

MICHIGAN TRADESMAN

Thirty-Fourth Year

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THE VALUE OF COURTESY.

It is only lately that the railroads of the country have learned a bitter and most expensive lesson—the value of courtesy to customers. Because railway presidents held themselves aloof from the public and assumed to treat people who had business with their lines with scant courtesy—and usually with gross discourtesy—the same coarseness and roughness was assumed by men all along the line from president to ticket seller, baggeman and brakeman. The result was that people ceased to expect anything but harsh treatment from railway men—no matter how exalted or menial the positions they occupied. Every dog has his day. The woman who was answered gruffly by the ticket seller or conductor went home and raised a crop of boys and sent them to the Legislature to enact laws which put such a crimp in the railroads that railway managers soon concluded that there is a monetary value in courtesy and that the public has rights which even railway men are bound to respect.

Public service corporations are rapidly learning the same lesson—that the man who finds fault over an excess charge of 25 cents may be elected to the Common Council next year and be a thorn in the flesh of the corporation which seeks a new franchise or some modification of its present franchise.

Even fire insurance adjusters who are employed by adjustment bureaus are learning that the man who is so unfortunate as to have a fire is not always a liar, a thief, an incendiary or a swindler and are beginning to realize that there are times when it does not pay to be a boor, a bluffer or a tyrant. This is a hard lesson for some adjusters to learn—and some will probably never overcome the disposition to regard the man who puts in a claim for damages by fire in any other light than that of a mendicant or a perjurer.

The value of courtesy behind the counter has been referred to so many times by the Tradesman that it hardly seems necessary to mention it in this connection, but instances are occurring every day to prove that the merchant who is courteous himself and insists on employing only courteous clerks is the merchant who makes the most money

out of his business and achieves the greatest success in life.

This is the season of the annual inventory. The merchant who does not take an inventory once a year is an anomaly. He owes it to his jobber who sells him goods on credit. He owes it to the insurance company which guarantees him protection and partial restitution in case of loss by fire. Most of all, he owes it to himself, so that he may determine whether he has made or lost money; ascertain where the leaks are; decide wherein his system is defective and how it can be improved. A merchant without an annual inventory in a fire proof safe is not a merchant in the best sense of the word. He is a speculation, a plunger, a gambler and a charlatan. He seeks credit on false pretenses, because he cannot show authentic figures that he is entitled to what he asks for. He places his insurance policies in jeopardy because he does not conform to the requirements of the law, thus betraying the confidence reposed in him by his creditors. If you have not yet started your annual inventory for 1917, get busy at once. Your store may burn to-night, no matter how secure you may feel. Stranger things have happened. Such things are happening daily. Be wise in time by taking an inventory, keeping a record of all purchases and daily sales and see that all these are kept in a fire proof safe.

Thirty years ago the N. K. Fairbank Company, of Chicago, hired an office boy named Joseph Dixon Lewis. He was a bright little chap, and he attended strictly to his business, and every once in a while and sometimes twice in a while secured promotion. Attention is called to this fact because he has recently been appointed President of the company, and is at the head of one or two other big corporations with an aggregate capitalization of \$150,000,000 with corresponding salary and income. Asked for the motto which enabled him to secure such success he said: "Rise early, work late, play hard, be merry, don't worry and be good."

The Tradesman wishes at this time to acknowledge its obligation to two classes of subscribers—the hundreds who have sent in advance remittances during the past month and also the other hundreds who have written courteous letters, declining to take advantage of the \$1 rate because the paper is well worth \$2 per year and should be paid for on a \$2 basis. Both classes are appreciated by the Tradesman and both will be given an equal opportunity to rejoice over their respective positions during the coming years.

A REAL GOLD BRICK.

Americans have come to appreciate the value of Alaska. When the question of buying that country from Russia was under discussion, shortly after the Civil War, a large percentage of our people were opposed to its acquisition. It is extremely doubtful whether even Secretary Seward had any adequate conception of what he was getting when he consented to the payment of \$7,200,000 for the property. It was not exclusively a business transaction, but largely a matter of good will between the United States and Russia, which had shown so much friendliness to this country during the Civil War. So rich is Alaska now known to be that capitalists all over the world have an eye on it and many in this country have made large investments there, while our statesmen are watching the course of legislation to prevent such control of the more important interests as would constitute a monopoly. Set over against the cost of this country to the United States the following statement of mineral products alone from the geological survey, not to mention other sources of wealth:

In 1916 Alaska mines made a mineral production valued at \$50,900,000. The output of Alaska mines in 1915, which was greater than that of any previous year, had a value of \$32,850,000, and the increase in 1916 was therefore over 54 per cent. It was the product of the copper mines that so greatly swelled the mineral production of the year. This amounted to 120,850,000 pounds, valued at \$32,400,000. There was also an increase in gold output, which in 1916 was \$17,050,000 and in 1915 \$16,700,000. Of the gold produced in 1916 \$10,640,000 is to be credited to the placer mines. Alaska also produced in 1916 silver, lead, tin, antimony, tungsten, petroleum, marble, gypsum, and coal to the value of \$1,300,000. During thirty-two years of mining Alaska has produced \$351,000,000 in gold, silver, copper, and other minerals. Of this amount \$278,000,000 represents the value of the gold, and \$68,000,000 that of the copper.

There have been signs for some time past that business in this country had reached its peak. New orders for munitions have fallen off, although demand for material to make munitions has been more intense than ever. Exports too have wavered, but this might easily be attributed to imperfect transportation facilities. At the same time domestic demands on the mines and factories have been on a great scale, promising much business for the industrial companies for many months with something for the railroad companies. It is said that the Bethlehem Steel Corporation

had on its books at one time war orders amounting to over \$250,000,000, that today those orders are only \$50,000,000 while its commercial steel bookings are \$150,000,000. Of the status of the United States Steel Corporation in that respect the public is well informed. Also it is a matter of common knowledge that the railroad companies have placed orders running far into the year 1918. Much work will yet be required to complete the European contracts, and steel and copper will be wanted on a large scale for an indefinite period. Thus the country will be let down from its high level in a rather gradual way even if peace comes in the near future. And all the time we should remember that the chances of peace are rather slim, that the possibility is exaggerated and illuminated by the hope of peace-loving people. The belligerents are still providing for further conflict by raising money and pushing war policies to the limit. This country is likely to be called upon to help further by the purchase of bonds issued by Great Britain and France.

The Tradesman herewith extends another invitation to its readers to send in their fire insurance policies for inspection and suggestion. No charge is made for this service—the only stipulation being that return postage be included—which may be worth a good many hundred dollars to the recipient if he acts on the suggestions made before he meets a loss by fire. The merchant who expects the insurance companies to live up to their agreements must do his part—have a fire proof safe, in which he must keep his last annual inventory, a record of his purchases (including freight and cartage) since his last inventory was taken, and a record of his daily sales for the current year. Unless he does these things and does them well, he will have no one to blame but himself if the adjuster who is sent to settle his loss gives him the short end of the stick.

Many times suggestions can be picked up which indeed prove invaluable to the merchant later. It is difficult to persuade some merchants into believing this, but nevertheless, the fact remains the merchant who is open to argument and suggestions at all times virtually succeeds where another originally by his side will remain in the rut and after a while is counted out. Co-operation among retailers is the foundation of success, and when suggestions by either friendly competitors, customers or outsiders are made, by all means accept them as they are given.

Talking well is good salesmanship, but better still is to let the customer do most of it.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 2—The members of Grand Rapids Council staged a clever stunt last Sunday evening which, although not entirely new to our members, was carried to a higher stage of perfection than ever before. For several years it has been a growing custom among certain members to organize little groups of New Year watch parties all over the city, but never before until this year were these parties connected up by wire. By a pre-arranged plan, promptly at 12 o'clock the telephones from various centers of activity were set in motion and within a very short space of time a dozen or fifteen U. C. T. watch parties were extending greetings and best wishes one to another, as only a bunch of good fellows and their families permeated with the proper fraternal spirit can do. In fact, it was so cleverly executed that the several integral parts appeared like one assemblage of jolly merry makers. To add to this the custom of leaving the front porch light burning all night to help make the homeward journey of the 3 a. m. home goes as cheerful as possible was quite generally carried out, so much so that even our own genial Homer Bradfield, while on his way home during the last three minutes of the old year was caught in the meshes of one of these brilliantly lighted domiciles where he was detained one hour and fifty minutes while he exchanged greetings with the merry makers assembled there. The following are only a few of the many U. C. T. watch parties organized all over the city to bid farewell to 1916 and extend the glad hand of fellowship to the new year:

Dr. and Mrs. G. W. Ferguson entertained at their home, 40 Delaware street, Sunday evening, it being their fourth wedding anniversary. Those present were Mr. and Mrs. F. I. Kaiser, Mr. and Mrs. William Francke; Mr. and Mrs. J. J. Dooley, Mr. and Mrs. Walter S. Lawton and Dr. and Mrs. G. W. Ferguson. The home was decorated in holly and Christmas bells, together with a color scheme of red, white and blue, finished with American Beauty roses. Everywhere the stars and stripes were in evidence, which added to the ease with which those born in foreign lands were brought together upon this occasion, the same as has been done throughout the great and glorious United States. Representatives of Germany, France, Ireland, Scotland and America joined in the sentiment of the host, who himself was born in Glasgow, Scotland, when he said, "Here's to you America—the Land of the Free; the only place beneath the sun that's home to you and me. Away from home we sigh for you and when at home we cry for you—if necessary we'd lie for you and willingly we'd die for you."

Time 1916-1917. Place, scene I, Empress Theater; Scene II, 254 "Hank" avenue, the domicile of Mr. and Mrs. John D. Martin. A one-act comedy plot, the rejuvenation of "Ring out the old, ring in the new." It all happened and will long remain in the memories of those present that it was one of the merriest evenings spent in 1916, not mentioning the bright dawn of 1917. The following party of twelve in full dress occupied a box at the Empress theater, after which they boarded Ben. Hanchett's Cherry jitney and motored out to scene II. Mr. and Mrs. John D. Martin, Mr. and Mrs. O. W. Stark, Mr. and Mrs. H. W. Harwood, Mr. and Mrs. Walter Lypps, Mr. and Mrs. E. Stott and Mr. and Mrs. L. V. Pilkington. Now the plot thickens. First of all E. Stott got in bad by showing impatience over the serving of the eats and was given a raw hamburger sandwich impregnated with a twin brother to garlic, but instead of soothing him, it made him set up a howl for more that caused his being locked up in the basement with the Persian cat. He was released, later, however. Not to show partiality, Harwood was handed one and it was

a puzzle what to do with him until the problem was solved by the arrival of a special envoy bearing a New Year's greeting from Woodrow Wilson in the form of a victrollette which bore a bronze plate beautifully engraved with the following: "A New Year's greeting from Woodrow Wilson and the entire Democratic party for services rendered. Washington, D. C." The music from the little machine, together with the inscription, seemed to have such a soothing effect that he was very docile the rest of the act. Now for a description of Scene II. Home beautifully decorated in red and green, with a beautiful Christmas tree in full view, burning tapers and shaded lights giving a mellow light which was sure inviting to those present. Dining room, beautifully decorated and a bountiful repast resting on the dining table. Here again was shown artistic taste and design in a sign in one corner of the room which lighted up at the striking of 12 o'clock showing a "Happy New Year, 1917" in burning letters. John and his first lieutenant is sure there when it comes to entertaining. The evening was spent in gaiety of various descriptions among which was a solo rendered by Harry Harwood. Harry has a beautiful tenor voice. Only one interruption occurred to mar the festivities and that was the visit of Homer Bradfield, shortly after the bewitching hour of twelve. He came, he saw and departed and no one knows where he was, why he was alone or his destination, but as Jan. 1 is his birthday the conclusion was drawn that he was looking for a handout. He got it. The merry party broke up and wended their ways homeward in the "wee sma' hours of the morning" wishing each and everyone a very happy and prosperous New Year. Down curtain until 1917-1918, when we will look forward to the fine cigars that Walt Lypps never fails to have with him.

Mr. and Mrs. L. V. Pilkington entertained Mr. and Mrs. Charles Perkins at a 6 o'clock New Year's dinner.

One of the social functions of the first day of the New Year was the formal opening of the new six-story building of the Brown & Sehler Co., corner of Ionia avenue and Cherry street. The opening was given by the house to its employes and their families in the form of a house warming and when they were all assembled and noses counted, it was found that they aggregated 235 in number. Light refreshments were served, consisting of punch, wafers, etc., and a box of choice candy was handed out as a souvenir to each lady and child, while the men were given a generous supply of Dutch Master cigars. The building is one of the finest of its kind in the United States. It is made of brick, six stories high, 80 x 116 feet in size and strictly modern in every way. The driveway is under cover, the freight and passenger elevators are of the most modern construction and the building is equipped throughout with the latest improved sprinkler system and fully wired. The structure is a credit to the city and stands as a monument to the business sagacity, square dealing, integrity and progressiveness of the President of the house, John Sehler, Sr., and the efficient coterie of employes which he has gathered around him.

The fifth number of the U. C. T. dancing parties was given at the Council rooms, Saturday evening, Dec. 30. It took on the form of a costume party and we think we can say, without successful contradiction that it was one of the best and most successful dancing parties ever given under the auspices of the U. C. T.—and our readers know that we have had many very attractive parties of this kind. In point of attendance the dance was entirely satisfactory to the committee in charge, which consisted of Mrs. A. T. Heinzelman and her assistants, Mesdames J. Harvey Mann, P. H. Fox and W. S. Cain. About 60 per cent. of those present were in

costume, some of which were unique in design and expensive in their getup. George and Martha Washington costumes were worn by Mr. and Mrs. W. S. Cain and received very favorable compliments from all present. Prizes were awarded those having the best costumes and the men's first prize was won by E. E. Mills, who was dressed to imitate an old-fashioned preacher. Not wishing to carry a bible into the dance hall, he very thoughtfully took with him a miniature copy of R. G. Dun's report. The second prize was won by A. P. Anderson. Ladies' first prize was won by Mrs. W. S. Cain, while Mrs. H. W. Harwood carried away the second prize. The committee in charge served refreshments in the form of a light lunch, this being a diversion from the old-time ices, ice cream, etc. Coffee, sandwiches, boiled ham, etc., were served and, judging from the way those present entered into the spirit of the occasion, the refreshments must have made a hit with all present. We think that Grand Rapids Council should extend its thanks to the Committee in charge for the very efficient manner in which they carried out this highly successful function. Tuller's orchestra was present and played several pieces of grand new music, as well as many of their old favorites.

Mr. and Mrs. E. F. Wykkel, 1430 Wealthy St., S. E., spent the Christmas holidays at Detroit, the guests of Mrs. Wykkel's sister, Mrs. Fitzgerald.

E. H. Wood, of Copemish, who has been traveling for the Puritan Candy Co., of Milwaukee, for the past five years, has resigned to go with R. O. Evans & Co., of Chicago. He leaves this week to take up his work.

Dr. G. W. Ferguson and John F. Donovan, were honored guests at the last meeting of the Rotary Club of Bay City, which met in the Wenoah Hotel. The Rotary Club is moving into its new quarters, which have just been finished.

Will Jones (Worden Grocer Company) bears his years gracefully and still retains all the enthusiasm of his youth. No grocery salesman traveling out of Grand Rapids is better posted than he is. Through constant study and observation, he keeps in close touch with the changes in the business, so that no new feature ever escapes him. He is a walking encyclopaedia of business conditions in Northern Michigan during the past thirty years.

Sammy Evans, the irrepresible tea salesman, left Grand Rapids late New Year's day on a trip to Seattle, expecting to be absent from home about three months.

The nervous condition of Louis J. Koster (Edson, Moore & Co.) on the occasion of his last visit to Detroit was unwarranted. His house signed him up for the 38th year before he realized what he was doing.

Fred J. Strong, who once represented the Michigan Tradesman as subscription solicitor, but who is now engaged in the brokerage business at Waukesha, Wis., was in the city last week with ten carloads of Manchuria beans which he disposed of to Grand Rapids and nearby canners.

The arraignment of the Michigan Railway Company for its poor service and inefficient employes by Editor Stowe has been a matter of frequent comment among the gripsack brigade during the past week. We have all realized that the service was not in keeping with the character of the road, but didn't know just how to go at it to bring about an improvement because complaints to local officials were invariably met with the icy eye and the stony glare. Editor Stowe's eloquent appeal direct to headquarters in New York will probably result in a decisive improvement in the very near future.

William S. Cook, Manager of the Kalamazoo branch of the Worden Grocer Company was an honored guest at the fifth dancing party of Grand Rapids Council last Saturday evening. Of course Mrs. Cook accompanied him.

George Kalmbach vehemently asserts that he was not responsible for the recent item in Gabby Gleanings to the effect that he is a beauty show all by himself. He says the item originated in the fertile brain of a man who is jealous of his eagle eye, pink checks, erect carriage and Apollo-like form. The name of the gentleman is withheld for obvious reasons.

The report that Roy Baker sighs for more piano moving jobs is probably without foundation.

Will Rindge, having successfully negotiated the Eastern States and New England by automobile, is now undertaking to decide whether he will devote his summer 1917 vacation to a trip to New Orleans or San Francisco.

Thomas Ford, the well-known specialty salesman, is making a trip through the cities of Northern Indiana this week. He has sold his ford and will travel by rail the remainder of the winter season.

G. K. Coffey says he has turned over a new leaf with the New Year and concluded to abandon the idea that he must pay the highest price for everything in his line. This resolution applies particularly to livery stable charges and the tariff on meals at private houses at way stations.

Members of Grand Rapids Council will have to forego one pleasure at their annual banquet in March—a speech by a live Governor. For many years this has been a regular feature of the event, but Governor Sleeper is not a speech-maker and—thank Providence—he does not try to talk when he knows he can't which is very greatly to his credit.

Speaking of Governors, it should not be forgotten that the man who conducted the Sleeper campaign and rolled up such a large majority for his candidate is a former Grand Rapids traveling man—John D. Mangum, who represented the former firm of Welling & Carhart on the road in Northern and Western Michigan several years. John had a wide acquaintance in those days in the territory in which he traveled. He retired from the road about twenty years ago to engage in the clothing business at Marquette. He is half owner of the Marquette Chronicle, was Postmaster of Marquette many years; has handled timber and mineral lands and pulled off some of the largest business deals ever consummated in the Upper Peninsula. He is the newspaper partner and boon companion of Hon. A. T. Roberts, who may conclude to make the campaign for U. S. Senator two years hence.

Harry Harwood's appointment at the hands of President Wilson has not yet been announced; but it is believed that the selection of an official position in keeping with his ability—and unselfish efforts for the success of the Democratic party—will not be long delayed.

Judging by the number of places where Jiffy-Jell is on sale, Hamel has been putting in double time since he connected himself with the Waukesha institution. Hamel says it is a pleasure to work for Mr. Glidden, because he is so appreciative of any extra effort which is made in his behalf. The relation between employer and employe appears to be ideal in this instance.

Up-to-date "Hub" Baker has received no overtures from the Bob Jones evangelistic committee to assist the movement with his prayer meeting experience.

Allen F. Rockwell.

To wind up the year the transfers of real estate in Chicago enjoyed one of the best weeks of the year, both in flat building and manufacturing property, totaling up well over two million.

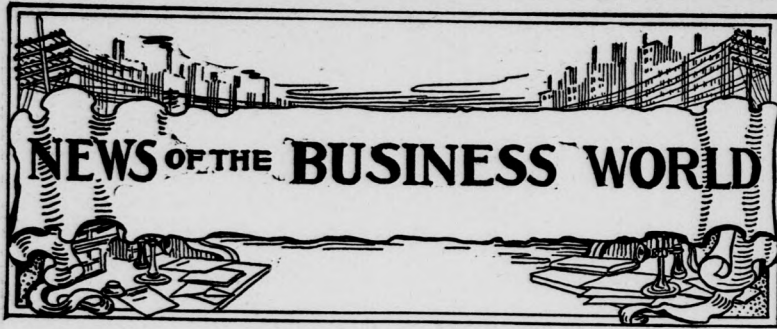
The Leather Parts Co. has changed its name to Grand Rapids Leather Novelty Co.

It will pay you to fill your windows with Quaker Oats, and with a card reading something like this:

Quaker Oats

**The Price has
not as yet
gone up**

10c and 25c



Movements of Merchants.

Freeport—R. Walton has opened a meat market.

Romeo—W. P. Coe has engaged in the drug business.

Concord—Millard Smith has sold his bakery to June Dixon, who took possession Jan. 1.

Munising—A. Kelly is closing out his stock of general merchandise and will retire from business.

Manistee—The George Kraft Co. will remove its stock of bazaar goods to Grand Rapids within 30 days.

