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GRAND RAPIDS, MICH.

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MICHIGAN TRADESMAN

Thirty Fourth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 27, 1916

Number 1736

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BIG MAN FOR BIG JOB.

A big man among big men has come into our midst in the person of the Right Reverend Bishop Michael James Gallagher. He is so big that "He hath a tear for pity and a hand open as day for melting charity" and such should be the feeling and attitude of one occupying the exalted and dignified position of Bishop of Grand Rapids.

Born in humble circumstances, but with the spark of Divine love in him, he early evinced a desire to follow in the footsteps of the Great Master as one of his disciples; and after a varied career, educationally, he finally landed at the Royal Imperial University, at Innsbruck, Austria, where he received that thorough classical and theological education that this institution of world wide reputation gives to the intelligent and knowledge-hungry student.

Of rugged frame and strong intellect, he soon won foremost rank among the student body, composed of men from all quarters of the globe, bent on preparing for the holy priesthood in the Catholic Church, the church of his fathers. After graduating with high honors and being ordained as a minister of God, he returned to the great State of his birth, Michigan, to enter his career in the priesthood, which has been an open book, clean, honorable and square and one that all his friends and acquaintances can be, and are proud of.

Bishop Gallagher is a very learned man, not only in philosophy, literature and theology, but in the canon law of the church, of which he has now become the head and director in this, the Grand Rapids Diocese.

His knowledge of church law is profound and clear and his advice is sought far and wide on canon law. But beyond his great learning his generous heart, his goodness and piety, there stands the man, Michael James Gallagher, citizen.

Bishop Gallagher you have a great opportunity in our vicinity and throughout your diocese to do big things for your church, and the community generally. If we read you rightly, you are of a broad and generous nature, capable of big things, and the community ex-

pects big things from a man accepting the exalted position you now have in our midst. You are more than the Bishop of Grand Rapids. You are one of her most distinguished and forward citizens and, as such, are to take a leading part in the welfare and growth of our city; in its physical well-being; its moral uplifting; and the general great good, a man of your attainments and ability occupying the high office which you do occupy, can do. You see much is expected of you. Bishop Gallagher, but we have no fear in prophesying that you will make good.

We expect you to call about you the strongest and ablest men in your diocese as your advisers to help in your arduous duties, to the end that your administration may be eminently suc-

SHABBY SHOWING.

No one can read the account of the condition of the Belgian people, and especially the Belgian children, presented in the recent report of the Commission for Relief in Belgium, without having his heart wrung over so pitiful, so appalling, a spectacle. But wringing of the heart is not, in itself, of any avail. What ought to be brought home to the American people—what is brought home to them in such a statement, if people will but stop to think—is that it is easily in our power to rescue these helpless and innocent victims from the worst of their distress, and that we are not doing it. From the Atlantic to the Pacific, from the Great Lakes to the Gulf, this Nation has sympathized with Belgium, has admired her heroic sacrifice, has been filled with indignation at

for public consumption right now. There will be solemn review of the Nation's affairs; and intimate self-analysis by hopeful mortals who crave to better themselves. There will be flippant comment on the frailties of human nature; and ponderous moralizing on personal ethics.

A resolution which can profitably be made by everyone and which requires no painful strain nor any costly self-sacrifice suggests itself.

It is a resolution which brings its own reward speedily; a resolution which fits puritan and profligate, employer and employe, parent, child, husband, wife, friend.

Resolve to be a little more kindly. It is not kind to whine and snarl; it is not kind to gossip, it is not kind to loaf. There is not a person who cannot be more kind in some respect. Gentleness is the infallible sign of strength. Only the weakling needs to bluster, to growl, to bully.

With many resolutions, a momentary lapse brings such discouragement that the whole undertaking is abandoned. With this resolution, failure only impels fresh endeavor. Kindness is purely a matter of habit. The man who is liked, who is followed, who is upheld always by friendship, is the man who is kind.

For thousands of years the great leaders have preached moral improvement, and when all their teachings are resolved into simplest terms the one lesson is "Be Kind."

Being kind does not mean being soft. The hardest kind of self-control is called for. No virtue includes so many other virtues; no course of action requires more steadfastness, yet none other is so accessible to every mortal.

A moving story of distress from Central Alabama, where through flood and boll-weevil the cotton and corn crops were practically failures this year, ought to awaken a response at the North—and a prompt response, for the need is urgent. Even white landlords there are mortgaging their plantations to get food and clothing. Some of the negroes, according to the Montgomery Advertiser, are catching rabbits as a means of sustenance, some are beating the woods for wild nuts to barter for meal and some are shivering over stick-fires all night because they have not the bed-clothes to lie under. On the farms, states the Advertiser editorially, "human beings are experiencing the gnawing pangs of hunger, and men, women and children are facing freezing weather in a few rags." A committee distributing help, which can be reached through the Advertiser, has found whole settlements every one of whose members needs assistance. Many poor blacks and whites alike might be saved from pitiable suffering by prompt contributions.

The Spirit of the New Year pervades the Michigan Tradesman, filling every nook and corner with Gladness and every heart with Good Will. It strengthens our Faith in the privilege of Work and in the Blessedness of Service.

As the candle of the Old Year burns low in its socket this Spirit brings to us the grateful Remembrance of your many Kindnesses and impels us to send to you our Hope that the candle of the New Year may illumine your pathway with the golden glow of Peace, Prosperity and Happiness.

cessful, and that you may fully attain the goal that you shall strive for; to better your fellowmen, so as to lead them to follow in the footsteps of the lowly Nazarene, with Peace on Earth and Good Will towards all men. The day of bigotry, intolerance and littleness, thank God, is passed, and we all—Catholic and non-Catholic, Jew and Gentile—take off our hat to you, Bishop, and wish from the bottom of our heart, God speed and good luck to you.

Mrs. Charity B. Fisk, proprietor of the John Fisk Lodge, Central Lake, writes as follows: "Please find enclosed check for \$2 to pay for my subscription for two years, as I want to take advantage of the old terms. Trust I shall not miss a number. Have always found it instructive, uplifting and entertaining. I like your methods of handling your subjects—clean-cut, straight-from-the-shoulder-way of saying what you believe. I have no criticism to offer, but many words of commendation for the future of your most excellent publication."

the cruel wrong to which she has been subjected—has done everything, in short, except give her material help in a measure anywhere near what is required to meet her direst needs, or anywhere near what it is our plain duty to give. Whether it be \$8,000,000 that has been subscribed in America, as the Commission says, or \$10,000,000, as has been stated by others, the amount is paltry. It is unworthy of our position of pre-eminent wealth, our abounding prosperity, our high professions of humanity; it makes a shabby showing when compared with that of other countries laboring under the tremendous stress of war. Surely there must be some way of bringing together those who feel the imperative need of giving much and giving quickly, and organizing an energetic canvass for the raising of at least what is necessary to save the children of Belgium from the extreme of hunger, and the wasting diseases that are its inevitable consequence.

BE KIND.

A great deal of wit, humor and sage philosophy are being prepared

SUPPLY AND DEMAND

Should Regulate the Marketing of Dairy Products.*

During the past year no one problem in farm marketing has attracted greater state or Nation-wide attention than that of marketing dairy products, particularly market milk for city distribution. Here in New York State, because of the leading importance of your dairy industry, you have been especially interested in this question. To your problem I have given some thought and it will be my purpose to discuss some of the economic phases of the producers' problem in marketing milk.

Present Status of Milk Marketing.

In New York State and it is practically true for all sections of the United States, this situation which has confronted the market milk producer has been this: In the city there has existed a limited demand and in the country an unlimited production of milk. Milk distributors have been free to bargain for their milk supplies within this area of unlimited production wherever the conditions met with the legal requirements of the Board of Health regulations of the cities in which the milk was distributed. The Board of Health regulations often have been the chief factor which limited the milk distributor from obtaining all or a part of his supply in any given community within the area of unlimited production. With improved transportation facilities for shipping milk, the establishment of country facilities in the form of receiving, cooling and shipping stations and the education of the farmer in properly caring for his milk on the farm, the distance that milk could safely be shipped into cities for market milk consumption has been increased from a few miles to several hundred. The area from which New York City obtained its milk supply has been extended within a few years from a zone radius of less than 100 miles to one of over 350. This condition has enabled milk distributors to buy milk for city distribution at practically its value for manufacturing purposes for this entire section of the country was previously either a butter or a cheese producing section and in some cases both, cheese being made in summer and butter in winter.

In order to change the use of the milk produced in a community from butter or cheese production to that of market milk for city distribution, it was often necessary for the milk distributor to obtain control of the country facility, that is, the country creamery or cheese factory, and convert it into a milk shipping station. By so doing, he virtually obtained a local buying monopoly, for but few localities have produced enough milk to warrant the operation of a competing station. So long as the prices paid have been profitable the farmers have continued to produce milk and many have continued even when the prices received have not been equal to the cost of production as determined by an approved cost accounting method.

Such a condition was the natural re-

*Address delivered before the annual convention of the New York State Dairy-men's Association at Syracuse, November 16, 1916, by Roy C. Potts, Specialist in Marketing Dairy Products, Office of Markets and Rural Organization, U. S. Department of Agriculture.

sult of the merchandising practices followed, which consisted in buying milk as cheaply as possible in the communities where it could be obtained. The buyers so far have had the advantage, for, when the situation is analyzed from the standpoint of competition to sell among the producers and to buy among the buyers, we find the various producing communities are in active competition in offering their milk to supply the market, while the buyers often operate in different communities and are in virtual control of the country facilities thus causing but little competition in the buying of the milk supply. This condition often exists in the primary marketing of farm products, and by primary marketing is meant the sale of products by the producer in his local market. In the wholesale or distributing markets competition of a keener sort usually exists, as contrasted with the competition among buyers in the producers' or primary market. So long as we are to continue under the competitive system, that is, one in which producers are to compete in supplying a demand and buyers are to compete in getting the supply, we may expect prices generally to be fixed by supply and demand. To establish the milk industry upon such a basis, it would seem desirable that conditions be such that the freest and greatest competition may exist not only among producers in selling but among buyers in buying. If such a condition is to be obtained, we naturally ask ourselves this question: How can this be brought about?

Competition vs. Monopoly Conditions.

An analysis of the question of market milk prices will show that the problem is a very complex one, for there are so many competing forces in the market milk business. Before taking up an economic consideration of this problem, it must be agreed that monopolistic organization on the part of any branch of the industry may tend to reduce competition and to that extent limit the normal adjustment of prices in accordance with the natural law of supply and demand. When active competition ceases, it has generally been conceded that a potential monopoly exists and, for the proper safeguarding of the interest of the public, legislation may be necessary for its regulation. If monopolistic conditions are to exist in the milk industry, then the solution of the milk marketing problem depends not upon an adjustment of conditions so as to produce the most ideal competitive conditions, but upon legislation for the regulation of monopolies. The question of whether the regulation of monopolies is either more or less desirable than competitive conditions is not within my province to discuss. At present and for some time to come, it will be impossible at least for a complete monopoly of the supply to be established; therefore, competition will continue among the producers. The extent to which producers are able to organize and pool their product, will of course, be a factor in limiting competition. Organization, however, has its advantages, such as the establishment of more sanitary, adequate and economical facilities for the handling of milk or manufacture of dairy products, and for those reasons it should be encouraged.

Market Demand for Milk.

In the marketing of milk under competitive conditions, there are various demands for it. Each of these demands bid, as we may say, for a portion of the milk supply. As the result, a portion is used for market milk purposes, a portion for cheese-making, a portion for butter-making and a portion for condensing, and such products as milk powder, milk sugar and casein are also produced. There is a rather limited local demand for market milk, and for the other products there is a world demand. Because of the fact that there exists an unlimited supply of milk wherever there exists a market demand for it, it is evident that a portion of this unlimited supply must be used to supply a part of the world demand for milk products, that is, be used in the manufacture of some of the lesser perishable milk products.

As a concrete illustration of this, we will take a dairy community in New York State which produces 225 ten-gallon cans or a carload of milk a day. When this milk is produced under conditions required by the New York City Board of Health, it may be shipped as market milk to New York City if a buyer for it can be obtained. It may also be used locally for the manufacture of butter, cheese, condensed milk or other dairy products. If this milk is used for the production of butter, cheese or condensed milk, its value will depend upon the value of these products in the world's market for there is an international trade in these products. The producers of milk in this community, unless their product supplies a special or local demand are virtually in competition with all the milk producers supplying milk for the same market demand. Competition exists not only among the producers supplying milk for a single form of milk product, but also to some extent among those supplying milk for use in manufacturing the different products. Condensed milk is recognized as a competing product with market milk in many cities. If the price of one becomes excessive, it stimulates the demand for the other. The milk producers supplying a condensery are therefore in competition with the milk producers supplying fluid milk to any market where condensed milk is consumed.

During the past year we have had some most excellent illustrations of the competition in the world's markets in bidding for a portion of the milk supply to supply a world demand. Due to the increased demand for cheese for the European armies, the market prices of cheese have advanced in all parts of the world. Butter, a less useful food for the armies, did not increase proportionately in price with cheese; therefore, it became more profitable to convert milk into cheese than into butter and as a result many creameries in New Zealand have been converted into cheese factories. Even here in New York State, some few milk shipping stations have been equipped to make cheese, for it was more profitable to convert the milk into cheese, than to ship it as market milk to New York City. Competition of this character is continually acting and tends to stabilize the world prices of not only the products of milk but milk itself, for milk cannot continue

long to have a lower market value than its manufactured products.

The standardization of the market value of milk and of its products, is dependent upon the free use which may be made of milk in converting it into the various milk products. The converting of the constituents of milk into the various forms of milk products is fundamentally of greater importance to the producer and the consumer than to any other classes of people, for upon the extent to which milk is used to supply the various market demands depends not only the return to the producer but also the price of it and its products to the consumer. In order to obtain a ready economic adjustment of the market value of milk to the market value of its constituents in the form of manufactured milk products, it is necessary that the power to convert at least a part of the milk into that product which will return to the producer the highest net return, remain in the hands of the producer. It is, therefore, economically wrong for the country milk stations, creameries, or cheese factories to be owned exclusively or be controlled exclusively by anyone other than the producers of the milk themselves, for to have the country facility otherwise controlled is to place upon the operator an economic duty which he may not be able to render.

Instances of distributors or dealers in dairy products who have found it advisable to relinquish their control over the facilities for production are noted in the butter and cheese industry. A number of years ago, wholesale distributors of each of these products owned and operated country creameries and cheese factories. Frequently they found themselves confronted with a local condition in which milk for market milk purposes had a higher value than for butter or cheese-making purposes and to hold the farmers' patronage they had to meet competition by paying higher prices which meant financial losses. To have converted the creamery or cheese factory into a milk shipping station, would have required that they engage in a business which was not properly a part of the regular business they were organized to conduct, viz., that of distributing at wholesale butter or cheese. Another condition which sometimes arose, was that of having the product of their own factory cost them more than they could have purchased just as good a quality product from another factory. Butter and cheese distributors, therefore, generally have disposed of their country creameries and cheese factories as producing facilities. Frequently, we find cheese factories which are operated by a distributor under a lease, the owners thereby having released temporary control of the use to be made of the milk.

Applying this general principle to the buying of milk, we find it to be uneconomical for a milk distributor to purchase a larger supply of milk than he requires for his market milk trade if its value when converted into milk products does not closely approximate its value for market milk purposes unless he can buy the milk at a lower price than it is worth for market milk purposes. Similarly unless market milk and condensed milk have approximately the

same market value, it is not good economics for milk to be brought under those conditions that make it necessary to pay the same price for milk to be used for these two purposes. Milk condensing companies engaged in the market distribution of both fluid and condensed milk have found themselves handicapped in trying to pay two different prices in the same locality for milk bought for these two uses. If the value of milk for these two purposes is greatly different and two different prices cannot be paid, then the price paid must be an average price of what milk is worth for both purposes, which would be less than it is worth for the one purpose and more than it is worth for the other. This necessarily means that one business is carrying a burden caused by the other, for, if a profit is made on the milk used for each separate purpose, the producer is receiving less or the consumer of one of these products is paying more than he should. An adjustment of the market price of milk to the market demand and value of it for different uses, therefore, would require that the purchase of milk to supply one demand be not complicated with its purchase to supply another. If milk for market milk purposes, where retail prices are rather constant, has a higher value than milk for other purposes where retail prices fluctuate with wholesale prices, then the producer would be able to obtain the highest prices, when he is able to supply the distributor with approximately the exact quantities required for his market milk trade. To be able to do this and also to be able to obtain the highest net return for the surplus not required for market milk purposes, the producer must provide and control the use of the facilities required to convert the surplus into those forms of milk products which will bring the largest net return.

Prices of Milk Products Abnormal.

At the present time the prices of butter, cheese, and condensed milk in the world's markets are above normal. To some extent, these extreme advances are due to abnormal conditions in certain producing areas and an increased demand for these products on account of the European war. The price of milk for market milk purposes has also been increased due to a general demand for a higher price by the producer. There is not at the present time, the inducement for creameries and cheese factories to be converted into milk shipping stations that there will be later if market milk prices remain as at present and butter and cheese prices are again adjusted to normal conditions. The effect of an increased supply tends to lower prices and it will not be surprising if milk prices also will decrease in accordance with the increased supply at least to the basis of the market value of milk for manufacturing purposes, plus an amount to cover the cost of extra care and labor required to produce milk for market milk purposes.

Market Grades and Standards for Milk.

In the marketing of milk, grades and standards which recognize differences in quality are as important in facilitating equitable trading as in the marketing of other products. If there exists a demand for a superior quality of milk known as Grade "A" which the consum-

er may purchase at a higher price, the consumer should have some assurance that when he purchases Grade "A" milk, he is actually getting better milk than Grade "B." If Grade "A" quality milk requires extra care and labor in its production, then the producer is entitled to a higher price for it. Some progress has been made in the establishment of market grades of milk by cities. If state or Federal grades are to follow, and farms and shipping stations are to be licensed to market milk of the various grades, it would be highly advantageous for the country milk stations to be equipped so that milk may be quickly and accurately graded. Such facilities in the hands of the producers would enable them to contract to supply a demand for a certain grade of milk at the highest price obtainable for that particular trade. The markets for milk would be open to all producers, and distributors would not be burdened with the ownership of country stations which today limit to a considerable degree competition in the market distribution of milk.

Summary.

The country station when controlled by the producer, should enable him to obtain the highest market price for his milk either as market milk for city distribution or as milk for manufacturing purposes. It also should result in the regulation of the market price of milk by the law of supply and demand as influenced by the market value of the constituents of milk when manufactured into the various forms of milk products for which there is a world demand.

This we may assume is the condition desired in order to establish the dairy industry upon a truly competitive basis when supply and demand will regulate market prices and cost of production in relation to market prices will limit the supply.

Beating the Sensationalist to It.

The San Francisco Retail Grocers Association has found one way to set back-fires against the "yellow" press of the Pacific Coast, at least in some measure, and there might be something worth considering in the subject, both for other retail grocers and the newspaper editors.

Frank B. Connolly, State and local Secretary of retail grocers and erstwhile President of the National Association, has been cultivating the newspaper men and as a result is interviewed practically daily as to the situation. Mr. Connolly has adopted the policy of telling in advance just what is likely to happen and why and thus "beating the papers to it," so that the sensational side of the food market, bad as it is, is made less harsh when things happen.

It does seem regrettable that more of the local papers and more of the reformers do not interview the men who actually know what is going on rather than to publish columns of theories and opinions of men in no wise familiar with the causes and effects of the prevailing conditions in trade and whose interviews, read by those who do know, sound like more inflammatory buncombe.

Never lend money to a stranger. If you must have any financial transactions with him, borrow it.

Message From President of Board of Pharmacy.

Bay City, Dec. 26—A retrospect of the transactions in the pharmacy work, for the past year in the State, cannot but fill to overflowing the heart of the pharmacist, while he beholds the progress of the profession, in dispelling the moral darkness which has brooded over society, by eliminating from our ranks those druggists, who, in years gone by, obtruded themselves into our profession, desecrated pharmacy and destroyed our standing as honored citizens in our community, by selling liquor and dope. They are gone, and sunk into oblivion, many of them have gone to their graves unhonored and the memory of the survivors will perish and be forgotten, as pharmacy advances in her triumphant march. Only let the members of our profession be true to themselves—let them rise to that standard of perfection to which our profession belongs—let the community at large see that we are, in truth, what we claim to be, and the day is not far distant when pharmacy will be hailed as the benefactor of our race and our profession admitted second to none.

I have not, during the past year, been an uninterested spectator of what has been doing in our sister states. I have witnessed with joy the onward march of our profession everywhere—more particularly the untiring efforts which are making to elevate the intellectual as well as the moral conditions of those who are beginning the study of pharmacy, by establishing in the high schools a course in pharmacy. But as these matters more appropriately belong to the committee on higher education, I shall confine myself in my remarks and in the suggestions I have to make to a report of my official acts.

In a review of State affairs, there is much to gladden and rejoice the heart. On every side our druggists are prospering almost beyond a parallel, and new stores are springing up nicely equipped and honorably conducted, and dispensing the benefits of our higher qualifications far and wide.

But amidst these evidences of prosperity which a general view presents, we cannot shut our eyes to individual cases of irregularity practiced by some of our more careless druggists, and several cases of violations of the pharmacy law have occurred in the State which resulted in prosecutions and convictions.

Some of my official acts, which faithfulness to my duty requires, I can scarcely expect will meet the druggists' entire approval, although I assure the profession they have been done in good faith, and with the advice of the members of the Board of Pharmacy. It sometimes devolves upon me to prosecute upon technicalities, it being the only possible means of bringing violators to justice.

A subject of deep interest to the prosperity of our profession is to secure a uniformity of laws in all the states. This should not be lost sight of, and I know of no way the object can be attained with so much certainty as by encouraging the services of those who are appointed to draft a modern pharmacy law. That our efforts in this regard have signally failed the past year, ought in no wise to discourage us. We certainly have among us members of the profession who are not only capable, but who are

willing to devote their time that the prosperity of the profession is indicated by the number of its members, and hence, to increase the number, too little regard is paid to the character and qualifications of the candidate for registration. He is accepted with little or no enquiry as to his qualifications, hurried through the examination and often proves a pharmaceutical dwarf, and sometimes a curse and disgrace to the profession. To avoid such and kindred evils, I would recommend the character and qualifications of candidates be most thoroughly scrutinized. Let them be men not only without reproach, but also men of capacity, capable of acquiring a suitable knowledge of the arts and sciences. This will secure intelligent as well as good pharmacists.

