course Jack's success cannot be achieved by buying goods for discount and not in proportion with the trade's demand.)

At this time representatives of various direct selling manufacturers started to call on him. The "quantity buying discount fever" overtook Jack and with this started his downfall. Most of these manufacturers preferred to have the goods shipped through the jobber, some charged direct. Jack's bank balance was soon exhausted and his credit overstrained. Discounting bills was a thing of the past. He was still doing business but started to lose sales on some lines while he was over-stocked on others. He

took in a money partner who soon pulled out taking a chattel mortgage as a security for his investment. Jack could not meet his payments so his former partner foreclosed on him. To-day Jack is looking for a job.

Jack is taking his failure in the spirit that it is a phase of success. He has learned by it what to avoid. He conceived that the cause of his failure lies within himself and his unwise buying. If he could only have resisted temptation and kept on buying in quantities needed, and in time wanted. If he should have borne in mind that no matter how cheap one may buy his merchandise, profits are never counted until goods are sold.

If he had have figured that 1 per cent. discount in twenty days allowed by the jobber amounts to 18 per cent. per annum is by far better than the 10 or 15 per cent. "bait" discount given by the direct selling manufacturers, he would be out to-day looking for help—not for a job. P. Honorof.

Your greatest possession is not your business, your bank account, your reputation, or your many friends. Your greatest possession is your mind, and you are rich or poor as your mind is rich or poor.

Malt and Hop Tonic

"Its strong up-building action
 Gives general satisfaction."



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

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



ALWAYS refer to
the telephone
directory before call-
ing for a number.
This is a simple rule
which makes for accu-
racy and good
service.

Michigan State Telephone Company

WHOLESALE DRUG PRICE CURRENT

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

Acids		Mustard, true, oz.		Ipecac	
Boric (Powd.) ..	17@ 25	Mustard, artifl oz.	@ 2 25	Iron, clo.	@ 60
Boric (Xtal) ..	17@ 25	Neatsfoot	85@ 95	Kino	@ 80
Carbolic	72@ 76	Olive, pure	2 50@3 50	Myrrh	@1 05
Citric	80@ 90	Olive, Malaga,		Nux Vomica ..	@ 70
Muriatic	2 1/2@ 3	yellow	1 60@1 75	Opium	@3 50
Nitric	7 1/2@ 10	green	1 60@1 75	Opium, Camph.	@ 90
Oxalic	80@ 90	Orange, Sweet ..	4 00@4 20	Opium, Deodor'z'd	@ 75
Sulphuric	2 1/2@ 3	Origanum, pure ..	@ 2 50	Rhubarb	@ 70
Tartaric	82@ 85	Origanum, com'l	@ 75		
		Pennyroyal	2 25@2 50	Paints	
Ammonia		Peppermint	3 25@3 50	Lead, red dry ..	10 @10 1/2
Water, 26 deg. ..	8 @ 12	Rose, pure	18 00@20 00	Lead, white dry 10	@10 1/2
Water, 18 deg. ..	5 1/4@ 9	Rosemary Flows	1 50@1 75	Lead, white oil 10	@10 1/2
Water, 14 deg. ..	4 1/4@ 8	Sandalwood, E.		Ochre, yellow bbl. 1	@ 1 1/4
Carbonate	14 @ 16	I	12 00@12 20	Ochre, yellow less 2	@ 5
Chloride	16 @ 35	Sassafras, true	1 25@1 45	Putty	2 1/2 @ 5
		Sassafras, artifl	50@ 60	Red Venet'n bbl. 1 1/4	@ 4
Balsams		Spearmint	2 75@3 00	Red Venet'n less 1 1/4	@ 5
Copaiba	1 00@1 40	Sperm	1 00@1 10	Vermillion, Amer.	25@ 30
Fir (Canada) ..	1 25@1 50	Tansy	3 50@3 75	Whiting, bbl.	@1 45
Fir (Oregon) ..	40@ 50	Tar, USP	30@ 40	Whiting	2 @ 5
Peru	4 50@4 75	Turpentine, bbls.	@ 58	L. H. P. Prep'd. 1 60	@1 70
Tolu	60@ 80	Turpentine, less	63@ 68		
		Wintergreen, tr.	5 50@5 75		
Berries		Wintergreen, sweet			
Cubeb	70 @ 75	birch	4 00@4 25		
Fish	15 @ 20	Wintergreen, art	1 75@1 85		
Juniper	8 @ 15	Wormseed	3 50@4 00		
Prickley Ash	@ 30	Wormwood	3 75@4 00		
Barks		Potassium			
Cassia (ordinary)	25@ 30	Bicarbonate	1 90@2 00		
Cassia (Saigon)	90@1 00	Bichromate	60@ 65		
Elm (powd. 35c)	30@ 35	Bromide	1 80@2 00		
Sassafras (pow. 35c)	@ 30	Carbonate	1 60@1 75		
Soap Cut (powd.)		powdered	60@ 65		
35c	23@ 25	Chlorate, gran'r	80@ 85		
		Chlorate, xtal or			
Extracts		powd.	75@ 80		
Licorice	38@ 40	Cyanide	60@ 70		
Licorice powdered	60@ 70	Iodide	4 30@4 40		
		Permanganate ..	2 75@3 00		
Flowers		Prussiate, yellow	@ 1 50		
Arnica	1 40@1 50	Prussiate, red ..	@ 3 50		
Chamomile (Ger.)	80@ 85	Sulphate	@ 1 10		
Chamomile (Rom.)	55@ 60				
Gums		Roots			
Acacia, 1st	50@ 60	Alkanet	90@1 00		
Acacia, 2nd	45@ 50	Blood, powdered	20@ 25		
Acacia, 3rd	45@ 50	Calamus	50@3 50		
Acacia, Sorts ..	25@ 30	Elecampane, pwd.	15@ 20		
Acacia, powdered	40@ 50	Gentian, powd.	30@ 35		
Aloes (Barb. Pow)	30@ 40	Ginger, African,			
Aloes (Cape Pow)	20@ 25	powdered	20@ 25		
Aloes (Soc. Pow.)	40@ 50	Ginger, Jamaica	30@ 35		
Asafoetida	1 00@1 10	powdered	30@ 35		
		Golden seal, pow.	7 50@7 70		
Asafoetida, Powd.		Ipecac, powd.	3 25@3 50		
Pure	1 15@1 25	Licorice	32 1/2@ 35		
U. S. P. Powd. 1	30@1 50	Licorice, powd. ..	28 @ 35		
Camphor	95@ 98	Orris, powdered	30@ 35		
Guaiaac	40@ 45	Poke, powdered	20@ 25		
Guaiaac, powdered	50@ 55	Rhubarb	75@1 00		
Kino	70@ 75	Rhubarb, powd.	75@1 25		
Kino, powdered ..	75@ 80	Rosinweed, powd.	25@ 30		
Myrrh	@ 40	Sarsaparilla, Hond.			
Myrrh, powdered	@ 50	ground	55@ 60		
Opium	13 75@14 00	Sarsaparilla Mexican,			
Opium, powd. 15	00@15 20	ground	25@ 30		
Opium, gran. 15	00@15 20	Squills	35@ 40		
Shellac	45@ 50	Squills, powdered	40@ 60		
Shellac, Bleached	45@ 50	Tumeric, powd. ..	13@ 20		
Tragacanth	2 50@3 00	Valerian, powd. ..	70@ 75		
Tragacanth powder	2 25				
Turpentine	10@ 15				
Leaves		Seeds			
Buchu	1 75@1 85	Anise	20@ 25		
Buchu, powdered	1 85@2 00	Anise, powdered	@ 25		
Sage, bulk	67@ 70	Bird, ls	@ 10		
Sage, 1/4s loose ..	72@ 78	Canary	8@ 12		
Sage, powdered ..	55@ 60	Caraway	60@ 65		
Senna, Alex	70@ 75	Cardamon	1 80@2 00		
Senna, Tinn.	40@ 45	Celery (Powd. 40)	30@ 35		
Senna, Tinn. pow.	50@ 55	Coriander	14@ 20		
Shellac, Bleached	45@ 50	Dill	25@ 30		
Tragacanth	2 50@3 00	Fennel	@ 75		
Tragacanth powder	2 25	Flax	7@ 10		
Turpentine	10@ 15	Flax, ground	7@ 10		
		Foenugreek, pow.	10@ 15		
Oils		Hemp	8@ 12		
Almonds, Bitter,		Lobelia	40@ 50		
true	15 00@16 00	Mustard, yellow	19@ 25		
Almonds, Bitter,		Mustard, black ..	19@ 25		
artificial	7 75@8 00	Mustard, powd. ..	22@ 30		
Almonds, Sweet,		Poppy	@ 50		
true	1 25@1 50	Quince	1 00@1 25		
Almonds, Sweet,		Rape	10@ 15		
imitation	65@ 75	Sabadilla	40@ 50		
Amber, crude ..	1 75@2 00	Sabadilla, powd. ..	@ 40		
Amber, rectified	2 50@2 75	Sunflower	7@ 10		
Anise	2 00@2 25	Worm American ..	@ 25		
Bergamont	8 00@8 20	Worm Levant ..	1 50@1 75		
Caljeput	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 20				
Cocconut	20@ 25				
Cod Liver	5 50@5 75				
Cotton Seed	1 35@1 45				
Croton	1 50@1 80				
Cupbebs	4 25@4 50				
Egeron	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				