Allegan—W. H. Fouch, who conducts a drug store at Fennville, will open a branch store here April 1.

Bannister—Frank Newson has sold his stock of general merchandise to Carl Criner, who took possession Jan. 1.

Saranac—John Adgate has sold his meat stock and store fixtures to his brother, Earl, who has taken possession.

Detroit—Candler & Oehring Co., engaged in the roofing business, has changed its name to the Robert Candler Co.

Grand Ledge—The Grand Ledge Milk Co. will build two new plants early this spring, one at Sparta and one at Hastings.

Albion—Walter E. Baumgardner, of Bluffton, Ind., has leased a store building which he will occupy with a stock of bazaar goods Jan. 15.

Rockford—Harold Haag has purchased a half interest in the Pierson garage and the business will be continued under the style of Pierson & Haag.

Plymouth—The J. D. McClaren Co., owner and operator of a chain of elevators throughout the State, has placed its affairs in the hands of a receiver.

Nashville—Silas Endsley has sold his stock of agricultural implements to G. B. and W. B. Bera, who will consolidate it with their stock of vehicles.

Jackson—The Brewer Coal Co. has engaged in business with an authorized capital stock of \$18,000, of which amount \$12,000 has been subscribed and paid in in cash.

Schoolcraft—James B. Harrison and son, Mack, have purchased the lumber stock, buildings and other property of the Schoolcraft Lumber Co. and will continue the business.

Battle Creek—A. F. Schott and A. D. Baxter, proprietors of the United Sales Co., of Toledo, Ohio, have purchased an interest in the Jacob Weickgenant stock of dry goods, furniture and carpets. The business will be continued under the same style.

Muskegon—The Anderson Packing Co. has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and \$5,000 paid in in cash.

Jackson—Mrs. Sarah Russell and Mrs. Charles Mathews have formed a copartnership and purchased the Subway Inn of Krause & Hulziger, taking immediate possession.

Interlochen—The Interlochen Canning Co. has been organized with an authorized capital stock of \$5,000, of which amount \$3,000 has been subscribed and \$1,790 paid in in cash.

Owosso—Mrs. Frank Mack and Miss Neva Lewis have formed a copartnership and taken over the Smafield Hat Shop and will continue the business under the style of the Elite Hat Shop.

Hesperia—A careless farmer left ten sacks of beans inside of the Hesperia State Bank recently, and upon his failure to return before closing hours, the costly product was removed to the safety deposit vault.

Detroit—The Emporium Dry Goods Co. has taken over the stock of Goldberg Bros. and will continue the business at the same location. Goldberg Bros. will retire from business, after forty years in the dry goods trade.

Hillsdale—The Hillsdale Merchandise Co. has been incorporated with an authorized capital stock of \$30,000, \$15,000 being paid in in cash and the balance to be sold as the business demands. The company will job paper, woodenware, bags, matches, twine and various sundries and will also be distributors of Veeder brooms and Clark axe handles.

Manufacturing Matters.

Monroe—The River Raisin Paper Co. has increased its capital stock from \$150,000 to \$750,000.

Sturgis—The Aulsbrook & Jones Furniture Co. has increased its capital stock from \$100,000 to \$250,000.

Breckenridge—The Breckenridge Co-Operative Creamery Co. has been incorporated with an authorized capital stock of \$8,000.

Niles—The Niles Lumber Co. has been incorporated with an authorized capital stock of \$35,000, all of which has been subscribed and paid in in cash.

Newaygo—The Henry Rowe Manufacturing Co., manufacturer of automatic lathe trimmings, dowells, etc., has increased its capital stock from \$25,000 to \$35,000.

Detroit—The Service Products Machine Co. has engaged in the manufacture of auto parts, tools, accessories and specialties with an authorized capital stock of \$25,000, of which

amount \$15,000 has been subscribed and \$3,000 paid in in cash.

Lansing—The Hager Lumber Co. has been incorporated with an authorized capitalization of \$40,000, all of which has been subscribed, \$8,000 paid in in cash and \$32,000 paid in in property.

Detroit—The Detroit Metallic Casket Co. has been re-incorporated to manufacture caskets and burial supplies with an authorized capital stock of \$50,000, all of which has been subscribed.

Detroit—The Peninsular Motors Co. has been organized to manufacture motors and other machinery with an authorized capitalization of \$1,000, all of which has been subscribed and paid in in cash.

Detroit—The Pharmacy Glass Co. has been organized to manufacture laboratory and pharmacy glassware with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Jackson—The American Oil Corporation has been incorporated with an authorized capital stock of \$100,000, of which amount \$75,000 has been subscribed, \$3,413.04 paid in in cash and \$71,586.96 paid in in property.

Detroit—The Siewek Tool & Machine Works has engaged in the manufacture of jigs, tools and special machinery with an authorized capital stock of \$275,000, of which amount \$250,000 has been subscribed and paid in in property.

Detroit—The Newness Manufacturing Co. has engaged in the manufacture of automobile parts and accessories with an authorized capital stock of \$5,000, of which amount \$3,000 has been subscribed, \$300 paid in in cash and \$2,500 paid in in property.

Detroit—Apex, Incorporated, has engaged in the manufacture of engineering materials and specialties pertaining to heating, plumbing and power work with an authorized capital stock of \$12,500 of which amount \$6,250 has been subscribed and \$1,250 paid in in cash.

Grand Haven—The Hamilton Motors Co. has been incorporated to manufacture motors and engines, autos and other motor driven and engine driven vehicles and conveyances, with an authorized capitalization of \$500,000, of which amount \$250,000 has been subscribed and \$75,000 paid in in property.

Buchanan—The Clark Equipment Co. has engaged in the manufacture of all kinds of tools, drills, machines, apparatus, appliances and autos, parts and equipment with an authorized capital stock of \$3,000,000 common and \$2,000,000 preferred of which amounts \$3,394,700 has been subscribed and paid in in property.

Lansing—The automobile has scored another victory in this city, the Grammel harness shop, 1219 Turner street, a business landmark of North Lansing, having been forced to close out its stock. The business was founded in 1871 by the father of R. G. Grammel, who, with Paul Noch, his assistant for twenty-five years, will retire from active business. During the forty-five years of its existence the shop was

known all over Central Michigan, but trade has steadily declined of late years. The motor truck which replaces the city draft animal and the farm tractor are the last chapters in the decline of the horse, according to Mr. Grammel, who saw the end coming when the pleasure car first began to cause a slump in his buggy sales.

"Incapable of Being Estimated."

Detroit, Jan. 2—I desire to add my contribution to the commendatory words the Tradesman is receiving nowadays from merchants who have received unmeasured benefit from the remarkable series of insurance articles you have published weekly during the past two months. I have never seen a more clear and concise discussion of the subject anywhere, and I have been reading up on fire insurance for years. Articles on fire insurance written by insurance officials and agents are almost invariably so diffuse and involved that the lay reader gets very little light on the subject. The same is likely to be true of the theorist. To be understood by practical men fire insurance has to be discussed in a thoroughly practical manner—and this you have succeeded in doing most acceptably. I do not agree with the correspondent who said he considered these articles worth \$10 to him. In my opinion the information so generously dealt out to Tradesman readers is incapable of being estimated in dollars and cents, so far as its value to merchants is concerned.

J. S. Smith.

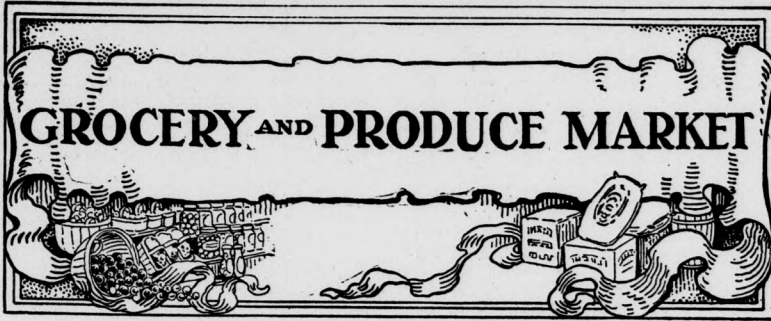
Makes Scrap Book Out of the Tradesman.

La Crosse, Wis., Dec. 31—I want to wish you a prosperous and happy New Year. The Tradesman has been more pleasant reading to me than I can ever tell you. I note in the issue of Dec. 20 how Mr. Quayle made a scrap book out of the front covers of the Tradesman. I wish you could see my scrap books, I make one out of the covers of the Tradesman and then I go through the whole paper and clip the most interesting articles—and I tell you I find a lot of good things.

Frank Stahem.

The resignation of Police Chief Healey in Chicago furnishes another interesting page in the very checkered history of that city's attempts to gain an efficiently administered force. He was asked to resign by Mayor Thompson, under charges which Mayor Thompson himself thought were palpably false. He had refused to leave office under fire until the Mayor interposed, and he yielded with something like a tacit protest. Promoted from the ranks, Chief Healey has undoubtedly given excellent service, and has done much to clean up a city that needed it. Chicago usually is about as wide open as the inhabitants wish it to be; Mayor and police try simply to gauge the public desire; but Healey by no means took an altogether passive attitude. He had assisted, again, in solving the traffic problems of a city that, having few boulevards or other arteries of great length, and with a business district restricted within a small "loop," has many of them. He has been indicted for conspiracy and malfeasance in office. In case he is acquitted, his post will be gone; it would seem there should have been some means of suspending him until tried.

Fitzgerald & Adams have engaged in the grocery business at Stanton, the stock being furnished by the Worden Grocer Company.



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, \$5@6.

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 and about 1/2c higher. Receipts are moderate and there is a good consumptive demand. Many creameries are showing defects in quality, owing to poor weather in the producing sections. Strictly fancy creamery butter is very scarce and undergrades are cleaning up fairly well. Local dealers hold fancy creamery at 39c and cold storage creamery at 36c. Local dealers pay 34c 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 (3 1/2@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—There is a fair supply of fresh gathered eggs coming in, and advices indicate a slight increase of shipments from Southwestern Michigan. The quality of the supply is irregular, some lots still showing considerable mixture with old eggs and many arriving more or less damaged by freezing, especially freight shipments which have been long on the way. High qualities are steady; defective stock rather urgently offered and of irregular value. Storage eggs are meeting a steady fair demand in regular distributing channels, and the recent reduction of stock in the warehouses leads to a generally confident holding. Local dealers pay 41c for fresh, candled and loss off, and hold candled at 44@45c. Cold storage candled are held at 36c for April and May, 35c for first, 32c for seconds and 32c 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—Shalotts, 60c per doz. bunches.

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

Lemons—California, \$3.50@3.75 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, 15 1/2c for Naples; 19c for California in sack lots.

Onions—Home grown \$4.25 per 100 lb. sack for red and \$4.50 for yellow. Spanish, \$1.75 per crate of either 50s or 72s.

Oranges—Pineapples 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@5 1/2c per lb. for shelled.

Potatoes—Tubers sell in a jobbing way at this market for \$1.85 per bu. Growers are getting \$1.50@1.60, delivered on track.

Poultry—Local dealers pay as follows, live weight; old fowls, light, 12@13c; medium, 13@13 1/2c; heavy (6 lbs.), 14c; springs, 14@15c; broilers, (1 1/2 lbs.) 18c; turkeys, 22@24c; geese, 10@12c; ducks, white pekin, 14c; heavy 14c; Indian runners, 12 1/2c. 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, \$2 per hamper.

Tomatoes—\$2.50 per 10 lb. basket.

Turnips—\$2.25 per bbl.

The Grocery Market.

Sugar—The New York refiners have reduced the price of granulated to 6 3/4c and the market is weak and uncertain as to the future. Some circles are suggesting that peace might not prove the bear card that the trade predicts. It is pointed out that not only the neutral countries need supplies and are curtailing consumption, but belligerents as well would purchase were it possible to get the sugar. Russia is short of its requirements and even Germany could use more than its crop.

Tea—The market is quiet and there are no new developments of interest. Business is still under the influence of the holidays, little being done either locally or for the out-of-town trade. Sentiment is generally optimistic, it being argued that statistics warrant this feeling, regardless of the length of the war—peace, in fact, being regarded in some circles as a bull argument. The duty talk now revived in the press is again an influence, although the trade as a rule does not look for any immediate developments

and some suggest that when the impost is placed, if ever, there will be nobody with much stock to benefit thereby. A deficit in the revenue is given as the prime reason for the belief in a duty.

Coffee—No change in Rio or Santos grades. Milds show no change for the week, except that Maracaibo is a small fraction higher on account of crop damage. Milds will share in any advance which happens to Brazils.

Canned Fruit—The market was on an entirely nominal basis. There were no offerings from first hands, but for the time being, at least, there was no effort to make new purchases.

Canned Vegetables—The weakness on tomatoes which has been more or less of a feature for the past two or three weeks seems to have given way to a much steadier feeling. There are no offerings of old pack tomatoes at less than \$1.25 f. o. b. cannery and there seems to be a growing reluctance to sell at that figure. Apparently the low quotations have been determined as a result of the absence of demand and as soon as there is the slightly indication of any awakened interest the market shows an immediate response. In the matter of futures the situation is shaping itself a little more clearly. The offerings by a few canners at low prices seem to have been largely disposed of, and so far as can be judged are not based on 1917 costs. With these offerings eliminated it leaves the 1917 season still unopened, for practically all of the large canners have indicated their determination not to name opening prices until spring. Jobbers on their part are just as well satisfied that this should be so as long as the entire trade is on a uniform basis. The market for all other vegetables is quiet but firm on the basis of quotations.

Canned Fish—The market is on a nominal basis, but at the same time displays a strong undertone. It is stated that none of the items on the list are in a position to care for any active demand and that if such should develop higher prices will promptly result.

Dried Fruits—There is some expectation of an increase in business after the annual inventories are completed and from that standpoint the market is a firm one. The trade here is interested in obtaining as well as it can a clear idea of conditions on the coast, which in some instances are turning out to be a little different from what have generally been supposed. In the matter of prunes, however, it is understood that there is a much smaller supply on hand than is customary at this time of the year. One of the most important packers in a letter to his representative here stated that stocks of prunes now on the coast will be between 9,000 and 10,000 tons, and that other estimates running as high as 12,000 tons are regarded as excessive. Furthermore, there are not more than 300 tons in growers' hands. The last price paid was 6 1/2c to growers. It is stated also that there are not over seven or eight cars of cheap prunes on the market, and that as soon as these are dis-

posed of the price will advance. In fact, if there should be any sort of a demand develop the market will show a quick response. There is nothing in the way of demand for any of the other fruits.

Rice—The situation shows no change. The trade is practically at a standstill, since distributors are disinclined to take hold until the inventories are eliminated. The arrivals are expected to be better as a result of the lifting of the embargoes in the South, but it is pointed out that orders placed for October delivery have yet to be filled by the mills, so that stocks will not be swelled. Prices are firm in the South, with extra fancy head scarce. The planter is asking full quotations for his rough and expects to make the mills pay the same after the turn of the year.

Corn Syrup—There is no change in the situation. Shipments are badly delayed and the freight congestion adds to the difficulties of the manufacturers. The demand has let up for the holidays, confectioners having closed down their plants for inventory. Supplies are still insufficient to go around.

Provisions—Smoked meats steady, but hams have declined 1/2c during the week, as has bacon. These declines are due to a fair production and a larger consumption of fresh meats and poultry. Pure lard is firm and unchanged. The supply is moderate and the consumptive demand good. Compound lard is firm at unchanged prices. Barreled pork is firm and unchanged, with moderate receipts and only a fair consumptive demand. Dried beef is firm and unchanged, with a good demand.

Cheese—The market is steady, with prices unchanged. Receipts of fresh-made cheese are very light and consumptive demand from the jobbing trade is good. There is some export buying for immediate shipment, but no condition which indicates immediate change.

Salt Fish—Prices show no change. Small sizes are in very light supply. Cod, hake and haddock are still firm and unchanged.

Safety First in the Bread Business.

The Grand Rapids Bread Co., whose bakery is one of the most modern and up-to-date in the world, began operations in a small way last week. Thursday and Friday evenings receptions were tendered local grocers and clerks and their families, which were well attended and proved to be very enjoyable. All who accepted the invitation were shown through the establishment and given an idea of how bread can be produced without being touched by human hands. Manager Plumb is rapidly surrounding himself with complete and competent manufacturing, office and sales forces and will soon be in a position to handle the outside trade. Deliveries to the city trade were begun yesterday.

Allen Freeman has engaged in the grocery business at Hastings, the Worden Grocer Company furnishing the stock.

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

Grand Rapids, Dec. 18—In the matter of Hamill Drug Co., the hearing on the order to show cause as to sale of assets was held this day. Various bids were received, the highest of which was the one of Claude Barrett, of Grand Rapids, for \$300, which was considered and the sale accordingly confirmed.

In the matter of D. W. Connine & Son, the hearing on the order to show cause as to sale of assets was held this day. Various bids were received, the highest of which was that of Thomas Welch, of Grand Rapids, for \$13,253.55, including the individual bankrupt's exemptions, the bankrupts accepting \$200 each in lieu of their stock in trade exemptions.

In the matter of American Automobile Supply Co., the first meeting of creditors was held this day. Walter H. Brooks, of Grand Rapids, was elected as trustee, and his bond fixed at \$2,000. The first meeting of creditors was then adjourned without day.

Dec. 19—In the matter of Peter De Vries, the first meeting of creditors was held this day. No trustee was appointed.

Dec. 20—In the matter of Albert Oltman, bankrupt, a petition in bankruptcy has been filed, adjudication made, and the matter referred to Referee Corwin. The schedules show liabilities amounting to \$918.39 and assets amounting to \$635, of which \$250 is claimed as exempt by the bankrupt. Following is a list of creditors, all located in Grand Rapids:

Fred Oltman	\$500.00
Citizens Telephone Co.	6.73
Fred J. Church	110.00
D. F. Van Dyke	12.10
Paul Steketee	4.03
Fred W. Fuller	37.66
W. T. Welch	4.50
Houseman & Jones Clothing Co.	24.00
Dr. J. G. Huizenga	1.25
Herpolsheimer Co.	9.94
Stonehouse Carting Co.	6.34
Steinbrecher Brothers	30.00
Welmens, Dykman Fuel Co.	13.30
Daane Market	37.41
Fred J. Brogger	89.88
Wm. Brummeller & Son	3.45
The Brummeller-Van Strien	27.80

In the matter of Elmer Graves, of Grand Rapids a petition of bankruptcy has been filed, adjudication made, and the matter referred to referee in bankruptcy. The schedules of the bankrupt show liabilities amounting to \$600 and assets amounting to \$100, all of which is exempt. The estate contains no assets. The creditors are as follows:

Wurzburg Dry Goods Co., Grand Rapids	\$113.00
Miss M. McDonald, Grand Rapids	120.00
J. T. Hughes, Grand Rapids	70.00
S. H. Metcalf & Co., Grand Rapids	115.00
George Jackson, Morley	140.00
Anderson & Hultman, Grand Rapids	22.00
Home Fuel Co., Grand Rapids	20.00

Dec. 22—In the matter of Albert S. Gage, bankrupt, a petition in bankruptcy has been filed, adjudication made, and the matter referred to Referee Corwin. The schedules show liabilities amounting to \$36,669.13, and assets amounting to \$100, all of which is claimed as exempt to the bankrupt. There is only one creditor:

Corrie Munn, Washington, D. C.	\$36,669.13
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Dec. 26—In the matter of Jacob Buys, the first meeting of creditors was held this day. Joseph Gillard was appointed trustee by the referee.

Dec. 27—In the matter of Harve L. Godfrey a special meeting of creditors was held this day. Order that trustee file his final report and account. It was determined that there were insufficient funds in the hand of the trustee to pay a first dividend of 5 per cent. at this time.

In the matter of John F. Robles, bankrupt, a petition of bankruptcy has been filed, adjudication made, and the matter referred to Referee Corwin. The schedules show liabilities amounting to \$500 and assets amounting to \$250, all of which is claimed as exempt by the bankrupt. There is only one creditor, as follows:

Huttig Manufacturing Co., Muscatine, Iowa	\$500.00
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Dec. 29—In the matter of Marinus Van Essen, the first meeting of creditors was held on this day. No trustee elected or appointed.

Dec. 29—In the matter of James Goosen, the first meeting was held this day. No trustee appointed or elected.

Dec. 29—In the matter of Laurence Christensen, the first meeting of creditors was called in this matter and the bankrupt not appearing, it was adjourned until Jan. 10.

St. Joseph, Dec. 23—In the matter of Maurice E. Pratt, bankrupt, of Otsego, an order was entered calling the first meeting of creditors at Allegan on Jan. 5 for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business as may properly come before the meeting.