Another evil which is doing mischief to the profession is the custom among some of our druggists of conferring too great responsibilities upon our apprentices before the candidate for registration has made suitable proficiency. It is not infrequently I find young men with no knowledge of pharmacy assuming full charge of a drug store. Such a course is a flagrant violation of the pharmacy law, a menace to the public health, and a fraud upon the community.

In some parts of Europe where pharmaceutical knowledge and intelligence are properly estimated, a candidate is obliged to qualify in the highest degree before he is entrusted with the simplest details of a pharmacy, and in some states in our own country it is made a law that a candidate shall, besides having the necessary practical experience, also be a graduate of a high school and a recognized college of pharmacy before he can practice his profession. But in my view while I am a firm believer in higher education, time is not so important as diligence. One candidate by diligence may be qualified to pass the examination in two years, while another may never qualify himself, consequently the qualification proposition is a debatable question. Only some plan should be devised and strictly adhered to that will make our qualifications second to none in the United States.

our pharmacy law, that there shall be a higher standard for registered pharmacist and a more practical arrangement for registered druggist.

Having now gone through with what I proposed to submit for your consideration, allow me in all kindness to urge you to faithful discharge of your duties as a pharmacist.

Remember that you are not acting for yourselves alone, but for posterity. On your careful and cautious legislation in a great measure rests the prosperity of the pharmaceutical profession.

Satisfactory liquor and qualification legislation will serve to enlighten the path, not only of those who shall come after us, but also pharmacists in sister states who are walking side by side with us in pursuit of knowledge and better pharmacy.

E. T. Boden,
President Michigan Board of Pharmacy.

Harry E. Smith, grocer at Owosso, pays his subscription four years in advance and says: "We would hate to be cut from your list. We enjoy your paper and find many interesting subjects brought up for solution; also many useful hints to the business man that are worth many times the amount of the subscription."

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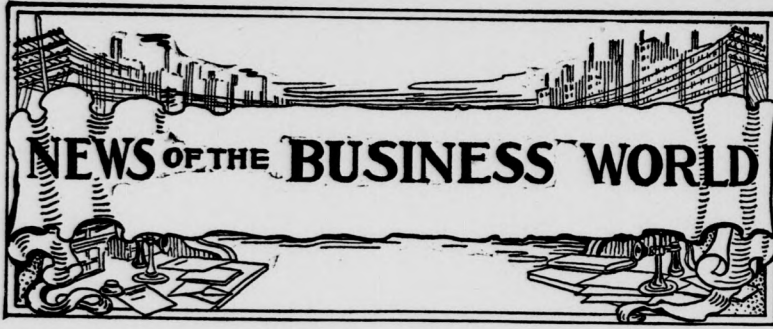
Of All Descriptions

Special Die Cutting, Mailing Tubes, Pigeon Hole File Boxes, Shelf Boxes.

Factories, Grand Rapids and Belding.

Cor. Fulton and Campau, N. W.

Grand Rapids, Michigan



Movements of Merchants.

Dighton—Ross & Updyke succeed Guy M. Hartley in general trade.

Ludington—The Lunde Clothing Co. has increased its capital stock from \$3,500 to \$4,000.

Niles—The Niles Lumber Co. succeeds Carmi R. Smith in the lumber and building material business.

Detroit—The capital stock of the Woodward Hardware Co., Inc., has been increased from \$10,000 to \$15,000.

Menominee—The Square Peoples' House Furnishing Co. has increased its capital stock from \$40,000 to \$65,000.

Marlette—The Red Star Creamery Association has been incorporated with an authorized capital stock of \$5,000.

Bronson—George Dumont has closed out his stock of clothing and is now in the employment of the Douglas & Rudd Manufacturing Co.

Flint—Zimmerman & Attaway have sold their drug stock and store building 318 South Saginaw street to Reid & Goodwin, who have taken possession.

Vestaburg—The elevator of the Michigan Bean Co. was destroyed by fire Dec. 22, entailing a loss of about \$100,000, which is covered by insurance.

Detroit—The McAdamite-Aluminum Co. has been organized with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Sparta—Loren Gardner has sold his interest in the Gardner & Selbert bakery to his partner, J. E. Selbert, who will continue the business under the style of the Home Bakery.

Vassar—George E. Atkins has sold a half interest in his undertaking stock to Perry Johnson, of Milford, and the business will be continued under the style of Atkins & Johnson.

Detroit—The Detroit Distributing Co. has engaged in the warehouse and storage business with an authorized capital stock of \$3,000, all of which has been subscribed and paid in in cash.

Saginaw—James J. Keho has taken over the interest of the late Frank Keho in the grocery stock of J. J. & F. Keho, at 408 Court street, and will continue the business under his own name.

Hillsdale—The Hillsdale Mercantile Co. has engaged in business to handle at wholesale and retail paper, wooden and galvanized ware and manufacture brooms, with an authorized capitalization of \$30,000, of which amount \$15,000 has been subscribed, \$7,300 paid in in cash and \$7,700 paid in in property.

Cassopolis—C. E. Osborne has opened a bakery in the Goodwin block. It is thoroughly equipped with the latest machinery for mixing and making bread and all kinds of baked goods.

Lansing—Nicklios & Speros Perikes have engaged in the confectionery and lunch business under the style of the Puritan Candy Co. They will manufacture their entire stock of confectionery.

Detroit—The Yankee Auto Specialty Co. has engaged in business at 733 Woodward avenue with an authorized capital stock of \$50,000, all of which has been subscribed and \$49,800 paid in in property.

Lansing—The Wolverine Coal Mining Co. has been organized with an authorized capital stock of \$100,000, of which amount \$28,500 has been subscribed, \$3,500 paid in in cash and \$25,000 paid in in property.

Ypsilanti—Gingsberg & Glover, of New York City, have leased a store building on Huron street which they occupy with a stock of women's ready-to-wear clothing, coats and furs, under the style of The Fair.

Detroit—The Lassen-Johnston, Inc., has engaged in business at 1001 Penobscot Bldg., to handle auto accessories with an authorized capital stock of \$2,000, of which amount \$1,000 has been subscribed and paid in in cash.

Ovid—George J. Corring & Co. dealers in clothing and shoes, have filed a trust mortgage in favor of their creditors, naming John H. Robson as trustee. The latter is negotiating a sale of the stock to Detroit merchants.

Muskegon—Henry F. Cooper has sold his interest in the clothing stock of Cooper & Bjorklund, at 124 West Western avenue, to M. Y. Miller, of Scottville, and the business will be continued under the style of Bjorklund & Miller.

Eaton Rapids—Fire destroyed the Fred Lyon stock of general merchandise and store building, at Partello, an inland village southwest of this place, Dec. 20. The loss was partially covered by insurance. Mr. Lyon will rebuild the store at once.

Rockford—Henry Burch has purchased the interest of his partner, William Haskell, in the wagon factory, planing mill and cider mill of Haskell & Burch and will enlarge the business by specializing in manufacturing interior wood work, silos and potato crates.

Manufacturing Matters.

Holland—The Holland Furnace Co. has increased its capitalization from \$250,000 to \$650,000.

Saginaw—Fire damaged the plant of the Erd Motor Co. Dec. 23 to the extent of about \$2,000.

Detroit—The Brown-Hitchinson Iron Works has increased its capital stock from \$10,500 to \$60,000.

Ionia—The Ypsilanti Reed Furniture Co. has declared a 5 per cent. bonus for all its employes who qualify.

Dowagiac—Lanfield & Steele, Inc., cigar manufacturer, has opened a branch factory here and will employ at least 100 men.

Kalamazoo—The Shakespeare Co. has increased its capital stock from \$250,000 to \$425,000 and declared a 40 per cent. dividend on the common stock.

Marion—The Ex-Cel-O Co. is being organized to manufacture Pritchard's patent paints and other products and will make its headquarters here.

Three Rivers—The Sheffield Car Co. has established a pension fund for employes who have been in the service of the company for a given number of years.

Pontiac—The Pontiac Tractor Co. has been incorporated with an authorized capitalization of \$42,000, all of which has been subscribed \$10,204.87 paid in in cash and \$31,795.13 paid in in property.

Detroit—The Williams Iron Co. has been incorporated with an authorized capitalization of \$200,000, of which amount \$40,000 has been subscribed, \$5,000 paid in in cash and \$35,000 paid in in property.

Pontiac—The Oliver Co. has engaged in the manufacture of carbonated beverages with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed and \$6,000 paid in in cash.

Battle Creek—The Spaulding Drug Co. has been organized with a capital stock of \$2,000 to take over the drug stock of A. J. Erwin, 471 Marshall street. Mr. Erwin, who has owned the store for many years, will enter the auto body manufacturing business in Detroit.

Adrian—The Manaphone Corporation has been organized to manufacture musical instruments with an authorized capital stock of \$250,000 common and \$250,000 preferred, all of which amounts has been subscribed, \$30,000 paid in in cash and \$345,000 paid in in property.

Benton Harbor—The Climax Shock Absorber Co. has engaged in the manufacture of shock absorbers, auto parts and supplies and wood and metal specialties with an authorized capitalization of \$10,000, all of which has been subscribed, \$1,000 paid in in cash and \$5,000 paid in in property.

D. D. Alton, of the Pioneer drug store, at Fremont, writes as follows: "Enclosed find our check for \$5 for five years' subscription in advance to the Tradesman. We are not doing this at this time in order to take advantage of your very generous offer, but somehow we sleep better knowing that this valuable journal will not be stopped N. P. D. We find it indispensable and of untold value to us in our every day business life."

Live Notes From a Live Town.

Owosso, Dec. 26—Mrs. Cora Hasbrock, who has successfully run the hotel in Ashley for twenty years, known to the commercial world as Cora's Tavern, has sold out to Mrs. C. M. Thayer, who has taken possession. Aunt Cora, who is known by hundreds of traveling men and well liked not only for excellent meals, but for her eccentricities, has been a good reliable old standby and will be missed. We once heard an old weather beaten salesman remark that if he ever was unfortunate enough to be sick away from home, he would rather be at Cora's Tavern than any place he knew of. She ran her own place in her own way, but way down in her good old heart she has always been an angel in disguise. Mrs. Thayer comes well recommended and will make the place a real traveling man's home, with pies like mother used to make. She will continue to run a real old home tavern on the three-meal-a-day American plan.

From conversation that we have listened to in the down town district of our fair city, we gather the impression that the Owosso churches have become so congested with worshippers that in the course of human events it has become necessary to build a tabernacle, which is to be completed by Dec. 31, 1916. It seems to an innocent bystander like ourself that if we could only wait until peace is declared and the war is over, it would be less dangerous for the building committee to cross the Atlantic, where they possibly would be able to pick up a second-hand, one as we have read that King Solomon had one stored away somewhere in the Temple that once belonged to the Israelites, but had fallen into disuse from the fact that since that period they had been furnished with more comfortable places for worship.

Fred Hanifan has been figuring again and says he can live cheaper now in this age of high cost of living than he could before and can prove it. He says now take eggs, for instance. They are cheaper to eat at 48c per, than they were at 12c, for a customer takes a dozen eggs at 48c and eats two for breakfast and you have 40c worth left. At 12c a dozen, eat two and you have only 8c worth left and five times eight is forty, consequently it is about five times cheaper now than before. We can't figure this out to our entire satisfaction. It possibly might be done by casing out the 9's, and also the bad eggs, but if we ever become prosperous enough to buy a dozen all at one swat we may give the problem a practical test.

J. L. Newbury, of North Star, has sold his stock of general merchandise to Eichenburg & Son, who have taken possession.

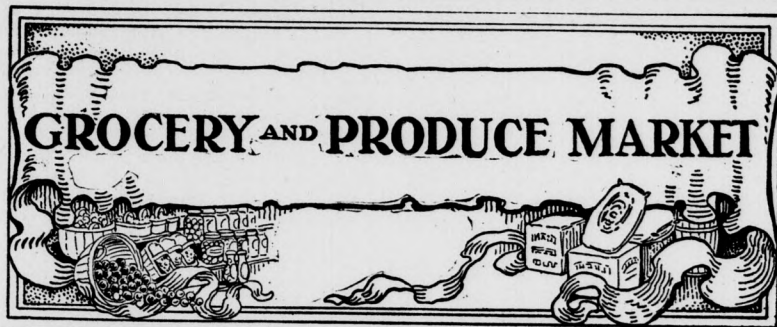
Roy E. Brooks, of Carson City, has opened a store at Sethton, with a stock of general merchandise and is doing a nice business.

L. H. DeLoche has sold his pool and billiard room and lunch counter to Julius Caesar, who has taken possession. Mr. DeLoche is doing a successful business in the moving picture line in an adjoining building.

R. E. Lower, of Sheridan, has remodeled his store and has recently removed his stock of general merchandise from his former place of business into his new location, which is very handily arranged, and he now has one of the best country stores in Montcalm county and is enjoying a very fine trade. Here's wishing a prosperous New Year.

J. D. Royce, of Corunna, the Broadhead goods salesman, is on the sick list this week. Honest Groceryman.

Some men seem to imagine that they were given heads so they would have something to butt in with.



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, \$1.50; Jumbo, \$1.75; Extra Jumbo, \$2; Extreme Extra Jumbo, \$2.50 up.

Beets—\$1.25 per bu.

Brussel's Sprouts—20c per qt.

Butter—The market is very firm but unchanged for the week, with a good consumptive demand. Receipts are light and strictly fancy butter is still very scarce. Under-grades, however, are a little freer. No immediate change is in sight. Local dealers hold fancy creamery at 38½c and cold storage creamery at 35c. Local dealers pay 33c for No. 1 in jars and 27c 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 per bbl. for late Howes.

Eggs—The market for fresh is firm and unchanged, with moderate receipts and a fair consumptive demand. There is cold weather in the producing sections and Southern eggs have not yet started to arrive. The market on storage eggs is firm and unchanged with a good demand. Stocks, generally speaking, are light and the market is likely to hold up for a while. Local dealers pay 40@42c for fresh, candled and loss off, and hold candled at 44@45c. Cold storage candled are held at 35c for April and May, 34c for first, 32c for seconds and 31c for dirties.

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.

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; \$3 per bu. for Southern head.

Maple Sugar—17c per lb. for pure.

Maple Syrup—\$1.40 per gal. for pure.

Mushrooms—75@80c 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, \$3.25; 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.

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

Squash—\$2 per bbl. for Hubbard.

Sweet Potatoes—Kiln dried Delaware Jerseys, \$1.90 per hamper.

Tomatoes—\$2.50 for 10 lb. basket.

Turnips—\$2.25 per bbl.

The Grocery Market.

Sugar—The market declined 10 points Dec. 26, followed by a demoralized condition in New York to-day, which reduced granulated to 6.80@6.90c. Some orders are received for granulated to eke out stocks, but the general tendency of the wholesale grocers and manufacturers is to go slow over the turn of the year, when the inventories will be behind them. There is no question but that stocks in the country are very light, since the buying for weeks has been exceedingly hand to mouth and the invisible supplies must have been sharply reduced.

Tea—Business is very quiet and, in fact, little is expected before the end of the year, as the distributors are pushing holiday goods. Some hand-to-mouth orders are filled, but there is no snap to the movement, speculative activity having ceased. On the other hand, the absence of pressure is commented upon, it being felt that, statistically, tea is in a good position, peace or no peace.

Coffee—The peace talk has caused an advance in Rio and Santos grades ¼@½c. The reason for this is that if peace comes Germany, which is now closed to the coffee traders, will be opened and a very large business will almost immediately ensue. The domestic demand for Brazil coffees is still poor. Mild grades show no change as yet, but will undoubtedly share in the advance if any advance comes.

Canned Fruit—There is nothing being done at the moment as the immediate needs of the trade have been supplied and there are no surplus stocks to force selling pressure. The market is nominally firm.

Canned Vegetables—Canners are not anxious to offer future tomatoes on the dollar basis, and while there has been some business done at that price the canners who have made these quotations are not asking for more business but on the contrary have advanced their figures to \$1.05, which buyers do not care to pay. The larger canners do not see how it is possible to name a figure below \$1.10 and even at that they are not willing to name opening prices as yet. Spot tomatoes are weak at \$1.20 f. o. b. cannery and it was intimated that if there was any real business in sight still lower prices might be found acceptable. There is nothing being done in the other canned vegetables to furnish a basis for a revision of quotations.

Canned Fish—While this market is suffering from the prevailing holiday dullness it is likely that some business could be accomplished if there were freer offerings but in the absence of both willingness to sell and anxiety to buy the general list is on a nominal basis, although a firm one.

Dried Fruits—Prunes, apricots and peaches are unchanged. The Raisin Association has found that it will have more sultana raisins than it expected, and will, therefore, deliver about 15 per cent. more than it promised some time ago, making a total delivery of 90 per cent. Currants remain nominally unchanged although some of the holders have cut prices during the week of about 1½c per pound.

Rice—Business is still very quiet, nothing developing to affect the market locally, which is under the holiday influence. Prices are sustained, since the arrivals are light. Dullness at primary points is also in evidence and little improvement is expected until after the turn of the year. The shipping question still operates against activity as well as the firm ideas of the planter. Peace may cause a loosening up, since the crop is large, but to date there is little indication of a decline.

Cheese—The market is steady with a light consumptive demand. Receipts are very light and are showing defective quality. Advices from the country markets show an inclination to decline, and this is helped by the present lack of export demand. A decline of 1@1½c per pound is not unlikely.

Beans—The Association price is \$5.25 for white and red kidney. These are the prices buyers pay the farmers. Dealers hold picked at \$6 in carlots.

Provisions—Smoked meats are a little weaker for the week and show a decline of about ½c, due to the heavy consumption of poultry and fresh pork. Pure lard is steady and unchanged, with a fair demand. The production is light owing to the fact that the hogs are killed earlier than usual this year and are not in their usual fine fat condition. Compound lard is unchanged but an advance is expected within a week or ten days owing to the situation in cotton-

seed oil. Dried beef is firm and unchanged with a good demand. Barreled pork is steady and dull. Canned meats are firm and unchanged.

Salt Fish—Prices on all grades of mackerel are firmly held, and it is possible that after the first of the year the prices may advance a little, because stocks are undoubtedly small. Cod, hake and haddock show no change, being still scarce and firm.

The Cloven Hoof of the Adjustment Bureaus.

A well-known insurance authority writes the Tradesman as follows under date of Dec. 22:

My attention has been called to the article entitled "Creatures of the Companies" on the first page of the Tradesman for Dec. 20.

Permit me to state the impression therein conveyed is incorrect—the adjustment bureaus are not owned by the fire insurance companies, but by the general managers of the companies, which is a very unfortunate situation, as you will readily see. If the companies owned the stock of these bureaus, the actions of the bureaus could be controlled, but since the adjustment bureau business is very profitable and the ownership of the bureaus is vested in the managers of the insurance companies, it will be seen that the bureaus are really wheels within a wheel. The managers derive so much more profit from their holdings in the bureaus than they do in the companies which employ them that they derive a larger percentage of profit by turning their adjustments over to the bureaus than they would by having them made by their own employees.

This explains why it is so hard to get any action where an adjustment is not properly made by appealing to the companies direct. The officers of the companies depend on their managers to handle these matters and the managers laugh up their sleeves at the fat profits they receive from their investments in the bureaus. As a matter of fact, the bureau stock usually costs the owner nothing—it is given to him outright in exchange for the business he can send the bureau in the shape of fire losses for adjustment.

One of the unexplained features of the war is why Great Britain has not made more use of the might of her subject empires. India alone could furnish millions of men, for her population is more than six times that of the British Isles. Yet the cables have told of no large additions to the 70,000 who were brought to the Western front early in the struggle and whose number was less than one-fifth of the total of troops that Canada alone has raised. In South Africa there are millions of men who would doubtless make splendid fighting material when led by white officers. There might be a sentimental argument against employing such troops against white soldiers but there could be none against the Turks. France has some colored troops and they have acquitted themselves well but their number is small compared with what England might employ.

WRETCHED SERVICE

Accorded Patrons of the Michigan Railway Company.

Grand Rapids, Dec. 26—I heartily commend your graceful and deserved tribute to the efforts of Walter Baker, of Kalamazoo, in the last Tradesman, but I think you will agree with me that Mr. Baker is up against a stone wall in the effort to make a grand piano out of a sow's ear.

In common with thousands of others who live along the line of the Michigan Railway Company, I am proud of the wonderful achievements of that corporation. Its road bed is a marvel. Its cars are superb. Its equipment is unsurpassed. Its facilities for handling travel are ahead of those of any other road of its class in the United States. But—and I write this in sadness and sorrow—its service is the most wretched I have ever experienced; and I am some traveler. Instead of availing itself of experienced managerial assistance, it has evidently undertaken to see how cheaply it can run its cars and in doing so it has made the road the laughing stock of the country. I happened to be a passenger on the flyer which was scheduled to leave Grand Rapids at 9:30 Sunday morning. As a matter of fact, we left at 9:45 instead. The parlor section of the coach I boarded was as cold as ice, which is a common complaint on the road—both as to its cars and its depots. All went well for about thirty minutes, when we were held up by a North bound train near Bradley, which had split a switch in undertaking to sidetrack. Within an hour a wrecking crew arrived from Grand Rapids to take charge of the situation. The members of the crew—all undersized men, with narrow foreheads and unintelligent faces—leisurely went at the job as though they had all the time in the world at their disposal, using implements which were adapted to a farmer's wagon, rather than a fifty ton car. The experience would have been amusing if it had not been exasperating, owing to the fact that I had a 2 o'clock dinner engagement at Allegan. I watched the men at their play with unfeigned disgust until a local car came up at the rear from both ends and exchanged passengers. I undertook to transfer to the South-bound local, so as to get to Monteith to take the car on the Allegan branch, but was assured by an official named Ferguson, who happened to be on the train, that I would gain nothing by so doing because he would see that the Allegan car was held at Monteith until the flyer arrived there. I took him at his word and exercised all the patience I could command for more than three hours, when the poor incompetents who were entrusted with the work of getting the car on the track accomplished their purpose. We reached Monteith in a few moments, only to find that the individual named Ferguson had lied to us—the Allegan car was gone. No one being able to inform me when it would return, I approached the Train Dispatcher in as amiable a frame of mind as a man could command under the circumstances and asked if he could tell me how long it would be before the Allegan car would start out again. Instead of replying to me civilly, he instructed a burly ruffian who was expectorating all over the floor of the office to slam the door in my face, which was done. I have had more or less experience with train dispatchers all my life and this is the first time I have ever found a boor and a tough in that position. As a rule, train dispatchers are gentlemen. I know how anxious Mr. Hodenpyl is that all employees of the road shall be gentlemen and conduct themselves in a gentlemanly manner, but his lieutenants have certainly slipped one over on him in keeping such a miserable creature on the payroll of the company. All other expedients hav-

ing failed I tried the public telephone, which I found was a Bell instrument, which precluded my obtaining any information from the people I could reach in Allegan or elsewhere. The Allegan car arrived within a half hour and waited 45 minutes longer before the dispatcher permitted it to proceed to Allegan, where I arrived at 3:45—exactly six hours from the time I left Grand Rapids and two hours too late to keep my engagement.