GROCERY PRICE CURRENT

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

ADVANCED

- Caraway Seed
Ground Pepper
Corn Syrup
Karo Syrup
Salt
Dan Patch Fine Cut
Way Up Smoking
Yankee Girl Plug

DECLINED

Index to Markets

By Columns

Table with columns A, B, C, D, E, F, G, H, J, M, N, O, P, R, S, T, V, W, Y. Lists various grocery items like Ammonia, Baked Beans, Butter, etc.

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Table 1: AMMONIA, AXLE GREASE, BAKED BEANS, BATH BRICK, BLUING, BREAKFAST FOODS, BROOMS, BRUSHES, BUTTER COLOR, CANNED GOODS, CANDLES, CHEESE, CATSUP, COCOA, COCOANUT, COFFEES ROASTED, CRACKERS, CRACKERS BRANDS, CRACKERS IN-ER-SEAL TRADE MARK, CRACKERS PACKAGE GOODS, CRACKERS PER DOZ., CRACKERS CASES, CRACKERS FAILS, CRACKERS SPECIALTIES, CRACKERS PAILS, CRACKERS CHOCOLATES, CRACKERS PAILS, CRACKERS BOXES, CRACKERS NUTS-WHOLE, CRACKERS LBS., CRACKERS MARY ANN, CRACKERS MARSHMALLOW PECANS, CRACKERS MELODY CAKES, CRACKERS MOL. FRT COOKIE, Iced 14, CRACKERS NBC HONEY CAKES, CRACKERS OATMEAL CRACKERS, CRACKERS ORANGE GEMS, CRACKERS PENNY ASSORTED, CRACKERS PICNIC MIXED, CRACKERS PINEAPPLE CAKES, CRACKERS PLANET CAKES, CRACKERS PRISCILLA CAKE, CRACKERS RAISIN COOKIES, CRACKERS RAISIN GEMS, CRACKERS ROYAL LUNCH, CRACKERS REVERES ASSD., CRACKERS RITTENHOUSE BISCUIT, CRACKERS SEE SAW, S. OR M., CRACKERS SNAPARONS, CRACKERS SPICED JUMBLES, Iced 15, CRACKERS SPICED MARSHMALLOW 18

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Table 2: Clams, Corn, French Peas, Gooseberries, Hominy, Lobster, Mackerel, Mushrooms, Oysters, Plums, Pears in Syrup, Peas, Pineapple, Pumpkin, Raspberries, Salmon, Sardines, Shrimps, Succotash, Strawberries, Tomatoes, Tuna, Catsup, Cheese, Cocoa, Cocanut, Coffees Roasted, Crackers, Crackers Brands, Crackers In-er-Seal Trade Mark, Crackers Package Goods, Crackers Per Doz., Crackers Cases, Crackers Fails, Crackers Specialties, Crackers Pails, Crackers Chocolates, Crackers Pails, Crackers Boxes, Crackers Nuts-Whole, Crackers Lbs., Crackers Mary Ann, Crackers Marshmallow Pecans, Crackers Melody Cakes, Crackers Mol. Frt Cookie, Iced 14, Crackers NBC Honey Cakes, Crackers Oatmeal Crackers, Crackers Orange Gems, Crackers Penny Assorted, Crackers Picnic Mixed, Crackers Pineapple Cakes, Crackers Planet Cakes, Crackers Priscilla Cake, Crackers Raisin Cookies, Crackers Raisin Gems, Crackers Royal Lunch, Crackers Reveres Assd., Crackers Rittenhouse Biscuit, Crackers See Saw, S. or M., Crackers Snaparons, Crackers Spiced Jumbles, Iced 15, Crackers Spiced Marshmallow 18