In the matter of Maurice L. Jones, bankrupt, of Benton Harbor, the adjourned first meeting of creditors and the

hearing on the trustee's petition to recover a ford automobile was held at the referee's office. From the examination of the bankrupt it was determined to further adjourn the hearing until Jan. 6.

Dec. 26—In the matter of the Denton Manufacturing Co., bankrupt, of St. Joseph, the trustee filed his supplemental final report showing distribution of all the funds of the bankrupt estate, whereupon an order was entered by the referee closing the estate and cancelling the bond of the trustee. An order was also made recommending the discharge of the bankrupt. The record book and files were returned to the clerk's office.

In the matter of Charles E. Gray, bankrupt, of Kalamazoo, the trustee filed his final report and account, showing total receipts of \$6,177.48 and disbursements of \$2,467.32, leaving a balance on hand of \$3,710.16, whereupon an order was made by the referee calling the final meeting of creditors at his office on Jan. 13, for the purpose of passing upon the trustee's final report and account, the payment of administration expenses, and the declaration and payment of the final dividend. Creditors were directed to show cause why a certificate should not be made recommending the bankrupt's discharge.

Dec. 27—In the matter of Elizabeth Hare, bankrupt, of Kalamazoo, the first meeting of creditors was held at the latter place. The bankrupt was sworn and examined by the referee, and it appearing she had no assets, except those claimed as exempt, and no claims having been proved and allowed an order was entered that no trustee be appointed and that the bankrupt be allowed her exemptions as claimed. Unless cause to the contrary be shown, the estate will be closed within thirty days.

In the matter of Bert Ruben, bankrupt, of Paw Paw, the trustee filed his supplemental final report and vouchers, showing the distribution of all the funds of the bankrupt estate, whereupon an order was made by the referee recommending the discharge of the trustee, cancelling his bond and closing the estate. No cause to the contrary having been shown, a certificate was made by the referee recommending the bankrupt's discharge. The record book and files were returned to the clerk's office.

Dec. 28—In the matter of William Sweetland, bankrupt, of Kalamazoo, the first meeting of creditors was held at the latter place. Milo O. Bennett was elected trustee, his bond being fixed at \$500. George E. Foote, Roscoe G. Goemmer and Fred Tyson, of the same place, were appointed appraisers. By a unanimous vote of the creditors present and represented, the trustee, upon the inventory and report of appraisers being filed, was directed to sell the assets of the bankrupt estate at public or private sale. The bankrupt was sworn and examined by the referee and the meeting adjourned for three weeks.

In the matter of Roscoe M. Tabor, bankrupt, of Kalamazoo, an order was entered by the referee confirming the sale of the bankrupt's patent on a heat deflector to the Monitor Stove & Range Co., of Cincinnati, Ohio, for \$150.

Dec. 29—In the matter of Louis J. Rasak, Charles Rasak and Rasak Brother a copartnership, bankrupt, of Dowagiac, the first meeting of creditors was held at the latter place, and George E. Fields was elected trustee, his bond being fixed at \$500. Don B. Reshore, George Holmes and Michael M. Cullinane, of the same place, were appointed appraisers. The bankrupts were sworn and examined by the referee, without a reporter and the meeting adjourned for three weeks.

In the matter of John Udbye, bankrupt, of Benton Harbor, the trustee filed his supplemental final report showing distribution of all the funds in the bankrupt estate, with request that he be discharged as such trustee. The matter was considered and an order made by the referee discharging the trustee, cancelling his bond and closing the estate. A certificate was also made recommending the bankrupt be granted his discharge. The record book and files were returned to the clerk's office.

Dec. 30—Based upon the petition of ten creditors, Mrs. J. C. Neuman, of Dorr, Allegan county and who recently made a general assignment for her creditors, was adjudicated bankrupt and the matter referred to Referee Banyon, who was also appointed receiver, who made an order for the bankrupt to prepare and file her schedules.

John Crowley, of Dowagiac, filed a voluntary petition, individually and as a partner of the Wogoman City Bakery, a copartnership, whereupon an order was entered by the District Judge adjudicating Crowley and the copartnership bankrupt. The matter was referred to Referee Banyon, who was also appointed receiver. The following are scheduled as creditors: Armour & Co., Kalamazoo \$ 97.75
Whiteman Bros., South Bend 55.74
Colby Milling Co., Dowagiac 52.41
Kalamazoo Vegetable Parchment Co., Kalamazoo 2.41
Niles Grain Co., Niles 43.57
Lockaway & Stouck, Benton Harbor 7.48
Hilker & Bletsch, Chicago 28.00
South Bend Wholesale Grocer 104.37
Wolverine Spice Co., Grand Rapids 10.25
Morris & Co., Chicago 103.05

Ralston Purna Co., St. Louis	4.20
W. H. Edgar & Son, Grand Rapids	38.35
Chapman & Smith Co., Chicago	39.76
Daily News, Dowagiac	25.32
P. D. Beckwith Estate, Dowagiac	54.26
Ralph Clasphy, Dowagiac	9.00
Herman Grabmyer, Dowagiac	41.65
Boyd, Redner & Son, Dowagiac	9.00
Bart Foley, Dowagiac	1.85
Squires & Aldridge, Dowagiac	3.00
Con Horan, Dowagiac	5.00
Ad Seidel & Sons, Chicago	23.87
Crown Paper Co., Jackson	17.85
Bainton Bros., Buchanan	127.67
Fleischman Yeast Co., Chicago	99.73
Cornwell & Co., Saginaw	35.40
Fred Blackmond, Dowagiac	14.50
Dowagiac National Bank, Dowagiac	97.75
Denon Hardware Co., Dowagiac	4.00
Total	\$1,210.67

Assets	\$110.00
Bakery, fixtures, tools, etc.	90.00
Stock in trade	6.40
Debts due on open accounts	6.40
Total	\$506.40

Commends the Position of the Tradesman.

Kalamazoo, Jan. 2—You are carrying on a splendid work and I am sure, sooner or later, that the people of Michigan will be awakened to the great injustice that is being brought upon them through the insurance trust. An additional hardship was brought about through the enactment of the anti-discrimination act.

Those of us who are fighting for justice realize the power backed by the millions at the command of this combine and we are also aware of their unscrupulous methods of blocking any movement that would protect the rights of the buyers of insurance. With the principle at stake and with a determination upon our part, sooner or later, the people will realize the great burden that is being placed upon them through this unjust law, and rise up with indignation and assist us in passing a law that will be fair to all concerned.

I hope our Legislature will see the injustice of the present law and repeal the same and pass one that will protect the interest of the citizens of this State. I hope that we can

present the matter to them so that they will be glad to rectify the mistake that was made by the last Legislature in enacting so one-sided a measure. I am in hopes that Governor Sleeper will appoint an Insurance Commissioner who will realize that it is his duty to protect the citizens of our State instead of the insurance combine. James B. Balch, Mayor of Kalamazoo.

Are you keeping up with the advance in prices? Remember, every day shows an advance in cost to you. Are you taking advantage of the goods you have on hand and following the market? Remember that if the market had dropped you would have had to go with it.

A man takes a day off when he celebrates a birthday. But a woman takes a year off.

Charles H. Hulburt	Reuben S. Chandler
Oscar T. Hulburt	John Gillies
S. W. Bradley	
Members	New York Stock Exchange Chicago Stock Exchange Chicago Board of Trade Minneapolis Cham. of Commerce St. Louis Merchant's Exchange New York Produce Exchange
Hulburt, Warren & Chandler	
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Elkhart Gas and Fuel Company, Elkhart, Ind.
Valparaiso Lighting Company, Valparaiso, Ind.
Holland City Gas Company, Holland, Mich.
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Boise Gas, Light and Coke Company, Boise, Idaho
Sheboygan Electric Company, Sheboygan, Wis.

Under the direction of

Kelsey, Brewer & Co.
Operators—Engineers
10th Floor Grand Rapids Savings Bank Building

GRAND RAPIDS, MICHIGAN

DETROIT DETONATIONS.

Cogent Criticisms From Michigan's Metropolis.

Detroit, Jan. 2—A campaign for a bigger and better No. 9 Council has been inaugurated and is under the direct supervision of a committee appointed for that purpose, with Stanley J. Hitchings, representative for A. Krolik & Co., as chairman. Valuable prizes will be given to members securing new members—the greater number secured, the more valuable the prize. Literature has been sent out that is intended to arouse the inactive members from their lethargy. The campaign is already well under way and is advertised to close March 17. Some time in February the Council will lease one of the leading opera houses for one night, the proceeds over a certain amount taken in at the performance going to the Council. It is expected the efforts of the members of No. 9 will pack the house to overflowing. E. C. Brevitz is Senior Counselor.

A. S. Qupas has opened a grocery and confectionery store at 1473 Michigan avenue.

Arthur Rosenthal, proprietor of the Globe Department Store, Traverse City, spent the holidays in Detroit. He was here on a business trip.

Al. Shaw will succeed M. C. Beade as representative for Burnham, Stoepel & Co., covering a portion of the Indiana territory. Mr. Shaw spent the holidays in New York, his former home.

Ray W. Donohue has been appointed sales manager of the Regal Motor Car Co., succeeding C. J. Landen, resigned.

Harry Bassett is well known as a cigar salesman of merit. Few, however, know that he is an assistant buyer; in fact, Harry didn't know it himself until M. E. Maher, President of the M. E. Maher Co., a house in which Mr. Bassett, better known to his intimates as "U. B." Bassett, is a member, invited him on a buying trip to the Metropolis. Many and careful were the preparations

that the chubby faced "U. B." made for the momentous trip. Chief among paraphernalia was what is termed by big Jack Murphy, another member of the house, his "Soup and fish," meaning presumably a full dress suit. Right there is where U. B.'s friends conceived the idea of thrusting upon the shoulders of Detonations the responsibility for announcing the Big Trip of U. B., his first to New York. Knowing from past experiences that it was unnecessary to wear a "soup and fish" in the quest of broad leaf and clear sawdust fillers, naturally Mr. Bassett's cohorts became suspicious, keeping in mind that old song, "There's a broken heart for every light on Broadway." At this writing Harry Bassett—"soup and fish"—and all, are back in Detroit and there is more of the story we are asked to write, possible the most interesting part, but we are as a matter of caution going to advise those of the legion of friends of our hero to ask him for the sequel. We simply won't write it, so there.

Louis Morris, general merchant of Kingsley, spent the last week in Detroit on a business trip.

Speaking of Happy New Year, why not wait until January 2 to mail the Christmas bills?

P. H. Aber, dry goods and furnishing goods merchant, Ford City, a suburb of Detroit, presented his son with a handsome Christmas remembrance in the shape of a partnership in the business. The style of the firm is now P. H. Aber & Son.

News reports state that the Emporium Dry Goods Co., composed of local and foreign capital, has purchased the Goldberg Brothers department store. It is rumored that the deal was consummated in behalf of local parties interested in a Detroit department store. Goldberg Brothers have been in the dry goods business in Detroit for twenty-five years.

Gibeau & Scheuren have engaged in the dry goods and women's furnishing goods business at 822 Dix avenue. The

store will be known as the Dixie Furnishers.

Judging from the enthusiasm emanating from the pen of the Sage of Mears, prosperity has again appeared in and about that vicinity.

The sixth semi-annual convention of the salesmen of the Detroit Vapor Stove Co. was held at the plant last week. The salesmen were entertained at the Statler Hotel as guests of the company.

Judging by the celebration of many in Detroit over the New Year festivities, the population of Detroit, temporarily at least, was increased many fold, to the view of many of the dwellers.

About 2,000 attended the annual salesmen's dinner given under the auspices of the Wholesaler's Bureau of the Detroit Board of Commerce on Dec. 29. James Keeley, editor of the Chicago Herald, was the principal speaker and all who heard him were greatly pleased.

Thieves stole shoes valued at about \$100 from the Waldorf Shoe Co., 101 Woodworth avenue, last week. Arrests were made later.

Henry Strub, proprietor of a dry goods store at 2613 Michigan avenue, has opened a meat market at 2631 Michigan avenue.

D. D. Thurber, proprietor of a garage at 78-80 Congress street, West, is having a new garage built at Cass and Congress, and will conduct it in connection with the old garage.

S. E. Levett has opened a meat market at 414 Ferndale avenue.

The big Industrial show will be opened Thursday night at the Armory.

The Harris Cartage Co. has purchased Shaw's garage, 2491 Jefferson avenue, West, and has taken possession.

What proved the most enjoyable and well attended reunion of the Veteran Traveler's Association occurred on Dec. 28 at the Wayne Hotel. J. Lou Lee, President of the W. M. Finck Co., was elected President of the organization for the ensuing year. Other officers elected were: John L. Root, Saginaw, First Vice-President; John A. Hach, Jr.,

Coldwater, Second Vice-President; J. S. Williams, Toronto, Third Vice-President; Frank M. Mosher, Port Huron, Fourth Vice President; Trustees—Theodore L. Backus, Frederick Stockwell, William J. Radcliffe, S. O. Brooks and Joseph Cooper, all of Detroit. Samuel Rindskoff, as usual, was elected to succeed himself as Secretary and Treasurer. Dr. J. A. Vance, of the Edmund Presbyterian church, was elected an honorary member and Chaplain to succeed Rev. Dr. Sayers, deceased. The new Chaplain succeeded immediately in ingratiating himself into the good graces of every veteran traveler present. An amendment to the by-laws was carried giving a life membership to the Association for the fee of \$2, the funds thus accumulated to be used as a fund for the sick and to aid those who might be in need.

Those fellows who always intend to swear off are like the shoe maker—the last is always in front of them.

F. I. Larrett, representative for Burnham, Stoepel & Co., with headquarters in Grand Rapids, was called to Alpena on account of the serious illness of his father, who at this writing is reported slightly improved.

On the other hand, we know of people who do not own an automobile yet they are continually running down others.

Some of these New Year resolutions are forgotten so soon they might with impunity be called revolutions.

Then, again, the recent vote dispensed with the necessity of further resolutioning. Only sixteen months more anyway.

H. C. O. L. gave the turkey immunity for New Year anyway.

A. E. Pennefather reports an overabundance of holidays.

Next holiday and celebration of note, is our birthday. James M. Goldstein.

A man always want to climb about three times higher than he can ever hope to get.



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

Barney says—

I didn't think much about the coffee business when we put in that first Roaster, but it is certainly a very big department now, with two big Roasters going all the time.

While the management are very cranky about the way we roast and handle our coffee, I guess that is the reason why our coffee business is growing so fast.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

MICHIGAN TRADESMAN

(Unlike any other paper.)
Each Issue Complete In Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

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Grand Rapids, Mich.

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E. A. STOWE, Editor.

January 3, 1917

DIGGING DOWN DEEPER.

Judging by the large number of fire insurance policies which have been sent to the Tradesman for inspection and criticism during the past two weeks, not over 90 per cent. of the policies on country stores are valid. Many of the policies are so slovenly written and the property descriptions are so incorrectly stated that they are not valid claims on the companies which stand sponsor therefor. In many cases the names of the insured are not correctly given. In the case of the Brown Grocery Co., for instance, one policy is written in the name of the Brown Co. and another Brown & Co. Neither of these policies have any value. No court would sustain them, because it is the business of the insured to detect and have remedied any mistakes of this kind made by the agent.

In many cases where there are several policies covering the same property, there is no provision for additional insurance. This, of course, renders the policies invalid.

In many cases concurrent insurance is permitted, but the different policies are not concurrent. This, of course, renders them invalid.

In many cases the "joker" is present, notwithstanding the opinion of the State Insurance Commissioner that the presence of this paragraph in the policy invalidates the policy and renders the agent interpolating it liable to fine and imprisonment for violation of the Anti-Discrimination law.

In the case of merchants who have called at the office to have their policies scanned, none have been found to have complied with the law regarding the iron safe clause, the inventory, record of purchases and record of sales. Some have iron safes, but do not live up to the other three requirements. These lapses place the insured in a critical position in the event of a fire, because they give the adjuster a club with which to secure a very low settlement with the insured.

On some of the policies there is a written, typewritten or rubber stamped notation in an obscure position—usually underneath the rider or riders—to the effect that the policy is based on the written application of the insured. Under no circumstances should the insured accept a policy with this sort of an inscription unless a duplicate copy of the application is attached thereto, because

the application is thus made part and parcel of the contract and should be embodied in the policy, instead of being kept secluded in the records of the agent, to turn up at some inopportune time long after the insured has forgotten all about it.

In no department of the retail business is there more crying need for education, instruction, common sense and compliance with the law than in the purchase of fire insurance.

Petroleum commands special interest in the West inasmuch as the center of production has migrated rapidly and is now far west of this city whereas petroleum introduced itself to the world as an important article of commerce in Pennsylvania before the civil war. The fortunes won in trade since Rockefeller went into it make any of the winnings of those who "struck oil" in the early days look insignificant, and yet the quick-made millionaire of the olden times was the man who had been fortunate in drilling for petroleum. The Southwest is the richest part of the field at present, notably Oklahoma, but the industry has extended well into the mountain states. The interesting thing in the past two years has been the price of this commodity, for it was not one of those which the casual observer would have picked out as likely to be greatly affected by the war in Europe. The demands on the oil supply however have been much increased by that war and the price is double that of five years ago and the highest ever reached since the industry became conspicuous. Activities in the past few days indicate a further forward movement. The authorities say that the oil trade will have a still greater expansion. The uses for petroleum and its derivatives are multiplying all the time. Naturally the war ships of the world use a great deal, for it constitutes their fuel. Later on our navy will require great quantities, and after the war the market for the American product will probably be better than ever, partly because of the destruction of the oil wells in Roumania, where it is said that a full year will be needed to rehabilitate the industry. Russia also will require time to get its production in shape. Meanwhile all through the area covered by the various Standard Oil companies extension is in progress. Outside of those companies the Texas Company is making great strides, as one is reminded by a sharp advance this week in the price of its stock. The Sinclair Oil Company has become a great favorite during the short period of its life. It has just added Oklahoma producers to its equipment at a cost of \$6,000,000. Production in this country is now 265,000,000 barrels a year and as the industry has been moving latterly one would not be altogether wild to predict an output of a million barrels per day within the next decade.

The United States Government shows in its finances the effects of world events quite as clearly as do the affairs of its citizens. The treasury is running behind rapidly and the new taxes have not yet turned in any funds. It is admitted by some of the officials that a loan will be offered to the public early in the spring, the Panama Canal bonds being used for that purpose.

PROGRAMME PREPAREDNESS.

President Lake is determined to make the coming convention of the Retail Grocers and General Merchants' Association, to be held in Kalamazoo next month, unlike any previous meeting, in that he is working up a comprehensive programme for each session several weeks in advance of the meeting. Heretofore too little effort has been made in advance of the meetings, the trend the programme took at the conventions being largely spasmodic and impromptu. Mr. Lake is carefully planning the work to be undertaken at Kalamazoo, confining each topic to certain sessions, and arranging the programme so that discussion and action on any of the great questions now confronting the retailer can be accomplished at a single sitting.

One of the most vital problems which face the convention is the position the Association should take on the several bills which will be introduced in the meantime in the Legislature. Senator Tripp, of Allegan—himself a large merchant—proposes to devote a large portion of his time to the repeal of the so-called Anti-Discrimination law. He also offers to champion a measure to put the adjustment bureaus out of business and the attorney of the Tradesman is undertaking to determine the constitutionality of such an act. Pending the enactment of such a law—if it is found best to resort to the Legislature for a prohibitive act—merchants can accomplish the same result by insisting that the prohibitive rider—furnished by the Tradesman without charge—be placed on every fire insurance policy. It is to be hoped that President Lake will concede the importance of the insurance proposition and set aside an entire session to the consideration of the various topics which should be brought up under this general head. The remarkable disclosures which the Tradesman has been able to present along this line during the past eight weeks afford plenty of material for an educational session of great value to every merchant.

The changed aspect of the European war has but slight effect on commodities. While cotton and copper have fluctuated, steel is as firm as ever; indeed the tendency has been upward. The average of prices at the close of last week reached a new high level, and this week some items have been advanced. These figures refer to early deliveries. Enquiry beyond the middle of 1917 has practically ceased. Much steel is wanted for the manufacture of munitions. It is said that the Italian government is in the market for \$50,000,000 worth of shells while England and France are negotiating for considerable quantities. The Baldwin Locomotive Company is enquiring for 30,000 tons of steel for munitions. Another wave of buying of railroad equipment is on. Freight cars are wanted by American roads on a considerable scale and the demand for locomotives is said to have reached a total of \$27,000,000 within the past week or two. Two-thirds of the business is for foreign account. Activity in all these

lines is repressed by lack of coke, many furnaces having been banked for that reason, while insufficient transportation is as hurtful to industry as ever. Mills and furnaces in Western Pennsylvania are suffering from lack of the usual natural gas supply and many are installing oil-burning equipment. Shipments of lake ores by water in 1916 foot up 64,734,198 tons against 46,318,804 in 1915 and 32,021,900 in 1914. The aggregate shipped by lake and rail in 1915 was 47,272,751 tons. Returns of the rail movement for this year are not complete, but it is estimated that the aggregate by lake and rail will be 66,000,000 tons.