It so happened that several gentlemen on the same car with me are stockholders in the Consumers Power Co., which owns the road. They were so incensed over the manner in which they were deceived by Ferguson and insulted by Train Dispatcher Sutton that they said they would immediately sell their stock, never travel over the road again or permit a pound of their freight to go over the line. I undertook to assure them that if they would bring the matter to the attention of Mr. Hodenpyl he would order such creatures fired as soon as he could secure a telegraph blank, but they were so infuriated over the wretched affair—which I am assured is almost a daily occurrence on the line—that my importunities had little effect.

I make this complaint through the Tradesman, because the editor happened to be a passenger on the same train and will—I believe—verify all I have written in regard to the miserable incompetents who rattle around in positions of trust and responsibility.

Frank Stowell.

The editor of the Tradesman regrets to state that he was a co-passenger with the gentleman who wrote the above arraignment of the unfortunate methods which have been permitted to creep into the service of the Michigan Railway Company. Such a deplorable condition is exactly what could be expected from the long-distance management inaugurated by the Michigan Railway Company when it transferred the headquarters of its Western Michigan lines from Grand Rapids to Jackson. Under the direction of Mr. Floyd, competence, loyalty to the system and courtesy to patrons were made the sole requisites for employment. Under existing conditions, extravagance, incompetence, ignorance and ability to insult passengers and patrons appear to be the sole requisites to employment. The Tradesman regrets the necessity of recording this statement, but candor compels the admission, in order that Mr. Hodenpyl and his associates may understand that the ambitious plans, far-seeing undertaking and remarkable achievement they realized on the completion and installation of the Michigan Railway Company are greatly hampered in their development through incompetent lieutenants who apparently do not know how to give the public good service. It is a pity that such a well-equipped road should be hampered by such narrow minded policy on the part of the operating department. The most unfortunate feature of all is that the operating department seems unable to detect its own shortcomings and accept suggestion or criticism in the proper spirit.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 26—Mrs. Arthur N. Borden had the misfortune to be robbed of \$12 in cash while on a shopping expedition before Christmas. Mrs. Borden thinks the thief was a woman.

Christmas morning was the first anniversary of the death of William F. Blake, tea salesman and tea manager for the Judson Grocer Company—one of the finest men who ever entered the portals of a grocery store in search of business.

Thomas Ford, the well-known specialty salesman, parts company today with his sister-in-law, Mrs. Hazel Leavitt, who joins her husband in New York, where he has started a

theatrical booking agency. Mrs. Leavitt has been the guest of Mr. and Mrs. Ford about two months.

John D. Martin exercised his usual thoughtfulness by remembering his friends with beautiful Christmas cards.

J. H. Hagy, whose specialty department in the Hazeltine & Perkins Druß Co. is rapidly acquiring a National reputation on account of its scope and completeness, is entertaining his daughter and children from Chicago during the holidays. Hagy is about as fond of his family as he is of his department—which, by the way, is saying a good deal.

Walter Baker was "Johnny on the spot" at the tie up at Bradley Sunday, when a dozen or more cars were stacked up on both main and side tracks on account of a flyer splitting a switch. Walter did what he could to pacify the irate passengers, but most of the latter were too mad to talk.

It is understood that A. N. Borden is receiving many applications from traveling men for front seats at the Bob Jones revival meetings here next spring. It is extremely fortunate that the traveling fraternity has so able a representative to intercede for them in securing this concession.

Only three more days remain in which to secure the Tradesman at the \$1 rate. Remember that all remittances must be in by Saturday night of this week in order to take advantage of this opportunity.

John B. Olney, Michigan representative for the American Type-founders Co., is gaining quite a reputation as an insurance appraiser. He acted for the insured in the settlement of losses at Reed City and Cadillac and recently assisted in settling a printing office loss at Ludington. Mr. Olney is remarkably well posted on values of presses, type and printing material generally and is so fair minded that even adjusters of the Shaw type concede the justice of his findings.

Frank M. Pierson, Michigan representative for Carson, Pirie, Scott & Co., is out for the 'steenth time with his annual calendar which bears the following message to his customers:

Better a wee "bit" impatient

Than too shy on ginger.

Mr. Pierson's annual reminders in the shape of calendars have come to be regarded as certain as death and taxes. They are highly prized by the recipients because of the crisp couplets Mr. Pierson invariably gives expression to at the top of his annual reminders.

I understand Harry Harwood is anxious to present me with a box of cigars in appreciation of the nice notice I gave him in last week's Gabby Gleanings. I have no objection to his carrying out this intention. The box can be sent to me in care of the Tradesman in perfect safety, because Editor Stowe does not smoke.

Among the things I have to be thankful for is that my name is not Shaw. When Editor Stowe gets after a man—and he is pretty apt to be sure of his ground before he starts anything—some one must yield. In this case it was Shaw who yielded by applying for a transfer to a city where there is no Michigan Tradesman to unearth and chronicle his shortcomings. I happen to know that Mr. Stowe received frequent complaints regarding Shaw before he consented to espouse the cause of the insuring public against unfairness and injustice, but his innate sense of fairness and his belief in the theory and practice of the Square Deal precluded his printing anything on the subject until he had first visited Shaw at his office and personally confirmed the charges made by local wholesaler dealers to the effect that Shaw is utterly unapproachable.

John D. Martin had a Christmas tree at his house on Henry street Sunday evening, which was participated in by twelve people, including his son, Jess,

and wife, from Elgin, Ill. The distribution of the presents, which aggregated \$350 in value, was followed by a luncheon which was participated in by all present.

Beware of a man who represents himself as agent for a soap company with a French name. This man shows a sample of soap supposed to be a very fine grade of castile soap when as a matter of fact it is nothing more than a cheap laundry soap. This man also represents that he has taken large orders for the soap from wholesale druggists which is not true. Should he call upon you call up the Tradesman office at once and obtain the facts.

"It Points the Way."

Muskegon, Dec. 25—I feel it only fair to the Tradesman that I write you a letter to tell you how much I feel under obligation to you for the manner in which you point the way out of the difficulties which confront us merchants. I have taken many trade papers in my time and have, of course, enjoyed the manner in which they go after trade abuses and mercantile problems which deserve criticism and condemnation. The Tradesman is the only trade journal I have ever seen which not only condemns abuses in trade and impositions on business men, but which points the way out by suggesting how improvements can be effected. I consider the editorial on Some Insurance Don'ts in last week's Tradesman as a remarkable case in point. I am so delighted over the article that I have had it framed and hung over my desk, so I can refer to it every time an insurance agent hands me a fire insurance policy. I have already taken all my policies to the agents who wrote them and had the word "concurrent" stricken out, per your advice. Most of the agents told me I was a fool not to have done this before, but when I asked them why they did not do it themselves, they were silent.

Personally, I feel very thankful that the merchants of Michigan have a strong mind and a steady hand at the head of their favorite trade journal who can be depended on at all times to fight their battles and point the way to prosperity and success.

Old Timer.

Some Reflections on Christmas Trade

Mears, Dec. 26—'Tis the day after Christmas. Yes, Christmas is over in Mears, no matter whether it is in other places.

Am I satisfied with Christmas trade? Well, it does not matter now, as it is too late to remedy the conditions.

I think as it is I split fifty-fifty on that. While trade wasn't nearly as good as I expected, it was a whole lot better than I thought it would be. While other rural merchants will spend the next three months just setting and thinking, I will just set. But I get so tired doing nothing that I am unable to do anything.

I spent the past week with Dewitt Pearson, the flour man, selling and trying to sell flour to the farmers. Trying put it all over selling, though. We bucked the blizzard and impassable roads and if you get through an impassable road as we did, that's going some and more than has ever been done before.

Don't worry, I will get rid of this bread material if I have to make doughnuts for the German army. "Eventually, but not now."

The old saw says: "A little nonsense now and then is relished by the best of men," but it puts so much stress on the "little" I think I better saw off or saw myself off. Chronic Kicker.

Are you helping to make your community a success? Are you boosting with the rest in the commercial club? Or are you just taking the advantages secured by the other fellows and doing nothing yourself?

UPPER PENINSULA.

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, Dec. 26—The news department has been somewhat neglected this week as all of the trains have been from one hour to two days late and only a few of the travelers have been heard from. They all hung up their stockings as usual and we will give you what they contained up to this report.

Charlie Hass found the usual greetings from the house with a smile.

F. Allison found a big turkey sticking out; also a circular of his new car that he expects later.

Herman Schiff found a little pony, but he got away.

Will Herbst found a nice big gobbler and a necktie.

Clint Collins found a new pair of policeman suspenders and tie.

Jim MacKenzie found a big hole; also a new pair of striped socks and a collar button to match.

From the looks of the smile by Pat Moher, manager of the Standard Oil Company here, his friends surmise that John D. must have fell for it.

Ted McKinney found a nice speech ready for the next banquet.

Stant Newton found his stocking filled with dividends and a new check book.

Frank Flood found an all day sucker and a new sample case filled with new goods. "It pays to be the candy man," says Frank.

J. MacManon spent Christmas with his people at Saginaw and forgot to leave his socks for this report.

Don Harrison pulled out a check which almost staggered him. He is still undecided whether to buy an automobile or a ford.

Chester Black found a turkey and a hole in the end of the stocking.

Poly Lapine was so busy trying to get his new auto to start that he forgot to hang up his stocking.

The other boys promised to hand in their list alter.

Ben Rothwell, for the past few years manager for the A. H. Eddy store, has tendered his resignation, to take effect Jan. 1, to accept the management of the sales department of the Raymond Furniture Co.

A. J. Fair, manager of the meat department of the A. Westin Co., of Newberry, is spending Christmas with relatives at Grand Rapids.

Christmas cards were received from Ira D. MacLaughlan, captain of Company M., of the Sault Ste. Marie Guards. The Soo boys are all still on the job and are still not on speaking terms with Villa on the Mexican border.

We are advised that Canada is going to have another pulp and paper mill, the capital stock being \$6,500,000. It is backed by Chicago and other American capital. The new company will be known as the Michipocoten Power and Paper Co. The war does not seem to have any effect on some of Canada's industries. Wish we knew how to attract attention here, as the Soo could accommodate such an industry without the least hesitation.

Isaac DeYoung says that this is the finest Christmas weather the Soo has had for years. He is out most of the time in his auto and putting in the balance of his spare moments opening up holiday greetings.

William G. Tapert.

Chain Prayer Which Brings Great Joy.

Louis J. Koster (Edson, Moore & Co.) is somewhat disturbed over the receipt of a letter containing a prayer which he is requested to transmit to nine friends in nine days—one a day—as follows:

"Oh, Lord, I implore Thee to bless all mankind. Bring us to Thee; keep us to dwell with Thee."

This prayer is to be sent all over the world. It was said in ancient days that all who wrote it would be free from calamity and all who ignored it would meet with some calamity or misfortune.

Mr. Koster has been a praying man all his life and sees no reason why he should use the same prayer for nine consecutive days when he has originality enough to express his own prayers and utter them whenever he is in the mood.

National Wholesalers Secure New Cash Discounts.

Robert J. Roulston, chairman of the Discount for Cash Committee, of the National Wholesale Grocers' Association, reports in the official bulletin that at the recent convention of the Wisconsin Pea Packers' Association a resolution was carried to grant buyers a 2 per cent. discount for cash when sight draft with bill of lading attached is paid on arrival of the goods. No discounts for cash to be permitted on freight or other allowances.

The Pillsbury Flour Mills Co., of Minneapolis, Minn., also announces that on and after December 18, 1916, it will allow 2 per cent. discount for cash on their Pillsbury's Vitos if bills are paid in prompt ten days from date of invoice.

Don't go out and buy something extravagant on the strength of a single good day's business. Bear in mind that to-morrow may be the smallest business of the year.

Belgium to Be "Restored."

Washington, D. C., Dec. 26—In your editorial, "Peace Offer Not to Be Flouted," you say:

"The Allies might, with the applause of mankind, lay down one indispensable condition—namely, that both parties should agree, before even debating anything else, that Belgium was to be evacuated and restored."

The evacuation of Belgium would be simple enough, but how should she be "restored?" If you mean (as I feel sure you do not) that she should be restored in her present state to her own government and people, surely that would be utterly inadequate. If she had accepted Germany's proposal, and consented to the invasion of France through her territory, thus surrendering her independence and sovereignty, and abandoning her duty of defending her neutrality, as a country neutralized by treaty, Germany would have been bound, by her own offer, to make good the consequences. But Belgium did her duty, and defended civilization in defending herself to the utmost of her strength, and now the power that broke into her domain, and, while unlawfully within her borders, inflicted every conceivable wrong and injury upon her, should "restore" her, not wrecked and plundered and impoverished as she is, but as nearly in the same condition as she was when the German legions invaded and devastated her territory.

And Germany, whose Chancellor acknowledged this unparalleled wrong at the time of its commission, could well afford to undertake this restoration, for, costly as it would be, its cost would not be equal to the blood and treasure of another year of the existing war.

Yes, it is indeed "one indispensable condition" of peace that Belgium should be "evacuated and restored."

Crammond Kennedy.



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

Barney says—

During the last forty-five years I have seen a great many lines of Canned Goods, but I have never in all my life seen a line of Canned Vegetables that can compare with the Daggett and Fremont lines we are now selling.

They have the biggest value in the can that I have ever seen.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

MICHIGAN TRADESMAN

(Unlike any other paper.)

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

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Entered at the Grand Rapids Postoffice
as Second Class Matter.

E. A. STOWE, Editor.

December 27, 1916

WORK ONLY HALF DONE.

The origin and development of the Michigan Railway Company from Grand Rapids South is a monument to the far-seeing genius of Anton G. Hodenpyl. The manner in which the road quietly creeps on its own right of way into the center of the city without being hampered by street traffic or other delays or obstructions is one of the most remarkable achievements of the age. As a loyal son of Grand Rapids who wanted to do something of lasting benefit for the city of his adoption—the seat of his early struggles and triumphs—Mr. Hodenpyl thought this important project all out with the vision of a seer and the deliberation of a man of large affairs, before he passed his ambitious plans and dreams over to his engineering associates for development and elaboration. The constructive genius which accomplished the building of the road places the line in a class by itself. It is unique in many respects. The road bed is a marvel. The cars are models of elegance and comfort. The depots are convenient.

With all this lavish expenditure of money and brains and effort, the service of the road is wretched. The management is not in keeping with the master mind which originated the project and watched its development with jealous care. The minor officers of the road are men of small minds and narrow foreheads. The employees, as a class, are inferior in appearance, abrupt in manner and insulting in speech. Because of this condition the road is deprived of much patronage it ought to enjoy, on account of the exceptional facilities it affords travelers and traffic between three of the great cities of Western Michigan. The public is clamoring for the improvement it has a right to expect and demand.

Will the great mind on Wall street which conceived this gigantic project and furnished the millions to put it into execution now kindly turn his attention for a moment to the critical situation which jeopardizes his well-earned reputation and the investments of the men who have placed implicit

confidence in his matchless judgment, marvelous fairness and enormous business capacity?

MERE SCRAPS OF PAPER.

The Tradesman pays its respects elsewhere in this week's issue to the manner in which thirteen of the leading fire insurance companies doing business in this country have finally "settled" the loss of the Valley City Chair Co. The wretched work done in this matter has cost the thirteen companies composing this conspiracy the loss of hundreds of friends whose friendship would be worth having and whose enmity will find expression later on in opposition, competition and legislation which will cost them dollars for every cent they took away from the insured by the reprehensible methods they pursued in this case.

The Tradesman publishes elsewhere the list of the companies which have violated their word by not honoring their own appraisal and who have converted their policies into "scraps of paper" by betraying the trust reposed in them when they accepted money for protection which was not forthcoming when protection was needed. The treatment of Belgium by the Kaiser is not more reprehensible than the actions of the thirteen insurance companies in this case.

ANOTHER RIDER REQUIRED.

In view of the wretched work which has been done by the representatives of adjustment companies in this State, it is a matter of self preservation for every policy holder to see that another rider is immediately added to his policies, reading as follows:

It is a condition of this contract between the insurer and insured that, in the event of fire, the loss be adjusted by an officer or employe of the company and not by an adjustment company.

These riders can be obtained free of charge by applying to the Michigan Tradesman.

Merchants who prepare and have printed their own forms should include this paragraph in the printed portion.

Merchants everywhere should see to it that this rider is attached to their policies by the agents without a day's delay.

Alfred B. Tozer, who died at Battle Creek last Friday and will be buried to-day, was for many years a regular contributor to the Tradesman. Most of his articles appeared under the caption of the Merry Merchant. He was a man of remarkable industry and probably turned out more written copy than any other writer since the days of Sir Walter Scott. Mr. Tozer was a man of generous impulses and unselfish temperament. He helped many young men to gain a foothold in the world of business and literature and the influence of his writings was always uplifting. He never catered to the ignorant, the prejudiced or the debased, but wrote to point a moral, to make the world better and to imbue his readers with high ideas and honorable ambitions. It is deplorable that he should have suffered a stroke of apoplexy at 66 which sent him to the grave at 69.

NEW YEAR RESOLUTIONS.

A New Year's greeting means very little if it does not convey a wish for a better year than the last one. The New Year may be merely and only the continuance of previous years or it may be an opportunity for new thoughts, higher aspirations, greater enlargement of views, broader outlooks, advance in all good things, and increase in the forces vigor and joy of life.

We grow very tired of the monotony of life, and we wear out the freshness of the old routines. We crave something that will make life worth while. We are weary of the sameness of existence. Even our old friends sometimes are tiresome. We know just what they will say and how they will say it. We want new ones, new garments, new homes, new expansion in our business, greater ability in our calling or profession. We long for new worlds to conquer, new problems to master, new difficulties to overcome. All this is as it should, be the God-given restlessness of us all is meant as a spur to activity, progress and growth. It is life seeking adequate and full expression. It is the birth-place of latent genius, fettered powers and hidden capacities. We crave the infinite and will never be satisfied until we find it. Interpreted religiously it means that the soul was made for God and will never be satisfied until we find Him. In other words we crave and hunger for all that God stands for, freedom from limitation, infinite and everlasting growth, unbounded power, unrealized love, control over nature, and immortality.

Art, poetry, business, politics, amusement, enjoyment, wealth, position and all the things we can desire are quite powerless to satisfy beings who are strangers on earth and exiles from the Father's house.

In the ages of the past the wise men said there is nothing new under the sun. They were right as interpreters of those days. There was nothing new then. Man's life was but labor and sorrow and the grave ended the little drama of each life. But when Christ came this began to change and the world awoke to new life. New things are everywhere about us in all lines of human endeavor. The old things are being displaced by the new. The Divine life is making all things new, and it will go on until every man may become a new man and the old earth and all that is in it shall fade and be lost in the overwhelming glory of the New Heaven and the New Earth. It is common to-day to hear of the new social conscience, the new standards of morals, the new methods in curative medicine, surgery and human welfare. There is a new psychology, a new chemistry, a new astronomy. There are new ways of looking into nature. Simple objects and facts are found to be complex and the value of by-products is found to be greater than their original composition.

It is not possible to foretell the new things of the coming year. Imagination fails utterly to forecast invention or discovery. Every year

has shown its marvels and miracles. Shall the coming year be less productive than the past? Especially may we look in the near future for greater light on the human soul and the development of our knowledge of the powers of the mind. Most important of all is the sphere of the spiritual man, which has to do with knowledge of God, of the higher life, and of the extension and scope of the spiritual life; we have developed in the mind and the brain, but we have made scarcely any progress in the knowledge and the attributes of the spirit.

In a thousand ways the future is beckoning us to go forward, to enter the Aladdin's palaces of the coming glories, resplendent and dazzling with undreamed of power and beauty. How unsatisfying our present. How inspiring the future. Let this be our incentive to high ideals noble resolves and may the next year find us with greater happiness. "Forgetting the things that are behind let us press forward" in the power of the ever new Christ, and do our part toward bringing in the New Heaven and the New Earth.

Before another issue of the Tradesman reaches its readers it will have passed from the \$1 to \$2 class—where it has properly belonged for many years in the estimation of most of its appreciative patrons. So many have taken advantage of the advance payment opportunity that the increased price will make very little difference in the subscription receipts of the Tradesman for some time to come, except, of course, in the case of new subscribers, which are pouring in constantly as the result of the recommendations of the Tradesman's readers, who wish others to share with them the good things they find in their favorite publication. Many changes and improvements are in store for Tradesman readers which will be apparent as the year progresses.

The San Francisco ordinance to prohibit picketing passed by a vote of 73,993 to 68,570. The independent man is now protected in his rights to work in that city, where heretofore he has had to run the gauntlet of union violence and intimidation. The ordinance was proposed by the law and order committee of the Chamber of Commerce. It is the first step in the campaign of the business men to rescue the city from the control of the union politicians.

Again the Tradesman warns its readers against permitting the word "concurrent" in their fire insurance policies. If fire insurance was a system, instead of a hold-up game, the use of this word would do no harm; but under existing conditions it is simply a catch phrase to entrap the unwary.