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Table 3: CHEWING GUM, CHOCOLATE, CLOTHES LINE, COCOA, COCOANUT, COFFEES ROASTED, CRACKERS, CRACKERS BRANDS, CRACKERS IN-ER-SEAL TRADE MARK, CRACKERS PACKAGE GOODS, CRACKERS PER DOZ., CRACKERS CASES, CRACKERS FAILS, CRACKERS SPECIALTIES, CRACKERS PAILS, CRACKERS CHOCOLATES, CRACKERS PAILS, CRACKERS BOXES, CRACKERS NUTS-WHOLE, CRACKERS LBS., CRACKERS MARY ANN, CRACKERS MARSHMALLOW PECANS, CRACKERS MELODY CAKES, CRACKERS MOL. FRT COOKIE, Iced 14, CRACKERS NBC HONEY CAKES, CRACKERS OATMEAL CRACKERS, CRACKERS ORANGE GEMS, CRACKERS PENNY ASSORTED, CRACKERS PICNIC MIXED, CRACKERS PINEAPPLE CAKES, CRACKERS PLANET CAKES, CRACKERS PRISCILLA CAKE, CRACKERS RAISIN COOKIES, CRACKERS RAISIN GEMS, CRACKERS ROYAL LUNCH, CRACKERS REVERES ASSD., CRACKERS RITTENHOUSE BISCUIT, CRACKERS SEE SAW, S. OR M., CRACKERS SNAPARONS, CRACKERS SPICED JUMBLES, Iced 15, CRACKERS SPICED MARSHMALLOW 18

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Table 4: McLaughlin's XXXX, CONFECTIONERY, CRACKERS, CRACKERS BRANDS, CRACKERS IN-ER-SEAL TRADE MARK, CRACKERS PACKAGE GOODS, CRACKERS PER DOZ., CRACKERS CASES, CRACKERS FAILS, CRACKERS SPECIALTIES, CRACKERS PAILS, CRACKERS CHOCOLATES, CRACKERS PAILS, CRACKERS BOXES, CRACKERS NUTS-WHOLE, CRACKERS LBS., CRACKERS MARY ANN, CRACKERS MARSHMALLOW PECANS, CRACKERS MELODY CAKES, CRACKERS MOL. FRT COOKIE, Iced 14, CRACKERS NBC HONEY CAKES, CRACKERS OATMEAL CRACKERS, CRACKERS ORANGE GEMS, CRACKERS PENNY ASSORTED, CRACKERS PICNIC MIXED, CRACKERS PINEAPPLE CAKES, CRACKERS PLANET CAKES, CRACKERS PRISCILLA CAKE, CRACKERS RAISIN COOKIES, CRACKERS RAISIN GEMS, CRACKERS ROYAL LUNCH, CRACKERS REVERES ASSD., CRACKERS RITTENHOUSE BISCUIT, CRACKERS SEE SAW, S. OR M., CRACKERS SNAPARONS, CRACKERS SPICED JUMBLES, Iced 15, CRACKERS SPICED MARSHMALLOW 18

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Table 5: PEANUTS, CRACKERS, CRACKERS BRANDS, CRACKERS IN-ER-SEAL TRADE MARK, CRACKERS PACKAGE GOODS, CRACKERS PER DOZ., CRACKERS CASES, CRACKERS FAILS, CRACKERS SPECIALTIES, CRACKERS PAILS, CRACKERS CHOCOLATES, CRACKERS PAILS, CRACKERS BOXES, CRACKERS NUTS-WHOLE, CRACKERS LBS., CRACKERS MARY ANN, CRACKERS MARSHMALLOW PECANS, CRACKERS MELODY CAKES, CRACKERS MOL. FRT COOKIE, Iced 14, CRACKERS NBC HONEY CAKES, CRACKERS OATMEAL CRACKERS, CRACKERS ORANGE GEMS, CRACKERS PENNY ASSORTED, CRACKERS PICNIC MIXED, CRACKERS PINEAPPLE CAKES, CRACKERS PLANET CAKES, CRACKERS PRISCILLA CAKE, CRACKERS RAISIN COOKIES, CRACKERS RAISIN GEMS, CRACKERS ROYAL LUNCH, CRACKERS REVERES ASSD., CRACKERS RITTENHOUSE BISCUIT, CRACKERS SEE SAW, S. OR M., CRACKERS SNAPARONS, CRACKERS SPICED JUMBLES, Iced 15, CRACKERS SPICED MARSHMALLOW 18

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Table with 2 columns: Item Name, Price. Includes Sugar Fingers, Sugar Crimp, Vanilla Wafers, Butter, N B C Square, N B C Round, N B C Soda Crackers, Premium Sodas, Saratoga Flakes, Oyster, Dandy Oysters, N B C Oysters Square, Shell.

Table with 2 columns: Item Name, Price. Includes Adora, Nabisco (10 cent tins), Nabisco (No. 204 Tin), Festino (No. 202 Tin), Festino (25c tins), Lorna Doone, Anola, Minerva Fruit Cake.

Table with 2 columns: Item Name, Price. Includes Barrels or Drums, Square Cans, Boxes, Fancy Caddies.

Table with 2 columns: Item Name, Price. Includes Dried Fruits, Apples, Evaporated Choice blk, Evaporated Fancy blk.

Table with 2 columns: Item Name, Price. Includes Apricots, California, Citron, Corsican.

Table with 2 columns: Item Name, Price. Includes Currants, Imported, 1 lb. pkg., Imported, bulk.

Table with 2 columns: Item Name, Price. Includes Peaches, Muirs—Choice, Muirs—Fancy, Fancy, Peeled.

Table with 2 columns: Item Name, Price. Includes Peel, Lemon, American, Orange, American.

Table with 2 columns: Item Name, Price. Includes Raisins, Cluster, 20 cartons, Loose Muscatels, Loose Muscatels, L. M. Seeded.

Table with 2 columns: Item Name, Price. Includes California Prunes, 80-100 25 lb. boxes, 90-90 25 lb. boxes, 70-80 25 lb. boxes, 60-70 25 lb. boxes, 50-60 25 lb. boxes, 40-50 25 lb. boxes.

Table with 2 columns: Item Name, Price. Includes Evaporated Milk, Red Band Brand, Baby, Tall.

Table with 2 columns: Item Name, Price. Includes Farinaceous Goods, Beans, California Limas, Med. Hand Picked, Brown Holland.

Table with 2 columns: Item Name, Price. Includes Farina, 25 1 lb. packages, Bulk, per 100 lb., Original Holland Rusk, Packed 12 rolls to container, 3 containers (40) rolls.

Table with 2 columns: Item Name, Price. Includes Hominy, Pearl, 100 lb. sack, Maccaroni and Vermicelli, Domestic, 1 lb. box, Imported, 25 lb. box.

Table with 2 columns: Item Name, Price. Includes Pearl Barley, Chester, Portage, Peas, Green, Wisconsin, bu., Split, lb., Sago, East India, German, sacks, German, broken pkg.

Table with 2 columns: Item Name, Price. Includes Taploca, Flake, 100 lb. sacks, Pearl, 100 lb. sacks, Pearl, 36 pkgs., Minute, 10 oz., 3 doz.

Table with 2 columns: Item Name, Price. Includes Fishing Tackle, 1/4 to 1 in., 1/4 to 2 in., 1/2 to 2 in., 1 1/2 to 2 in., 2 in., 3 in.