The presentation to Sheriff Eley, of Lima, Ohio, of a loving cup by the National Association for the Advancement of Colored People, "for devotion to duty in defending a colored prisoner from lynching, enduring torture and insult that the majesty of the law might be upheld, at Lima, August 30, 1916," is of more than local significance. Following one or two similar instances of recognition of devotion to duty, even unto death, in the South itself, it is one of the evidences of the assertion of the better element of communities against the worst. Sheriff Eley is particularly deserving of the honor done him, as he not only risked injury and death, but actually underwent an experience with the mob which might well have unnerved any but the stoutest. A rope was placed around his neck, and if the mob had not learned from other sources where the prisoner had been sent for safekeeping, he might have suffered the fate which he had balked them of meting out to the negro. As it was, he was severely beaten, but was finally rescued, and the negro also was saved. He is right in saying that he only did his duty. But in recognizing his bravery in doing it, his fellow-citizens are only doing theirs.

Merchants who wish waivers to attach to their policies providing that the adjustment of losses be made by the insurers and not by shrewd shysters in the employ of adjustment companies, will be supplied with printed forms free of charge by applying to the Tradesman. There should be three waivers for each policy—one for the company, one for the agent and one for the policy holder. Under no circumstances should the merchant attach the waiver himself. He must take his policy and the waivers to the agent, who is the only one authorized to make the change.

Unpopular Christmas presents have caused trouble, but a Philadelphia woman's generosity in buying her husband's Christmas gift has resulted in his death and the woman is now in a cell, charged with murder. She bought some shirts and underclothes for her husband and he did not like the color of the shirts or the fit of the other garments. They had words and in the argument the receiver of the gifts struck his wife and broke her nose. Then she seized a knife and plunged it into her husband. The moral is never to quarrel over Christmas gifts.



Two Ways to Spell a Good Thing

Teacher: "Spell dessert."
 Bobbie: "Is it where the camels live?"
 Teacher (severely): "Certainly not. It is the best part of dinner."
 Bobbie: "Oh, I can spell that—

"J-E-L-L-O"

And then Bobbie adds: "My mother sends me to the store every week for Jell-O and we eat it all up."

Good thing for the grocer, isn't it?

The things that are good enough to be eaten up and create an appetite for more are the ones that are most profitable to handle in the grocery business.

Jell-O is made in seven pure fruit flavors: Strawberry, Raspberry, Lemon, Orange, Cherry, Peach, Chocolate. Each 10 cents.

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

A tightly sealed waxed paper bag, proof against moisture and air, encloses the Jell-O in each package.



WE were very fortunate to secure fifty Cash Registers of various makes, through the failure of a large department store in the East. All of these registers are being re-built and re-finished, and cannot be told from new machines. We can quote you exceptional prices on these machines. Drop us a line advising how large a registration you want, and we will quote you price. These machines register from various amounts as low as \$1.00 and up to \$999.99 registration.

P. S —All of our machines have a two year guarantee.

The Vogt-Bricker Sales Co.
 211 Germania Ave.
 SAGINAW, MICHIGAN

Let us help you with your
Cheese Business

We can furnish you with
 Fancy June Made New Yorks
 The Tasty Kind

Fall Made Michigan
 Soft and Creamy

Fall Made Wisconsin

A good line of
 Imported and Domestic Cheese
 at reasonable prices

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

FRANKLIN
"SUGAR TALKS"
TO GROCERS



**"Drive Thy Business
 Let Not It Drive Thee"**

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

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

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

THE FRANKLIN SUGAR REFINING CO., Philadelphia



Spoiling a Man With Indiscriminate Admiration.

Written for the Tradesman.

If you are meeting Mrs. Larmont for the first time, just watch to see how quickly and how adroitly she will switch the conversation to her favorite theme. Before you know what has been done, it has ceased to be a conversation—she is doing all the talking, you are given the role of listener, and she is telling you about her husband.

Any casual remark that you let fall will set her going. You don't need to pick and choose as to a topic, for you can't say anything that won't bring to her mind something regarding Mr. Larmont and cause her to launch off on some phase of her husband's history or habits or opinions or tastes or achievements or what not. Perhaps you say that it is a chilly evening. She agrees with you—it seems very cold to her. Then quite likely she will continue in this way:

"There is such a difference in persons about feeling changes in the weather. Now my husband just glories in these crisp nights. He never minds the cold anyway. Wears the thinnest summer underwear all winter long—swelters if he puts on anything heavier."

By this time you may know that you are in for a lengthy account of Larmont's remarkable endurance. She gives examples and illustrations, bringing up what all he did in North Dakota twenty years ago, with the thermometer 60 degrees below zero. Naturally the North Dakota stories remind her of Mr. Larmont's adventures in the Klondyke, where he of course outdid everyone else and even his own previous experiences.

If you don't like being just a listener, you will get away from Mrs. Larmont as soon as you decently can; but if you are patient you may wish to try it out a while longer and hear more of the wonderful Larmont. Possibly you speak of an automobile. Be prepared now for a steady flow of eulogy for an indefinite length of time.

Mr. Larmont's skill in driving a machine is simply unequalled. No other living man is so careful, so watchful in avoiding difficulties, so quick and sure in an emergency. He has driven a great many thousands of miles and has encountered all sorts of perils and never has had the slightest accident.

Mr. Larmont conducts a sale and repair garage. And if he is an adept in driving, what term should be used to denote his expertness in repair work? His mechanical ability, in his wife's opinion, really beggars all de-

scription. If there is any such thing as making a decrepit auto go, Mr. Larmont can do it. He succeeds when other old automobile men fail utterly.

He can not only drive machines and repair machines, he can sell machines. In Mrs. Larmont's estimation her husband's powers of salesmanship are little short of marvelous. When he takes a prospect out for a spin, the prospect might as well write the check for the new car and be done with it.

The high cost of living, such a bugbear just now to most matrons, has no terrors for Mrs. Larmont. She feels assured that her husband will make an ample income, and she never tires of expatiating on his generosity in providing for his family.

To his ability in making money he adds an even more remarkable shrewdness and sagacity in investing it. "Mr. Larmont can see into a millstone further than the man who made it. He knows what to take hold of and what to let alone, and he always is lucky. No one ever is smooth enough to do him out of a dollar."

This admiring wife is much given to making comparisons between the grand prize she drew in the matrimonial lottery and the husbands of her sisters, friends and acquaintances, always to the disadvantage of the latter. Her praise of Mr. Larmont's disposition and her unqualified approbation of all his little traits and peculiarities never fail. As she considers him very witty, she often quotes his bright remarks and sharp replies. She boasts of his aristocratic ancestry—there was a great-uncle on his mother's side who was a distinguished general—and it is no secret that she believes her husband remarkably handsome.

Now what is this much adored man really like? Let Mrs. Clarkson answer.

It happens that Mrs. Clarkson first made Mrs. Larmont's acquaintance at a time when the latter's husband was away for a few weeks. Being thrown much in her presence, Mrs. Clarkson of course had to hear all about Mr. Larmont. "I was prepared not to find him quite so remarkable as she pictured him, but I confess it was a surprise to see him as commonplace as he really is. His opinions are all of the cut-and-dried sort, and his witticisms are as stale as circus jokes. With that remarkable business ability that she always is telling about, he has succeeded in making little more than a living. He is blissfully unconscious of his own failings and is conceited beyond endurance. How can anyone so ordinary be the object of such unbounded admiration?"

Mrs. Larmont's constant ringing of



It is Popular

Housewives and Chefs like and use

MAPLEINE

It is undoubtedly one of the most useful flavors.

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

CRESCENT MFG. CO.
Seattle, Wash.

McCray Sanitary Refrigerators

will increase your sales and your profits by keeping your perishable goods fresh and salable at all times. Write today for Catalog and "Easy Payment Plan."

No. 70 for Grocers—No. 92 for Residences—No. 62 for Meat Markets—No. 51 for Hotels and Institutions.

McCray Refrigerator Company

744 Lake Street Kendallville, Indiana

Agencies in all Principal Cities



139-141 Monroe St.
Both Phones
GRAND RAPIDS, MICH.

School floors, office floors, hospital floors, creamery floors, any floors, old or new, concrete or wood, can be made sanitary, dustless, quiet, slip-proof, permanent, with UNILATERITE MASTIC FLOOR COVERING. Sample free
Frank L. Dykema Co. 201 Shepard Bldg. Grand Rapids, Mich.

Invest in Service



The Citizens Telephone Company has 15,530 telephones in the Grand Rapids Exchange.

Copper Metallic Long Distance Connection with 200,000 Telephones in Michigan, also with points outside.

Our Rapid Growth Speaks For Itself

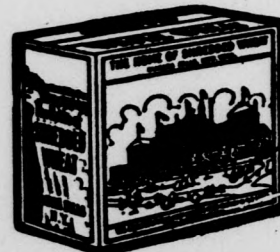
Citizens Telephone Company

You Know the Package

It stands for all that is clean, pure and sanitary in food manufacture, and for all that is humane in the treatment of employes.

Shredded Wheat

is in a class by itself. It is the best advertised cereal food in the world—sold in every city, town and village in the United States and Canada. Always the same high quality. If your customers eat it for breakfast, ask them to try it for luncheon with sliced bananas or other fruits.



This Biscuit is packed in odorless spruce wood cases, which may be easily sold for 10 or 15 cents, thereby adding to the grocer's profits.

Made only by

The Shredded Wheat Co.
Niagara Falls, N. Y.

her husband's praises becomes extremely tiresome. Occasionally it is very funny. The one redeeming feature is that sometimes it stands in refreshing contrast to the talk of wives who are habitual fault-finders. The woman who, having married a man, soon places herself in harsh and censorious judgment on all his actions, his opinions, and his personal ways, is a familiar figure in every neighborhood. The habitual slant of her mind is that of disapproval. Whatever her husband does, be it right or wrong, is likely to receive her censure.

Indiscriminate praise and indiscriminate blame are both bad. With his wife regarding him as almost a demigod, such a man as Mr. Larmont hardly could have failed to develop an inordinate degree of self-satisfaction and vanity, and an insatiable appetite for admiration and flattery. On the other hand, the husband who is compelled to listen to continual unjust fault-finding becomes disheartened, or else he grows callous and pays no heed to his wife's opinions.

The ideal wife is a critic in the best sense of that much-abused word. She has a keen perception of merits and points of excellence, yet she is not blind to faults. Her approval has to be earned, but is never withheld when deserved. Her disapprobation is gentle as possible, and is not the indulgence of a carping disposition, but comes from an honest desire to aid in overcoming whatever weakens and hinders.

Not only in wives, but in husbands, fathers and mothers, sisters, brothers, and all close associates, do we see the three marked tendencies—indiscriminate admiration and approval, indiscriminate blame, and the fair, just, yet sympathetic and appreciative view. And in whatever capacity or relation, it always is he or she who regards us with the last, who helps us to attain and holds us to our best. Quillo.

Timely Warning From Internal Revenue Collector.

Grand Rapids, Jan. 2—In the experience of this office it has been found that many taxpayers in this district have been subjected to fines, penalties and additional tax through lack of knowledge of the income tax law, and it is to prevent a recurrence of these conditions, so far as possible, that it has been thought wise to prepare the enclosed instructions and send them to the Tradesman, feeling that the value of the article from a news standpoint, together with the information it carries to your readers who will be required to report on their income, will cause you to give it space in your news columns at an early date.

Nearly every community has taxpayers who, if they have not already done so, will be called upon sooner or later by Federal agents to make a report and pay a penalty for their deficiency. The Government cannot know to whom blanks should be sent in advance, therefore it is incumbent on the individual to make himself known to this office if he would escape an unpleasant situation later on.

Emanuel J. Doyle, Collector Fourth District of Michigan. Income Tax Information.

The time has arrived when persons who have an annual net income of \$3,000 or more should prepare a statement and report to the Collector at Grand Rapids. This is required un-

der the Federal income tax law, and should be reported on or before March 1 to avoid penalties and additional tax.

The impression prevails that it is unnecessary to report unless the income exceeds \$4,000. This is wrong. The law requires a report if the net income amounts to \$3,000, but a married man has no tax to pay unless his income exceeds \$4,000. A single person's exemption is \$3,000.

Generally speaking income consists of salary, profit or gain from professions, trades or partnerships, rents, interest, dividends, royalties, and profits from real estate or other dealings of any sort.

There are certain allowable deductions consisting of interest and taxes actually paid, losses, worthless debts, depletions and depreciations.

As a general rule professional men such as doctors, dentists and lawyers should report.

Every individual, firm or corporation paying salaries, rents or interest to any person in excess of \$3,000 should withhold the income tax thereon unless the person receiving same files an exemption claim in writing on a form prescribed by the Department. A report on all such transactions should be made to the collector on or before March 1. This includes all persons doing business for another in the capacity of trustee, executor or administrator.

All corporations having a legal existence, including these inactive, must report regardless of profits made or losses sustained. The trustee of a bankrupt corporation is required to file a report.

Blanks for all purposes under the income tax law are furnished upon application to Emanuel J. Doyle, Collector of Internal Revenue, Grand Rapids, who will be glad to answer any questions or furnish any information desired concerning the income tax law.

Germany's Possible Peace Motives.

New York, Jan. 2—There may be three underlying reasons why Germany has taken the initiative for peace:

1. She may now have the determination to be first in peace; for from the day England declared war and became one of the Allies, the statesmen of Germany must have realized the futility of an indefinite struggle.

2. Germany's conduct of the war from the rape of Belgium to the Armenian and Polish atrocities and submarine operations has turned the moral sentiment of the world so firmly against these manifestations of Prussian militarism as to now make some effectual appeal to the world to regain this lost moral sentiment an urgent necessity.

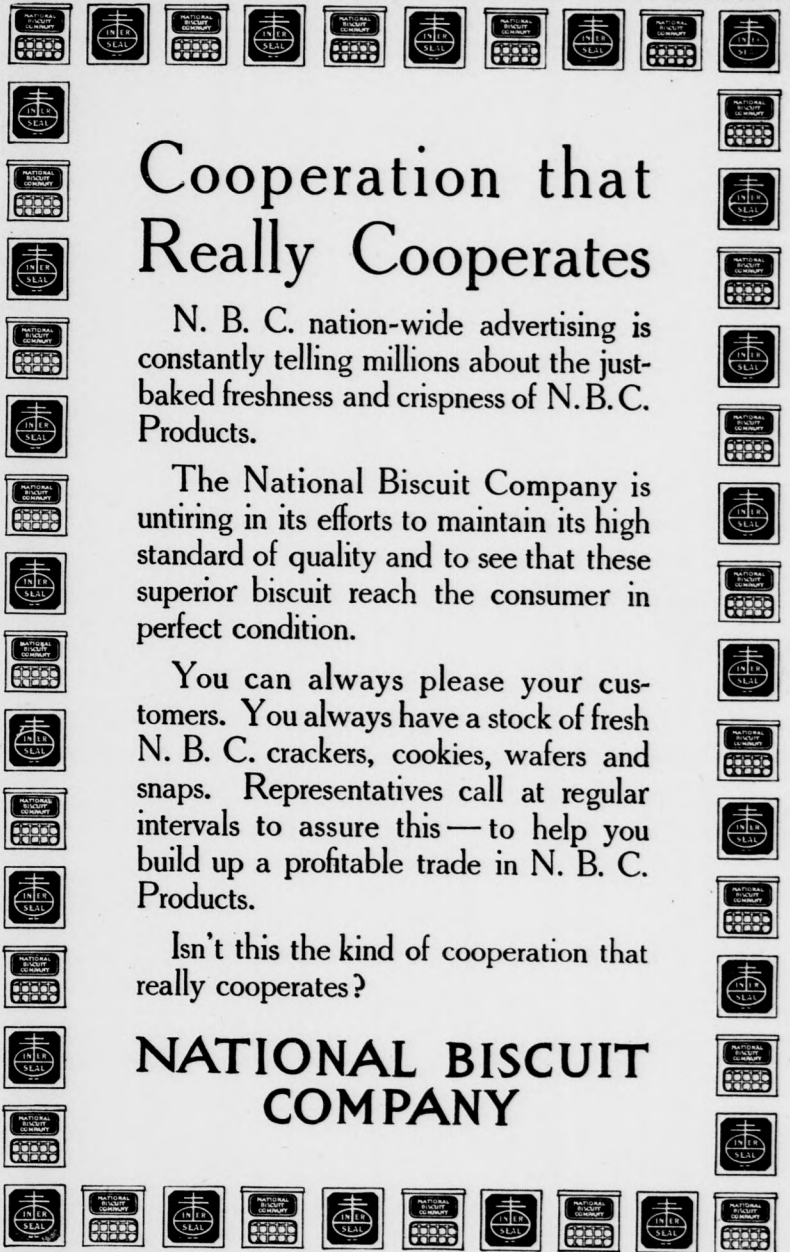
3. The rapidly growing popular sentiment toward democratic governmental methods throughout the Central Powers as evidenced by the growth of Socialism, is gnawing at the vitals of the monarchies, and as the hardships of war multiply the privation, suffering, and loss continue, thrones totter and a cry for peace and the sacrifices to secure an enduring peace may offer the only solution.

All the bluster and cost of Germany's excessive "preparedness" has borne its natural fruit, and Germany now becomes the first power to raise her voice that the cataclysm end and the nations for the future be put on a basis of co-ordinate action to forever prevent a recurrence of any such holocaust hereafter.

President Wilson and Congress, the people of this country, the League to Enforce Peace, and the American Neutral Conference Committee with Allied organizations, have now an opportunity for humanitarian and economic accomplishments rarely open to any body of men in any generation.

Frederick W. Kelsey.

Better a song in the heart than two in the flat upstairs.



Cooperation that Really Cooperates

N. B. C. nation-wide advertising is constantly telling millions about the just-baked freshness and crispness of N. B. C. Products.

The National Biscuit Company is untiring in its efforts to maintain its high standard of quality and to see that these superior biscuit reach the consumer in perfect condition.

You can always please your customers. You always have a stock of fresh N. B. C. crackers, cookies, wafers and snaps. Representatives call at regular intervals to assure this—to help you build up a profitable trade in N. B. C. Products.

Isn't this the kind of cooperation that really cooperates?

NATIONAL BISCUIT COMPANY



Wilmarth show cases and store fixtures in West Michigan's biggest store

In Show Cases and Store Fixtures Wilmarth is the best buy—bar none

Catalog—to merchants

Wilmarth Show Case Company
1542 Jefferson Avenue Grand Rapids, Mich.

Made In Grand Rapids

Conservative Investors Patronize Tradesman Advertisers



Origin and Development of the Savings Bank.

History is being made with astounding rapidity, financially, industrially, commercially and socially, and in this epoch making period the development of one of the main supports of progress is interesting, namely, the evolution of the savings bank. One hundred years ago on Dec. 2 the first savings bank was opened at Philadelphia, the Philadelphia Savings Society, and the first depositor was a colored laborer named Curtis Roberts, who deposited five dollars. On April 21, 1817, he deposited another five dollars and when the account was closed in 1819 he found his money had earned him an additional dollar, or 10 per cent. The highest rate of interest paid was 5.4 per cent. between 1859 and 1864 and the lowest rate by this institution was 3 per cent. from 1881 to 1907. In 1909 the interest rate was fixed at 3.65 per cent. From sixteen accounts aggregating \$1,043 represented in this one institution in 1817, savings accounts in the United States have grown into billions, the investment of which has assisted in the development of our vast natural resources. The growth up to a quarter of a century ago was steady but slow. From that period on it has been much more rapid and satisfactory. The impetus given the savings bank growth was partly due to a bright newspaper man who saw the need of educational publicity and seized upon the news columns of the newspapers for his material. He played up the story of a provident farmer who had hidden in the attic his savings, consisting of bills of fair sized denominations, only to find that the mice had torn the bills to shreds and made a nest of them, so they were irretrievably lost. He took this as a text and showed not only that this money would have been safe in a savings bank, but also pointed out that the unfortunate farmer would have been paid for keeping it there. This was followed by other illustrations of a similar character, showing the insecurity of the old stocking, the old teapot, holes in the mattress and other secret hiding places from which either knowing thieves had dragged the savings or where they had been destroyed by fire. There was a human interest element in these advertisements which caught and held the attention of the people. The seeds of wisdom and safety, thus planted, sprouted, grew and spread until the timid overcame their fears and the suspicious found confidence. This example was speedily followed by the more enterprising savings banks in other cities and in other parts of

the country and a fairly intelligent campaign of publicity was carried on which, while it left much to be desired decidedly added to the number and business of savings banks.