As a reward for faithful service, the Interlake Pulp and Paper Company of Appleton, Wisconsin, distributed \$20,000 among thirty-six of their employes who remained at work when a strike was called at the plant recently.

A coward manages to dodge a lot of things that are headed his way.

OIL APPLIED TO ROADS.

Oil treatment, if properly applied upon a well-graded roadbed in good condition for it and subject to comparatively light traffic, is a splendid, although more or less temporary, dust and mud preventive. Every experiment tried so far indicates that there must be at least one application each year, and sometimes two each year, to produce the desired results. Oil does not add much to the resistance of a dirt road to wear. Heavy traffic on a dirt road will tear apart the particles of earth, but the oil-soaked condition

prevents the particles from rising in dust clouds. There will be a mat of dust on the surface of the oiled road, although not so much as on an unoiled road, but the dust will generally cling to the surface.

As a preventive, the oil works finely through short storms, but the hardest trial of the roads comes during the spring break-up. Their ability to resist destruction at this time depends on the amount of traffic borne and the general drainage conditions of each road. If water stands in the side ditches, the

road will become saturated, and the alternate freezing and thawing will add to the difficulties the oil has to overcome. If the road surface is rough or rutted or has holes in it where water may stand, the difficulties will be increased.

Water below the oiled crust, which has soaked down through the surface of the road or percolated sideways from the ditches, helps to reduce the good effect of the oil. If the road while in this condition is much used, mud is sure to result. The oil-treated dirt of the

top surface is mixed with the lower dirt. When the road dries, the surface is no longer exclusively oil-treated earth, but has a large proportion of untreated earth in its make up. Only another application of oil can restore the road to its original oiled condition. The experiments made in road oiling this season have given better results than those of last year. This has been due to three things mainly, a better grade of oil, better preparation of the road surface, before oiling, and a more careful application of the oil.

Bevo
REG. U.S. PAT. OFF.
A BEVERAGE



Cold Weather Notice

Keep in mind the fact that Bevo, being a soft drink, will freeze at 32° Fahrenheit—just like any other non-alcoholic beverage. Be careful about this, as freezing affects the rich fullness of that delightful Bevo flavor which goes so particularly well with a meal or a bite to eat.

If Bevo were merely a summer beverage this warning might not be so timely—but, as all who drink it know—

Bevo is an all-year-'round drink

Everybody enjoys it for more than just its thirst-quenching qualities—the pleasure it gives comes from its flavor, purity and wholesome nutritiousness—the enjoyment of these qualities is independent of time or season.

To get full pleasure out of Dutch lunches, Welsh rarebits, oysters, clams, lobsters, sausage, cheese and many other such delicious edibles, Bevo should be included.

Serve it with your meals too. Everyone at the table will enjoy the zest it adds to eating

and will profit besides by its pure wholesomeness.

In short—Bevo is the ideal beverage with meals and between meals, every day in the year for everybody—young and old.

You will find Bevo at inns, cafeterias, restaurants, groceries, department and drug stores, soda fountains, dining cars, steamships, canteens, soldier's homes, navy, and other places where refreshing soft drink beverages are sold.

Your grocer will supply you by the case—demand the genuine—have the bottle opened in front of you—see that the seal is unbroken covering the crown top and see that the crown top bears the Fox.



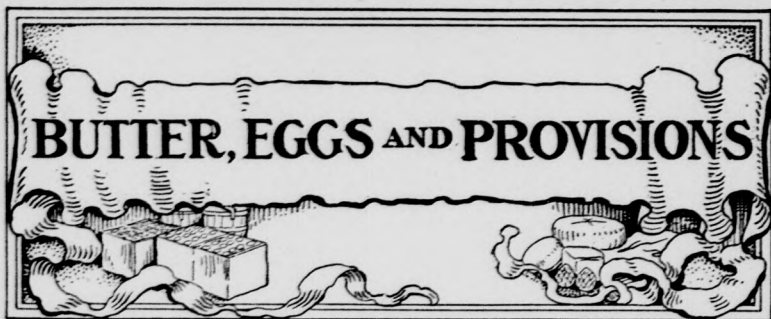
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GRAND RAPIDS, MICH.



Michigan Poultry, Butter and Egg Association.

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 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.

Prices For Making Cheese Must Be Advanced.

As was clearly proven at the recent annual convention of New York State Dairymen's Association some advance must be made in the price charged for manufacturing cheese in New York State if manufacturers are to reap a fair return for their labors another season. For many years New York cheesemakers, operating their factories on a commission basis and furnishing all supplies, have worked on an extremely small margin of profit, a much smaller margin than their brother cheesemakers in Wisconsin. There are sections of New York State in which the price charged for making and furnishing is less than \$1.25 per 100 pounds of twins and where only a very slight advance has been charged for this service over the prices charged ten or twenty years ago. And this in spite of the fact that labor and all supplies have increased enormously in cost, and that the cheese itself has more than doubled in value. The result has been that where the maker owns the plant there is often barely a living wage and no money left for factory improvements or to offset depreciation.

Out in Wisconsin several factories have announced a further advance in the price of making cheese to offset the heavier expense incurred, and many others are planning to follow suit. And to add weight to the fairness of this advance E. L. Aderhold, of the Wisconsin Dairy and Food Commission, has issued the following open letter to patrons of American cheese factories:

"The writer often wonders whether you appreciate the services rendered by competent cheesemakers.

"Many factories have from twenty to forty patrons whose farms, with equipment plus cattle, are worth from a quarter of a million dollars to half a million dollars. The chief product of all these farms and of the vast amount of labor employed thereon, is milk, which is sent to the factory and entrusted in the care of the cheesemaker.

"In handling your most important crop and converting it into cheese, how necessary it is that the factory be equipped for the best possible service.

"The honorable banker helps to handle your cheese money and makes a profit by doing it. Before he can handle your money the humble cheesemaker helps you to make it. The cheesemaker with his factory has played a more important

part in creating prosperity and in building up the value of your lands than some of you give him credit for.

"Do you realize that in the year 1916 cheesemaking supplies and factory help are more costly than ever before and that the same thing is true as regards the up-keep of the factory building and equipment?

"Do you realize that factories on the average, are more sanitary than heretofore and that clean factories constitute good advertising for dairy products?

"Do you realize that in 1916 many thousands of dollars were invested in improving cheese factories and their equipment?

"Surely cheese factories are equipped for better service and that service is more costly than in previous years but the writer has failed to hear of any general increase in the price paid for that service.

"Without doubt, under present conditions, many factory operators are not properly paid for services rendered. Where that is the case the patrons can well afford to increase the pay for manufacturing cheese inasmuch as the prices they are receiving for that article are much higher than they ever expected to see."
 E. L. Aderhold.

Fallacies of Cold Storage Function.

Isn't it about time that the cold storage interests woke up to the need for a campaign of public education, in the hope of removing some of the prejudice that exists against products held in refrigerators? If they would and the public could understand the facts as traders do, much of the prejudice would be reversed and there would be a preference for the cold storage egg, carefully protected from spoilage.

And then there are the storage dating laws and the storage limit laws, both based on false notions. What possible difference can it make how long a product has been in refrigeration if it is still of fine quality? Because an egg comes within the legal limit of time does not mean that it is a superior egg, any more than the reverse is true. It is absurd to assume that an egg one day short of the storage limit is good and forty-eight hours later is unfit to eat. Isn't the real test the quality of the egg itself or anything else at the time it comes out, irrespective of time? And if this be true, would it not be all that the public needs in the way of protection, to have the law require inspection when goods come out of storage, not to limit the time or require fanciful markings?

The green grocer is in a position to acquire a lot of ripe experience.

GOLD BOND
 PACKED IN CASES
BROOMS
 Manufactured 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

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LEMON
 and
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VANILLA
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FOOTE & JENKS
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We Are in the Market Daily to Buy **BEANS**
 White Beans, Red Kidney Beans, Brown Swedish Beans
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Dandelion Vegetable Butter Color
 A perfectly Pure Vegetable Butter Color and one that complies with the pure food laws of every State and of the United States.
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DORNBOS'
 SINGLE BINDER
CIGAR 5c

DORNBOS'
 Perfectos
Cigar 5c

Rea & Witzig
 PRODUCE COMMISSION MERCHANTS
 104-106 West Market St. Buffalo, N. Y.
 Established 1873
 Live Poultry in excellent demand at market prices. Can handle large shipments to advantage. Fresh Eggs in good demand at market prices.
 Fancy creamery butter and good dairy selling at full quotations. Common plenty and dull.
 Send for our weekly price current or wire for special quotations.
 Refer you to the People's Bank of Buffalo, all Commercial Agencies and to hundreds of shippers everywhere.

Michigan Dairymen's Association.

Ever since the close of Billy Sunday's revival meetings in Detroit, just previous to election, the Executive Committee of the Michigan Dairymen's Association has been engaged in an attempt to secure his monster tabernacle as a meeting place for the next annual convention of the Association. The Executive Committee has just found, however, that the tabernacle was created under a special concession issued by the Detroit Building Commission and that the structure must be torn down previous to the opening of the dairymen's convention. It was the hope of the Executive Committee to secure the tabernacle for the purpose of holding a convention unique in the history of the Association. In addition to serving as the meeting place for the seven auxiliary organizations now meeting annually under the auspices of the parent organization, it was planned to hold a cattle show. The great size of the tabernacle would make it possible to install the machinery exhibit in the center of the structure, while a row of cattle stalls could be erected around the walls. Acting through the Detroit Convention Bureau the Executive Committee made a vigorous attempt to have the tearing down of the tabernacle deferred until next March. In this they were unsuccessful, and as the next best location in Detroit, they selected, at a meeting held Dec. 18, the smaller structure known as the Detroit Armory. This building is the one used constantly by all sorts of conventions and public shows. It is 100 x 145 feet in size with every modern convenience; is located within four blocks of the heart of the city, and will offer the finest facilities that have ever been secured for an annual convention of the Association.

Another matter definitely decided by the Executive Committee was that of the date on which the meeting is to be held. It was decided that the convention should open on March 6 and continue to March 8.

In selecting Detroit as the meeting place for the 1917 convention, the directors took into account the fact that it is now necessary to consider the consumer in making plans for a convention. The present agitation in regard to the high prices of dairy products makes it more than ever necessary that something by way of dairy show should be provided that will serve to educate the consumer. In previous years the Michigan convention has been held largely for the purpose of educating its own members, and the Executive Committee now believes that it is the duty of the Association to do all in its power to educate the consumer of dairy products that the prices of butter, cheese, ice cream and milk are no higher than they should be, and that even at these prices the food value of these products makes them the best possible purchase for the money.

Bale Your Waste Paper.

At prevailing prices for waste paper, it is possible for the merchant to turn this source of annoyance into a source of profit.

Paper balers are not expensive devices. At prevailing prices of baled paper stock, it would take only about two tons of this to pay the original cost of such a baler.

All that is sold after that is just so much "velvet." It may well be that for an individual retailer to save sufficient paper to make a carload would be rather out of the question. And carlot shipment is about the only way to handle the matter economically.

Even so, the retailers in a town could make co-operative shipments, each receiving his pro rata share of the receipts. In this way an additional source of retail profits would be secured.

Watch For Bands on Wild Ducks.

If you kill or capture a wild duck bearing an aluminum band around one leg, having a number on one side, and on the other a statement requesting that the United States Department of Agriculture, or the Biological Survey, be notified, you are requested to send this band at once to the Bureau of Biological Survey, Department of Agriculture, Washington, D. C. This band, if accompanied by a statement as to date, place, and circumstances under which the bird was taken, will be of service to the Survey in its efforts to determine the longevity of individual ducks and the routes of migration of the species. The

from this malady which has killed hundreds of thousands of ducks in Utah.

Horlick Loses British Case.

The British House of Lords has decided recently that the words "malted milk" were merely descriptive. Horlick's Malted Milk, an American concern, sued for an injunction against Hedley's Malted Milk. The First Court refused an injunction, the Court of Appeals upheld the decision and now the Lords settle the question finally against Horlick's.

You may think you cannot afford to take the position that the customer is always right, but you certainly cannot afford to act as if you think the customer is wrong.

GOVERNMENT CHEESE STOCK REPORT.

We give herewith the report of cold storage holdings of American cheese on Dec. 1, as compiled by Office of Markets, U. S. Department of Agriculture:

Reports from 282 cold storages show that their rooms contain 33,205,484 pounds of American cheese as compared with 40,434,524 pounds in 223 storages on Nov. 1. The 203 storages that reported holdings on Dec. 1 of this year and last show a present stock of 25,754,366 pounds as compared with 30,943,632 pounds last year, a difference of 5,189,266 pounds, or 16.8 per cent. The reports of 212 storages show that their holdings decreased 15.3 per cent. during November as compared with the decrease of 2.5 per cent. during October. Last year the holdings decreased 1.5 per cent. during October and decreased 9.3 per cent. during November.

Comparison of Holdings 1915 and 1916 by Sections.

Sections	No. of Storages reporting	Dec. 1, 1915, Pounds	Dec. 1, 1916, Pounds
North Atlantic:			
New England	9	4,093,695	4,365,516
N. Y., N. J., Pa.	52	11,574,338	8,530,711
South Atlantic	15	2,219,884	1,432,987
North Central:			
E. of Mississippi	48	8,413,507	5,967,876
W. of Mississippi	28	1,299,171	1,137,994
South Central	19	226,489	192,321
Western (North)	11	289,555	675,327
Western (South)	21	2,821,993	3,451,634
Totals	203	30,943,632	25,754,366

Comparison of Holdings with Previous Month

Nov. 1, 1915.....	151 storages—32,427,658 Pounds
Dec. 1, 1915.....	151 storages—29,398,871 Pounds
	Pounds less Dec. 1, 3,028,787 (9.8 per cent.)
Nov. 1, 1916.....	212 storages—37,569,742 Pounds
Dec. 1, 1916.....	212 storages—31,833,373 Pounds
	Pounds less Dec. 1, 5,736,369 (15.3 per cent.)

The Dec. 1 report is more complete than that of Nov. 1 and it indicates what we have held right along, that had the earlier Government reports covered all warehouses they would have shown a larger relative decrease in this year's reserve, compared to a year ago. The only sections now showing an increase in stocks over last year are New England and the Far West, and in no case is this increase important. The relatively large November reduction in the holdings, indicated above, should be encouraging to holders, who have lately been further encouraged by continued advances in the English market.

Waste paper around the store is a good way to increase the fire hazard. Even though it is stored in the warehouse after baling, and while waiting shipment, the hazard from fire is nowhere near as pronounced as when loose papers are scattered around.

Retailers have noted on recent invoices the upward trend of the market on wrapping paper and paper bags. This is due to the shortage of paper stock. By conserving the supply of paper materials, not only will the effect be to relieve the shortage of manufactured paper, thus checking the rise in paper prices, but it will also, as noted earlier, make a material addition to the net income of the store.—Trade Outlook.

bands are being attached to considerable numbers of wild duck of several species which have been cured of the duck sickness prevalent around Great Salt Lake, Utah, and there released. The Department is practically anxious to secure reports from these birds to determine their complete recovery

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Business and Industrial Outlook Bright.

Nineteen Sixteen, just drawing to a close, has been a most remarkable year, bringing revolutionary changes in business conditions and in many cases in business methods. It has witnessed more movements for the betterment of the toiling classes than any other year in recent times. It has been beneficial in another sense, in that the unusually active demand for all manufactured products has set institutions upon their feet which were in a decadent condition before the war and this is a factor which must be taken into consideration when looking forward to the possibilities of 1917.

The manner in which the bottom dropped out from under the market for industrial stocks serves to show how much the public attributes present prosperity to war orders. This sentiment may, however, be carried too far, and the fear that some of the enterprises which have been revived since the war began will drop back to their former state of weakness is really unfounded. Enforced liquidation of industrial loans by the banks would be a mistake, as most of these concerns have orders on their books which will carry them through the year of 1917, and possibly beyond, in good shape, irrespective of further contracts. Another factor for permanency of improvement is the conservatism shown by industrial managements which, while the profits have been enormous, have not distributed the excess, but have retained large amounts in their treasuries as a precaution against adversity.

It is known that the more prominent industrial corporations are carrying huge cash balances with their bankers to provide sinews of war during a possible lean business period. To look for a shrinkage in value of these industrial securities to a point level with the former business depressions will be a mistake, and those figuring on this basis have no idea of the real status of the properties or their future prospects. It will be due to a knowledge of these facts that unfounded fears of a possible panic, due to stock market slumps, will be quieted.

There is no prospect and little probability that peace will be declared during the coming year. The mere official proposal by Germany has, however, had a salutary effect in checking reckless speculation. The banking interests are quietly preparing for all kinds of possibilities by strengthening their reserves and exercising greater care in making call

loans. They are thus erecting a barrier against depression while holding open the door to legitimate industrial and commercial demands.

A pleasing feature of the situation is that domestic business is far beyond the normal in volume, irrespective of war orders. Unemployed labor is at the lowest ebb known in years, while the average wage is the highest every known. Voluntary wage increases and distribution of bonuses have broken all records. Yet some prophets see in the sinister and underhanded methods of organized labor a dark cloud and a more than threatened disturbance of business conditions. It is true that the unreasonable demands of union labor are the only indications of a fly in the ointment, but there is every reason to believe the more conservative and sensible element of organized labor will make their counsels felt and prevent industrial hari-kari. This is indicated from the present position of the four brotherhoods of railway train employees. The leaders of these brotherhoods are seeing the handwriting on the wall. They now seek the repeal of the Adamson eight hour law they were so anxious to have passed and have tendered the olive branch to the railroads. They propose the withdrawal of the eight hour law case from the Supreme Court; repeal by Congress of this law; elimination of the Federal Board of Mediation and Conciliation in railroad labor disputes; establishment of a non-partisan board composed equally of railroad operators and brotherhood representatives for adjustment of questions of wages, schedules and hours. This shows a most complete change of front. As W. G. Lee, one of the brotherhood leaders, puts it: "We hope it will work out. We know if we, the employers and employes, will not work it out, some one else will in a manner that will not be satisfactory to either side." With this end in view further conferences have been arranged between the brotherhoods and the railroads. Thus it will be seen that the dark labor cloud is showing its silver lining. With the relations between capital and labor adjusted, the only obstacle to a continuance through 1917 of the present prosperity will have been removed.

Investments in stocks of corporations non-dependent upon war orders and at prices based on average earnings will be both safe and profitable, while the purchase of short time, well secured bonds can be safely recommended.

Taken all in all, the prospects are most encouraging.

No individual, however capable or well equipped, could possibly combine all the elements of strength, experience, efficiency, safety, convenience and economy possessed by this company. Its organization is permanent and its facilities for handling estates unexcelled.

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

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

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

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

What the country now needs, even more than the crusade against the high cost of living, is an intelligent and aggressive campaign against American extravagance. In other words, the installation of the habit of thrift. Even though one may be justifiably optimistic as to the future, smaller contributions to the garbage pail are in order. No small item in the total consumption of food stuff is the daily, weekly, monthly and annual waste. It is no disgrace to be saving, both in the use of materials and money. In fact, sane economy known as "thrift" is the basis of good conduct, both at home and abroad. The man who is careful in the use of his own money, property and time will be equally careful of his employer's interest. The man who opens a bank account and keeps it intact carries a strong letter of recommendation—his bank book. Thrift makes better citizens. When the man who saves his money sees his bank account grow, he becomes ambitious for a home of his own and better surroundings for his family. Once he has acquired a proprietary interest in property, he becomes a better and more useful citizen and takes a keen and practical interest in questions of taxation, local government, educational facilities, etc. In fact, his character is strengthened, not by the accumulation of money alone, but by the responsibility it brings and the ambitions it excites.

It is this education that is needed now more than ever before in the history of the United States. The Federal Department of Labor estimates that 5,750,000 workers will benefit from increased wages, salaries and bonus distributions in this country and that the amount involved aggregates \$300,000,000. Were a fair proportion of this amount directed into the banks, it would go a long way toward assuming a continuance of business prosperity, as through the use of these funds the banks could continue to aid in the extension of stable industrial and commercial enterprises.

Business vision should not be blurred by wars, rumors of war and rumors of peace, the latter attended by fears of the crumbling of the structure of industrial activity. Nor should the fact that the 27,500 banks and trust companies in the United States had on July 1, 1916, loaned \$3,243,000,000 more than at the same period in 1915 cause alarm when the scope of industrial activity necessary to meet domestic demands alone is taken into consideration.

Gold added to the country's total supply during the past two years amounted to more than \$800,000,000. This cannot be stored in idleness, nor can all that is being received be immediately absorbed with prudence. The exercise, therefore, by the banks in financing new enterprises, and at the same time permit free rein to proper expansion is the bulwark against which the waves of would-be disaster will harmlessly break. Yet this conservatism should not propagate and spread a spirit of fear. Fundamental business conditions are sound and cannot be upset by the shaking out of gamblers who have

been playing the stock market on margins.

Manufacturers and merchants, both wholesale and retail, can go their way calmly and confidently so long as ordinary business sense and caution are used.

Paul Leake.

Only Remedy Lies in Legislation.

Kalamazoo, Dec. 26—I have frequently commended the Tradesman for its efforts and accomplishments in behalf of the retail merchant, but the edition of Dec. 20 certainly eclipses all previous issues in point of suggestion and usefulness. The eighth (editorial) page is so replete with suggestions and advice that I would not take a \$10 bill for it if I could not obtain a duplicate. The little editorial entitled "Some Insurance Don'ts" covers the whole subject in a nutshell and gives the merchant in compact form the most valuable advice he ever received at the hands of any trade journal editor. In fact, I do not know of any trade journal anywhere which has made such a study of fire insurance as the Tradesman has and—what is more to the purpose—has the courage and confidence to state its conviction in sturdy English, no matter who or how hard it hits. In common with most merchants I have always been given to understand that the managers of fire insurance companies were men of the highest integrity, but your disclosures regarding the ownership of the adjustment bureaus show me very plainly that insurance officials who put on a bold face when walking out the front door of their offices, create underhanded organizations to slug and plunder the insured via the back door. I heartily agree with the Tradesman that the only way to remedy this menace to the insuring public is to secure the enactment of legislation prohibiting the employment of adjustment bureaus in this State.