Table with 2 columns: Item Name, Price. Includes Cotton Lines, No. 1, 10 feet, No. 2, 15 feet, No. 3, 15 feet, No. 4, 15 feet, No. 5, 15 feet, No. 6, 15 feet, No. 7, 15 feet, No. 8, 15 feet, No. 9, 15 feet.

Table with 2 columns: Item Name, Price. Includes Linen Lines, Small, Medium, Large.

Table with 2 columns: Item Name, Price. Includes Poles, Bamboo, 14 ft., per doz., Bamboo, 16 ft., per doz., Bamboo, 18 ft., per doz.

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Table with 2 columns: Item Name, Price. Includes Flavoring Extracts, Jennings D C Brand, Pure Vanilla, No. 1, 3/4 oz., No. 2, 1 1/4 oz., No. 4, 2 1/4 oz., No. 3, 2 1/4 oz., Taper, 2 oz. Flat, Terpeneless, Pure Lemon, No. 1, 3/4 oz. Panel, No. 2, 1 1/4 oz. Panel, No. 4, 2 1/4 oz. Panel, No. 3, 2 1/4 oz. Taper, 2 oz. Flat.

Table with 2 columns: Item Name, Price. Includes Flour and Feed, Grand Rapids Grain & Milling Co., Winter Wheat, Purity Patent, Fancy Spring, Wizard Graham, Wizard, Gran. Meal, Wizard Buckw't cwt., Rye, Valley City Milling Co., Lily White, Light Loaf, Graham, Granena Health, Gran. Meal, Bolted Meal, Watson-Higgins Milling Co., New Perfection, Tip Top Flour, Golden Sheaf Flour, Marshalls Best Flour, Watertown Wisconsin, Rye, Worden Grocer Co., Quaker, paper, Quaker, cloth, Kansas Hard Wheat, Worden Grocer Co., American Eagle, 1/8s, American Eagle, 1/4s, American Eagle, 1/2s, Spring Wheat, Judson Grocer Co., Ceresota, 1/8s, Ceresota, 1/4s, Ceresota, 1/2s, Worden Grocer Co., Wingold, 1/8s cloth, Wingold, 1/4s cloth, Wingold, 1/2s cloth, Meal, Bolted, Golden Granulated, Wheat, Red, White, Oats, Michigan carlots, Less than carlots, Corn, Carlots, Less than carlots, Hay, Carlots, Less than carlots, Street Car Feed, No. 1 Corn & Oat Fd, Cracked Corn, Coarse Corn Meal.

Table with 2 columns: Item Name, Price. Includes Fruit Jars, Mason, pts., per gro., Mason, qts., per gro., Mason, 1/2 gal. per gro., Mason, can tops, GELATINE, Cox's, 1 doz. large, Cox's, 1 doz. small, Knox's Sparkling, doz., Knox's Sparkling, gr. 20, Knox's Acid'd doz., Minute, 2 qts., doz., Minute, 2 qts., 3 doz., Nelson's, Oxford, Plymouth Rock, Phos., Plymouth Rock, Plain.

Table with 2 columns: Item Name, Price. Includes Grain Bags, Broad Gauge, Climax, Stark, A, 16 oz., HERBS, Sage, Hops, Laurel Leaves, Senna Leaves, HIDES AND PELTS, Hides, Green, No. 1, Green, No. 2, Cured, No. 1, Cured, No. 2, Calfskin, green, No. 1, Calfskin, green, No. 2, Calfskin, cured, No. 1, Calfskin, cured, No. 2, Old Wool, Lambs, Shearlings, Tallow, No. 1, No. 2, Wool, Unwashed, med., Unwashed, fine.

Table with 2 columns: Item Name, Price. Includes HONEY, A. G. Woodman's Brand, 7 oz., per doz., 20 oz., per doz.

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Table with 2 columns: Item Name, Price. Includes Horse Radish, Per doz., JELLY, 5 lb. pails, per doz., 15 lb. pails, per pail, 30 lb. pails, per pail, Jell-O, Assorted Case, Lemon (Straight), Orange (Straight), Raspberry (Straight), Strawberry (Straight), Cherry (Straight), Chocolate (Straight), Peach (Straight), Jell-O Ice Cream Powder, Assorted Case, Chocolate (Straight), Vanilla (Straight), Strawberry (Straight), Lemon (Straight), Unflavored (Straight), Jiffy-Jell, Straight or Assorted, Per doz., Per case, per 4 doz., Seven Flavors: Raspberry, Strawberry, Cherry, Lemon, Orange, Lime, Pineapple, JELLY GLASSES, 1/2 pt. in bbis., per doz., 1/2 pt. in bbis., per doz., 1/2 oz. capped in bbis., per doz., MAPLEINE, 2 oz. bottles, per doz., 1 oz. bottles, per doz., 16 oz. bottles, per dz., 32 oz. bottles, per dz., MINCE MEAT, Per case, MOLASSES, New Orleans, Fancy Open Kettle, Choice, Good, Stock, Half barrels 2c extra, Red Hen, No. 2 1/2, Red Hen, No. 5, Red Hen, No. 10, MUSTARD, 1/2 lb. 6 lb. box, OLIVES, Bulk, 1 gal. kegs 1 10@1 20, Bulk, 2 gal. kegs 1 05@1 15, Bulk, 5 gal. kegs 1 00@1 10, Stuffed, 5 oz., Stuffed, 8 oz., Stuffed, 14 oz., Pitt'd (not stuffed), 14 oz., Manzanilla, 8 oz., Lunch, 10 oz., Lunch, 16 oz., Queen. Mammoth, 19 oz., Queen. Mammoth, 28 oz., Olive Chow, 2 doz. cs. per doz., PETROLEUM PRODUCTS, Iron Barrels, Perfection, Red Crown Gasoline, Gas Machine Gasoline, V M & P Naphtha, Capitol Cylinder, Atlantic Red Engine, Winter Black, Polarine, PICKLES, Medium, Barrels, 1,200 count, Half bbis., 600 count, 5 gallon kegs, Small, Barrels, 10 50, Half barrels, 6 25, 5 gallon kegs, 2 50, Gherkins, Barrels, 14 00, Half barrels, 6 75, 5 gallon kegs, 2 75, Sweet Small, Barrels, 21 00, Half barrels, 11 50, 5 gallon kegs, 4 20, PIPES, Clay, No. 216, per box, Clay, T. D. full count, Cob, PLAINING CARDS, No. 90, Steamboat, No. 15, Rival assorted, No. 20, Rover, enam'd, No. 572, Special, No. 98, Golf, Satin fin., No. 808, Bicycle, No. 632, Tour'n't whist, Babbitt's, 2 doz., PROVISIONS, Barreled Pork, Clear Back, Short Cut Clr, Bean, Brisket, Clear, Pig, Clear Family, Dry Salt Meats, S P Bellies, Lard, Pure in tierces, Compound Lard, 60 lb. tubs, 50 lb. tubs, 50 lb. tubs.