The ground having been thus broken and the provident fairly educated to the value of the savings bank as a depository, attention was turned and is now being largely directed toward the education of the people generally as to the value of thrift. These are both moves in the right direction. Every parent should feel a sense of responsibility in this respect and encourage the formation of the savings habit in the children. The parents should supplement the school savings plan by individual encouragement. For instance, a Grand Rapids man told his children, "For every penny you put into the school savings bank, I will add another one to go with it." This man is doing constructive work. He is laying a foundation for the future of his children just as surely as he would by accumulating a large estate to leave them when he passes into the valley of the dark shadow.

Another instance is that of a man whose son attends the Central High School. He persuaded his son to take out a \$25 Christmas club card at one of the Grand Rapids banks, on which 50 cents a week was to be paid. The high school boy gets a fair weekly allowance for spending money. His parent said to him, "Now, if you will take 50 cents of this week's allowance and start that card, I will add a dollar to it, and will put in penny for penny what you do." The card was started and that boy who never saved a penny in his life will have \$25 next December. The value of this goes far beyond the \$25. It is really the beginning of a career of thrift. The parent is well-to-do and could afford to do much more but he won't. If his son's needs exceed his allowance, the father tells him he will have to earn it after school. This young man will, undoubtedly, go to college. He will go there understanding the value of money, for he is earning some and is saving some. If this paternal policy were universally followed, there would be less youthful wrecks along the shores of time.

In their way the savings banks are also doing a missionary work in that they are assisting in the building up and stabilizing the communities in which they are located. The more active they become in presenting the beneficial results of saving money the greater the good they do, reaping their reward in larger business and in the consciousness of work well done.

Banks carrying commercial ac-

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

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

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

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

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

In the appointment of an Executor under a will the convenience of those interested in an Estate should be considered. The individual Executor is liable to be away when most needed. This Company on the other hand is always at its office ready to take care of the Estate at all times. It has equipment and facilities the individual cannot possess.

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

THE MICHIGAN TRUST CO. OF GRAND RAPIDS

Safe Deposit Boxes to rent at very low cost.

counts can do their share by the encouragement of small checking accounts. The knowledge that one possesses a bank account gives him a sense of responsibility similar to that of the man who acquires a proprietary interest in the land. Paying his bills by check also gives him a standing in the community and tends to make him more careful in the handling of his money. It is true that small accounts like school savings are not in themselves profitable, but the correlative value is there, both in extension of banking influence and in its advertising value. It is the broader view, the working toward the general good that is the surest and most successful modern method of doing business and in every case the returns will be satisfactory where the principle behind the business policy is founded on the Golden Rule.

Some alleged wisacre said once, "There is no sentiment in business." He was wrong. Business is chuck full of sentiment. It is its very foundation because upon it rests the credit of the Nation, state, municipality, corporation, firm and individual.

Economy and honesty are the stepping stones to success and the bank and individual who encourage education in these two qualities deserve and will receive their just reward in greater prosperity. Paul Leake.

Different Methods of Advertising a Local Store.

London, Ohio, Jan. 2—There are a great many merchants who say they cannot afford to advertise; some say that the percentage of profit is too small; others say that the people know that they are in business and that if they want to buy from them they will come without advertising. The real fact is that no merchant can afford not to advertise.

"It pays to advertise" has been thundered from the house tops until it would seem no longer possible that there is a solitary man or woman of normal intelligence who fails to believe it. But it is surprising the great number of retail merchants who, in spite of this fact, still claim that it doesn't pay to advertise. When asked their methods of advertising it is found that they have no method. They don't handle their advertising as if it were actual money, a real ten dollar bill right in their hands. Too often they sign a year's contract for advertising in a newspaper and then as soon as the novelty wears off and the drudgery of filling the space with copy come on, they regard that advertising as a necessary evil. When advertising is viewed in that manner, it cannot produce its best, nor can it succeed. Spending money for advertising space isn't advertising by any means—not by a long ways. It would appear that some merchants think so by the way they use the space paid for in their local papers. But it isn't advertising any more than paying for that fishing tackle which you took with you last summer was fishing. You had to use attractive bait to catch the fish, and if you would catch trade with your advertising copy you must use the right kind of copy. The hook must be baited in a way that will appeal. The copy must be changed often. Dead bait doesn't attract fish nor does dead advertising copy attract attention. To permit the same copy to run for three or four months is not merely poor advertising. It is bad advertising, stamping the merchant as a listless merchant. No one cares to deal with a merchant of this kind.

As to "How much shall I spend in advertising?" depends very largely upon the line of business you are in,

the volume of business and the location. It takes more money to advertise a dry goods store or a hardware store than it does a grocery. The larger the volume, the smaller the percentage for advertising. If the store is located in a small country town of 5,000, where the advertising rates are not so high as they are in the larger cities, \$100 will go three or four times as far as in the city where advertising rates are much higher. A good plan is to set aside a certain percentage of your total sales at the beginning of each year for advertising. The small town merchants will find that from 1 to 2 per cent. should be sufficient and if spent judiciously should keep any business in a good, healthy, growing condition. The larger town merchants will need from 2 to 3 per cent. and they will find that this amount expended judiciously will do for them what 1 or 2 per cent. will do for the small town merchant.

"What form shall I use?" will also depend very largely upon the location. If your store is located in the residence district of a large city, it would be foolhardy and commercial suicide to attempt newspaper advertising. The rates for space in a city paper are high, while such a small amount of the circulation of those papers is in your territory. Dodgers will be found more effective and economical. Should there be a city ordinance which makes it a misdemeanor to distribute advertising matter indiscriminately, then circular letters could be used with very good results, while a little more expensive. If your store is located in a small town where the advertising rates in the local papers are not so high, then I would by all means use this form, as it reaches more people at less expense than any other form you could use. Should your store be located in a small country town where there is no country newspaper, then a store paper would be of great value. It could be made a very profitable business-getter and business-holder. If handled in the right manner it could be made of great interest to the people in your community and the people would look forward to its issue and it would produce satisfactory results.

"How often shall I advertise?" If you are using dodgers, circulars, letters, etc., you should use them just as often as you have something of interest to advertise. This should be at least once a week. If newspaper space is to be used, you should advertise at least once a week and twice would not be any too often. If a store paper is used then once a month will do. Always advertise seasonable goods, things which the people are buying or can be induced to buy. Remember, advertising is not used to tell the people that you are in business on such-and-such a corner, but is used to induce the public to buy its wares from you and to put before the public things which it can be induced to buy.

In writing your advertisements, use simple, direct, plain language. This is most easily understood by the great majority of people. A fool can understand it and so can men of all degrees of intelligence above that of a fool. Your advertising, like your show window, should never be over crowded. A few articles, described in such a manner as to appeal to the readers of the advertisement, along with the price, will prove far more effective than an endless list of articles and prices. The merchant who does not get results from his advertising is not doing it in the right way. He is wasting it. The first thing he should do is to find out how he is wasting it, and then change his methods so as to eliminate the greatest possible amount of waste or loss.

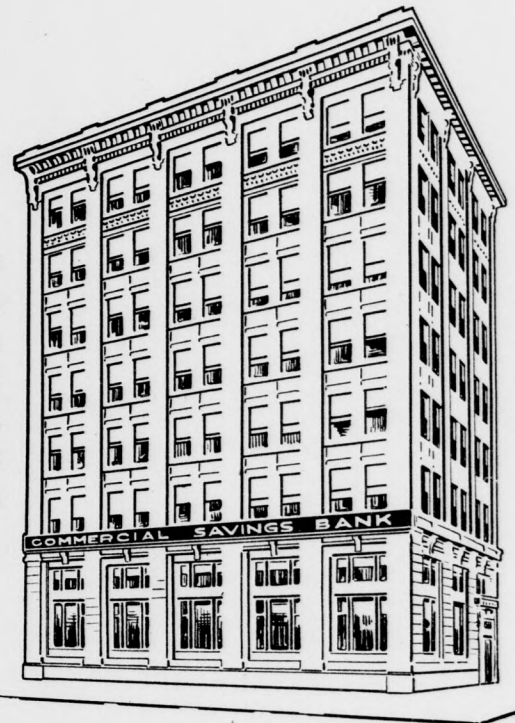
When advertising does not pay it is not the fault of advertising, but the fault of the advertisement and the way in which it is done.

Walter Engard.

Commercial Savings Bank

GRAND RAPIDS

We are now doing business in Our New Home at the corner of Monroe Avenue and Lyon Street, where we have one of the most complete and up-to-date banking establishments in the State.



The Bank Where You Are At Home

Courtesy and Efficiency Our Watch Words

We invite the business public to call and inspect our facilities for handling commercial banking and savings bank business.

OFFICERS

AMOS S. MUSSELMAN
President

CLYDE L. ROSS
Cashier

CHRISTIAN BERTSCH
Vice-President

D. D. PRATT
Asst. Cashier

T. E. WHEELER
Auditor

DIRECTORS

W. H. Anderson
R. D. Graham
D. Lynch

H. J. Vinkemulder
Wm. J. Clark
T. W. Strahan

Wm H. Gay
T. F. Carroll
L. C. Braudy

Christian Bertsch
Christian Galmeyer
M. R. Bissell, Jr.

Amos S. Musselman
J. W. Goodspeed

Ganson Taggart
Huntley Russell

Pickings Picked Up in the Windy City.

Chicago, Jan. 2—Chicago is now getting squared away to take care of the coming year's business, which from all reports looks as though it were going to be the banner year in all lines of business.

On account of Chicago cafes and cabarets being obliged to close New Year's eve, it is reported there were more private entertainments held throughout the city than ever before in the history of Chicago.

The G. J. Johnson Cigar Co., Grand Rapids, entertained during holiday week the following salesmen, representing them throughout the country: Robert Massey, Butte, Mont.; W. J. Rooney, Peoria; W. D. Beach, Indianapolis; E. A. Bottje, Milwaukee; F. B. Marrin, Los Angeles; Bert Keeley, Marinette; Nat Ellis, Minneapolis; Guy Caverly, Detroit; C. C. Hillabrand, Toledo; H. F. McIntyre, Fred McIntyre, Walter Gray, Harry Brown, Jerry Scripsema and C. O. Billings, Grand Rapids; Chas. W. Reattoir, Chicago. This bunch was well entertained and taken care of, which is nothing unusual for the G. J. Johnson Cigar Co. While in Grand Rapids some of the boys were taken to Traverse City, where they had the opportunity to give "the once over" to the new factory. This factory is located in the Wilhelm block, front and Union streets. It was opened Nov. 27 with a force of twenty-seven cigar makers and business has so increased that the company is now employing between forty and fifty, occupying the first floor and basement.

Chicago is now talking about ex-Congressman Hobson, hero of the Merrimac during the Spanish war. The reason of this talk is that the Captain is about to take up his residence in Chicago for the purpose of agitating prohibition.

Some of the Chicago furniture dealers are now making ready to enter-

tain an overflow of the Grand Rapids usual furniture men's convention. There are always a few who travel back between Grand Rapids and Chicago during this period.

All subscribers of the Tradesman will take their hats off to the editor on account of the publicity that has been given the insurance business the last few weeks. These write ups in the Tradesman have made the average person sit up and take notice regarding the finer points of this matter. Anyone interested in the insurance business will do well to read the last eight or ten issues of the Tradesman and memorize this valuable information. No doubt in time to come he will thank the editor for this knowledge.

Send your friends a New Year's present of the Michigan Tradesman. It will be received with pleasure and read with solid contentment? only \$2 per year—and worth \$5.

Most all of the Chicago parks at this time are being used as ice skating rinks.

All stockholders of the Moir Hotel Co. were well pleased on Saturday, Dec. 24, to receive their stock dividend as a Christmas present, for the reason that it was not due until Jan. 15.

The Illinois Central Railroad is now building at 63rd and Woodlawn, on the South Side, a very much up-to-date passenger station. When this building is complete it will house the office force of the Twelfth street station while this building is being torn down to make room for the new terminal station, which will be one of the finest in the country, so it is reported.

One of the write ups in the Tradesman the last issue made the suggestion that Michigan as a whole use a little more publicity in placing Michigan grown fruit before the people throughout the country. There is more truth than poetry in this and if followed up will place Michigan sec-

Our Rate the Lowest

Our Service the Best

United Automobile Insurance Exchange

Home Office—737-741 Michigan Trust Bldg., Grand Rapids
Detroit Office—524 Penobscot Bldg.

INSURANCE AT COST

because every dollar not used to pay losses and expenses is returned to you

Veit Manufacturing Co.

Manufacturer of

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

6% First Mortgage Bonds

Descriptive Circular Furnished

Upon Request

HOWE SNOW CORRIGAN & BERTLES

G. R. Savings Bank Bldg.  GRAND RAPIDS MICHIGAN
INVESTMENT BANKERS

United Light & Railways Company

CHICAGO

GRAND RAPIDS

DAVENPORT

Operating and Financial Management of Public Utility Companies
Supplying Without Competition of Similar Service

Gas Service to a Population Aggregating	332,000
Electric Light and Power Service to	200,000
Street Railway Transportation to	220,000
Inter City Transportation to	455,000
Central Station Heat to	80,600

The total combined population served by the Subsidiary Operating Companies was 350,272 in 1900. The population of these communities increased to 466,441 at the Federal Census of 1910, or over 33 per cent.

Official State and City enumeration for 1915 shows a total population (June, 1915) of 538,117, an increase in the five years since the last Federal Census of over 15 per cent.

Unofficial directory or school enumeration for 1916 confirms the rate of growth indicated by the 1915 figures, and indicates a total population at this date of more than 550,000.

The business of the Operating Companies has grown at a more rapid rate than the increase in population, due to Extensions of Service, Aggressive Business Methods and a wider use of all classes of service. The Gas Companies serve 56,475 customers; the Electric Companies have 31,903 customers connected, and the Central Heating Stations serve business houses to the number of 605.

Artificial Gas for Cooking, Heating and Lighting
Electric Power for Lighting, Industrial Power, and for Domestic Use
Street Railway Transportation
Inter City Railway Transportation
Central Station Heating for Business Houses

These Are All Necessities In Our Modern Business Life

It is the better understanding of these facts which is attracting the favorable attention of Prudent Investors to the securities of stable Public Utility Companies such as

UNITED LIGHT AND RAILWAYS COMPANY

The First and Refunding Mortgage 5 per cent. Bonds.

The 6 per cent. Coupon, Convertible Gold Debentures (convertible into First Preferred Stock after November 1, 1918.)

The First Preferred, 6 per cent. Cumulative Stock of this company will repay the careful investigation of the Prudent Investor.

Reputable Brokers in New York, Boston, Philadelphia, Chicago, Detroit, and many other of the principal cities of the United States, deal actively in these securities, thus making a wide market at all times. All brokers in Grand Rapids are in close touch at all times with the sources of information of interest to investors and are in position to advise him to his advantage.

ond to none throughout the country as the fruit growing State.

The arrival in this market of several carloads of California butter, packed in boxes, has caused a considerable amount of comment among butter men. The stock is being held at a fancy figure, and the owners do not seem in a hurry to hear bids from buyers. It is said that they are waiting until the New York market goes higher. If butter prices could stay as high as they were several weeks ago, there is little question that the California butter would become a prominent factor in this market, since the buttermaking industry along the Pacific Coast is making rapid strides forward. However, there is little chance for the profitable handling of California butter on a weak market.

On Jan. 1 Fifth avenue ceased to exist. It has never been just the sort of thoroughfare which the world associates with the name, but it has, nevertheless, taken a quiet satisfaction in the reflected glory which has touched it. Beginning with 1917, it will be known as Wells street. This is a decided revision downward, but what the street loses in parting with the glamour of its old name it will more than gain in the individuality of the new. The latter is not chosen at random. Capt. William Wells was a doughty Indian fighter, and deserved to have his name attached to the city which was in danger from the savages long after the cities which it was destined to rival knew of the red man only in their histories. The change of name is a reminder that the region of the Windy City is not always so bent upon bluster as it has

the reputation for being. The first important official act of a new president of Lake Forest University a few years ago was to alter the name to Lake Forest College. Nor was there any attempt by alumni or trustees to remove him and get some one more appreciative of the institution's place in the sun. Charles W. Reattoir.

Invest in New Proposition

Always something good to offer

DEUEL & SAWALL

Financial Agents

405-67 Murray Bldg. Grand Rapids, Michigan



THE BANK WHERE YOU FEEL AT HOME

GRAND RAPIDS SAVINGS BANK

WE WILL APPRECIATE YOUR ACCOUNT
TRY US!

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.

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

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

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

CIRCULARS UPON APPLICATION

GRAND RAPIDS TRUST COMPANY

MANAGED BY MEN YOU KNOW

OTTAWA AT FOUNTAIN.

BOTH PHONES 4391

**For January
Investments**

**Short Term Bonds &
Notes**

Railroad Bonds

**Public Utility Bonds &
Preferred Stocks**

Providing income returns from 4.43 to over 7%, are listed in our new circular of security offerings.

Send for a copy

Hodenpyl, Hardy & Co.

Incorporated

Securities for Investment

14 Wall St., New York

First National Bank Building, Chicago

THE



GRAND RAPIDS MICH.

177 MONROE AVE.

**Complete
Banking Service**

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

**Our 3½ Per Cent
Savings Certificates are a
desirable investment**

Kent State Bank

Main Office Fountain St.
Facing Monroe

Grand Rapids, Mich.

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

Resources

9 Million Dollars

3½ Per Cent.

Paid on Certificates

**Largest State and Savings Bank
in Western Michigan**

LOGAN & BRYAN
STOCKS, BONDS and GRAIN

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

Members

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

Private wires coast to coast
Correspondence solicited

Investment Buying

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

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

Allen G. Thurman & Co.
136 Michigan Trust Bldg.
GRAND RAPIDS

Fourth National Bank

United States Depository



Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½

Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$580,000

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

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



Shortage of Cotton May Beat the Germans.

Inasmuch as the most interesting development of the war during the last week has been the proposals for peace, it might be well to review the general military situation on all fronts so that, with these facts at hand, each may decide for himself the relation between the military situation and the peace proposals.

There is but one point aside from this to which I would invite attention at this time. That is the relation of cotton to the war and the position of Germany in regard to the cotton supply.

Cotton is the basis of every explosive used in warfare. Without a suitable supply of cotton it is impossible to make even the powder charge for small caliber guns, and science has not progressed to the point where a suitable substitute has been found.

Up to about February, 1915, England had not declared cotton contraband of war. Pressure had been exerted upon the government to take this step by many military men, but evidently because of neutral feeling cotton was still free goods.

To-day many men of experience, holding offices where they should be in a position to know, believe that, had Great Britain from the outset declared cotton contraband, the war would have been over by this time, due to the inability of the Germans to manufacture explosives.

There is a suspicion that Germany is none too well supplied; that, in fact, her supply is rapidly becoming exhausted. This suspicion gains ground from the statement of the Germans themselves in explaining their reverses on the Somme that they were temporarily short of ammunition.

The Germans have, of course, obtained some cotton from Scandinavia since the British blockade, just as they received certain other contraband, but the supply from this source has necessarily been irregular and periodic. Aside from this uncertain source the only other field from which Germany has been able to obtain any supply at all has been Turkey.

There was a prospect some years ago that Turkey would become a great cotton-producing country. But the feebleness of the Turkish government has prevented the cotton industry from becoming important. The amount raised there has been very small and is certainly utterly inadequate to the war's needs.

Germany, then, since the war broke out, has been dependent on the cotton which she imported between August,

1914, and February, 1915, and such small amounts as have escaped the blockade and reached Germany through the Scandinavian neutrals.

Just what the German supply consists of at this time, how much longer it will last her, no one outside of those closely connected with the German government can know. It is at least a question which deserves the attention of those interested in the development of the war.

To turn to the situation on the various fronts, we find in general that Germany is checked everywhere. On the Western front the initiative belongs entirely to the entente. Germany has made no effort here since the disastrous attack on Verdun. All that she gained as a result of the Verdun attack has been wrested from her by two attacks by the French, each of only twenty-four hours' duration.

On the other hand, with no greater expenditure of men than the Germans were forced to make at Verdun, the Allies have gained considerably more ground against the German defense, have taken three times the number of prisoners and have undoubtedly caused the Germans a much greater loss in killed and wounded than the French suffered during the several months preceding July 1.