Long-Time-Merchant.

Watch Lest These Fall Into Your Hands.

First look at a \$5 Federal Reserve note of New York counterfeit is deceptive, but a closer look will show the base breed of the note. Check letter is "D," and number is B9313900A of notes already found. Lincoln's portrait adorns the bill and the signatures are W. G. McAdoo and John Burke as Secretary of the Treasury and Treasurer of the United States. Silk fiber is imitated with red and blue lines.

The figures of the second counterfeit, a silver certificate for \$5, are poorly made and too large. It is series of 1899, check letter is "D" and number 807 or 207. It is printed from etched plates and printed lines imitate the silk fiber, black on the face and green on the back. It is signed by Gabe E. Parker and John Burke. The specimen is numbered M27451468.

The Easier Way.

She had two boys. The mother wished not only to give them a serious idea of her desire to make them good, but also to make clear to their minds the gravity of the task before her. At the end of a particularly touching adjuration 5-year-old Francis was suddenly overcome with the impossibility of ever attaining his mother's ideal.

"Don't try to make us good, mother," he said earnestly. "Just shoot us."

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Resources
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3 1/2 Per Cent.

Paid on Certificates

Largest State and Savings Bank
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Investment Buying

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

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

Allen G. Thurman & Co.

136 Michigan Trust Bldg.
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Complete Banking Service

Travelers' Cheques
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Our 3 1/2 Per Cent

Savings Certificates are a desirable investment

Veit Manufacturing Co.

Manufacturer of

Bank, Library, Office and Public Building Furniture
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J. C. BISHOP, Assistant Cashier

Conservative Investors Patronize Tradesman Advertisers

Development of School Savings in Grand Rapids.

Realizing that the children of today are the men and women of the future and fully alive to the value to the individual and to the community of the habit of saving money, the Grand Rapids Savings Bank some twenty years ago adopted the idea of educating the school children in this important branch of economics. At that time it was realized that it was wholly an educational matter which must be carried on without hope of financial return for many years. The value of the movement to the then growing generation and to the generations to come was fully appreciated and the Grand Rapids Savings Bank took the matter up with the Board of Education with the result that the system was started in four schools, the teachers looking after the tiny contributions to thrift.

The effect on the children was encouraging and it was decided, notwithstanding the fact that the business was conducted at a loss, to continue the school savings system and school savings were introduced into all the schools. From then on it grew steadily but slowly until 1906 there was \$35,000 on deposit. To-day there is on deposit \$75,000 belonging to 8,000 school children.

"The Grand Rapids Savings Bank issued savings stamps," said Cashier Frank S. Coleman. "They were in denominations of one cent, five, ten and twenty-five cents. It was found, however, that so few of the stamps of the higher denomination were used that they were abandoned and now nothing but one cent stamps are used. We issue cards with spaces for fifty one-cent stamps. When these are filled the child brings the card into the Bank, is given a Bank book with an attractive cover printed in colors and the money begins to draw interest from that date. It was a business so small that only one bank in a city could handle it with any hope of financial profit, even after years of development. This Bank was not al-

together unselfish in the project because we realized the advertising value of school savings, knowing that the children growing up and saving their pennies come to know the Bank intimately and that in after years when they have business to transact they will naturally turn to this Bank. The business is not yet wholly self supporting. There is a great deal of detail to the department, special stationery, etc. It has, however, grown so we now have a special collector and a special department for which excellent quarters have been established in our new Bank. While it is impossible to trace direct returns from the school savings system outside of the actual school money deposited by the scholars, we feel we are benefitting the community through education in thrift, and believe we will get full returns in later good will thus engendered. Were it not for these considerations the Bank would not bother with it. Some seem to think school savings are great things for the Bank. Beyond the tributary advantages I have pointed out, this is not so. It would take years of profit to counterbalance the expense during the years the system was being built up."

There is truth in what Mr. Coleman says, but at that it is evident the Bank has builded better than it knew, and for every child who through school savings becomes a provident man or woman, the Bank will receive its just reward.

Roses Were Easy.

"Before we were married," complained the wife, "you used to send around a dozen roses every week."

"That was a cinch," responded the husband. "This week I'm sending around two tons of coal and a rib-roast."

Invest in New Proposition

Always something good to offer

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Financial Agents

405-6-7 Murray Bldg. Grand Rapids, Michigan

6% First Mortgage Bonds

Descriptive Circular Furnished
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INVESTMENT BANKERS

THE PREFERRED LIFE INSURANCE CO.

Of America offers

OLD LINE INSURANCE AT LOWEST NET COST

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

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

A Plan That Insures Christmas Joy for All the Family

JOIN OUR NEW

1917 Christmas Savings Club

AND HAVE PLENTY OF MONEY
FOR NEXT CHRISTMAS



- \$.02 Club—Weekly deposits increasing or decreasing will amount to \$ 25.50
- \$.05 Club—Weekly deposits increasing or decreasing will amount to \$ 63.75
- \$.25 Club—Weekly deposits of \$.25 for fifty weeks will amount to .. \$ 12.50
- \$.50 Club—Weekly deposits of \$.50 for fifty weeks will amount to .. \$ 25.00
- \$ 1.00 Club—Weekly deposits of \$ 1.00 for fifty weeks will amount to .. \$ 50.00
- \$ 2.00 Club—Weekly deposits of \$ 2.00 for fifty weeks will amount to .. \$ 100.00

The above amounts will be increased by interest when payments are kept up.

Anyone can become a member — Join today

It is very simple, no red tape—no trouble—no coupons to lose.
We use the card and punch system.

YOU ARE WELCOME AT

Grand Rapids Savings Bank

MONROE AND IONIA AVENUE, N. W.

Club Started, MONDAY, DECEMBER 18, 1916

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

Citizens Telephone Co.
to net 5%

**Piqua Handle
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to net 6%

CIRCULARS UPON APPLICATION

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MANAGED BY MEN YOU KNOW

OTTAWA AT FOUNTAIN.

BOTH PHONES 4391

AUTOMOBILES AND ACCESSORIES

State Reciprocity Grows As Car Use Spreads.

That at least a few of the states are beginning to recognize the automobile as not a thing that needs to be hedged about with complex and narrow-visioned rules, is shown by the publication of a pamphlet entitled "Motor Car Laws as Now Written," by the touring bureau of the American Automobile Association.

While this improvement is gratifying to those interested, it requires only a glance at its contents to demonstrate that in too many states automobile ownership is yet regarded as a class theory and not a modern condition.

Despite there being one automobile to every thirty-two inhabitants of this country and that in at least one state this ownership reaches the startling proportions of one car to every twelve persons—also that these owners each year contribute between \$50,000,000 and \$60,000,000 in fees and taxes—legislators in many states continue to look upon the automobile, not with personal vision, but through the large end of the telescope when viewing it as to its utilitarian values and through its small end when it comes to planning a lot of unnecessary regulations.

The interstate problem continues as a vexation, requiring non-resident travelers to keep posted on five or six changing conditions in almost any journey of 1,000 miles. These same travelers can cross any state line by any method of getting about, and remain law abiding citizens, but once they cross in a motor car or on a motorcycle they automatically become potential criminals; their mental attitudes have not changed—only their physical means of advancement have altered.

Sixteen states now grant full reciprocity—that is, exemption for the period granted by the visitor's state for the entire year or the remaining calendar fraction thereof. This list of progressive states now includes Alabama, Arkansas, Delaware, Idaho, Kentucky, Louisiana, Montana, New York, North Dakota, Ohio, Oklahoma, Pennsylvania, South Dakota, Tennessee, West Virginia, Wyoming.

The District of Columbia and Maryland just escape being added to the full reciprocity list by their non-recognition of each other, granting full reciprocity in all other instances. Massachusetts presents a somewhat complex condition.

Its laws read full reciprocity for the remaining portion of the calendar year, yet it classifies some of the states, which grant like privileges, under a special list which provides

that "no regular place of abode or business is required for a period exceeding thirty days in any calendar year." Where visitor's state does not grant full reciprocity then a half-rate fee can be had for July, August and September.

Vermont also grants full reciprocity, but visitors from non-reciprocal states can take out a three month's registration at one-fourth fee.

Multiple taxation, under various guises, continues in all but seven states, varying in numerical quantity up to the extreme of five taxes in Florida. These seven states are in two groups, Idaho, Iowa, Michigan, New York and Oklahoma comprising those whose laws positively prevent any other form of tax, the registration being in lieu. The other group is made up of Pennsylvania and Vermont, which accomplish the result by negation.

The several taxes in the different states are sequestered in many ways, varying from state highway maintenance to the general funds of the state, with a few that leave the question open to seemingly local manipulation.

While most of the states continue with miles-per-hour regulations in ratios just enough different to create confusion for the interstate traveler, these ten states, Colorado, Louisiana, Mississippi, Montana, Nevada, New Mexico, Oklahoma, South Dakota, Tennessee and Utah, recognize that these rated restrictions do not guarantee a sane use of the highways by all users nor do they meet the positive traffic needs, but only legalize theoretical conditions which often furnish technical opportunities for the careless and reckless drivers to escape merited punishment.

Half the states have schedules of speed rates and make an attempt at sanity by prefacing the speeds with "reasonable and proper," or their synonyms.

Nine states and the District of Columbia attempt to regulate a fluctuating condition with hard and fast mileage rules that are spasmodically enforced and lead to confusion at all times both on the part of the police and the thoroughly posted resident.

There are seven states, Alabama, Idaho, Iowa, Missouri, New York, Oregon and Pennsylvania, which regulate on the basis of treason and prudence with a maximum speed that is either direct or presumptive evidence.

Caring For Tools Avoids Trouble.

"It is a poor plan to leave the garage without your full equipment of tools in your car," recently remarked a well-known garage owner.

"It is always when you are least

prepared that the unforeseen happens and the absence of an end wrench or a 'jack' that you left on your garage bench, may cause you a great deal of inconvenience and possibly a walk to town.

"Your car comes to you completely equipped and with a set of tools, with which ordinary repair may be made. The point to bear in mind is to keep these together in your car and where you can find them.

"If you are going to take a long trip it would be well to provide yourself with a few extra accessories which, while they do not form a part of any tool equipment and can be readily picked up in a moment at any automobile supply store in the city, are often convenient to have with you on the road.

"These are one or two tire sleeves or blow-out patches, a grease gun, two rolls of wire taps, extra light bulbs, a ball of heavy twine, an extra oil can for use in injecting gasoline, a can of grease, a gallon can of cylinder oil and a tightly corked paint can filled with gasoline.

"The latter it is a good plan to carry around in the car at all times. Even if your car does have a reserve compartment, you will occasionally run out of gas and that extra gallon will take you where you can get some more.

"Its use has saved many a motorist a long walk. The grease gun and extra grease will help you out should your universal or axle unexpectedly run dry, the twine and tire tape on tire repairs.

"The uses of the other are obvious. The entire assortment can be bought for about two dollars."

If you devote your advertising and selling arguments to price talk, your goods will never be compared with others save on a price basis.

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

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

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.

Automobile Robes
\$2.35, \$3.00, \$3.75, \$4.25, \$5.25, \$5.75, \$6.00,
\$6.50, \$7.00, \$7.25, \$7.50, \$8.00, \$8.50, \$9.00, \$10.00,
\$11.00, \$12.00, \$20.00, \$25.00, \$30.00.
Over forty different patterns to select from. Also steamer rugs of the Chase quality which are standard as a yard measure. Scotch clan patterns from \$6 to \$12; large size 60x80 inches.
Sherwood Hall Co., Ltd.
30-32 Ionia Ave.
Grand Rapids, Michigan

FOR GOODNESS SAKE
BUY
Horse Shoe Tires
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They are guaranteed for 5000 miles with many a long non-cost extra mileage tour in reserve.

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

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

A full line of
Batteries, Spark Plugs and Accessories

Wholesale Distributors:
Brown & Sehler Co.
Grand Rapids, Mich.
We have an interesting proposition to make to dealers.

Nokarbo Motor Oil

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

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

The Great Western Oil Co.
Grand Rapids, Michigan



Encouraging News From Domestic Flax Raising.

A visit to the retail houses does not reveal the story of linen scarcity if only a casual glance is taken, but a thorough report would reveal that there is much all cotton and union goods being shown. The retailers are making a brave showing by exhibiting their fancy linens and the reserve stock that was ordered as soon as the war was declared. Linen buyers were clever and when war was declared they ordered all they could get against hard times for buying more which are surely here. The near-linen goods have been shown and sold and in this manner some of the linen has been reserved, but stocks are very close. All cotton goods are being pushed now by Belfast mills unable to procure sufficient flax. Several salesmen from there were around here in the early fall taking orders and much of them were for pure cotton.

From Portland, Oregon, comes the news that the flax-growing experiment at Eugene is a success as reported by George Quayle, Secretary of the Eugene Chamber of Commerce. It is claimed that an excellent quality of fibre is obtained. The receipts for seed will be \$2,500 to \$2,700. The Eugene Chamber of Commerce guaranteed to pay growers of flax \$7.50 an acre for their crop, but the returns will be more. There are two things against American linen, but the consumers and inventors can alter that very quickly. There must be some artificial method of preparing the flax straw for the spinner, thus relieving the flax grower of this trouble. Secondly, the American public must believe that American-made linen is as good as any other. The Danish government has forbidden exporting their linens in any direction during the war.

When an all-good American linen is produced here time and effort will be needed to induce customers to buy the domestic product. This we ought to be doing now when high prices prevail in the imported article. If we can keep some good American dollars for linens right here it will not be long before we will raise more flax. We have been raising flax for seed which is the foundation of the linseed oil so much used; of all the acres of flax raised here in 1915 only 2,000 acres were devoted to flax for fibre. The bulk of the seed plants is burned for fertilizing, but flax-growing for seed and flax are different industries. Here it is difficult to find labor to do the "retting" or preparing of the fibre for the spinner. Here we must find a chemical to do the "retting" at a factory and thus allow

the farmer to confine his attention to the agricultural end of the business; the only solution of the business that will satisfy the farmer and induce him to grow the fibre.

The farmer may be persuaded to grow fibre flax, but not with many disagreeable surroundings. We have advanced sufficiently to have one firm selling chemically "retted" flax to Europe and another house is using our flax to make coarse linen and coarse linens used in clothing and for curtains.

Finding a market for American linen is a problem; finding a jobber to market it will be another puzzle, but when he finds it well made women will use it frankly to give it a trial. Popularize the article and have the domestic article perfect. It is more difficult to get the jobber and retailer than the consumer, but give them perfect goods and the goods will gradually move. After the war women will not be as foolish over "imported" or "domestic" goods.

The production of flax fibre has increased consistently in Russia, but decrease has been the rule in the British Isles, France, Belgium, Austria-Hungary and the Netherlands. With cheap labor and a wise government, Russia forged ahead on the flax question until the war came up, but Russia will continue this work later. Belfast has turned out a lot of mercerized cotton table damask which is lovely in design and well constructed, a good business being expected here if the prices suit our buyers. It is reported at Belfast that the best lines of cotton damask have been sold so far ahead that more for spring delivery are hard to find.

When linens for suits, dresses and waists are in season but few will be seen. Both dress and table linen are rare beyond telling even with the best of stock put out now. In the West linen is not as plentiful as in New York and cotton toweling is universal. There have been a few linen sales of late, but they are generally of fancy pieces. Prices are very high; all linen at reduced prices is a remnant from other days. Higher bleaching rates in Belfast make the situation harder; labor shortage is much of a problem. A linen importer receiving thirty-five cases of linen last week had to assure British consul that the goods would not be sold to firms likely to export them to enemy countries; the head of the house is a British subject.—Dry Goods.

Some merchants forget that clerks need to have a personal interest shown in them if they are to show a personal interest in the business.

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.

Are Your Net Profits Satisfactory?

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

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

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

Butler Brothers

Exclusive Wholesalers of
General Merchandise

New York Chicago
St. Louis Minneapolis
Dallas

We wish all our Friends and Patrons

A Happy and Prosperous New Year

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

Research Results Relating to Prevention of Food Spoilage.

The recent report of the Chief of the Bureau of Chemistry, U. S. Department of Agriculture, indicates that extensive research and experimental work directed towards the prevention of spoilage in food products was done in that bureau last year. The work was directed along three principal lines: 1. Scientific investigations to isolate, identify, and learn the habits and methods of work of the micro-organisms or minute bacteria, molds or yeasts which produce spoilage. There are many varieties of these tiny organisms and each variety acts in its own particular way. 2. Experiments to determine the best methods of sterilization, refrigeration and sanitation to prevent the growth of micro-organisms which have been isolated, identified and studied. 3. The application to particular foods on a commercial scale of the principles of sterilization, refrigeration and sanitation previously worked out experimentally in the laboratory.

A study was made of the organism causing spoilage in canned sardines. The loss to individual packers of sardines from swelling is sometimes as high as 30 per cent. of the pack. It was found that the organism causing the spoilage very rapidly forms spores which are killed only at high temperatures. Experiments showed that when the cans were heated to high temperatures the spores were killed and no swelling or spoilage resulted. In addition to processing at high temperatures it is necessary to use cleanliness in preparing and packing the sardines. The sardine industry has largely adopted the recommendations of the bureau as to the correct methods of handling, preparing and packing the sardines with the result that much loss from spoilage has been prevented.

Experiments were made in connection with the shipment of fresh shrimp. It was found that when prepared in a cleanly manner, suitably boiled in brine, and thoroughly cooled, the shrimp could be shipped for long distances in a prime condition. Many of the shippers have adopted the recommendations of the Department as to the proper methods for handling the shrimp and found them of great value in the conduct of their business.

Studies to prevent decay in fish have been continued. Perhaps no other perishable food is shipped long distances with so little knowledge of what is required to ensure arrival in good order. The work was begun in Florida and at the end of the shipping season transferred to the Pacific Coast where transcontinental hauls are under observation.

In order to prevent spoilage in the shipment of poultry and eggs, a pre-cooling plant has been developed, cooled by ice, capable of chilling 15,000 pounds of eggs and poultry a week. This plant costs approximately \$800 to install. With ice at \$3 per ton it has been found in actual commercial use to effect a saving of at least \$22 per carload in handling and chilling. It also enables the small shipper who cannot afford to erect a

complete refrigerating plant to compete with the largest shippers.

The work upon the transportation of perishables has been facilitated by the improvement of the method of installing resistance thermometers in refrigerator cars so that the temperature of the interior of a considerable number of cars may be observed simultaneously. In the study of the cold storage of eggs particular attention has been paid to the devising of methods to prevent stored eggs from acquiring the so-called "storage taste."

News and Gossip From Sagacious Saginaw.

Saginaw, Dec. 26—Now that the holiday rush is over, the next thing in order is the inventory, no longer dreaded by merchants who use a simplified method.

A manager from the Thompson headquarters at Chicago relieved Mr. Peabody, of the Saginaw restaurant, this week. Mr. Peabody was transferred to the St. Louis, Mo., branch. He made many friends during his stay in Saginaw and will be missed by the trade.

Don't think every fellow owns a car just because he wears gauntlen gloves.

Arthur Johnson, after being in the employ of the E. L. Gardiner Co. only a year, has been promoted to manager of the Bay City store. Deserving in every way, Johnson has advanced strictly on his merits. A more reliable and thorough man would be hard to find. Johnson prides himself on his record of never having been late since he entered the company's employ. He has developed a special talent for window trimming and display work and handles customers tactfully. Only 21 years of age, he is the youngest manager of the Gardiner Co. Since his promotion the Bay City store has taken on a new lease of life.

Buyers are wondering why so many bona fide closing out sales were held by jewelry merchants just before Christmas.

Gillman & Moar, both traveling men, wanted a headquarters and sample room and rented a store room on Lapeer street. To defray the expense they added a side line of re-treading auto tires. With two old tires they make one new one. This business jumped into instant favor—so much so that one of the firm has been forced to stay off the road to look after the business.

What has become of the old-fashioned merchant unable to read or write, who entered a charge on his books of a grindstone by drawing a picture of the article and collecting on pay day for a cheese?

Just think! After Jan. 1, you can get that \$25 suit for \$19. If the one-quarter-off sales store can make a good profit at \$19, have they overcharged you \$6 if you get your suit the day before?

Sympathy is hereby offered to the fellow who tried to smoke one of those "Flor de Cabbage" cigars bought by his wife for a Christmas present.

The season's greetings to the Michigan Tradesman and its readers.

J. B. Laughlin.

Scored a Point.

A lawyer was arguing with a physician over the relative merits of their respective professions.

"I don't say that all lawyers are villains," said the doctor, "but you'll have to admit that your profession doesn't make angels of men."

"No," retorted the lawyer, "you doctors certainly have the best of us there."



The Season's Greetings to our Friends and Customers

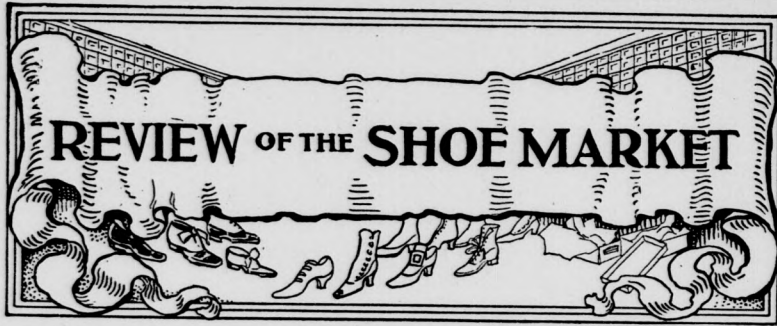


Grand Rapids Dry Goods Co.
20-22 Commerce Ave.
Grand Rapids, Michigan



MAKE it a rule
to answer the
telephone promptly.
The observance of
this rule will benefit
all subscribers.

Michigan State Telephone Company



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

The Present Hysteria About Shoe Prices.