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Table with 2 columns: Item Name, Price. Includes 20 lb. pails, 10 lb. pails, 5 lb. pails, 3 lb. pails, Smoked Meats, Hams, 14-16 lb., 18 1/2 @ 19, Hams, 16-18 lb., 18 @ 18 1/2, Hams, 18-20 lb., 17 @ 18, Ham, dried beef sets, California Hams, Picnic Boiled Hams, Boiled Hams, Minced Ham, Bacon, Sausages, Bologna, Liver, Frankfort, Pork, Veal, Tongue, Headcheese, Beef, Boneless, Rump, new, Pig's Feet, 1/4 bbis., 1/2 bbis., 3/4 bbis., 1 bbl., Tripe, Kits, 15 lbs., 4 1/2 bbis., 40 lbs., 1 60, 7/8 bbis., 80 lbs., 3 00, Casings, Hogs, per lb., Beef, rounds, set, Beef, middles, set, Sheep, Uncolored Butterine, Solid Dairy, Country Rolls, Canned Meats, Corned Beef, 2 lb., Corned Beef, 1 lb., Roast Beef, 2 lb., Roast Beef, 1 lb., Potted Meat, Ham, Flavor, 1/8s, Potted Meat, Ham, Flavor, 1/8s, Deviled Meat, Ham, Flavor, 1/8s, Deviled Meat, Ham, Flavor, 1/8s, Potted Tongue, 1/8s, Potted Tongue, 1/8s, Fancy, Japan Style, Broken, ROLLED OATS, Rolled Avena, Steel Cut, 100 lb. sks., Monarch, bbis., Monarch, 90 lb. sks., Quaker, 18 Regular, Quaker, 20 Family, SALAD DRESSING, Columbia, 1/2 pint, Columbia, 1 pint, Durkee's, large, 1 doz., Durkee's, small, 2 doz., Snider's, large, 1 doz., Snider's, small, 2 doz., SALERATUS, Packed 60 lbs. in box, Arm and Hammer, Wyandotte, 100 3/4s, SAL SODA, Granulated, bbis., Granulated, 100 lbs. cs., Granulated, 36 pkgs., SALT, Common Grades, 100 3 lb. sacks, 70 4 lb. sacks, 60 5 lb. sacks, 28 10 lb. sacks, 56 lb. sacks, 28 lb. sacks, Warsaw, 56 lb. sacks, 28 lb. dairy in drill bags, Solar Rock, 56 lb. sacks, Common, Granulated, Fine, Medium, Fine, SALT FISH, Cod, Large, whole, Small, whole, Strips or bricks, Pollock, Holland Herring, Standards, bbis., Y. M. bbis., Standard, kegs, Y. M. kegs, Herring, Med. Fat Split, 200 lbs 8 00, Laborador Split 200 lb 10 00, Norway 4 K, 200 lbs 16 50, Special, 8 lb. pails, Sealed, in boxes, Boned, 10 lb. boxes, Trout, No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., No. 1, 2 lbs.

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Table with 2 columns: Item Name, Price. Includes Mackerel, Mess, 100 lbs., Mess, 40 lbs., Mess, 10 lbs., Mess, 8 lbs., No. 1, 100 lbs., No. 1, 40 lbs., No. 1, 10 lbs., Lake Herring, 100 lbs., 40 lbs., 10 lbs., 8 lbs., SEEDS, Anise, Canary, Smyrna, Caraway, Cardomon, Malabar, Celery, Hemp, Russian, Mixed Bird, Mustard, white, Poppy, Rape, SHOE BLACKING, Handy Box, large 3 dz., Handy Box, small, Bixby's Royal Polish, Miller's Crown Polish, SNUFF, Scotch, in bladders, Maccaboy, in jars, French Rapple, in jars, SODA, Boxes, Kegs, English, SPICES, Whole Spices, Allspice, Jamaica, Allspice, lg. Garden, Cloves, Zanzibar, Cassia, Canton, Cassia, 5c pkg. doz., Ginger African, Ginger, Cochin, Mace, Penang, Mixed, No. 1, Mixed, No. 2, Mixed, 5c pkgs. dz., Nutmegs, 70-80, Nutmegs, 105-110, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian, Pure Ground in Bulk, Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, Ginger, African, Mace, Penang, Nutmegs, Pepper, Black, Pepper, White, Pepper, Cayenne, Paprika, Hungarian, STARCH, Corn, Kingsford, 40 lbs., Muzzy, 48 1lb. pkgs., Kingsford, Silver Gloss, 40 1lb., 7 3/4, Gloss, Argo, 24 5c pkgs., Silver Gloss, 16 3lbs., Silver Gloss, 12 6lbs., Muzzy, 48 1lb. packages, 16 3lb. packages, 12 6lb. packages, 50lb. boxes, SYRUPS, Corn, Barrels, Half barrels, Blue Karo, No. 1 1/2, 2 doz., Blue Karo, No. 2, 2 doz., Blue Karo, No. 2 1/2, 2 doz., Blue Karo, No. 5, 1 dz., Blue Karo, No. 10, 1/2 doz., Red Karo, No. 1 1/2, 2 doz., Red Karo, No. 2, 2 doz., Red Karo, No. 2 1/2, 2 doz., Red Karo, No. 5, 1 dz., Red Karo, No. 10 1/2 doz., Pure Cane, Fair, Good, Choice, Folger's Grape Punch, Quarts, doz. case, TABLE SAUCES, Halford, large, Halford, small, TEA, Uncolored Japan, Medium, Choice, Fancy, Basket-fired Med'm, Basket-fired Choice, Basket-fired Fancy, No. 1 Nibs, Siftings, bulk, Siftings, 1 lb. pkgs., Gunpowder, Moyune, Medium, Moyune, Choice, Moyune, Fancy, Ping Suey, Medium, Ping Suey, Choice, Ping Suey, Fancy, Young Hyson, Choice, Fancy, All Red, 5c, Am. Union Scrap, Bag Pipe, 5c, Cutlas, 2 1/2 oz., Globe Scrap, 2 oz., Happy Thought, 2 oz., Honey Comb Scrap, 5c, Honest Scrap, 5c, Mail Pouch, 4 doz. 5c, Old Songs, 5c, Old Times, 1/4 gro., Polar Bear, 5c, 1/4 gro., Red Band, 5c, 1/4 gro., Red Man Scrap, 5c, Scrapple, 5c pkgs., Sure Shot, 5c, 1/4 gro., Yankee Girl Scrap 2oz., Pan Handle Scrp 1/4 gr 6 00, Peachey Scrap, 5c