The Allies have demonstrated their superiority on the Western front in two important arms—aviation and artillery. The gains of the Allies on the Somme and before Verdun can be ascribed almost in their entirety to the superiority of their artillery preparation.

The best German critics do not place the Allied loss at more than 600,000 men, and the German loss was but little less. The spring will bring a renewal of the Western offensive, and every manufacturing resource which the Allies possess will be and is rapidly being turned to the production of shell. Great Britain has not yet reached her maximum either in men or shell production. This maximum will be reached in the early part of 1917.

On the Russian front we have the

Eagle Cordonet



P. F. C.
Crochet
Cotton

The best made,
for all purposes

Ask Your Jobber

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.

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.

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 " XXB Pillows	- @	9.00

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

Grand Rapids Bedding Co.
Grand Rapids, Mich.

Trade Stimulators For Price Advertising

Our monthly catalogue of General Merchandise abounds with these.

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

Butler Brothers

Exclusive Wholesalers of
General Merchandise

New York Chicago
St. Louis Minneapolis
Dallas

FOR SPRING PERCALES GINGHAMS WASH GOODS

A BIG LINE

Ask our salesman to show you.

Paul Steketee & Sons
Wholesale Dry Goods Grand Rapids, Michigan

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

great unknown. But little can be predicted of Russia because her condition is not so well known. At the same time we can judge something by past performance. From this as a basis of judgment, we may look to Russia for at least one prolonged, devastating, smashing offensive move during 1917.

With Russia can be fairly considered the Roumanian question. As matters stand to-day all of Little and of Great Wallachia are in German hands. Moldavia, which forms all the Northern leg of Roumania, seems safe from invasion. The Roumanian army has been badly shattered and disorganized, but only a small part of it has been destroyed. Reorganized and combined with the Russians, it still forms a formidable force.

On the Saloniki front there is a huge Allied army of nearly 750,000 men who have not yet been in serious action and who are therefore intact. The object of this army is twofold. First, it is a threat against the back door of the central powers; that is, through Austria via Belgrade. Second, it is also a threat against the communications between Germany and Turkey.

It is certain that communications by which the supplies must be sent South by the central powers are very meager and incomplete, and that it will be a matter of the greatest difficulty to maintain a steady flow of supplies sufficient to meet the requirements of an offensive campaign.

The communications of the Allies, as the lines are now constituted, are far superior, although this superiority dwindles as they proceed northward. But no matter what the situation here, it is a subsidiary field, and even should the Germans divert a large force which is now or has recently been fighting in Roumania into Greece the result can not determine anything.—Chicago Herald.

Line of Demarkation Between People and Kaiser.

Detroit, Dec. 26—You appear to be one of the few men in this country who understand the real attitude of Germany in the present world conflict. I attribute this to the fact that you are descended from the band of German revolutionists who undertook to secure what they called freedom for Germany in the struggle of 1848 and who emigrated to this country when they failed to realize their ideals in the land of their nativity. It is possible that you imbibed from your ancestors the keen insight and clearness of vision which now enable you to condemn the Kaiser and the dominant party of Germany while retaining your love, respect and sympathy for the German people. All the trouble in this country from the people of German birth and descent is due to the fact that we do not properly differentiate—as you do—between people and Kaiser and insist that their interests are common, instead of antagonistic; that Germany's deplorable condition to-day—spiritually, morally and materially—is due to her enemies from without instead of their greater enemy within—the militant spirit of Frederick the Great, amplified and enlarged by several generations of men who have made the study of war the business of a lifetime to such an extent that they have become monomaniacs on the subject. This would not be so serious a menace to Germany were it not for the fact that this propaganda has taken complete possession of the hearts and

minds of the people to such an extent that they have come to actually believe that they are God's chosen people; that they are destined to rule the world by fire and sword; that their rulers are inspired by God to commit the bloody crimes against civilization and freedom which they have frequently repeated since they precipitated the Kaiser's war nearly three years ago; that any sacrifice they make to accomplish the Teutonic domination of the world is in the line of duty to the Almighty and receives His Divine approval. No one but a person of German descent can understand this situation. The singular feature is that most of the Germans in this country are possessed of the same hallucination and ignorantly maintain that the interests of the German people and the Kaiser are identical, instead of antagonistic, as is the case. I admire your editorials on the war because they clearly disclose that Kaiserism is the greatest enemy any people ever had to contend with; that Kaiserism and freedom are as opposite as black and white; that the Allies are really contending for the freedom of the German people, although just now many of them in their frenzy are unable to see the situation with open mind and clear vision. I believe the time is soon coming when the shackles will be struck from the hands of my people and that they will cease blocking the wheels of civilization and freedom by adhering to the Kaiser, who has conclusively proven to every fair minded man that he is the greatest enemy to civilization in the history of the world.

John C. Schmidt.

Jaunty Jottings From Jubilant Jackson.

Jackson, Jan. 2—The holiday spirit was never more manifest in Jackson than this year. Our merchants say that the volume of business was the largest they have ever known.

At the present time there are three different stocks of Eastern cane sugar being carried in Jackson for the benefit of local jobbers and reshipment to wholesalers in adjoining cities. This shows that Jackson is fast being recognized as an important shipping point.

Frank S. Gainard, wholesale sugar, rice, molasses and grocers' specialties, has already distributed two cars of the 1916 crop of rice. This was purchased direct from the mills at New Orleans and sold to the leading grocers of Southern Michigan.

Marcus Moody, the veteran pill salesman of Lansing, spent Christmas with friends in Jackson.

Frank Howard was successful on the road for the Howard & Keebler Co. several years. Over a year ago he took a desk in the house and his constructive policy is fast becoming known. Frank is also Senior Counselor of Jackson Council, which office he graces with a dignity that is natural and akin to his personality.

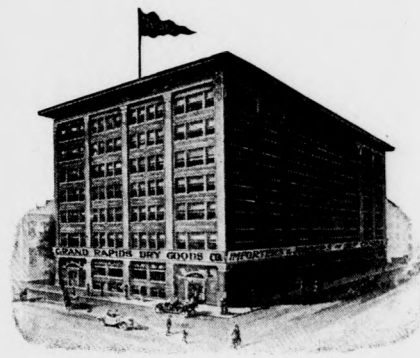
C. B. Hayes, President of the Hayes Wheel Co., says that the volume of his company's business for the past year has been enormous. He is especially proud of its branch factory at St. Johns. It uses this exclusively for truck wheels and it has been a success from the very start. In fact, any enterprise backed by Mr. Hayes would naturally have to be a success.

The new nine-story building of the Peoples National Bank attracted a great deal of attention last Saturday night when our streets were thronged with thousands of shoppers.

Continual talk of peace brings thoughts of readjustment in the commercial world. When that time comes the Tradesman will have a responsibility somewhat different than it has ever experienced before. You can rest assured that it will be faced and we fully expect that advice of great value will be found in its columns.

The writer hopes the readers of the Tradesman may have a most happy and prosperous New Year.

Spurgeon.



The Season's Greetings to our Friends and Customers



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

Are You "Up in the Air" In Pricing Your Own Goods?

Everything you ever learned about grocery prices knocked galley west? Your own costs going up every time you turn around?

Then—let the Shuman System Solve Your Pricing Problem

It will save you the trouble of marking every carton, box and can. And when your costs advance, all you need to do is shift the Shuman clamps about so as to raise your prices without moving



the goods or rubbing out and changing old price marks. You take advantage of the rising markets day by day by pricing your goods, not on the basis of what they cost you when you bought, but what they will cost to replace.

This is a necessary business insurance for when prices begin to drop again, your customers and competitors will force you to follow them down the scale no matter what they cost you. Now is your harvest time. Let the Shuman movable price-clip System help you make the most of it.

Sold by the Box—50 Metal clips and 1110 gummed price stickers to the box. Price per box, \$3.25. Order from your jobber. Or if he doesn't carry them, we will mail you a box by parcel post prepaid, on receipt of check or money order.

Extra Clips \$2.50 per 100. Extra Stickers 10c for 50 of a kind.

The F. G. Shuman Company
Room 905, 168 N. Michigan Ave. Chicago, Illinois

REVIEW OF THE SHOE MARKET

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

Why Jones Made Good and Smith Lost Money.

One of the greatest needs in shoe retailing, or in any other mercantile line for that matter, is that more time should be given to forethought rather than to afterthought. It is well to review the results of the past, but this in itself serves no useful purpose unless it is a guide to a plan for the future. The following illustrates actual conditions which existed in two shoe stores in a Middle Western state—one in a city of 50,000 and the other in a city of 30,000.

Each store, doing a cash business of about \$50,000 a year, were rated as the leading shoe stores in each city. Jones, in the larger city, had a lease which cost him \$5,000 per year. Smith on the contrary, paid only \$700 annually for his store. It would be natural to assume that Smith, with his cheaper rent, would have a tremendous advantage over Jones with his unusually high rent.

As a matter of fact, Jones, in spite of his big rent, was making a substantial amount of real spendable net profit, and had a thriving business. Smith, on the contrary, and although he had been in business several years longer than Jones, was practically on the verge of bankruptcy, so great was his load of indebtedness. Jones was a merchant, a stock keeper, and a financier, while Smith was only a store-keeper, wrecked by reckless buying and without books and records which should have changed his course upward instead of downward. The two sets of figures below explain why Jones was a success and Smith a failure.

Jones' Success		
Sales	\$50,000	100%
Gross Profit	18,000	36%
Expense	15,000	30%
Net Gain	3,000	6%
Smith's Failure		
Sales	\$50,000	100%
Gross Profit	10,000	20%
Expense	12,500	25%
Net Loss	2,500	5%

The first question which naturally occurs to the reader is, "How do you know that Smith was only getting 20 per cent. gross profit, and how do you know that his expense was 25 per cent.?" The fact that he was losing money at the rate of more than \$2,000 a year was the basis of this proof. It was determined, after a rather tedious overhauling, that his total annual expense account was at least \$12,500, which included only a

moderate drawing for himself. The fact that his annual net loss for the past three years had been about \$2,500, or 5 per cent. of his sales, was the factor in determining his gross profit. When a business is making money the

ing together the expense per cent. and the net gain per cent.

Smith had no gross calculation figures, but the inventory results, and the expense account, made it possible to prove that his gross profit have been way below normal. His expense account was definitely fixed at \$12,500, or 25 per cent., which is about the normal amount for such a business as his. The fact that he has suffered a drop of \$2,500 in net worth during the past year indicated that he was losing money at the rate of 5 per cent. of his sales. Therefore, to bring about this condition his gross profit was logically 5 per cent. less than his percentage of expense, or 20 per cent.

But this was not the only way in which the gross profit was proved.

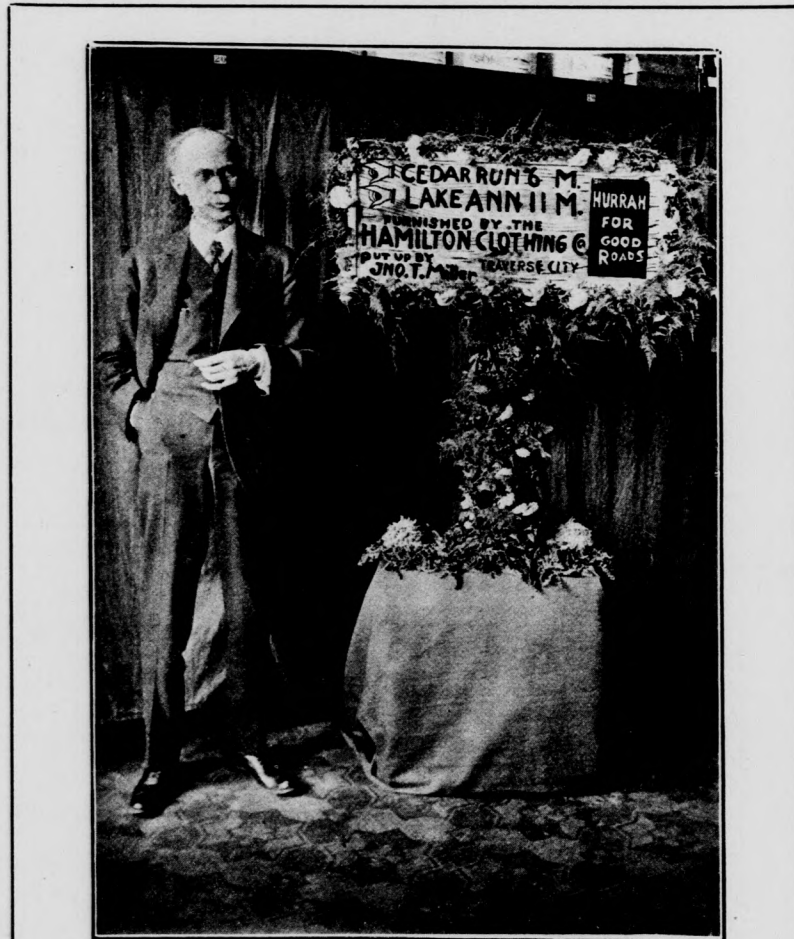
probability that a strong display of a one dollar bill by a customer would close a sale.

During the afternoon the writer was in the store, it was evident that fully 50 per cent. of the sales were made from the bargain boxes. Therefore, if there were twenty sales that afternoon, of which ten were made from goods at the regular 30 per cent. profit, and the other ten at no gross profit, or worse than that, the average gross profit for the day could not have been much over 15 per cent., if it was that. Hence, this alone is sufficient to prove that the 20 per cent. gross profit for the year was not far from correct.

Jones, on the contrary, set his lines on a profit-making basis from the start. He knew he was paying a high rent, which in itself was 10 per cent. of his sales. But he got started right the very second month. His first month's business was about \$4,000. He believed he would do about \$45,000 or \$50,000 his first year at that rate. His first month's gross profit was at the rate of 30 per cent., so he sat down and held a little town meeting with himself before starting the second month's business. He talked to himself, something like this:

"Jones, as near as I can figure, it will cost you about \$15,000 expense to run this business for a year. If you do \$50,000 volume it will make your expense figure just 30 per cent. of your sales. Consequently, if you are to get any return in the way of net profit, you've got to get a gross profit of more than 30 per cent. Now, to take all this risk and worry, you are entitled, as a merchant, to at least a margin of 6 per cent. net profit on your sales. Consequently the average gross profit on your sales must be 36 per cent. You are paying a rent that will cost about 10 per cent. of your sales, which is about 5 per cent. over the usual amount. Therefore, to make yourself whole you are entitled to a gross profit that is 5 per cent. higher than the normal."

After this soliloquy Jones went about his second month's business with 36 per cent. profit definitely fixed in his mind when pricing his merchandise. He got it. On some lines he got more, on some a little less, but in his average calculation, carefully figured and totalled every day, and every month, the average profit was better than 35 per cent. By holding his expense within the 30 per cent. limit, he made his business show a gain of 6 per cent., while Smith was losing 5 per cent. Jones won because he had a definite plan and stuck to it.—Shoe Retailer.



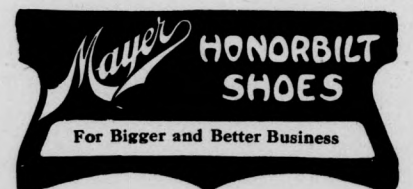
At the complimentary banquet tendered Frank Hamilton, of Traverse City, on the occasion of his 68th birthday, Dec. 20, 1916, one of the donors brought to the banquet hall a guide board which Mr. Hamilton had put up twenty-five years ago. The board was taken from its place of long service, decorated and presented to the guest of the occasion. The well worn letters bear witness to his early desire to guide the traveler, while the slogan, "Hurrah for good roads," furnishes a significant prophecy of his later achievements.

gross profit is ascertained by adding the percentage of expense and the percentage of gain. When a business is losing money, the percentage of gross profit is obtained by deducting the percentage of loss from the percentage of expense.

Jones' gross profit was carefully figured day by day, month by month, to a definite annual total, but his inventory proved his figures. His expense was determinable exactly at \$15,000 or 30 per cent. of his sales. The difference between his two inventories showed a \$3,000 gain in net worth, amounting to 6 per cent. of his sales. Hence, his profit was proved by add-

The first thing to meet a customer's eye when he entered the store was a row of bins, so near the door that one almost had to stumble over them to get by. These bins were part of the regular store fixtures, and had been there for years. They were respectively labelled,—"\$2.48, \$1.98 and \$1.48." In these bins a conglomerate mess of odd pairs, old styles and short lines were thrown. The prices affixed by the bulletins were usually close to the cost price or sometimes less. If the shoes did not move in the \$2.48 bin, they were transferred to the \$1.98 bin. If they did not sell there they were relegated to \$1.48 bin with the

Our Specialty: "Royal Oak"
 FOR SHOEMAKERS
 Bends, Blocks and Strips
 Shoe Store Supplies
 Wool Soles, Socks, Insoles, Etc.
THE BOSS LEATHER CO.
 744 Wealthy St. Grand Rapids, Michigan



Fine, Strong Foot Fitting Footwear



More wear per day and more days' wear per year than most others.

Our Trademark guarantees you this shoe satisfaction, at prices within the reach of the ordinary man's pocketbook.

We go everywhere for business.



Rindge, Kalmbach, Logie Company
Grand Rapids, Mich.

Of course you want Hood Rubbers For 1917

They mean prosperity

Our salesmen are now out

Be sure to wait

There has been an advance in prices, but it will pay you to see our new 1917 proposition.

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

Wait for the Hirth-Krause Shoe Man

Merchandise well bought is half sold

Hirth-Krause Shoes

have the style that appeals and the service that pleases.

1917 will be a prosperous year to you in just the degree that you are able to please your trade.

Wait for the Hirth-Krause man.

HIRTH-KRAUSE COMPANY

Hide to Shoe
Tanners and Shoe Manufacturers
Grand Rapids, Michigan

Real Talking Points

The unusual interest which the trade is showing in this line of shoes—the repeat orders—the steadily increasing demand, all point to it as the year's greatest trade winner. Progressive dealers everywhere consider the

Bertsch Goodyear Welt

shoe line as their best profit-maker. Because of its REAL VALUE this line offers more REAL TALKING POINTS than any other similar line offered you to-day. It will draw trade to you and make it PERMANENT because it has SATISFACTION built into it—it is attracting the attention of dealers everywhere.

You should investigate this line—it is built for such trade as you sell. It will "take" at first sight with those particular customers who are hard to please.

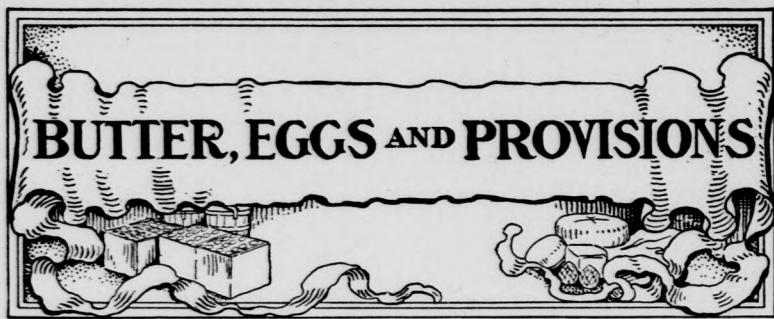
They will at once see the style and service-giving qualities.

The BERTSCH is a trade-puller and a satisfaction giver from first to last and its merits mean repeat orders.

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.



Michigan Poultry, Butter and Egg Association.
 President—J. W. Lyons, Jackson.
 Vice-President—Patrick Hurley, Detroit.
 Secretary and Treasurer—D. A. Bentley, Saginaw.
 Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

Study of Retail Prices and Butter Quality.

In an interesting bulletin, entitled "The Marketing of Wisconsin Butter," a chapter is devoted to a study of the relation of the retail price of butter to its quality as judged on the basis of grading and scoring in use on the Chicago wholesale market. This study is based upon two investigations, one of ninety-four samples of butter purchased from different retail merchants in Chicago, date of purchase not given, and the other of 271 samples of butter purchased in 116 Chicago retail stores during April and May, 1915.

The investigators found no marked relationship between butter quality as scored by the judge employed and the price at which this butter sold at retail, although a slight upward tendency in price was noted as quality became better; that is it was found when butter is noticeably poor, such as that represented by an 85 score or below, the price is affected.

Of the 271 samples collected during April and May, 1915, only five were scored extras, twenty-four extra firsts, 154 firsts, fifteen seconds and fifteen were unclassified. In averaging selling values of these different lots it was found that firsts brought the highest price, that extra first averaged .1 cent per pound less and that extras averaged .9 cent less than firsts. This, the bulletin states, indicates that the cost to the Chicago consumer for firsts is higher than for better grades, a remarkable and unexpected condition if it were generally true.