The daily newspapers are making a sensation out of the critical leather market. This is to be regretted because matters are serious enough without adding fuel to the flames. The general public, always badly informed about the technical details of manufacturing, is easily led to believe that prices of commodities are being advanced without legitimate cause. The situation is intensified by the construction put upon oral and printed statements of leading shoe manufacturers. One of these instances was where a manufacturer declared in a public address that shoes were likely to advance to \$20 or \$30 a pair. More recently one of the largest makers of shoes for men was quoted in daily newspapers all over the country as asserting that his firm was out to protect the public from combinations of tanners and shoe manufacturers who are forcing prices up for the purpose of exacting inordinate profits.

Shoes are now selling to-day at from \$20 to \$30 a pair, but they are not sort worn by people of ordinary means, and should not be considered as a criterion of general sales. Years ago shoe prices, exclusive of special bench made footgear, ranged from say \$1 to \$9 a pair. The \$1 shoe was a poor thing. The bulk of the trade was on shoes ranging from \$2 up. But the dollar shoe has been dead for several years and the retail sales of shoes to-day center around the \$4, \$5 and \$6 lines.

No well informed person in the shoe industry would be so foolish as to claim that the old time \$3 or \$3.50 shoe will sell at \$20. The manufacturer who predicted \$20 and \$30 shoes did not mean to infer that staple lines would advance to those rates. It is unfortunate when manufacturers of medium grades issue statements to the public conveying the impression that other cheap shoes are going to be forced up while they from philanthropic motives will continue to sell their goods at old prices. The plain fact of the matter is that while there has been a horizontal advance on all grades it is arrant nonsense for anyone to assume that the old \$3 shoe will sell at \$20.

There have also been intimations that combinations in the tanning industry are the underlying cause of the increased cost of leather. It is well understood in tanning circles that the large corporations differ from the small ones in nothing but size. They

do not buy hides and skins cheaper and they do not sell leather dearer. Leather trusts are myths.

One does not have to search far to discover the reason for the tremendous upheaval in the leather markets. One word—war—tells the story. Military activity in any part of the world has an immediate influence upon our markets. It is unreasonable to suppose that the greatest armed conflict of any age could be waged without tremendous consequences upon the neutral countries. We are fortunate that we are not bathed in blood and tears and that our only suffering consists of paying higher prices for commodities.

The demands for Government investigations and embargoes upon leather exports are based upon complete ignorance of conditions. The higher cost of leather and leather merchandise results from causes beyond the control of any person or set of persons. World wide conditions have made hides and skins, and the leather made from them, more expensive. It would be well if the people who are clamoring for an embargo on leather exports could be made to understand that our industry is on an international basis—that it imports more than in exports. Government statistics show that the imports of hides and skins during the fiscal year ended June 30, 1916, amounted to \$158,861,376 while the exports of leather, shoes and all other manufacturers of leather amounted to only \$146,613,815. If we add to the imports of hides and skins our imports of leather, shoes and other articles of leather, and also the imports of tanning materials, we find that the total imports for our trade exceed the total exports of articles in our trade by more than \$40,000,000 annually.

An embargo on leather, if such a thing were possible, would be a two-edged sword, and would result in lower prices for leather and shoes. The inevitable consequence would be that the raw material for tanning now coming to the United States would be diverted to other manufacturing countries and our tanneries and shoe factories would be compelled to reduce their operations. The notion that an embargo would make leather more plentiful in the United States would soon be exploded by the logic of facts if leather exports were stopped by Government order.—Shoe Retailer.

When you want to locate a new store, don't take anyone's word for it that a certain location is a good one. Stick around the place long enough to find out for yourself.

We wish you a Prosperous New Year We really do. We mean it.

We back up our wishes with quality of merchandise, and efficiency of service; for your prosperity is dependent upon the service you can render your community.

Our men's dress shoes, Comet, Saturn, Jupiter and Mars have the style and quality that make them big and repeating sellers.

Our Ruth shoes please the tastes of your most particular lady customers.

The Playmate line of children's shoes look well, fit well, sell well, wear well.

Rouge Rex shoes for the man who works. We tan the leather and make the shoes. They have a reputation for hard wear. You will profit by it if you stock these goods.

Again, we wish you Prosperity, and solicit the opportunity to co-operate with you in bringing this prosperity to pass.

HIRTH-KRAUSE COMPANY

Hide to Shoe

Tanners and Shoe Manufacturers

Grand Rapids, Michigan



To you whose business helps
 to make ours successful we
 extend our best wishes for a
 new year of Health, Happiness
 and Prosperity.....



Rindge, Kalmbach, Logie Company

Grand Rapids, Mich.

Pickings Picked Up in the Windy City.

Chicago, Dec. 26—The greater number of Chicago retail stores wound up Saturday night with the greatest Christmas business of any year in the past. As early as 5 o'clock in the evening most of the stores were pretty well sold out of the best class of merchandise and in the toy departments of all the stores the after supper shopper was lucky to be able to purchase any toy that was worth having. Everything had been picked over and the little things left were pretty well soiled through handling.

Carson, Pirie, Scott & Co., Mandel Bros., Stevens Co. and Marshall Field & Co., beginning Tuesday morning, Dec. 26, will give their employes one-half hour more time in the morning as a Christmas present, opening the store at 8:30 instead of 8 for the entire year.

Most every employer in the city of Chicago gave their employes a cash Christmas present, either in gold pieces or a percentage of their yearly wage. This is the talk of the town.

George Russell, 449 Rush street, cigar and tobacco dealer, was called to Renfrew, Canada, to settle up an estate of his brother, Joseph Russell. Mr. Russell was obliged to make this trip for the reason that his brother's sons are now fighting in the trenches in Europe.

Chicago's real estate business, especially in the apartment house end of it, so far as dollars and cents are concerned, for the last week, ran way below any previous week during the year. The total amount of money exchanging hands, it is reported, was something in the neighborhood of \$71,000.

One of the very pretty sights, which is well worth seeing this week, is that of the lobby of the La Salle Hotel. They have suspended in the air a beautiful reproduction of Santa Claus, arriving in the city in the latest miniature aeroplane. The lobby of the hotel is decorated throughout to blend in with the colors of Santa's ship. People are going out of their way in Chicago to give it the "once over."

One of Chicago's popular restaurants at this time is the North American, at the corner of State and Monroe. This restaurant is known as the family restaurant of Chicago. It is a common sight here to see a whole family partaking of the hospitality of this restaurant. To make it more attractive and for the pleasure of the patrons, they have added an ice rink, where three times a day they give entertainments. They have some of the very best talent to amuse their patrons. It is well worth making a visit to while in Chicago.

One of Michigan's visitors this week in Chicago is Mrs. John H. Passage, of Greenville. She is here spending the holidays with her daughter, Mrs. R. P. Tillotson, whose husband is the Western Sales Manager of the Appleton Electric Co. Mr. Tillotson personally looks after the trade in his line at Grand Rapids, Greenville and Detroit, and reports business in his line out of these cities very prosperous.

The writer wishes to call attention to the editor's advance in subscription price of the Tradesman from one to two dollars, beginning Jan. 1, 1917. Chicago subscribers will be allowed to renew their subscription at the old price if subscription price is received at the office of the Tradesman, Grand Rapids, before December 30, or if the postmark shows the letter was mailed before this date.

It is reported that the candy business in Chicago, especially in such lines as Johnson's, Lowney's and Morse's during the holidays will be hard to find, as every dealer and jobber sold about every package he had in stock.

The cigar business in Chicago for the past three weeks has enjoyed a very prosperous sale. The only drawback on this line of merchan-

dise was that very few of the factories were able to satisfy the demand. Some of them cut out entirely for this year all 5 cent cigars packed twenty-five to the box, and as far as ten and twelve to the box they were completely out of the market. One of the factories which was unable to satisfy the demand was the G. J. Johnson Cigar Co., of Grand Rapids, manufacturer of Dutch Masters cigars.

Unless it sets in to rain in Chicago in the next twenty-four hours, it will be one of the whitest yuletide periods in a good many years. The snow is plentiful, the weather is just fine and everybody seems happy.

One hears at this time a great many remarks pertaining to the Wilson note to the European nations. There seems to be two sides to the story, one in favor and one against. If it is the means of bringing peace it was a step taken in the right direction.

The municipal Christmas tree in Grant Park is something that the entire population in Chicago ought to see. This tree itself is over 100 feet high and surrounded by any number of smaller trees, illuminated with thousands of electric bulbs. There was a concert by all of the Grand Opera singers here in Chicago and the Paulist choir, making about 1,000 voices in all.

Who said there was a boycott on eggs in Chicago? If so, the writer has not heard of it. From a reliable source, they are still 45, 50 and 60 cents per dozen. If it keeps on no doubt anyone wishing to ride on the surface line will be able to use a 60 cent per dozen egg for their fare.

The Chicago Screw Co. has purchased four blocks on the east side of Crawford avenue from Cornelia street north on which it will erect a large plant. The property was purchased from one owner with the exception of three or four lots at Cicero avenue and Division street. This is just south of the works of Pettibone, Milliken & Co. The company will have in all when completed about twenty acres which will cost around 20 cents a square foot. The property is half a mile south of North avenue and four blocks north of Chicago avenue. There is a car line on Cicero avenue and on Division street. The business of the company has been very satisfactory, in fact, the demands have been almost too great for its plant and equipment.

Charles W. Reattoir.

Need of Haste.

Dr. Brown was a phlegmatic man who usually took his own time at answering even urgent calls, but one day he hustled in a great hurry.

"Mrs. Weaver sent for me to come and see her boy and I must go at once," he said.

"What is the matter with the boy?" asked the doctor's wife.

"I don't know," he said, "but Mrs. Weaver has a book on 'What to Do Before the Doctor Comes,' and I must hurry up before she does 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



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.

That the year

1917

may be

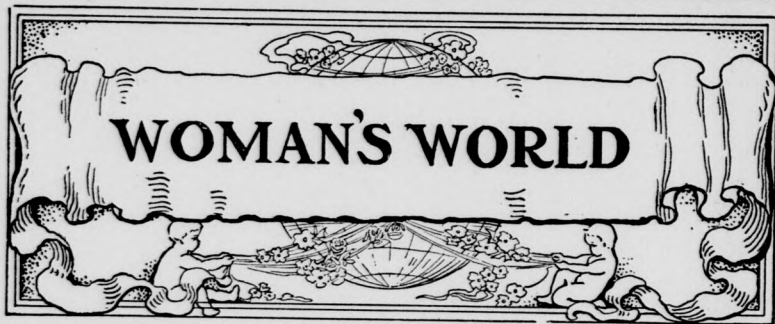
A Happy and Prosperous year for YOU

is the sincere wish of the

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids



The New Year and the New Leaf.

Written for the Tradesman.

That soul is to be pitied who can enter upon a new year without deep emotion. The old year with its joys and its sorrows, its ecstasies and its agonies, its hopes fulfilled and its bitter disappointments, its gains and its losses, its successes and its failures, its righteousness and its sin, is forever gone. No moment of it can be recalled, no least act can be changed. We might wish to pause and leisurely review the months and weeks and days that have departed. But time moves on relentlessly, and no sooner will the door of 1916 close, than without an instant of waiting the portal of 1917 will swing open and we must enter. Who can pass in without a thrill of awe and wonder? Anyone not entirely lacking in noble aspiration must feel a sincere desire to make the record of the new year better than the record of the old, and must hope that the blunders that have marred the past may not be repeated in the future.

At this season few are entirely devoid of such thoughts and feelings, but do they grip us with their former force? With most of us, is not the desire for improvement an evanescent wish rather than an earnest determination? What has become of the New Year's resolution of our parents and grandparents and of our own younger days? Among the people who are our friends and associates, how many seriously think of turning over any new leaf for 1917?

Dealers in liquors and tobacco still count on light sales during the early part of January, owing to the "swearing off" of some of their patrons. But who makes any effort to cut out those sins and delinquencies and shortcomings, which, while less gross and palpable than such vices as drinking and smoking, may in the long run work nearly or quite as great detriment?

The New Year's resolution seems to have gone along with the old practice of keeping a diary. Who is there any more that each night writes up the happenings of the day? So far as I know, everyone of my acquaintance dropped off keeping a journal years ago, with the exception of one man, and he died last summer. To the diary there were objections which readily account for its falling into disuse. It took time to write it up—time which might more pleasantly and perhaps more profitably be otherwise employed. In these overbusy times in which we live, by common consent non-essential are dropped. The diary was

a nonessential and its loss is not deeply regretted.

But the New Year's resolution and all that it signified is something we can not well get along without. The reason for its disappearance is easily traced. It is found in the changed attitude of mind which generally prevails regarding matters of religion and morals. In the old days when it was believed that unending torment would be the future portion of the unsaved, the struggle with evil was a more real thing than it is now. Unquestionably we have lost something here. Our efforts to reach a higher plane of living are apt to be desultory and half-hearted. If Milady fears she may become obese, she at once adopts a rigorous system of diet and exercise, and is most strenuous and persistent in her efforts to reduce. But will she make a like endeavor to hold down a hasty temper, or to gain control of an unruly tongue?

We lend all possible encouragement to uplift work in the slums and to the reformation of sots and criminals—we do all we can for the down-and-outers, but as smugly respectable citizens we forget that we have faults of our own that sorely need correction. The irony of the stanza,

"Little Mary Ann was good,

And always did the best she could.
We all should be like Mary Ann

And do the very best we can!"

cleverly hits off the popular mood. A singular ennuï has come upon us in the realm of what may be termed the higher morals.

This indifference is strangely at variance with the zeal for efficiency that prevails in other departments of living. If you go to a teacher of physical culture, the first thing he puts you through is a course for strengthening the weak and undeveloped parts of your body. Not for a moment will he ignore the narrowness of your chest and the flabbiness of your muscles, but will urge you to take measures to bring the parts that are deficient up to the normal.

In everything it is clearly seen that it will not answer to rest on past achievements. The man whose schooling was meager but who craves knowledge and spends his leisure moments in reading and study, is a far more promising subject intellectually than the college graduate who regards his education as finished and has no desire for further attainment. In twenty years the other man will have the more active and vigorous brain.

The first question to ask about any business is not "Is it large or small?" but "Is it growing? Will this year's

balance sheet show better than last, and next year's better still? And is the manager constantly trying to improve his system and methods?"

What is our opinion of any man in business who lets things drift along and shows no ambition to advance? What should we think of a physician who made no effort to cure his patients? We are gaining in efficiency at every other point, but are we definitely striving for those fine fruits of character that come only from persistent high endeavor? Are we not—many of us at least—allowing the desire for perfection to become atrophied?

The New Year's resolution should have a vigorous revival. One mistaken notion that attached to it should long ago have been exploded. This is that one can wake up on the morning of January first an entirely different creature. The sinner is not transformed into a saint with a day's change in the calendar. Every human being is, partly at least, a bundle of past deeds and habits. The wrong practice may be dropped, but the old appetite or desire will for a time remain. This is the rock on which innumerable good resolutions have come to grief.

Nevertheless nothing is truer than that "men may rise on stepping stones of their dead selves to higher things." We all know people who have "come back"—who have reformed completely from the most vicious and depraved conditions. In the light of their example, should we hesitate about try-

ing to overcome those failings which, while they may not actually degrade, still cripple our usefulness and cause those about us annoyance and pain? Not too much should be attempted—the long string of resolutions always is abandoned quickly. But each of us, on entering the New Year, should turn over one new leaf—determine to conquer some one fault, or perhaps better, displace it with its counter-acting virtue. Does it need to be said that it is only by firmly holding to our resolve during the coming months, that we shall be able to make real progress on the upward path?

Quillo.

Nothing on Him.

Two boys were having an argument concerning their respective strength.

"Why," said John, "I go to the well and pull up ninety gallons of water every morning."

"That's nothing," replied Bob; "I get a boat every morning and pull up the river."

The Holiday Favorite
MAPLEINE
The Golden "Maple" 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.



WATCH!!
that stock of "White House."
DON'T GET CAUGHT
"NAPPING"

Distributed at Wholesale by
Judson Grocer Co., Grand Rapids, Mich.

WATER IN CHEESE.

Some Investigations by the Wisconsin Experiment Station.

Increasing amounts of comparatively soft American cheese are now being made in Wisconsin for immediate consumption in the North. There is, too, a general tendency to make all of our cheese softer, that is with more moisture. This tendency is objectionable because the greater part of our output must be sold either in the Southern markets or for export, where a soft grade of cheese is unsatisfactory.

The suggestion has been made repeatedly that in the hope of securing larger amounts of cheese having a suitable moisture content for storage for the South, and for export, a moisture limit for cheese should be established by law.

In view of the fact that very few, if any, factorymen or dealers in this State are now using a cheese moisture test regularly, or have had any practical experience in its use, there has been an uncertainty in the minds of many as to the precise figure which will serve as the dividing line, to mark the limit under our present market conditions between a desirable and an excessive amount of moisture in cheese. Based on earlier analysis of cheese published in experiment stations and others, various suggestions for the proposed legal limit have recently been made, ranging all the way from 34 and 37 and even to 40 per cent. moisture.

In order to get a consensus of opinion, and learn how much moisture the general run of Wisconsin cheese made during 1916 contains, the Wisconsin Experiment Station sent mailing cases holding six to eight glass sample tubes with cork lined metal screw caps, to about twenty-five wholesale cheese dealers in all of the principal cheese centers of the State. Circular letters were also sent asking dealers to place in the glass tubes good sized plugs from different lots of cheese, then being received from the factories, and return them promptly by mail to the station, for analysis.

Dealers were also asked to state whether each cheese thus sampled was considered fit for (1) export, (2) Southern trade, or (3) too soft and moist for either purpose. Five hundred sixty-seven were collected and tested for moisture, between February 28 and September 1, 1916. The samples were classified, on the basis of the sender's written opinion as to quality, into the three grades, which were reported in three columns by months.

What the Table Shows.

From the figures obtained in this way it was found that 243 samples out of 567 (or about 43 per cent.) were considered by dealers as being "too moist" for their trade. The average moisture content of the "too moist" class of cheese decreased from 41.45 to 39.07 per cent. during the season; and from May 25 to September 1 there was a decrease in the average moisture content of cheese in the "Southern trade" class from 39.24 to 37.68 per cent., and a slight decrease also in the export class.

From the tabulated results, for the months of April, May and June it can be seen that the best place to draw the dividing line between the "Southern trade" and "too moist" classes is at 40 per cent. moisture, and that ninety-two out of the ninety-nine export cheese, and seventy-five out of the 85 Southern trade cheese (or 90 per cent. of all) fall within this limit, containing less than 40 per cent. moisture. On the other hand 101 out of 123 "too moist" cheese would be excluded, as containing over 40 per cent. of moisture. The best place to draw the dividing line as to moisture for the months of July and August is found from the report to be at 39 per cent., but here only 82 per cent. of the export and Southern trade cheese would pass as containing less than 39 per cent. moisture, while only 63 per cent. of the "too moist" cheese could be excluded as containing more than 39 per cent. moisture.

This variation from 40 to 30 per cent. corresponds to the fact well known to cheese dealers that in the cooler months of spring, a somewhat softer cheese can safely be shipped to the South than could be used for the same markets later in the season.

If the proposed moisture limit were set at about the dividing line between export and Southern trade cheese at 36 per cent. or less, over half of the State's cheese would have to be made firmer than at present.

If it is considered that the export and Southern trade cheese now contain a satisfactory amount of moisture, and that it is only the "too moist" cheese which need to be improved, the proposed limit would appear to stand at about 39 or 40 per cent. Since a standard of 40 per cent. before and 39 per cent. after July 1 of each year would not be practical, it is likely that 39 per cent. is the preferable figure which would prove acceptable to the majority of cheesemakers. If the standard were set at 39 or even 40 per cent. it can be seen from the table that the moisture content of about one-third of the entire output would be reduced, and a great improvement effected.

The probable tendency of all makers to work as close to the established moisture limit as possible, after they have learned to use the test, should be taken into account in discussing the limit to be adopted.

Cheese are sometimes found which in the buyer's judgment were not too moist, but which from the moisture test must be placed in the "too moist" class. Also, it is true that other factors besides moisture content, such as care of milk and cleanliness, are important as means for improving the quality of cheese, but these are not valid arguments against moisture regulation.

Before cheesemakers can be expected to conform to such a moisture limit law, they must become familiar with the method of testing cheese for moisture.

Whether you value the rich man's dollar more than the poor man's dollar or not, you certainly cannot afford to let people get the idea that you do.

Discovering New Foods.

The Bureau of Fisheries has been discovering new foods. Incidentally at the same time it has been giving fresh proof of what's in a name. For certain fish by other names have been found to be vastly more palatable.

The dogfish, little brother to the shark, first cousin to the dread sting-ray and himself one of the pests of the oceans, is the latest to fall a victim to the dietetic researches of the Government scientists. Dogfishes have long been eaten in other countries, but the implication of their appellation has hitherto sufficed to underwrite their safety in the United States.

The learned men versed in ichthyology, however, decided a few months ago that the dogfish would, prandially speaking, be more popular if it traveled as the grayfish. So the change was decreed. The result is that a creature hated for the damage it has always done to fishermen's nets, a variety so numerous and so hardy that no feasible method for its extermination could be discovered, is now a table delicacy. Fresh, salted, smoked and preserved in sundry other palatable ways, the grayfish has achieved its wholesome place in a human world.

The tilefish's discovery preceded the redoubtable dogfish by only a few months. Now the tile is being consumed at the rate of 20,000,000 pounds a year. And before the tile the sea mussel was reduced to gastronomic captivity. Thus in devious ways sea science is supplying new foods for the American table. Once more the expert is justified.

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

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

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



Registered U. S. Pat. Off.

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

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

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

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

Yearly Invoice Record

The contract you enter into when you purchase fire insurance requires you to retain all invoices or keep a record of all purchases during the current year. Merchants who have small safes sometimes find it inconvenient to preserve all invoices intact. To meet this requirement, we have devised an Invoice Record which enables the merchant to record his purchases, as set forth in his invoices, so as to have a complete record in compact form for use in effecting a settlement in the event of a loss by fire. This Record is invaluable to the merchant, because it enables him to ascertain in a moment what he paid for and where he purchased any article in stock. Price \$2.

Tradesman Company
 Grand Rapids



Putnam's
Menthol Cough Drops

Packed 40 five cent packages in carton
 Price \$1.15

Each carton contains a certificate, ten of which entitle the dealer to

ONE FULL SIZE CARTON
FREE

when returned to us or your jobber properly endorsed

PUTNAM FACTORY, National Candy Co.
MAKERS
 GRAND RAPIDS, MICH.