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Table with 2 columns: Item Name, Price. Includes Oolong, Formosa, Medium, Formosa, Choice, Formosa, Fancy, English Breakfast, Congou, Medium, Congou, Choice, Congou, Fancy, Congou, Ex. Fancy, Ceylon, Pekoe, Medium, Dr. Pekoe, Choice, Flowery O. P. Fancy, Blot, Bugle, 16 oz., Bugle, 10c, Dan Patch, 8 and 16 oz., Dan Patch, 4 oz., Dan Patch, 2 oz., Fast Mail, 16 oz., Hiawatha, 16 oz., Hiawatha, 5c, May Flower, 16 oz., No Limit, 8 oz., No Limit, 16 oz., Ojibwa, 8 and 16 oz., Ojibwa, 10c, Ojibwa, 8 and 16 oz., Petoskey Chief, 7 oz., Petoskey Chief, 14 oz., Peach and Honey, 5c, Red Bell, 16 oz., Red Bell, 8 foll., Sterling, L & D, 5c, Sweet Cuba, canister, Sweet Cuba, 5c, Sweet Cuba, 10c, Sweet Cuba, 1 lb. tin, Sweet Cuba, 1/2 lb. foil, Sweet Burley, 5c L&D, Sweet Burley, 8 oz., Sweet Burley, 16 oz., Sweet Mist, 1/2 gro., Sweet Mist, 8 oz., Telegram, 5c, Tiger, 5c, Tiger, 25c cans, Uncle Daniel, 1 lb., Uncle Daniel, 1 oz., Plug, Am. Navy, 16 oz., Apple, 10 lb. butt., Drummond Nat. Leaf, 2 and 5 lb., Drummond Nat. Leaf, per doz., Battle Ax, Brazer, 6 and 12 lb., Big Four, 6 and 16 lb., Boot Jack, 2 lb., Boot Jack, per doz., Bullion, 16 oz., Climax Golden Twins, Climax, 14 1/2 oz., Climax, 7 oz., Day's Work, 7 & 14 lb., Creme de Menthe, Derby, 5 lb. boxes, 5 Bros., 4 lb., Four Roses, 10c, Gilt Edges, 2 lb., Gold Rope, 4 and 8 lb., G. O. P., 12 and 24 lb., Granger Twist, 6 lb., G. T. W., 10 and 21 lb., Horse Shoe, 6 and 12 lb., Honey Dip Twist, and 10 lb., Jolly Tar, 5 and 8 lb., J. T., 5 1/2 and 11 lb., Kentucky Navy, 12 lb., Keystone Twist, 6 lb., Kismet, 6 lb., Maple Dip, 16 oz., Merry Widow, 12 lb., Nobby Spun Roll 6 & 3, Parrot, 12 lb., Patterson's Nat. Leaf, Peachey, 6, 12 & 24 lb., Picnic Twist, 5 lb., Piper Heidsieck, 4 & 7 lb., Piper Heidsieck, per dz., Polo, 3 doz., per doz., Red Cross, Scrapple, 2 and 4 doz., Sherry Cobbler, 8 oz., Spear Head, 12 oz., Spear Head, 14 1/2 oz., Spear Head, 7 oz., Sq. Deal, 7, 14 & 28 lb., Standard Navy, 7 1/2, 15 and 30 lb., Ten Penny, 6 and 12 lb., Town Talk, 14 oz., Yankee Girl, 12 & 24 lb., Scrap

SPECIAL PRICE CURRENT

12

Table with 2 columns: Item Name and Price. Includes categories like Smoking, Cigars, and Vinegar.

13

Table with 2 columns: Item Name and Price. Includes categories like Rob Roy, Butter Plates, and Wicking.

14

Table with 2 columns: Item Name and Price. Includes categories like Butter Plates, Wire End, Churns, and Wrapping Paper.

15

YEAST CAKE and TELFER'S COFFEE advertisement with product images and prices.

AXLE GREASE



1 lb. boxes, per gross \$ 7 70
3 lb. boxes, per gross 23 10

BAKING POWDER K C

Table listing Baking Powder products and prices: 10c, 15c, 25c, 50c, 80c, 10 lb. 1/2 dz.

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

Royal



Table listing Royal Baking Powder products and prices: 10c size, 1/4 lb cans, 6 oz cans, etc.

FITZPATRICK BROTHERS' SOAP CHIPS (Dish Washing) (Caustic) 210 lbs. 88% Dry 225 lbs. 88% Dry 300 lbs.



The Only Five Cent Cleanser Guaranteed to Equal the Best 10c Kinds 80 Cans.....\$2.90 Per Case SHOWS A PROFIT OF 40% Handled by All Jobbers Place an order with your jobber. If goods are not satisfactory return same at our expense.—FITZPATRICK BROS.

16

Roasted Dwinell-Wright Brands



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

Distributed by Judson Grocer Co., Grand Rapids; Lee & Cady, Detroit; Lee & Cady, Kalamazoo; Lee & Cady, Saginaw; Bay City; Brown, Davis & Warner, Jackson; Goddard, Durand & Co., Battle Creek; Fielbach Co., Toledo.

SALT



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

SOAP

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

SEND FOR SAMPLES

BBLS. 210 lbs. 250 lbs. 225 lbs. 300 lbs.

17

Table listing various soap and cleaning products and prices: Climax, Gloss, Big Master, Naphtha, Oak Leaf, Queen Anne, Railroad, Saratoga, White Fleece, etc.

Proctor & Gamble Co. Lenox, 6 oz. 3 50 Ivory, 6 oz. 4 15 Ivory, 10 oz. 7 00 Star 3 40

Swift & Company Swift's Pride 2 85 White Laundry 3 50 Wool, 6 oz. bars 3 85 Wool, 10 oz. bars 6 50

Tradesman Company Black Hawk, one box 3 25 Black Hawk, five bxs 3 10 Black Hawk, ten bxs 3 00

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

Soap Compounds Johnson's Fine, 48 2 3 25 Johnson's XXX 100 5c 4 00 Rub-No-More 3 85 Nine O'Clock 3 50

WASHING POWDERS.

Gold Dust 24 large packages 4 30 100 small packages .. 3 85

Lautz Bros.' & Co. [Apply to Michigan, Wisconsin and Duluth, Wis.] Snow Boy 100 pkgs., 5c size 3 75 60 pkgs., 5c size 2 40 48 pkgs., 10c size 3 75 24 pkgs., family size .. 3 20 20 pkgs., laundry size 4 00

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

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

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

WRITE FOR PRICES

CHARCOAL

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

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.