It is of course natural to expect that butter retail values do not exactly conform to the technical scale upon which comparative qualities are judged by educational and wholesale market expert judges. In the first place there is no exact conformity in the scores placed on the same butter by different expert judges and in the second place the great mass of our creamery butter is not sold, either at wholesale or retail, upon a technical system of grades or scores. Further the bulk of butter is purchased by wholesale and retail buyers whose ideas of quality and value differ rather widely. In view of these facts we could hardly expect a series of samples of butter purchased at retail to closely conform in relative price to

the ideas of relative quality of a single judge. There are other factors also which operate against a close conformity, such as the business methods of the retailer and the character of the retailer's trade. A retailer catering to a class of long credit customers and himself enjoying long credit will charge relatively higher prices even on cash business than a prompt paying cash grocery or a chain store which is making a "drive" or "drawing card" of its butter business.

In the data upon which the conclusions of the bulletin are based it is not clear that differences in package have been properly discounted. Some of the samples were bulk butter and some carton prints and to compare selling values and technical quality of such purchases allowance should be made for the greater cost of the special package. Further it is not clear that differences in date of purchase and attending differences in prevailing market values have been discounted in the averages published. It would be useless in endeavoring to learn the relation between quality and retail price to compare a sample of butter purchased in mid-winter and another purchased in June. By such a comparison it would usually be found that the consumer paid more for firsts than extras. We surmise that this may be in part the reason for the surprising deduction in the case of the 271 samples purchased during April and May, that first cost the consumer more than extras.

It seems to us that in an attempt to determine the effect of technical butter quality upon retail prices, the most accurate comparison would be between sales of butter in the same class of stores and in similar package form, on even dates, or between offerings of butter in the same stores on different dates, changing prevailing market values being discounted.

We believe that were a prolonged study made of the relation of quality to retail values of butter on the New York market it would be found that those retail houses handling the highest priced butter also handle as their best grade butter which averages the highest in score. But there are so many variable factors which inject



Mr. Flour Merchant:

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

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

Purity Patent Flour

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

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

Coleman (Brand) Terpeneless LEMON and Pure High Grade VANILLA EXTRACTS

Made only by
FOOTE & JENKS
 Jackson, Mich.

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

The Vinkemulder Company

Jobbers and Shippers of
 Everything in

Fruits and Produce

Grand Rapids, Mich.

Dandelion Vegetable Butter Color

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

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.

themselves, such as variations in credit terms, overhead expenses, etc., that exact knowledge of the effect of technical quality on retail price would be difficult to secure.

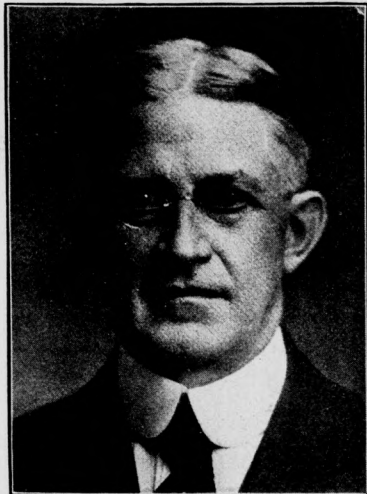
However although it is very difficult to separate from the many factors affecting retail butter prices the influence of quality, the Wisconsin investigation is highly interesting; and it throws considerable light upon the value of the advertising campaign conducted by the larger centralizers and the success these centralizers are meeting in marketing a fairly uniform medium grade of butter attractively put up to advantage. The bulletin also throws light upon the average quality of the butter offered at retail in Chicago at certain seasons, although it would be hardly fair to use the data presented as an accurate index of the average quality of the butter in Chicago wholesale channels. With poorer facilities for preservation in retail stores some depreciation in quality is probable after the butter leaves the wholesale market.

We hope that those creamerymen who read the bulletin, and all who can secure a copy should, will not make the mistake of concluding that constant efforts to produce technically fine butter are a waste of time. Even though it may be true, and it doubtless is, that the average consumer cannot detect differences between 88 and 92 score butter when there is no radical defect apparent, the fact remains that the creamery which turns out fancy butter and maintains a high quality can dispose of its product at wholesale to best advantage. Until state brands are more generally recognized by consumers the smaller creamery can usually meet the competition of the highly organized marketing machinery of the centralizers in no other way. And the authors of the bulletin recognize this fact when they say: "Since it cost very little more to make the choicer grades, and since there are consumers who will pay for quality, a considerable margin may be made over ordinary prices by those who make the good quality and find the customer."—N. Y. Produce Review.

Tribute to the Energy of John Hach, Jr.

Coldwater, Jan. 2—As a member of the United Commercial Travelers and Senior Counselor of Coldwater Council, I desire to express through the columns of your journal my true appreciation of the good offices of our brother, John A Hach, Grand Junior Counselor, in his interest in our cause. Coldwater Council is proud of the honor brought to it by Mr. Hach as a member of the Grand Council, but doubly so for his untiring efforts. The traveling men of Michigan may justly feel a pride in having their interests in the hands of such men as Messrs. Ganiard, Hach, Moutier, Heuman, Brown, Howarn, Dibble and

others, and should accept this as the opportune time to take notice and lend their assistance.



John A. Hach, Jr.

Every traveling man is interested in the work of the Legislature this winter and every one should rally to the standard and lend their support to such legislation as will espouse the cause of the fraternity under the leadership of Lou Burch, chairman of the Grand Legislative Committee.

From personal observation and I believe voicing the sentiment of the fraternity, it is about time that the grand commercial army, the very nucleus and backbone of the commercial world, receive the consideration extended to every other branch of industry, and that is the enforcement of the laws of the State through special legislation or co-operation through one of the several departments under which the present hotel law is now operative.

It is a fact to be regretted that every other act now upon the statute book is enforced by inspectors, while the fate of the commercial traveler is left to the good will or indifference of a class of men who will or who won't.

The expressions of good will on the part of the hotel men on the occasion of the address of Brother Hach at the annual convention, recently held in Detroit, should be an incentive for every one interested in the cause to impress upon the minds of the members of both branches of the Legislature from their respective districts that we are justified in asking for the enactment of a law creating the office of Hotel Inspector to protect our welfare and interest.

George O. Gallop,
Senior Counselor No. 452.

H. WEIDEN & SONS

Dealers in
**Hides, Pelts, Tallow, Furs
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108 Michigan, N. W. Grand Rapids, Michigan

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Lynch Bros.

Special Sale Conductors
Expert Advertising—Expert Merchandising
28 So. Ionia Ave. Grand Rapids, Mich.

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

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

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

Watson-Higgins
Milling Co.
Merchant Millers
Grand Rapids, Michigan

Owned by Merchants

Products Sold Only
by Merchants

Brands Recommended
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Signs of the Times
Are
Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.
We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.
Bell M 797 Citizens 4261

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

Bread is the Best Food

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

Fleischmann's Yeast

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

Sell Bread Made With
FLEISCHMANN'S YEAST

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.



WHEN BUSINESS MEN DISCONTINUE

classifying their customers as "trade" in their merchandising by hitting them "where they live" then
ADDED SALES ARE BOUND TO RESULT

Our processed letters hit them where they live because there's flattery in a personal letter. The cost is a fraction of a cent.

B. D. COATS COMPANY

Michigan's Largest Form Letter House

47-49 Monroe Avenue

Grand Rapids, Michigan



The Annual Inventory and the Stock-taking Sale.

Written for the Tradesman.

The big item for the new year for most hardware dealers is the taking of the annual inventory.

No up-to-date hardware merchant needs to be lectured on the advisability of taking an annual inventory of his stock; for the very obvious reason that every up-to-date hardware merchant is quite convinced of its necessity. Without the annual stock-taking, it is impossible to tell what progress has been made in the year just closed, and impossible to satisfactorily clear the decks for the coming twelve months.

No better time for this can be found than in the lull which follows the heavy trading of the Christmas season. Christmas selling has to a certain extent depleted the stock, thereby giving facilities for moving and cutting stock that will be absent when the stock is replenished to meet the spring demands.

Among merchants there is no agreement as to the best time to start. Some merchants commence stock-taking right after the holidays. Others do not begin until early in February. It is for you, the individual, knowing the circumstances in which you are placed, to select the time which best suits your convenience.

The timing will depend upon the timing of your stock-taking sale. This sale, an annual feature in many hardware stores, serves the purpose of stimulating trade for a couple of weeks in the course of the dull winter months. Most hardware dealers hold the stock taking sale after the inventory has been completed; and with this end in view start their stock-taking early in the new year. Others put the sale first, with a view to further clearing the shelves and lightening the labor of taking-stock. With such merchants the stock taking of necessity will commence later in the year, after the pre-inventory sale is finished.

The stock taking sale has the great advantage that it stimulates trade at a time when trade very much needs to be stimulated.

Stock-taking itself should be carefully planned beforehand. This does not mean that the merchant should worry his head off trying to devise a scheme to eliminate all the work. Stock-taking will always have in it a big element of drudgery. But the drudgery can be lessened by looking over the ground beforehand and deciding what is the best and quickest way to cover it. The aim should be to clean up one section of the store before you start on another; and rush

through the entire job as rapidly as you can consistent with securing an accurate record.

Your stock-list should be more to you, however, than a list of merchandise the totals of which, compared with the figures of a year ago, help to show what progress you have made. Intelligent study of the stock-list will point to mistakes in buying which should be avoided in another year; and will show you, too, where you have put across some shrewd buying stunts that it will pay to repeat. It is well to learn from your failures; but you can also learn something from your successes, and there's no doubt you've had your share of them.

You have a general notion already of what lines paid for pushing in the year just closed, and what lines need more aggressive selling methods and what lines should be entirely dropped, or stocked only in small quantities to meet a very occasional demand. Your stock-list will render more specific and clear cut these general ideas; will transform mere guesswork into absolute certainty.

The sooner stock taking is over, the better. This is the view of the vast majority of merchants. Salespeople cannot be expected, while stock-taking is on, to put the same enthusiasm into selling as under normal conditions. It is better, therefore, to work with a will while you are at it, hustle the necessary but tedious task out of the way, and then plunge into the job of selling with a fresh enthusiasm.

Various plans are adopted by progressive merchants in connection with the inventory sale. Of course, a general sale can be staged, featuring lines in every department. In many stores

AGRICULTURAL LIME BUILDING LIME

Write for Prices

A. B. Knowlson Co.

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

Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm in Winter
Cool in Summer

Brick is Everlasting

Grande Brick Co., Grand Rapids
So. Mich. Brick Co., Kalamazoo
Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co., Rives
Junction

Use Half as Much
Champion Motor Oil

as of other Oil

GRAND RAPIDS OIL CO.

Johnson Paint Company

"Quality" Paint Manufacturers

The Prompt Shippers

Get Our Dealers Proposition

BIG RAPIDS,

MICHIGAN

Grand Rapids
Store Fixture Co., Inc.

The Place, 7 Ionia Ave., N. W.

BUY AND SELL

Used Store and Office Fixtures

WM. D. BATT

HIDES, WOOL,

FURS AND TALLOW

28-30 LOUIS ST.

GRAND RAPIDS

MICHIGAN

REYNOLDS

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

SHINGLES

Reduces Fire Insurance Rates

Will Not Ignite from Flying Sparks or Brands

Sold by
All Lumber Dealers

H. M. Reynolds Asphalt Shingle Co.

"Originators of the Asphalt Shingle"

Grand Rapids, Mich.

Foster, Stevens & Co. Wholesale Hardware

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

Grand Rapids, Mich.

Established 1862

Incorporated 1891

Adolph Leitelt Iron Works

ERIE and MILL STREETS

Grand Rapids, Mich.

Manufacturers and Jobbers

Elevators Special Machinery Lumber Lifts
Steam Forging Boilers Heat Systems
Smoke Stacks Factory and Mill Supplies

SNOW GOODS at 1915 prices

READY TO SHIP INSTANTLY

Light Bob Gears, 1-inch \$9.75; 1 1/4-inch \$11.75; 1 1/2-inch \$13.75; 1 3/4-inch \$15.75.
Buggy Gears \$4.95. Shafts \$2.00. Poles \$4.00 extra.
Runner Attachments, Light \$5.50. Med. \$7.50. Heavy \$9.00.
Boys' Flexible Coaster Sleds \$8.00, \$10.00, \$12.00, \$15.00 dozen.
Boys' Coaster Bobs, \$1.75, \$2.25, \$2.75.
Ice Skates — Ice Tools — Drive and Screw Calks.
Bar Iron \$3.95 base. Heavy Bob Runner Woods.

VAN DERVOORT HARDWARE CO. Lansing, Michigan

it is customary to center attention upon household lines. This serves a double purpose. It features goods which are eminently seasonable, and it attracts women to the store. One of the problems in many hardware stores is to induce women to shop there in preference to fancy goods, notion and ten-cent stores which handle as a rule the poorer grade of certain household lines. The bargain element in the inventory sale will appeal to the women folk. The hardware dealer should aim, not merely to quote attractive prices, but to give satisfaction, and, above all, to make a pleasing impression on his feminine customers. The inventory sale in the household department should have as one of its ultimate objectives the conversion of many feminine purchasers into steady hardware customers.

Incidentally, the quoting of attractive prices in the household department can be made a stepping stone to the introduction of aluminum utensils and electrical cooking devices. These goods of course run into the dollars, but they represent great future possibilities for the hardware dealer. Only the fringe of these possibilities has been touched. Even if you do not make sales, the woman who comes for a 19 cent piece of enamelware can be interested in aluminum goods and electrical cooking devices. Give her reading matter to take home, show her the goods, offer to demonstrate them—in her home, if necessary. Secure her address and see that she receives advertising literature from time to time.

The inventory sale that confines its efforts to selling the goods featured falls far short of its possibilities. The merchant should regard it as an essential first step in a selling campaign that is to go on until next Christmas and next inventory sale. The sale will interest a lot of people who have been buying elsewhere. Can some of these people be converted into steady customers? That is the question which the merchant must put his wits to answer.

Local conditions may justify a merchant in holding one or more specialty sales instead of a general inventory sale. Thus, one large hardware firm I know of holds every February a laundry and dairy supply sale. This firm does things on a wide scale. The laundry and dairy supply sale is advertised for a week ahead in the local dailies, half page space being used. The second floor of the store is entirely given up to the lines featured. Churns, separators, pans, washing machines, wringers, clothes baskets, clothes pegs, wash-boards, tubs and similar lines are cleared out in large quantities. Incidentally, the firm has given testimony to the value of newspaper advertising. For the first few years the space used was decidedly small. Then the half page advertising was tried as an experiment. The sale simply ran away with the sales force. After that, half-page advertisements became a fixture in the sale plans.

Yet other merchants who have only a few odd lines to clear out do not hold a general sale, but instead put in bargain tables, or feature a bar-

gain counter. These lines are advertised in the papers. The counter is situated at the back of the store, so that the customer in search of bargains has a chance before reaching them to look at a splendidly arranged showing of goods, displayed on both sides of the store, and offered at regular prices. The bargain counter is the bait which lands a good many purchasers for the regular lines. The regular lines are good value; the bargains are exceptionally good value. It is worth remembering that a slashing price on one or two articles is more effective advertising than a very slight shading upon pretty nearly everything in stock. It is the spectacular which attracts attention. Use a few spectacular prices, quoted preferably on lines that you don't intend to handle again, in order to attract attention to genuine values at standard prices.

The stock-taking sale should be more than an effort to clear out old lines and odd lots which you want to get rid of. It should serve the purpose of attracting new customers and should help you to sell the regular lines and to introduce new goods. It should also help you by paving the way for your spring selling campaign. You will have ample time to get a line on individual customers and to get in touch with many paint and stove prospects who can be followed up later. William Edward Park.

Cornell University is to celebrate its fiftieth anniversary in 1918, and it is natural that the plans formulated for the observance should center around an increase in the endowment. The institution received directly and indirectly from Ezra Cornell an endowment of about \$5,000,000, while his gifts made it possible for it to realize far more from the National land grant than did most of the institutions assisted by the Morrill act. But it has had very little in additions to endowment since. All its income is derived from a fund of \$10,000,000, and from the small appropriations made by the State, which are confined to the colleges of agriculture and veterinary medicine. The salaries of the instructing staff are deplorably low—instructors, \$1,000 to \$1,200; assistant professors \$1,500 to \$2,000, and very generally conceded that the average remuneration should be advanced 50 per cent. But money is needed for other purposes, and the endowment founded on Ezra Cornell's gift should be materially increased.

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

Swinehart Tires

Are Mileage Stretcher. Tough, Resilient, Easy Riding.

They give more mileage than most tires because tire tenacity is built into every part of every "SWINEHART."

We carry them both in Solid and Pneumatic tires.

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

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.

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



FOR GOODNESS SAKE

BUY
Horse Shoe Tires

Wrapped Tread System

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

The Deitz Vapor System

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

5-Minute Vulcanizer

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

A full line of
Batteries, Spark Plugs and Accessories

Wholesale Distributors:

Brown & Sehler Co.
Grand Rapids, Mich.

We have an interesting proposition to make to dealers.

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

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"The End of Fire Waste"

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Automatic Sprinkler Systems

Installed by

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115 Campau Ave.

Estimates Free

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Pere Marquette Railroad Co.

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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

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Freight Traffic Manager,
Detroit, Michigan



Grand Council of Michigan U. C. T.
 Grand Counselor—Fred J. Moutier, Detroit.
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 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.

Which Shall Survive—Wholesale or Retail Grocer?

London, Ohio, Jan. 2—While on a trip through the Southwest last summer, visiting a great many retail and wholesale grocers, I found this question was causing a good bit of comment among both retailers and wholesalers. In answering this question, my reply was, "The wholesale grocer never shall be eliminated, nor will the up-to-date, progressive retail grocer, but the days of the small, I-don't-care grocer are numbered."

This question is not only causing comment among the Southwest grocers, but it has been facing the wholesale and retail grocers all over the country.

While on this trip, I called upon some 250 retail grocers, some good, bad and indifferent, and the more I called upon the more I thought my answer was correct. I don't mean that the grocer in this section is any different than any other section, for I find them about the same wherever I have gone, but I had never given this subject any great amount of thought until I took this trip.

Let me give my reasons for thinking my answer correct.

The wholesale grocer is a convenience and a necessity and will never be eliminated.

Through the wholesale grocer, the manufacturer can distribute his goods at the minimum cost. Without the wholesale grocer, the manufacturer would find it necessary to increase his selling force in order to keep the volume of business he now enjoys through the wholesale grocer and it would necessitate the manufacturer carrying stock in all the larger cities and this would cause an increase in the manufacturer's prices in order to take care of the increased cost of distribution.

Through the wholesale grocer, the manufacturer eliminates all loss through bad accounts. The per cent. the manufacturer allows the wholesale jobber for distributing his products would merely cover this loss. Therefore, to eliminate the wholesale grocer would not lower the cost of the goods to the retailer but in all probability would cause the manufacturer to raise the price in order to cover the increased cost of distribution caused by the elimination of the wholesale grocer.

Through the wholesale grocer, the retail grocer can buy his supplies as he needs them, decreasing his investment, increasing his turnover, decreasing his losses from waste caused by damaged and shelf worn goods, increasing his net profit, decreasing his cost of doing business; the result is he can sell at a lower per cent.

of profit. Eliminate the wholesale grocer and the retail grocer would have to increase his investment because he would have to buy in larger quantities from the manufacturer, decrease his turnover because of his larger investment, increase his losses through waste from damaged and shelf-worn goods because, instead of buying a half dozen or a dozen from the jobber, he would have to buy one or more cases from the manufacturer; the result would be that the retailer would have to receive a larger per cent. of profit in order to overcome the increased losses and the increased interest upon his investment.

Through the wholesale grocer, the retail grocer can carry in stock a much larger variety of goods, for through the wholesale grocer he can order in small quantities, enabling him to give the consumer a much better assortment of foods to choose from.

Therefore the wholesale grocer is a necessity and an important factor in the successful and economical distribution of foods to the consumer and will never be eliminated.

Nor will the up-to-date, progressive retail grocer be eliminated. He shall never be eliminated because, like the wholesale grocer, he is a necessity for the successful and economical distribution of food products to the consumer. I firmly believe that the day is coming, and not far distant, when the retail grocer will be, in a large extent, eliminated. I do not mean that the retail grocery business will become a thing of the past, but that the number of retail grocers will be fewer by a large per cent.

The increasing cost of doing business and the decreasing per cent. of profit will necessitate the retail grocer doing a larger volume of business in order to keep his head above water.

There is already a parting in the ways. The larger, up-to-date, progressive grocers are becoming bigger and the small, I-don't-care grocers are becoming smaller. It is going to be the survival of the fittest and the little retail grocer shall cease to be.