Programme of the Hardware Dealer For January.

Written for the Tradesman.

In planning for his January business, the hardware dealer must keep in mind two tendencies.

Right after the Christmas rush, there is the tendency on the part of customers to economize, to buy sparingly, to conserve their cash. Simultaneously, there is a resultant tendency on the part of the merchant to exclaim: "Oh, what's the use. You can't do any business in January, anyway. It's better to rest until business livens up."

The merchant who yields to both these tendencies, who strikes his flag without offering to fight for January business, will find himself handicapped when business does liven up. He will find that people have got into the habit of staying away from his store, and have got out of the way of thinking of buying from him. On the other hand, the merchant who has kept pegging away right along in January and February has not merely made these two dull months pay their way, but has made it easier to corral his and the other fellow's share of the spring trade.

So, while it may be merely human and quite easy to let up in your efforts, don't do it. Your January business, even if you try your hardest, won't be phenomenal. In the hardware business, miracles of that sort aren't wrought except on paper. But you can get enough additional business by trying to more than pay for trying; and your efforts now will have a cumulative and beneficial effect throughout the entire year.

Of course, in January a big item is the stock taking. That will take up a good share of your time. Dealers are by no means agreed as to the best time for stock taking. Really, the best time depends entirely on local and individual conditions. Some merchants start right after New Years. Some wait until the second or third week in January. There are others who don't start until February. You know from past experience and experiment just what time suits you best; or, if you don't know, you have opinions. At the worst, you can go on experimenting.

So, too, hardware dealers differ as to the timing of the inventory sale. Undoubtedly, the majority favor the after-inventory idea. The usual argument is, that bringing on the sale before the inventory is completed is just like putting the cart before the horse; that the sale is the logical outcome of the stock-taking and not in any sense preparatory. Stock-taking shows what lines need reducing

and brings to light all odd goods that need to be cleared out. Intelligent staging of the sale is, it is claimed, impossible until after the stock is thoroughly canvassed. On the other hand, dealers who favor the pre-inventory sale declare that they thereby clear out odd lots and reduce accumulations, and thereby render stock-taking much easier, besides giving the year a nice start financially.

In the final analysis, the question simmers down to a matter of opinion based upon individual conditions, which naturally differ in different stores.

This inventory sale, whether held before or after stock-taking, should be an important factor in stimulating January business. After the liberal spending of the Christmas season, January business can most effectively be forced by price inducements. Not that the dealer need give away his goods, or even cut prices very decidedly; but an occasional well-chosen "leader" will impress the public with the idea of actual money-saving involved in the sale.

The merchant who, by means of such inducements gets the people into his store can assuredly sell to them, if he is any salesman at all. He can help his selling by prominently and attractively displaying the lines in which people are most likely to be interested.

An appeal to the women is very timely. To this end it is advisable to feature household goods. January or mid-winter sales of kitchen utensils, tinware, enamelware and the like have often proven big money-getters.

Stock-taking and the inventory sale will not, however, engross all the hardware dealer's time in January. He will find opportunity for a more serious and more important stock-taking than that involving the goods. It is a month to ponder and encourage new ideas in regard to the business, to think out experiments, and to plan for the coming year. Not to theorize solely, but to lay practical plans for the spring campaign.

Here are some pointers that the average hardware dealer can, in January, ponder to advantage:

Are you getting the best possible return from your trade papers?

Now, there are some dealers who still regard the trade paper as purely theoretical, and hence of no value to a dollars-and-cents business man. To such I would modestly quote the oft-repeated saying of an Ohio hardware merchant:

"No man is such a fool that I can't learn something by talking to him."

The merchant can learn much from his trade paper. It keeps him in touch with prices, new lines and new ideas. It will pay him to have an hour or so set aside every week for the specific purpose of studying his favorite trade paper. Not for haphazard reading to fill in odd moments but for systematic study, that can be turned to money advantage. Thus, a

Johnson Paint Company

"Quality" Paint Manufacturers
The Prompt Shippers
Get Our Dealers Proposition
BIG RAPIDS, MICHIGAN

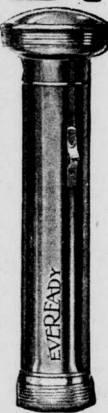
EVEREADY FLASHLIGHTS

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



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

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 1/4 \$17.00 1 1/2 18.00 1 1/2 21.00
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SHERWOOD HALL CO., Ltd.

30-32 IONIA AVENUE

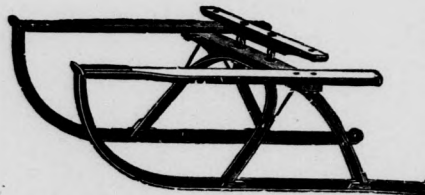
GRAND RAPIDS, MICH.

Foster, Stevens & Co. Wholesale Hardware



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

Grand Rapids, Mich.



Snow Goods Ready for Instant Shipment

Light Bob Gears—1 inch \$9.75, 1 1/4 inch \$11.25, 1 1/2 inch \$12.75, 1 3/4 inch \$13.75.
Shafts \$2, Poles \$4 extra.
Buggy Gears \$4.95, Portland Cutters \$23.75.
Runner Attachments—Buggy Size \$6, Spring Wagon \$7.50, Hack \$9.
Snow Shoes—Drive, Screw and Weld Calks. Boys' Bobs \$2, \$2.50 and \$3. Ice Skates
Flexible Coasters 75c, \$1, \$1.25, \$1.50, \$1.75 each.
Full stock Bar Iron \$3.95 base.

ORDER QUICK AS GOODS ARE MOVING FAST

VAN DERVOORT HARDWARE CO.

Lansing, Michigan

first essential is to look over the price quotations carefully. Another is to take note of new lines advertised, and new models of old lines, with a view to sizing up their adaptability to local trade. Finally, the reading articles contain bits of stimulus and suggestion that may be penciled. Then, pass the paper around among the clerks. Give them a chance to widen their viewpoint and to develop that trade esprit de corps which is essential to the development of first class businessmen.

There are a good many items of everyday store practice that can advantageously be systematized. A little bit of system injected into the store policy will save a lot of time. I know a man who changed his six inch, single column advertisement three times a week. Every other day he sat down and tried to rustle out an advertisement. Of course there would be interruptions. Those advertisements averaged half an hour each, allowing for the interruptions.

Recently he started the systematic collection of advertising ideas. He has a big envelope in his desk into which he slips clippings of good advertisements, and notes of catchy phrases which occur to him. He has a regular advertising day every month. The two quietest hours of that day he devotes to studying his material and preparing copy for the twelve or fourteen advertisements he is running the ensuing month. Maybe the task takes three hours, but usually it is less. Here is a distinct saving of time—in addition to which the merchant gets better results.

Just so, window displays can be planned on paper beforehand, thereby saving time in the actual putting together. The credit end of the business is more efficiently handled where monthly statements are punctually sent out than where the merchant waits until he is hard up; and the danger of bad accounts accumulating is less. Every Friday the merchant should make it a point to see that the stock is straightened up, dusted and ready for the Saturday's business. So, too, a quiet hour at regular intervals can be set aside for the preparation of show cards. A clerk can do this work. Indeed, the work of the selling staff should be systematized as well as that of the proprietor, not as is sometimes claimed to "get the most hard work out of them" but to develop in them a genuine trade spirit, and a wider range of abilities. It is worth while emphasizing the fact that the more a man knows about his work and the better he likes it, the less drudgery he experiences. Love of work and capacity for work actually save work, in any business; for tasks done with zest and intelligence are well done, and don't need to be done again.

January is a month not merely to work for immediate and subsequent business, but to think out trade problems and to get a good head of steam for the remainder of the year.

William Edward Park.

Don't be afraid of wearing out your fixtures dusting and washing them. Even if you could do it, it would pay.

COMPLETELY COWED.

Valley City Chair Co. Loss Settled Under Protest.

After flamboyantly asserting that they would not adjust the Valley City Chair Co. loss—appraised at \$143,200—at over \$100,000, the insurance companies interested in the matter suddenly righted about face last Wednesday and adjusted the loss on the basis of \$114,000. The sudden reversal of their attitude was probably due to the fact that State Insurance Commissioner Winship kindly consented to take the matter up at the request of the Executive Committee of the Grand Rapids Association of Commerce and proceeded to do so by going over the heads of the discredited adjuster and obscure Detroit lawyers who made a mess of the matter and communicating with the companies direct.

Of course, the amount is not satisfactory, because it is \$29,200 less than the verdict handed down by the appraisers, but the officers of the insured have become so disheartened over the long delay, the nasty insinuations (which could not be proven) of the cheap hired men who were employed to settle the loss, the action of the Detroit attorneys in starting a suit in Detroit to set aside the appraisal (which was strongly condemned by the State Insurance Commissioner and repudiated by every honorable insurance man who discussed the situation), the prospect of long and expensive litigation—that they reluctantly consented to accept \$19,200 less than they were legally and honestly entitled to receive rather than prolong the controversy forever, which the adjusters were evidently determined to do.

The experience of the Valley City Chair Co. in this matter has demonstrated very clearly than an insurance policy in any of the following thirteen companies is not what it purports to be, but is merely a scrap of paper:

- Aetna Insurance Co., New York.
- Atlas Assurance Co., Ltd., London.
- British-American Assurance Co., Toronto, Canada.
- Insurance Company of North America, Philadelphia.
- Commercial Union Fire Insurance Co., New York.
- General Fire Insurance Co., Paris, France.
- German-American Insurance Co., New York.
- Hanover Fire Insurance Co., New York.

Hartford Fire Insurance Co., Hartford, Conn.

Michigan Fire & Marine Insurance Co., Detroit.

New Hampshire Fire Insurance Co., Manchester, N. Y.

Phoenix Insurance Co., Hartford, Conn.

Springfield Fire & Marine Insurance Co., Springfield, Mass.

These companies have saved an average of \$1,500 apiece by their dilatory tactics in this matter, but they have done more than that—they have opened the eyes of the insuring public to the fact that they have violated the law of the land by refusing to abide by their own appraisal, made at their own request and in their own behalf. Insurance Commissioner Winship says this is the first record he can find in the history of fire insurance where insurance companies have asked for an appraisal and then deliberately flouted the law by refusing to accept it as final. Practically every one connected with the case concedes that if the adjustment had been undertaken by the companies themselves, instead of being referred to an adjustment company owned by the general managers of the companies, the loss would have been settled promptly and satisfactorily. Because the companies permitted themselves to be placed in such an unpardonable light—in order to satisfy the grafting tactics of their general managers—they stand before the public as repudiators which issue policies which are not always worth 100 cents on a dollar.

The moral to be drawn from this unfortunate episode is clear. No insurer should go to bed another night without having this paragraph added to the rider on his policies:

IT IS A CONDITION OF THIS CONTRACT BETWEEN THE INSURER AND INSURED THAT, IN THE EVENT OF FIRE, THE

LOSS BE ADJUSTED BY AN OFFICER OR EMPLOYEE OF THE COMPANY AND NOT BY AN ADJUSTMENT COMPANY.

The Winegar Furniture Co. has decreased its capital stock from \$300,000 to \$200,000.

WM. D. BATT
HIDES, WOOL,
FURS AND TALLOW
28-30 LOUIS ST.
GRAND RAPIDS MICHIGAN

AGRICULTURAL LIME
BUILDING LIME
Write for Prices
A. B. Knowlson Co.
203-207 Powers Theatre Bldg., Grand Rapids, Mich.

REYNOLDS

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

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.

"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.

MONEYWEIGHT Scale Co.

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

THE FIRST AND FOREMOST BUILDERS OF COMPUTING SCALES

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



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.

Competition Like the Weather—Always With Us.

Honestly made merchandise which is not out-of-date is equivalent in value to gold. Who ever heard of a man selling a five-dollar gold piece for four dollars and ninety-five cents? Is there any reasonable excuse why a salesman should sell a piece of cloth—regular goods, up-to-date, and worth a dollar—for ninety-five cents? Certainly not from the two common causes that lead to price-cutting—fear that customer will think you are robbing him, and the fact that your customer has more staying qualities than you have, when he talks you into giving him a lower price than that marked on your goods.

From actual experience, covering many years as salesman, as buyer, and as manager of salesmen, I am prepared to say that 90 per cent. of the cases where price-cutting is indulged in are due to one or the other of the causes mentioned above.

Almost without exception, in every case where the salesman weakens on prices, the desire to cut to meet a combined attack from competitor and customer results from his ignorance of values. Know your goods; know that the price is right; know that your goods are good goods and will sell; know that you can sell them,—and you will never dream of price-cutting. A dollar's worth for a dollar is all that any reasonable-minded dealer has any right to expect, or that any honest wholesaler or manufacturer has any right to give.

Every time that a manufacturer, wholesaler, or salesman, knowingly or otherwise, undersells a competitor or cuts to meet him in price, he either establishes or aids and abets a practice that is widespread in its destructiveness to commercial interests in general. Such methods are at once illegitimate and unbusiness-like, and therefore unqualifiedly wrong.

"That's queer," chorus the salesman and wholesaler of little principle and less backbone. "Can't a man do with his goods what he pleases?" Legally, yes. Morally, no.

No man has any moral right to undermine the work of others all around

him who are honestly engaged in their efforts to become successful. The quicker the price-cutting salesman is forced out of the profession, the better. If it is his house that is guilty, the sooner it fails and goes into bankruptcy, the better for the common good of others engaged in its line.

At the time our new rules went into effect with our salesmen, we also abolished the two-price system which had been in vogue in our store since its inception. Our men loudly proclaimed that the "short-price" customers would never stand for it, and that we should lose a large percentage of our big accounts. I do not now recall that we lost a single customer.

Our line being a seasonable one, we paid a little closer attention to the buying end of the business, and we found our customers ready to pay our price for merchandise that was in demand; the kind that was not, they would not take at any price.

I took a short trip into the West in the interests of certain large accounts. The line I took along was exclusively from our manufacturing department. This line we sold both to jobber and retailer. We had placed it that season with a number of large jobbers in our own territory, whose competition we were obliged to meet on our own goods sold through our own jobbing department.

Naturally, the matter of fixing the price was an interesting one with us, having, as stated, abolished the two-price system, while the jobbers to whom we had sold were still using it. The situation was perplexing, but we were determined to act on the principle we had laid down, and so we marked the line at a fair and reasonable profit without concern as to what others were doing with it.

This was an unusual instance, and I am relating it solely for the purpose of illustrating how utterly groundless are the salesman's fears, who attempts to prognosticate the attitude his customers may take toward his house in case it is discovered that he overcharged them.

But to return to that Western trip. An old customer and personal friend, who conducted an extensive business in one of the cities visited, took a decided fancy to the line. He was a good buyer, was very direct, said but little, and required no urging.

After thoroughly looking the line over, he selected twenty or thirty numbers in good quantities, without question as to prices.

There was one pattern, however, that came in several styles that attracted his attention, but he could not seem to decide upon it. When we had gone through the entire line he

returned to that pattern, examining very attentively the various styles, the meanwhile revolving something in his mind that was slow in coming out.

Venturing to help him, I remarked, "That pattern seems to interest you."

"Yes, I like it," he answered, "but at the price, eighteen dollars per dozen, I can't use it. The pattern suits me, and I would give you an order for several dozen at sixteen fifty, which would enable me to put it out at a certain price I was figuring on, but I don't want to make a price on your goods."

I chaffered with him a little to no purpose, finally making the concession. I figured out that no harm could come of it, as he was our only customer there; besides, I wanted to please him, as he had given me an exceptionally good order, and sixteen dollars and fifty cents was all that I would have asked of him under our former two-price system.

Ah! but those are not the real reasons why I came down on the price. I might as well own up that I was afraid some one of those other houses carrying our line would come along and quote him a short price on that number, placing me in an embarrassing position that would be difficult to explain, especially as I knew that two houses were selling him more goods than we were, who had the line from us that season.

When I returned home and related my experience to our manufacturer, he laughed so long and loud that it made me angry, and I asked him what there was funny about it.

"Funny? Ha! ha!" he exclaimed. "It's the funniest thing I ever heard of. Here you've been conjuring up in your mind what our competitors would do to you on the price of that pattern, and it's the only dead thing in the line. We positively haven't placed a dozen of it with any jobber on our books."

Work hard, intelligently, and perseveringly on your line of goods. Never fear competition; do not see it, hear it, or feel it—that is the way to make competition fear you. Too much time is lost in watching for possible evil to ourselves resulting from another's methods. Let the other fellow lose it.

Competition is like the weather: it is different on different days, but it is always with us. The man who fears the weather is sure to catch cold.

W. D. Moody.

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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

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



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



Don't Despise the Drinking Man—Help Him

Don't kick a man because he is drunk. Help him. Surely every man is worth saving. Drop us a line and let us tell you how we can aid him. Address The Keeley Institute, 733-35 Ottawa Ave., N. W., Grand Rapids, Mich.

BARRY HOTEL

HASTINGS, MICH.

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

GEORGE E. AMES, Prop.

THE RATHBONE HOUSE AND CAFE

Cor. Fulton and Division

It's a good place to stay and a good place to eat. You have service when you want it.

If you will try us out once we'll make things so comfortable for you that you'll come again soon.

Greetings of the Season

Sincere and grateful appreciation for the largest year's business in our history prompts us to improve this opportunity to thank our patrons for their cordial and gratifying support.

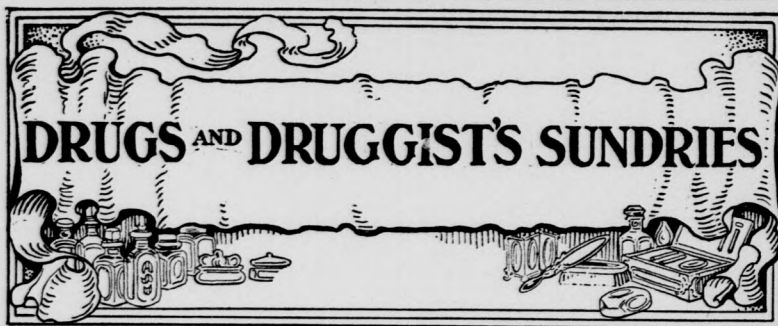
We have tried hard to serve our customers well and faithfully and will continue to do so to the utmost of our ability.

If we have pleased you we are happy indeed. A knowledge that such is a fact will spur us on to further endeavor in your behalf.

We wish every merchant in Michigan a Happy New Year and bespeak for him a continuance of the prosperous conditions which have prevailed during the year now drawing to a close

WORDEN GROCER COMPANY
GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS



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. Stekette, 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.

Getting Into Touch With Your Customers' Fads.

There was once a young druggist in a small college town who was trying to get a foothold with a new store which he had dropped into the midst of the populace without asking them whether or not they wanted it. The old stores were not very aggressive, and he thought there was room for a new establishment, but people didn't come running to him in swarms. They seldom do. The old druggist, even when he is grouchy and unaccommodating, maintains a certain hold. People are creatures of habit, and often they keep going to the old store when the new store is decorative, inviting, and reaching out in every possible way for business. So the new druggist had considerable spare time on his hands.

It happened that some of his first customers were students who had just reached electricity in the physics course. All of these boys were experimenting with batteries and they wanted the various chemicals needed. They only bought in small lots. There wasn't much money in the business, but there was some money, and the new druggist needed any business he could get. So, instead of shooing the boys away, as some of the older druggists had done, he started in to study their needs. In fact, he started to study electricity with them. Most of the boys were making induction coils, which they operated with "wet" batteries containing zinc and carbon immersed in a sulphuric acid solution. Some of their supplies they picked up on the street. Heavy iron wire, such as is used for baling goods, for instance, was just the thing for battery "cores," and plenty of this wire could be had for the asking. The street electric light globes supplied discarded carbon sticks every morning, which suited battery purposes admirably.

But, in making an induction coil,

one ought to have a light, flexible, steel spring. You can get along without this, in a crude way, using a file to "break" the current and dragging the end of a wire across the file by hand. However, a good automatic coil requires a steel spring with a bit of iron to one end. The druggist made an induction coil himself, partly for the fun of it and partly to keep posted on what the boys would need. He went to a nearby city, interviewed a watchmaker, and bought a lot of old springs at a bargain price. These he was able to supply to the boys as they needed them, and his establishment was the only place in town that could supply them. He also handled the fine wire used in making coils, and he put in a pretty fair line of electrical supplies. The consequence was that he got all this business, and in the aggregate it amounted to quite a bit. But he did more. He got into close and sympathetic touch with the "boys" of the local school, thus gaining their friendship for himself and for his store. Such friendships count for much in the business world. A few small sales to a customer may not mean much in themselves, but if they convince him that you know your business they may count for a great deal in the long run. And if they convey to him the idea that you are interested in his affairs, a business friendship may be started due to last for years.

People are very easily brought together when they are interested in a common fad or hobby. When photography came along, our friend was strong for it. He put in a nice line of cameras and photographic supplies, and he did more, for he sold himself a camera and started out to take pictures, to develop and to print. He began as an amateur, just as did dozens of other in his town. He made mistakes and had failures, just as others did. Sometimes he was able to advise an aspiring amateur, and sometimes others were able to give pointers to him. It all served to bring enthusiasts to his store and to make his place a sort of headquarters. You know how people are who become interested in a pursuit of this kind. They like to talk things over with other enthusiasts, and often they can not find the same within their own immediate circle of friends. This leads to friendships further afield, and in this manner clubs are often formed. It all helps business, for the man who has a fad doesn't hesitate to spend money, and if the dealer is also a fan, he is hailed as a kindred soul.

There came a time when our friend had plenty of business, but he never

allowed himself to become so busy that he couldn't keep in touch with current fads which might have a bearing on the drug trade. He used to say that he could hire competent clerks to attend to any business coming in, but that it wasn't so easy to find men who could bring in new business. It never hurts a bit to investigate a "craze" or a "fad" which means that people are buying goods that you handle or could handle. The line of least resistance is always a good one to follow. If people are going to insist on spending money for certain articles, why not stock up and get right into line? The man who can talk to them on common ground is always a winner, for practically he is one of them. It is only natural that they should like to buy from such a man, and much valuable business has been picked up in this way.