Men Wanted—This is intended to reach the man employed in an advanced position in a general store, department store, dry goods, or men's clothing and furnishing store, (all retail) that feels he has reached the limit in his present position and who knows that to secure further advancement, he must seek other fields. A well established mercantile concern, operating 125 retail stores opening 50 more next April, in middle and western states has several openings for good, clean, Christian men, 25 to 35 years of age, who have had well trained retail experience in selling and handling of merchandise. This is an exceptional opportunity for a man, that can qualify, to affiliate himself with a concern that offers many advantages and whose progress will be governed only by his ability for supervising, directing and controlling a number of employees, and his capacity for doing a profitable business. Ours is not a salary proposition, we start a man on a moderate salary, advancing him as his knowledge of our methods increases; when he has qualified, he is put in charge of a store, as manager, and after proving his ability in that capacity he is given an opportunity to own an interest in a business under his management. We want men of sterling qualities, industrious and ambitious, possessed of no bad habits, such as: gambling, drinking or cigarette smoking and that can furnish unquestionable references. In other words, we want men only of partnership material. Your application will be considered strictly confidential, as we are particularly interested in the man that is at present holding a good position. For further particulars, write J. C. Penny Company, 354 Fourth Avenue, New York City. 702

For Sale—Furniture and undertaking business in good Southern Michigan town. Invoice about \$5,000. Doing a paying business. Building can be rented. Very good location. Present owner does not care for undertaking business. Address No. 695, care Michigan Tradesman. 695

For Sale—Grocery and residence. Good location for general store. Address Box 507, St. Paul, Kansas. 696

For Sale At a Bargain—125 feet of shelving, one modern 8-ft. candy case; one 12-ft. table; two 10-ft. tables; one 9-ft. table. These fixtures are all nearly new and are painted red, and exactly what is being used in the up-to-date 5 and 10 cent stores. For prices, address Rowe & Beebe Department Store, Portland, Indiana. 697

Wanted—Will pay cash for a going retail hardware business in a small, live town. Give full particulars, including amount invested and volume of business. Address No. 698, care Tradesman. 698

Commission Salesmen—We wish to correspond with salesmen calling on hardware jobbers, wholesalers, and large department stores. You can increase your income by getting orders on our fibre chair seats as a side line. We pay liberal commission. The United Chair Seat & Novelty Co., No. 61 East 10th St., New York City. 700

Business Chance—Will sell right, might take part trade, general dry goods, clothing, shoes, hats, furnishings and notions. \$12,000 stock. Live paying business. Good town. Owner retiring. E. F. Payne, Aurora, Missouri. 701

Excellent Opening—For a bazaar, furniture and undertaking business. A new two-story brick building, 29½ feet by 80 feet. Wired completely for electricity; basement and first floor heated by a furnace. A 50-barrel cistern for soft water in basement. The entrance to the basement is level with the surface of the ground. This building is centrally located on the main street. Parties interested phone or write Frank Weber or Roy T. Weber, Saranac, Michigan. 703

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—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

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—Very live and progressive department store in a good city of 65,000 doing an annual business of \$60,000. All clean staple merchandise, no dead stock. This store is making money for the owners, but owing to disagreement store must be sold. Present stock about \$30,000 but can reduce to suit purchaser. Address No. 566, care Michigan Tradesman. 566

For Sale—Cheap if sold at once, Stevens No. 12 refrigerator, 7½ x 10 x 10 ft. high. Cannot tell it from new. Lock Box 103, Thompsonville, Michigan. 663

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

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

Stores and Business Places—Bought, sold and exchanged. No matter where located I bring buyers and sellers together. If you want to buy, sell or trade any kind of business or property, anywhere at any price, write me. Established 1881. Bank reference. Address Frank P. Cleveland, 1609 Adams Express Bldg., Chicago. 655

For Sale 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. E. N. Keister, Bell Phone 87, Sparta, Michigan. 676

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

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

For Sale—Stock and fixtures of the Williams Grocery Company, Big Rapids, Michigan. Apply H. T. Stanton, 18 Market Avenue, N. W., Grand Rapids, Mich. 671

For Sale—Stock of hardware and implements, inventories about \$4,500. Only stock in town of 500 population in good farming community. For particulars, write C. A. Stockmeyer, Caseville, Mich. 672

For Sale Or 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

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

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. 585

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

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

HELP WANTED.

Wanted At Once—Clerk for general store in country. Must be good worker and have had some previous experience. Desmond Charcoal & Chemical Co., Thompsonville, Michigan. 699

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. 602

Valley City Bobs



Bodies now in use can be changed to these Bobs and you have a first-class sleigh.

Bobs, finished and painted (no body)	{	1 1/8	\$17.00
		1 1/4	18.00
		1 1/2	21.00

SHERWOOD HALL CO., Ltd.

30-32 IONIA AVENUE

GRAND RAPIDS, MICH.



"The End of Fire Waste"

COMPLETE APPROVED

Automatic Sprinkler Systems

Installed by

Phoenix Sprinkler & Heating Co.

Grand Rapids, Mich
115 Campau Ave.

Estimates Free

Detroit, Mich
909 Hammond Bldg

Use Tradesman Coupons

THAT JOKER AGAIN.

Insurance Commissioner Winship Holds It Is Illegal.

In the Tradesman of Dec. 6 extended reference was made to the joker which some insurance agents are now using on the riders they are attaching to the policies on country store risks, as follows:

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

This matter was brought to the attention of the Tradesman on inspecting some policies issued to the Towner Co., Ltd., of Byron Center, by the Grand Rapids Insurance Agency. On bringing the matter to the attention of the State Insurance Commissioner, that gentleman wrote the Tradesman under date of Dec. 14, as follows:

"Upon my return from New York, I find your letter of Dec. 12, with enclosure of copy of form the Grand Rapids Insurance Agency is using on country store risks, and I am writing the Agency that it must destroy these forms, as they are not filed with this Department, and this Department would not permit the filing of the form, because it is discriminatory.

"I shall say to the agency that it must take these forms off of its risks or the company will be held liable for violating the anti-discrimination act."

Mr. Winship subsequently wrote the Tradesman under date of Dec. 18, as follows:

"I beg to inform you that I have a letter from the Grand Rapids Insurance Agency, in which the following occurs:

"We have for acknowledgment your letter of yesterday, in reference to a certain clause which voids the policy if other insurance is procured without permission. Replying thereto, please be advised that we took steps a week or more ago to endorse all the policies bearing this form, permitting other concurrent insurance. We fully agree with you in your contention regarding this matter. We are however, inclined to challenge your statement that this permit is a violation of the law of the State. So far as we can see, it is substantially nothing more nor less than a repetition of one of the clauses in the Michigan Standard Policy."

"I have written the agency that in my opinion, it is a violation of the Anti-Discrimination Law, in that it discriminates unfairly against storekeepers in what are known as sixth class or unprotected towns. Without regard to the provisions of the Michigan Standard Policy, if it is a violation of the Anti-Discrimination Law, it cannot be permitted. I have written the same to the Michigan Inspection Bureau, and you may be assured that the objectionable form will be withdrawn."

On seeking the origin of the joker, the Tradesman discovered that it originated with the insurance companies themselves. It is furnished by

the Uniform Printing & Supply Co., of Chicago, which is the official printing establishment of the fire insurance companies. It is learned that thousands of these forms have been furnished Michigan insurance agents, which means, of course, that thousands of policies which have been written on Michigan retail stocks are null and void, except so far as the companies may see fit, under certain circumstances, to repudiate or overlook the sneaking paragraph they have introduced in their policies, without the knowledge or consent of the Insurance Commissioner.

If men in any other line of business resorted to such a contemptible trick, they would be held up to public scorn and execration, but insurance officials are such models of virtue and rectitude that they will probably succeed in keeping out of jail and continue teaching their Sunday school classes the tenets of absolute honesty.

In the meantime merchants who have policies containing this paragraph better get busy and use a meat axe on the local agent who perpetrated the fraud by accepting money for a useless piece of paper.

Good Bye, Shaw!

W. B. Shaw, the local representative of the Western Adjustment and Inspection Co., has been transferred to Cleveland, where his transcendent genius as a mess maker may not find full play. It is understood that he will be relegated to an obscure office position where he will not meet people who expect to be treated as gentlemen. Grand Rapids and Western Michigan can spare him without putting crape on the sleeve.

Shaw's successor is J. C. Reilly, who has been connected with the Chicago office of the adjustment concern for several years. It is to be hoped that Mr. Reilly will not use the unpleasant weapons which Shaw made so obnoxious during his career here.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Dec. 20—Creamery butter, extras, 40c; first 38@39c; common, 36@37c; dairy, common to choice, 32@38c; poor to common, all kinds, 25@29c.

Beans—Medium, \$6.50, pea, \$6.50, Red Kidney, \$7.25@7.50; White Kidney \$7.25; Marrow, \$7.50@7.75.

Cheese—No. 1 new, 23@23½c; choice, 23c.

Eggs—Choice, new laid, 48@50c; fancy henry, 50@55c; storage candled, 33@35c.

Poultry (live)—Fowls, 16@20c; springs, 16@21c; old cox, 13@14c; ducks, 18@20c; geese, 17@18c; turks, 25@28c.

Dressed Poultry—Turks, per lb. 30@33c; ducks, 20@24c; geese, 20@22c; chicks, 18@25c; fowl, 18@22c.

Potatoes—\$1.70@1.80 per bu.

Rea & Witzig.

All of the assets of the Connine estate, including general stocks and store buildings at Wexford and Interlochen, and the bank fixtures and bank building at Wexford, were purchased by Thomas Welch Monday for \$13,253.55. These properties were appraised at \$34,500. As the stores have been conducted at a heavy loss under the management of the trustee, the creditors will receive only about 10 cents on the dollar.

Late News From Michigan Banks.

Niles—Snell & Co., who have conducted a private bank here for the last fifteen years, have filed articles to incorporate as a State bank with a capital stock of \$75,000. There will be no change in the management of the institution, but the name will be changed to Newman & Snell's State Bank. W. W. Newman has been the active head of the bank and Richard Snell a Clinton, Ill., capitalist, has been associate member of the firm.

Redford—The Peoples State Bank of Redford has increased its capital stock from \$25,000 to \$50,000.

Saginaw—The Saginaw Valley Trust Co. has increased its capital stock from \$150,000 to \$200,000.

Pontiac—The capital stock of the Oakland County Savings Bank has been increased from \$50,000 to \$100,000.

Buchanan—The Buchanan State Bank has been incorporated, with an authorized capital stock of \$40,000.

Hudsonville—The Hudsonville State Bank closed its fifth year by paying a 10 per cent. dividend and passing \$3,000 to the surplus account, which is now \$5,000. The deposits are now \$222,000.

Mesick—Alvah D. Crimmins, for the past nine years Cashier and managing director and part owner of the Bank of Mesick, has acquired a substantial interest in the Charlevoix State Savings Bank and has been elected Cashier to succeed W. J. Rachow, who has removed to Saginaw to become identified with the Saginaw Valley Trust Co. Eleven years ago Mr. Crimmins started in the banking business with Mr. Rachow, and spent two years with him as Assistant Cashier at Copemish. Mr. Crimmins is a successful and capable banker.

Detroit—The Federal State Bank has opened a new branch called the Michigan-Tarnow branch, at 2184 Michigan avenue. Although the doors were only opened last Monday, it is already apparent that the new branch will be one of the most successful the Bank has established. The first day hundreds of new accounts were opened and there has been a steady stream of depositors in the Bank during the entire week.

Bay City—The United States Supreme Court has advanced for early hearing the case of the First National Bank of Bay City vs. Attorney-General Grant Fellows. The case involves the provision of the Federal reserve bank act which empowers certain banks to act as administrators, executors, trustees and registrars. The case is important for the reason that it is made the first involving the Federal reserve act to be heard by the United States Supreme Court.

Saginaw—Directors of the Saginaw Valley Trust Company have elected George Alderton President. The following officers were also named: Vice-Presidents, W. J. Orr, S. E. Symons, and E. L. Beach; Treasurer, W. B. Baum; Secretary and general manager, W. J. Rashow. Every director was present at the meeting and all expressed confidence in the outlook for the new company here. It was

announced that the company will open for business Wednesday, Jan. 3. The office is fully equipped and ready to handle all branches of the business.

THE GREAT SACRIFICE.

Thirty-six times the cost of the Panama Canal, such is the war bill of France to date, the estimate for the first three months of next year being included in it. The figures are those of a French statesman, an authority, who was presenting them before the Chamber of Deputies of his nation, and who gave the total as more than fourteen billion dollars. And this was for France alone. Great Britain's expenditures he gave as four billion greater, and Germany and Austria, Russia and Italy have all spent in proportion, and in addition there are the five lesser nations engaged, and Turkey a power with respect to population and area, but weak in financial ability.

It is perhaps impossible to grasp the real significance of such expenditures. For that sum France could have built 175 canals like the Suez, counting that waterway at its original cost. The total of the United Kingdom is almost forty times the gold production of the world; twenty-five times all the appropriations of a session of the American Congress. What results such mighty sums could produce if devoted to such a work as education, or the civilization of pagan millions, or to public works in various parts of the world! Yet while the result immediately aimed at is destruction, it must be remembered that these colossal sums do not represent selfish waste on the part of the people of the several nations involved. In fact, it is just the opposite, and tremendous sacrifices of self, and heroic endurance are told. They form a mighty testimonial to the power of the spirit of national patriotism just as does the other stupendous and sadder total of those who have gone down in death or undergone the pain of wounds. Peoples who have made such sacrifices will be jealous of the results, will be steadfast to see that what they have given shall not be made vain by too great haste to escape further suffering.

Other things are as scarce as the teeth of a hen—a rooster's, for instance.

BUSINESS CHANCES.

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

For Sale—Grocery stock located in Flint. Inventory about \$2,500, doing a business of \$100 per day. One of the best locations in the city. Long lease on building for less than half what the building would rent for. This is the best chance in the State for making money. If you haven't the money don't answer. Address Thomas Dickson, c-o Crystal Hotel, Flint, Mich. 704

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