The Five Most Valuable Drugs.

In a recent number, the Medical Review of Reviews published a symposium on drugs. One hundred and seven professors and physicians of prominence giving lists of the five most valuable drugs in the materia medica. Of the chosen five, opium heads the list, receiving 102 votes out of 107, and in sixty instances it was named first. Mercury came second, receiving ninety-four votes. Mercury was named almost exclusively, and arsenic was named largely, on account of their influence on syphilis. Several of the contributors indicated this, as for instances, O. T. Osborne, "arsenic," because it is a specific for the widespread terrible infection of syphilis. Mercury because it completes the cure of syphilis and largely prevents the sad regrettable hereditary transmission of that disease. To these drugs must be added several of the votes of the iodides, for of course potassium iodide was frequently named on account of gummata. Cinchona received eighty-five votes. If the uncertain action of many drugs has caused more than one physician to vow that he would abandon his profession, the reliability of quinine in indicated conditions, makes practice a pleasure. Digitalis—seventy of the contributors named digitalis for the same reason that prompted Oliver Osborne to do so—because a large number of individuals would be helpless and incompetent without it; with

it a large proportion of such individuals become active and efficient. Iodin received thirty-five votes, and as the uses for this drug are constantly increasing, a similar symposium in a decade from now might bring in double the number of votes. These then—opium, mercury, quinine, digitalis and iodine—are the five most valuable drugs in the materia medica as chosen by 107 of our medical mentors.

The Passing of the House of Crittenton.

Universal regret is expressed on all sides relative to the passing of the Charles N. Crittenton Company, a famous old New York firm which has long held an unique position as a distributory of proprietaries. Voluntary dissolution of the corporation has already been effected and its stocks of medicinal preparations, as well as all its other assets, are being sold by its officers to the best advantage. Even its name is being offered for sale and will probably obtain a high price because of the splendid reputation this house has enjoyed ever since it was founded by the late Charles N. Crittenton in 1860. The dissolution and liquidation of this company's business and assets has been forced upon its management by the five grandchildren of the founder, who, under the terms of his will, are the owners, with the Florence Crittenton Mission, of the majority of the corporation's capital stock. These beneficiaries, under Mr. Crittenton's will, voted to liquidate the company's business early this year, and although every effort has since been employed to dissuade them from carrying out their plans, the management has finally been forced to yield to their will and begin the sale of the property.

The Crittenton Company has always made good financial returns on the invested capital and met all its obligations promptly. Its present financial standing is enviable. Many men now prominent in the eye of the drug trade have served their apprenticeship in the house of Crittenton and the passing of this honored name will cause wide regret throughout the wholesale and retail drug trade.

The first step we can make toward improving the world, is to improve ourselves.

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

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

- Cove Oysters
Knox Gelatine
Plymouth Rock Gelatine

DECLINED

- Cheese
Some Flour

Index to Markets By Columns

Table with columns for product categories (A-M) and prices. Includes items like Ammonia, Axle Grease, Baked Beans, etc.

Table with columns for product categories (1-5) and prices. Includes items like Ammonia, Axle Grease, Baked Beans, etc.

Table with columns for product categories (1-5) and prices. Includes items like Clams, Corn, French Peas, etc.

Table with columns for product categories (3-4) and prices. Includes items like CHEWING GUM, CHOCOLATE, CLOTHES LINE, COCOA, COCOANUT, COFFEES ROASTED, etc.

Table with columns for product categories (4) and prices. Includes items like McLaughlin's XXXX, CONFECTIONERY, Specialties, etc.

Table with columns for product categories (5) and prices. Includes items like Peanuts, CRACKERS, Bulk Goods, etc.

SPECIAL PRICE CURRENT

12

Table with columns for item names and prices. Includes sections for Smoking (All Leaf, BB, Badger, etc.), CIGARS (Dornbos, Johnson, etc.), TWINE (Cotton, Jute, etc.), VINEGAR (White Wine, etc.), WICKING (Patterson Seal, etc.), and WOODENWARE (Baskets, Bushels, etc.).

13

Table with columns for item names and prices. Includes sections for Rob Roy (foil, glass, paper), CIGARS (Peter Dornbos, Worden Grocer Co.), TWINE (Cotton, Hemp, etc.), VINEGAR (White Wine, etc.), WICKING (Patterson Seal, etc.), and WOODENWARE (Baskets, Bushels, etc.).

14

Table with columns for item names and prices. Includes sections for Butter Plates (Ovals, Wire End), Churns (Barrel, Case), Clothes Pins (Round Head), Egg Crates and Fillers (Humotv Dumpty, etc.), Faucets (Cork lined, etc.), Mop Sticks (Trojan spring, etc.), Pails (Galvanized, Fibre), Toothpicks (Birch, Ideal), Traps (Mouse, Rat), Tubs (Galvanized, Small), Washboards (Banner, Globe), Window Cleaners (12 in., 14 in.), Wood Bowls (13 in., 15 in.), and WRAPPING PAPER (Fibre Manila, Kraft).

15

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

TELFER'S COFFEE



Table for Telfer's Coffee: Jamo, 1 lb. tin 21; Eden, 1 lb. tin 27; Belle Isle, 1 lb. pkg. 27; Bismarck, 1 lb. pkg. 24; Vera, 1 lb. pkg. 23; Koran, 1 lb. pkg. 22; Telfer's Quality 25 19; Mosan 18; Quality, 20 16; W. J. G. Tea 37; Cherry Blossom Tea 37; Telfer's Ceylon 40.

AXLE GREASE



Table for Axle Grease: 1 lb. boxes, per gross 8 70; 3 lb. boxes, per gross 23 10.

BAKING POWDER K C

Table for Baking Powder: 10c, 4 doz. in case 90; 15c, 4 doz. in case 1 35; 25c, 4 doz. in case 2 25; 50c, 2 doz. plain top 4 50; 80c, 1 doz. plain top 6 75; 10 lb. 1/2 dz., pln top 13 50.

Special deals quoted upon request.

K C Baking Powder is guaranteed to comply with ALL Pure Food Laws, both State and National.



Table for Royal Baking Powder: 10c size 90; 1/4 lb cans 1 85; 6 oz cans 1 20; 1/2 lb cans 2 50; 3/4 lb cans 3 75; 1 lb cans 4 80; 3 lb cans 13 00; 5 lb cans 21 50.

Table for Fitzpatrick Brothers' Soap Chips: White City (Dish Washing) 210 lbs.; Tip Top (Caustic) 250 lbs.; No. 1 Laundry 88% Dry 225 lbs.; Palm Soap 88% Dry 300 lbs.

The Only Five Cent Cleanser



Guaranteed to Equal the Best 10c Kinds

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

Handled by All Jobbers

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

Economic Coupon Books

They save time and expense. They prevent disputes. They put credit transactions on cash basis. Free samples on application.

TRADESMAN COMPANY, Grand Rapids, Mich.

16

Roasted Dwinell-Wright Brands



Table for White House Coffee: White House, 1 lb.; White House, 2 lb.; Excelsior, Blend, 1 lb.; Excelsior, Blend, 2 lb.; Tip Top Blend, 1 lb.; Royal Blend; Royal High Grade; Superior Blend; Boston Combination

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



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

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

17

Table for Climax, Gloss, Big Master, Naphtha, Oak Leaf, Queen Anne, Railroad, Saratoga, White Fleece, etc.

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

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

Table for Tradesman Company: Black Hawk, one box 3 25; Black Hawk, five bxs 3 10; Black Hawk, ten bxs 3 00.

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

Table for 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.

Table for Washing Powders: Gold Dust 4 30; 24 large packages 4 30; 100 small packages ... 3 55.

Lautz Bros.' & Co. [Apply to Michigan, Wisconsin and Duluth, only]

Table for 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.

Table for Naphtha: 60 pkgs., 5c size 2 40; 100 pkgs., 5c size 3 75.

Table for Queen Anne: 60 5c packages 2 40; 24 packages 3 75.

Table for Oak Leaf: 24 packages 3 75; 100 5c packages 3 75.

Table for BBLs: 210 lbs. 210 lbs.; 250 lbs. 250 lbs.; 225 lbs. 225 lbs.; 300 lbs. 300 lbs.

WRITE FOR PRICES

BUSINESS-WANTS DEPARTMENT

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

BUSINESS CHANCES.

BIG BUSINESS

For Special Sales that are beneficial, successful and satisfactory and with no bad after effects, write or see
MERCHANTS NATIONAL SERVICE CO.
 National City Bank Building, Chicago, Ill.
 We furnish the best of everything; service, results and recommendations. It is up to you.

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

We need a bank, garage, grocery store, steam laundry, picture show, private school, greenhouse, photographer and jewelry store. A. M. Grosvenor, Casselton, North Dakota. 691

Dollars and Laughter. Don't grow gray while making money. LaBorde's only good-humored business-building magazine. Full of anecdote and incident. Check protector free with your subscription for one year at \$1. LaBorde's Magazine, Mansura, Louisiana. 706

For Sale—Two beautifully improved 800-acre farms; seven store buildings on main street; eight renting houses; 200 vacant lots. Easy terms. T. A. B., P. O. Box 266, Casselton, North Dakota. 707

For Rent—Only store in splendid farming community with two churches, school, etc. Write O. M. Pearl, St. Johns, R. R. S. Michigan. 708

For Sale—\$10,000 growing business of F. D. Wright, (deceased). New, clean stock of trunks, bags, leather goods and men's furnishings, fixtures and a 5-year 8-months lease. Ideal location, Flint, Michigan, the country's most rapidly growing city. Terms cash or equivalent. George D. Wright, executor, 525 South Saginaw St., Flint, Michigan. 709

For Sale—Plumbing and heating and sheet metal business, good location, no competition, large resort business. Good chance to increase; at present doing a business of \$10,000 a year. For price and terms write or call D. Van Volkenburg, Whitehall, Michigan. 710

For Sale—One of the best hardware stocks in the best town in Southern Michigan. Only tin shop in town. Will inventory about \$5,000. Will sell or trade for small farm. Must be close to good town. F. E. S., care of Michigan Tradesman. 711

For Sale—Firmly established, nice, clean stock of groceries, hardware, paints, auto supplies and sporting goods situated in the best business town in Northern Michigan. Business established eighteen years. Reason for selling—wish to retire. Only those who mean business need reply. Stock will inventory \$19,000. Can be reduced. Address No. 712, care Tradesman. 712

For Sale—General store in small railroad town; rich farming community. Yearly business average \$30,000. Must be sold to close estate. Extra good chance for a Dane. Write quick, Fred A. Gleason, Greenville, Michigan. 713

For Sale—Bowser Filtering Station. Have drawn but 1,100 gallons through it. Cost \$261. Will take \$200. C. E. Mesler, Stanton, Michigan. 714

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

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

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

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

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 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

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

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

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. B. N. Kelster, 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

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

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

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. Krusenga, 44-54 Ellsworth Ave., Grand Rapids, Michigan. 304

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

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

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

HELP WANTED.

Wanted At Once—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. 502

Prepare For Winter Don't Get Cold Feet



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

The call in the night may be the important one

An Extension Telephone costs but a few cents a day

Call Contract Dept. 4416

Citizens Telephone Company

WHY

Michigan People should use
 Michigan Flour made from
 Michigan Wheat

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

Boomlets From Bay City.

Bay City, Dec. 26—John Lanske, formerly of Omer, has recently opened a meat market in Standish. John understands the meat business and, no doubt, will conduct an up-to-date market.

Thomas Bryce, who is engaged in the general merchandise business at Twining, is undoubtedly the oldest active merchant in Michigan, having recently passed his 92nd birthday. Aside from an occasional rheumatic pain, he is enjoying the best of health, and to all appearances will live to reach the century mark.

The Bay City Automobile and Accessories Dealers' Association will hold its annual show in the National Guard armory Feb. 7 to 10, and expects to have one of the best shows ever held in the State. The Chevrolet Motor Co.'s band, consisting of forty pieces, will donate its services during the entire period of the show.

The North American Construction Co., manufacturer of the famous Aladdin ready-cut houses, has decided, in order to avoid a long-existing confusion of two names in connection with its business, to change the corporate name to the Aladdin Company. The personnel, policy, management and ownership of the company will not be changed.

Walter D. Young, one of Bay City's most influential business men, died Saturday morning. His death was due to bronchial pneumonia. Mr. Young was interested in many of the industries of the city. He was President of the Young Cattle & Packing Co., of the Island Lumber Co. and the German-American Sugar Co.; also owner of the International Mill & Timber Co., manufacturer of ready-cut houses and the W. D. Young hardwood maple flooring factory, the largest in the world.

William Grawberg, Rose City, formerly engaged in the grocery and meat business, which he sold to W. H. Starks & Son, has repurchased the meat business and will continue the same. Mr. Grawberg is also interested in farming and cattle raising, having at the present time over 100 head of cattle.

The Commonwealth Power Co. has commenced operations on its new dam on the Au Sable River, seven miles from Oscoda. It has already over 100 men at work and when the work is well under way will employ several hundred. Dan McCraig, who for the past three years has covered the territory north of Bay City for Symons Bros. & Co., Saginaw, has resigned and will conduct a general store at the site of the dam.

The products of many of Bay City's industries are shipped to all parts of the world. The Michigan Pipe Co. has just shipped a carload of wooden pipe to Borneo via Tacoma and Hong Kong. The company is filling an order for five miles of pipe to be shipped to Cuba. The plant is running fourteen hours a day and will soon be operating double shifts.

Bay City's new insurance company, the Agricultural Life, has written over \$200,000 business the past three months and expects to do at least \$2,000,000 worth of business by the end of 1917.

J. C. McCabe, the hustling Secretary of the Board of Commerce, is a Bay City product and has done more to advertise the city and secure new industries than all the high priced professional secretaries the Board ever employed. His latest advertising stunt is a rubber stamp bearing the slogan "Bay City, the Glad Hand Town," which is given to all traveling men hailing from Bay City to be used on hotel registers. It has made a great hit and is being used pretty generally throughout the State.

The Detroit Apron Co.'s local branch, located on Midland street, is

doing a very satisfactory business. Sixty machines are being operated now and thirty more will be added in a short time. Labor and other conditions are so satisfactory in Bay City that the management is considering making this city its principal manufacturing plant.

Thanks, Mr. Stowe and the Tradesman Company, for the beautiful Christmas gift received Saturday. Here's wishing you a happy and prosperous New Year. W. T. Ballamy.

Late News Items From Detroit.

The annual meeting of the Detroit Retail Druggists Association will be held at the Fellowcraft Club and will be preceded by a banquet to which all members of the Association are invited. There are vital reasons why the membership should be well represented at this meeting. The recommendation of the Executive Committee with regard to State Legislation affecting the sale of liquor in drug stores after the enforcement of State wide prohibition is to be taken up by the meeting.

David W. Laughlin, representing the Pluto Company, is spending the entire month of December calling on the trade.

Ed. Oatman has disposed of his drug store at 408 Mack avenue to George A. Marshall and B. F. Barnes. Mr. Marshall comes from South Bend, Ind., and Mr. Barnes from Logansport. Mr. Oatman retires from the drug business to push the sale of a couple of patents he is interested in. He started for Denver, Colorado, the second week of December.

Frank Perrault, for the past two years pharmacist at Harper Hospital, has purchased the Fisher Pharmacy, located at Fisher and Gratiot avenue from the owner, W. G. Draves.

Max. R. Knoppow has purchased the drug store of Goldman Bros., 1069 Hastings street. Goldman Bros. opened the store one year ago in December, as a branch, to take care of their families who had moved from the old neighborhood, putting Mr. Knoppow in charge, the ownership of which he now assumes.

Joseph C. Moeller, druggist at 594 Gratiot avenue, recently suffered a very great loss in the death of his father who passed away at the age of 86 years, leaving an estate valued at upwards of a million dollars, of which his son, Joseph, will receive one-sixth. Newspapers wrote columns of eulogies of Mr. Moeller who came to this city with nothing and accumulated this great fortune in the building of homes.

Sidelights on Celery City and Environs.

Kalamazoo, Dec. 26—The Kalamazoo Stationery Co. has closed the most successful year in its history. Bertrand Hopper, Secretary, Treasurer and General Manager, announces that the total production and sales for the past twelve months are well over a million dollars.

The Cook Standard Tool Co., 317-319 East Kalamazoo avenue, has filed articles of incorporation with the Secretary of State, capital being placed at \$100,000.

L. J. Kent, of Bellevue, has succeeded J. H. York & Son in the grocery business.

George R. Perry, of Grand Rapids, called on the jobbers of our city this week. George looks younger every time we see him and it is an honor to number him among one's friends.

Carl Moore, of Battle Creek, has moved into his new store on Jefferson avenue. For the past six months his business has increased so rapidly that it was necessary for him to double his floor space.

George Salter, formerly of our city, is making his home in Niles. George is representing the Friedmap Co., of Chicago, in Southern Michigan.

W. S. Cook.

Flakes From the Food City.

Battle Creek, Dec. 26—With our hearts full of Christmas cheer, our pocketbooks full of shekels gleaned from the largest holiday trade we have ever had, we can write little more than a few words of thankfulness and appreciation over the many good things that have come to us. Everyone in Battle Creek, is, we believe, happy. We have, in a measure, been favored with a major portion of what we wanted for Christmas. The poor were all taken care of by the city, assisted by the Salvation Army, Battle Creek Elks and many other kindred societies. We of better circumstances, of course, took care of ourselves.

The rapid growth of the Battle Creek Roofing and Manufacturing Co. has necessitated its removal to larger quarters and it has, therefore, reincarnated the Javril building, an old food factory, and has equipped the same in a modern way to manufacture its high grade lines of paints and varnishes.

We have in times past condemned the interurban railway service, but now we take off our hats to them for the efficient way they handled the holiday rush and the nearness to scheduled time they have run their trains, as compared with steam roads.

The membership committee of Battle Creek Council report at this time a good start towards the banner meeting in January, when an outside council will be called upon to assist in caring for the initiation of the many candidates on hand at that time.

The Battle Creek Novelty Co. is the home of a newly-organized manufacturing concern started here with a building on River street. Toys will be the principal article made. Several of Battle Creek's already successful business men are financing the enterprise and this assures us of its success.

A two mile cement road, connecting Battle Creek proper with the Springfield Place addition, is nearing completion and will prove a valuable asset to the business prosperity of the city, inasmuch as it gives better access to the principal manufacturing district in that direction.

Battle Creek is mourning the loss of one of her most noted and highly respected citizens in the death of Alfred B. Tozer, which occurred Friday, December 22, at his home here. Mr. Tozer was nationally known as a short story writer, but his modesty kept many of his most intimate friends from knowing this. However, it is a wonderful monument he has builded for himself and the memory of his name will ever be before his many friends through his many philanthropies and the honest literary convictions he has written.

Now that 1916 is almost gone and the time to make resolutions for 1917 is at hand, let us give our best efforts and earnest considerations and base our good resolutions on the strength of the errors we have made during 1916. Let us all make up our minds to give our employers or our business just a little better service and attention, to resolve to do it better in every instance, and, most of all, to remember the fellow who is below us and needs a helping hand. I am sure we will all enjoy a mighty prosperous New Year and everybody will be happy then.

We wish the Michigan Tradesman a New Year of even greater prosperity and success and hope that Mr. Stowe, its editor, may be further inspired in those business writings which mean so much to Tradesman readers.

Otto L. Cook.

Arthur N. Borden's Own Department.

Grand Rapids, Dec. 26—The best dancing party of the season is to be given Saturday night, Dec. 30, at the

U. C. T. Council Chamber. The ladies have this party in charge and, as we all know, when these ladies do things, they do them right. A whole lot of extra tickets have already been sold for this dance and we are sure there will be a good lively crowd in attendance. Don't forget to come and invite your friends. Let us make this the big dance of the year. A fine luncheon will be served after the dance, which will be worth at least half the price of admission. The regular charge is \$1 per couple and 25 cents for extra ladies. Don't forget the date, Saturday, Dec. 30. This party will also be featured by the various costumes worn. It will be a costume party, but not a masquerade. Wear any kind of costume that you wish. Represent any character that you prefer, but do not mask.

A big home coming and pot-luck supper will be given Saturday night, Jan. 6, at the Council Chamber. This is on our regular meeting night. Bring your family and bring a prospective candidate for membership and his family if you wish and bring a basket of supper for your family and enough to provide for your invited guest. The delicacies and coffee will be furnished. We will eat at 6:30 p. m. and, after supper, will have dancing, card-playing, amusements of all sorts to please all who come. Come everybody and enjoy the best time of the year. This will be a meeting different than any we have ever had before. Saturday night, Jan. 6, at 6:30 p. m.

Saturday night, Jan. 20, the officers of Grand Rapids Council will go to Battle Creek to put on the ritualistic work for Battle Creek. All members of the Council are earnestly invited to go with the officers and show the Battle Creek boys that we are alive. The fellows at the Food City are a fine bunch and they will show us a good time. We will leave Grand Rapids on the Kalamazoo Electric at 3:30 p. m. and arrive at Battle Creek at 5:29 p. m. and leave there at 10:10 p. m. and arrive here at 1 a. m.

Art Borden.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Dec. 27—Creamery butter, extras, 40c; first 38@39c; common, 36@37c; dairy, common to choice, 32@33c; poor to common, all kinds, 25@29c.

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

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

Eggs—Choice, new laid, 48@50c; fancy hennery, 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.

BUSINESS CHANCES.

Good Opportunity—Entire stock of house furnishings including wall paper and paints. Also fixtures, delivery wagons and new motor truck. Established twenty-five years. Over hundred thousand business. Must be sold at once. Howard Furniture Co., Port Huron, Mich. 715

Florida—Do you intend visiting the land of health and sunshine this winter? If so, write M. J. Hoeng, Prop. Hotel Palms, West Palm Beach, Florida, for instructive booklet. 716

For Rent—Up-to-date meat market. Well equipped with all modern fixtures, including refrigerating plant and slaughter house in the basement. Good barn in the rear, living rooms over market. Old established business in the same location for the past twenty-five years. Will rent market including tools and fixtures or will rent building and sell tools and fixtures. Outside business demands owner's attention. A. T. Pearson, Fremont, Mich. 717