Here let me explain my reasons for this. In the first place, the average small retailer is not a competent business man or he would be growing larger. He is not up-to-date. He does not study or give any thought how to make his business better; he does not know how to correctly figure profits; he fails to appreciate the importance of the many little things such as, good window displays; efficient salesforce; advertising; cleanliness and the many other things that are of great importance to the success of every retail business. He has no system of keeping accounts, he does not know his cost of doing business, therefore can not figure profits correctly, and for these reasons, he cannot compete with the up-to-date, progressive retailer.

The up-to-date grocer can offer better service, he can buy in larger quantities, he can carry a larger variety of goods to attract people to his store, he can offer better prices and throw out better inducements for the people to trade at his store because of his buying. He has well trained clerks who are neat and clean, courteous and polite, they will take time and pains to please and give the customer their whole attention. His

store is better equipped, more sanitary. He is more competent, he gives some time and thought to his business, works out ways and methods of increasing his business and all these things working in his favor will make him bigger and the small retailer smaller. The small retailer with his increasing costs and his decreasing profits because of his lack of volume will soon be forced to close and once closed will stay closed.

The small retailer, the corner store, is a convenience but not a necessity and will be eliminated.

So thoroughly am I convinced of the correctness of my answer that we are working and planning to have our store among the survivors. But don't think for one minute that it will be an easy matter, nor that the ones who survive shall have it any easier, for competition will be greater than it is now. Every survivor will be a competent business man, putting forth every effort the same as you in order to do business and it will mean work and lots of it.

But if you want to be among the survivors, you must be up and doing, putting forth every effort to make your store the ideal place for the consumer to trade. Walter Engard.

About the only way to get a wife who can cook like mother used to cook is to marry an old woman who has had mother's experience with a cook stove.

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

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,
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New Hotel Mertens

GRAND RAPIDS

ROOMS
WITHOUT BATH \$1.00
WITH BATH (shower or
tub) \$1.50
MEALS 50 CENTS

Union
Station



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.

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

Position of the Money Market the Coming Year.

Chicago, Jan. 2—The growing balance of trade in our favor and the stoppage of expenditures by American travelers abroad, resulting in an enormous gold importation, referred to a year ago as the cause of the low interest rates prevailing during 1915, have continued through 1916 with increasing momentum.

The large volume of business done, the sale in this country of American securities formerly held abroad, together with the flotation of foreign loans and the extension of foreign credits, have afforded the money market such opportunities for investment that, notwithstanding the enormous accumulation of gold, bank credits have expanded out of proportion to the cash reserves which have flowed into the banks through the gold importations.

Reserves Not Kept Up.

During the year between September, 1914, and September, 1915, deposits in National banks were increased by \$1,700,000, and during the same period their excess legal reserves were increased by \$318,000,000. During the corresponding period for 1915 and 1916, while deposits were increased \$1,700,000,000, excess reserves were increased by only \$23,000,000. The result is that the percentage of legal reserves held by the banks against their net deposits declined during the last year from 25.26 per cent. to 23.86 per cent.

This may seem a small reduction. It should, however, be borne in mind that the banks are still including as a part of their legal reserves their balances with their approved reserve agents in the reserve and central reserve cities. These balances on Sept. 12 amounted to \$936,000,000, while their total surplus reserves amounted to \$891,000,000 and were held as follows:

Excess in vaults, \$122,000,000; excess with Federal reserve banks, \$56,000,000; excess with approved reserve agents, \$713,000,000.

Since this statement was published the banks in November made their final deposit of legal reserves with the Federal reserve banks. By the provisions of the Federal reserve act these balances with approved reserve agents will cease to count as legal reserves after Nov. 16, 1917, and if the recommendations of the Federal reserve board, now before Congress in the shape of an amendment, to the Federal reserve act, are put into effect they will cease to count as legal reserves early next spring.

While, therefore, these balances will be available to the banks owning them for other purposes, they will not count as any part of their legal reserves, and the excess legal reserves will thus be suddenly reduced by over \$700,000,000. After this, while it will make but slight practical difference in their cash resources, they will have very little excess in their legal reserves.

The following facts are, I think, significant:

The large fund released for the expansion of bank credits when the legal reserve requirements of the banks were reduced two years ago has been completely absorbed in the enormous expansion which has taken place during that period.

All the gold imported during the same period has been similarly absorbed.

The change ahead of us in the method of computing the legal reserves of the banks will to a considerable extent have exactly the reverse effect to that produced two years ago by the reduction in the legal reserve requirements of the banks which released a large fund for loaning purposes.

These facts and existing conditions lead me to the conclusion that expansion of bank credits cannot continue through 1917 with anything like the momentum of the last two years

and that, even with a continuance of the influx of gold money, rates for commercial purposes will rule higher during 1917 than they have during 1916.

It is understood that the Federal reserve board is now giving consideration to a suggestion that the percentage of reserves to net deposits required of member banks in the Federal reserve system should be further reduced and that all reserves required by law should be kept on deposit with the Federal reserve banks.

This would leave to the discretion of each member bank the amount of cash to be kept in its vaults and the amount to be carried on deposit with correspondents in the reserve and central cities. The member banks would of course have to keep in their vaults a sufficient supply of cash of kinds to suit their individual convenience and necessity, and a sufficient amount on deposit with their correspondents to cover their exchange operations.

As with this change there would be no occasion for making Federal reserve notes good as legal reserves for member banks, it would finally settle that much-mooted question Gold would still further be mobilized in the Federal reserve banks, where it should be, while Federal reserve notes would have wider circulation and thus the Federal system would be materially strengthened.

The further reduction in the legal reserve requirements might to a small extent release some funds which would become available for further loan expansion, but as already stated, the discontinuance of counting balances with approved reserve agents as part of the legal reserves will have just the opposite effect. If it is arranged that both changes shall take place simultaneously the effect of the one would probably just about offset that of the other.

James B. Forgan,
Chairman of the Board of the First National Bank.

Sidelights on Celery City and Environs.

Kalamazoo, Jan. 2—S. P. Slavin, who has been in the grocery business on Portage street, for a number of years and recently sold his business will spend the winter in Florida.

The merchants of Kalamazoo report the largest holiday business they have ever enjoyed.

Kalamazoo has had a wonderful growth the past year. Every factory is running full time and several are working overtime. It is almost impossible to find an empty house. The prospects for new buildings are very encouraging for the coming year.

The concrete work on the First National Bank building is completed and the contractor is now starting on the steel work.

C. C. James, of the Worden Grocer Company, spent the holidays in Grand Rapids. Mrs. James, who has been making her mother a visit, returned with her.

S. O. Bennett has leased the second and third floors of the building he now occupies, which will give him plenty of room to take care of his increasing business.

Sam Mullie, of Mullie & Kloosterman, has returned from a hunting trip in the Upper Peninsula. Sam had his usual good luck and brought back his deer.

The many friends of K. Hyma, the veteran West street grocer, will be pleased to hear that he is recovering from his recent illness.

William Maxwell has advertised his chain of stores for sale and will devote his time to handling bankrupt stocks, for which he is well qualified by his knowledge and experience, gained by many years of work in this line.

W. S. Cook.

It takes a rousing demonstration to get a small boy out of bed in the early morn.

Toledo Grocers Face Jail Terms.

Toledo, Jan. 2—Accused of having crushed the efforts of an association of 400 Toledo factory workers to cut the cost of living, nine Toledo grocers, all officers and directors of the Toledo Retail Grocers and Butchers' Association, must face trial on conspiracy charges. They are accused of restraint of trade in butter, coffee, soap, olives and other grocery commodities. There are two indictments against each of the nine grocers.

Although Jan. 15 has been set as the date for the beginning of the trials of the indicted men, it is expected there will be the usual technical battles and other delays, so that the trials will not begin much, if any, before spring. Yesterday the defendants entered pleas of not guilty, reserving the right to withdraw the pleas and attack the validity of the indictments on technical grounds. The defendants are out on \$2,000 bail each. They furnished bond for each other.

Several week ago the employes of a die casting plant in Toledo formed a co-operative association by means of which, it is said, they were able to save 12 cents a dozen on eggs, 7 to 10 cents a pound on coffee, and corresponding savings on butter, canned goods and other groceries. The grocers soon heard of it, and the directors of their Association called a meeting. Two meetings were held, one on Dec. 4 and the other on Dec. 11. At one or another of the meetings, it is alleged, an ultimatum was issued to the wholesalers, forbidding them to sell to the co-operative Association, under penalty of boycott by every member of the Association, which includes practically every grocery and meat market in Toledo. The ultimatum was obeyed, with the result that the co-operative Association went out of existence. The officers of the Association admit the meetings were held, but say no action was taken to crush the co-operative Association.

The defendants are: William Post, 1404 Dorr street, President of the Merchants' Association; C. W. Scholz, 1062 St. James court, Vice-President; A. G. Willard, 1212 Ontario street, Treasurer, and C. A. Billat, G. H. Bankey, C. H. J. Delbecq, Joseph Sturtz, J. A. Ulmer and H. C. Simonds, directors.

The law under which they are being prosecuted is the Valentine anti-trust law. It provides a penalty of \$500 or more, fine and imprisonment of from one to five years for conspiring to restrain trade in butter, and a penalty of from \$50 to \$5,000 fine or imprisonment from six months to a year for conspiring to restrain trade in other foodstuffs or other commodities. Thus under the first penalty the court must impose a penitentiary sentence, if the defendant be found guilty. The sentence, however, may be suspended during good behavior.

At a meeting last night the grocers laid plans for their defense.

Banking Outlook at Detroit.

Detroit, Jan. 2—Looking into 1917 presents a problem quite similar to what has confronted the bankers for the past two and a half years.

The banks in the larger cities which have to meet the extreme fluctuations in deposits and demand for loans, cannot make large commitments, but for a few months at a time and prudence dictates a continuance of this policy so long as the unusual disturbed conditions prevail.

However, we have solved many difficult and new problems since August, 1914. The resources of the National banks have increased by four billion dollars, and the great added resources of our Federal reserve banks have scarcely been drawn upon at all, so that the banks of the country face whatever may be the problems of 1917 with entire confidence.

The prospect for large grain crops

is exceptionally good and should be a large factor in 1917.

I do not believe that we are to have a great depression in business immediately following the cessation of hostilities abroad. After the first shock (excepting with the comparatively few industries wholly dependent upon the war) I would expect a gradual adjustment of prices and lessening demand for all staples.

We have surplus money seeking investment as never before and the domestic demands for iron and steel (the barometer of business) await only more normal conditions before pressing forward even more than at any time during the past two years.

This country is, I believe, permanently on a broader basis than ever before and old measurements and standards that prevailed prior to the war are entirely gone.

No doubt the periods of depression will continue to come and go as they have in the past. However, our next prolonged depression seems well beyond 1917.

Emory W. Clark,
President First and Old Detroit National Bank.

Too Late to Run Under Gabby Gleanings.

The Grand Rapids Herald is certainly very modest in claiming that it led in the movement to prevent the repeal of the 2 cent passenger rate law when the matter was before the Legislature two years ago. The Herald was "on the fence" when the measure was enacted, ten years ago, and was never very active in behalf of the people until the repeal of the law was sought at the hands of the last Legislature.

McNeil & Barnes, who recently took over the Hotel Mack, at Lawton, have added new baths and toilets, refurnished all the rooms, improved the office by putting in a steel ceiling and otherwise made the hotel more comfortable and homelike.

Jack Blitz, Michigan and Ohio representative for the Johnson & Johnson Co., New Brunswick, N. J., entertained several of his fellow traveling men Saturday, Dec. 23, at a dinner party at the Spaghetti House, Detroit. Jack's friends recommend that when he invites others they duck, because all of the party have been under a physician's care ever since. It takes Blitz to select the best.

Blue Valley Butter Pasteurized

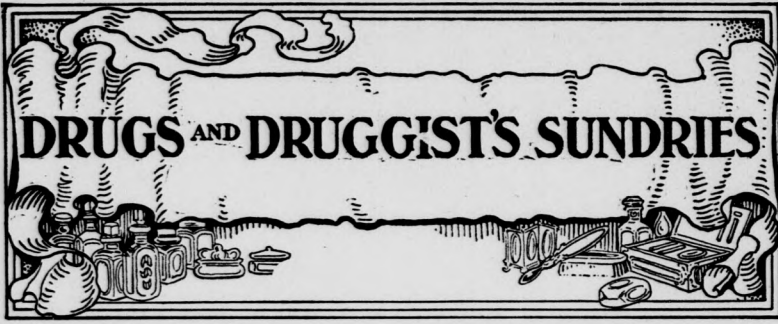
A Grand Rapids Product
With a National
Reputation

We have realized that the year 1916 was the most prosperous year in the history of our Blue Valley plant at Grand Rapids, Mich., and we have done this by putting out a product of the same purity and uniformity at all times.

We thank the public for their kind effort in helping us to make this past year the most successful.

We wish everybody a prosperous year of 1917 and we will strive to put out the same high standard of quality of butter in the future as we have in the past.

Blue Valley Creamery
Company



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. Stekete, Grand Rapids.

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

Michigan Pharmaceutical Travelers' Association.

President—Fred L. Raymond, Grand Rapids.

Secretary and Treasurer—Walter S. Lawton, Grand Rapids.

Twenty-Seven Out of Class of Ninety.

Muskegon, Jan. 2.—At the recent examination session of the Michigan Board of Pharmacy, ninety candidates presented themselves. Less than a third succeeded in passing the examination, as follows:

Registered Pharmacist.

Norwood Banister, Springport; Patrick J. Gavigan, Blanchardville, Wis.; John Kay, Detroit; Chris Lyndrup, Greenville; Claire A. Shehan, Jackson; H. W. VanPoppelen, Bay City; N. R. Wegemer, Petoskey; Jessie J. Eagles, Detroit; Jos. N. Howell, Pontiac; Macy S. Hight, Detroit; Victor Krantz, Traverse City; Burt Stryker, Lowell; Sidney G. Vedder, Ann Arbor; D. L. Winter, Brown City.

Registered Druggist.

Arthur Abendroth, Dowagiac; Leon A. Frazier, Detroit; Geo. K. Hoyt, Sutton's Bay; Peter Lawrence, Holland; Russell A. Newsted, Detroit; Wm. J. Ruppel, Detroit; L. B. Van Antwerp, Lake View; Harry H. Dixon, Benton Harbor; Rolland J. Gilbert, Detroit; Harry D. Johnson, Jackson; Maxwell S. Moore, Fowler; Orlin F. Palmer, Pontiac; Harold C. Thorpe, Saranac.

The next examination will be held at Detroit Jan. 16, 17, 18, 1917.

Charles S. Koon, Sec'y.

Sensible Advertising Against Mail Order Houses.

Go over the catalogue of that mail-order house which does the largest business in your community. Select therefrom a list of articles which you either carry in stock or can buy, and sell at a lower price than quoted by this mail-order house. Feature one article a week. Display it in your window with the price tag attached, and at its side place a catalogue of this mail-order house, opened on the page on which the article is catalogued. A sign should read that "You not only sell at a lower price, but you save transportation, mail and money-order cost as well as the delay." Follow this up for one year and the accumulative advertising effect will be very favorable to your store. If you advertise in your local newspaper, feature these price comparisons each

week, the same as in the window, and have the publisher strike off from 500 to 1,000 proofs. Save these proofs, and after the series is complete gather one of each and clip and mail to those of your customers who you know have been buying of mail-order houses. Where you offer a better article than does the mail-order house, tell your trade so. It sometimes pays to shave your profit on the feature article. Place a large card sign or easel sign, with front page of the catalogue pasted on, and bearing wording.

What Do You Know About Cork?

Cork is the bark of the evergreen oak tree that grows in Southern Europe and Northern Africa. The principal cork-producing countries are Spain and Portugal. The bark of the tree is not taken off until it is fifteen years old, but this bark is only fit for use in tanneries and rustic garden work. After the first removal the tree is left untouched for about eight years, when the second growth is taken off. This is still too woody to be used for making "corks," but is used in nets, life preservers, etc. The third growth is the first that can be used in the manufacture of corks. This is removed from the tree by cutting, after which it is heated, causing the outside to char; this process closes the pores of the product and gives it "nerve." After the heating it is pressed on a flat surface and then baled. The finished cork is cut from these blocks by machinery and it requires careful attention to keep the cutting blades sharp. Linoleum is made from ground cork, linseed oil oxidized with litharge and pressed into jute canvas.

Sensitive Test for Iodine in Urine.

A given volume of urine is decomposed by addition of an equal volume of solution of hydrogen dioxide. To this mixture is then added 1 per cent. alcoholic solution of benzidin, in volume equal to one-fifth of the volume of urine taken, and the whole thoroughly mixed. If, now, the upper layer of the liquid be heated to boiling by means of a bunsen flame, it will assume a dark brown or black appearance, either at once or upon standing, depending upon the quantity of iodine present in the sample under observation. If much iodine be present a brown or black precipitate may be noted. If, after cooling the liquid, chloroform be added and the mixture shaken, the color will be taken up almost entirely by this. Under the same treatment a sample of iodine-free urine will not become colored at all, or at most only a straw-yellow coloration will be noted.

Combats Compulsory Use of Metric System.

New York, Jan. 2.—The act of 1866 legalized the use of the metric system in the United States. All who prefer it are free to use it, and presumably do so. A few of these, not content with the liberty of choice thus enjoyed by them, seek to deprive the vastly larger number of others who prefer to use our existing standards of the equal liberty of choice they now enjoy.

These efforts are harmless at present because Congress is too busy with serious work to play with the issue, but the renewal of the effort under more favorable conditions will compel public discussion of this subject. Then those who would be affected adversely by the enforced adoption of the metric system will need to act, and to enlighten the public concerning the effect on our industries and commerce which the change would imply. When the public intelligence is thoroughly informed, the danger of such a change will pass.

It is a matter of history that what France sought when the metric system was adopted by her in 1795 was "uniformity of weights and measures," and that it was this same object which influenced Germany in 1872 also to adopt the metric system, each of these countries having had previously a chaos of weights and measures. The United States now has uniformity, but by adopting any new system, would lose it for at least the ensuing century.

Our imports from France, Germany, Italy, and other metric countries are not hampered by their use of the metric system, and would not be increased an iota by their abandoning it for our system; nor would our adoption of the metric system for domestic uses have any greater effect on our export trade to metric countries. In both cases merchants and manufacturers who find by experience

that certain export business can be secured by labeling their wares in the language, and according to the standards of other countries, or even by conforming the dimensions of their wares to such standards, have long done what this implies, and will continue increasingly to do so. The proposition that, to accomplish and enforce this purpose, the habits, practices, and records of the Nation, in all the vast interests which are interwoven with its established system of weights and measures, shall be thrown into disorder, and the people subjected to untold annoyance and expense, is equally unreasonable and absurd. In this connection I may fittingly quote the words of John Quincy Adams, in his memorable "Report upon Weights and Measures," submitted by him in 1821, while Secretary of State:

"Is your object uniformity? Then, before you change any part of your system, such as it is, compare the uniformity that you must lose, with the uniformity that you may gain, by the alteration." Henry R. Towne.

Effective.

A teacher brought his pupil to a witty physician.

"You see, doctor, she is not exactly ill; but she has become exceedingly thin."

"Ah," said the physician, "I will give her belladonna. That has the property of dilating the pupil."

Heystek & Canfield Co.

Wholesale

Wall Paper Paints
Window Shades Factory Supplies
GRAND RAPIDS, MICH.

Twice As Cold

PIPER'S DELICIOUS ICE CREAM is more than twice as cold as the ordinary.

The ingredients of Ice Cream commence to freeze at 32 degrees Fahrenheit. And the temperature of the frozen cream is usually about 18 degrees Fahrenheit.

But before being shipped out, every particle of PIPER'S is still further cooled, by a special process of our own, and the temperature is gradually reduced to zero Fahrenheit—more than twice as cold.

This means that PIPER'S is half as apt to mush down in transit. It is twice as likely to sell out without waste. It is more than twice as likely to make you satisfied customers. The zero temperature at which we ship makes possible our unequalled system of packing, which causes the cream to keep indefinitely.

Furthermore, prolonged freezing will invariably produce a coarse, mealy and unpalatable texture. But PIPER'S—THE ONE BEST ICE CREAM—is always scientifically frozen just ten minutes—no more—no less. The special recooling process further reduces the cream to a close, fine grain, impossible when freshly frozen. So that PIPER'S is always a beautifully even, velvety texture throughout, and it keeps superbly.

Grand Rapids' railroad facilities are unsurpassed, and we can always ship to your station promptly, surely and safely. Next season try PIPER'S—the one best cream for the dealer. Write for our special agency proposition.



Claude G. Piper

Wholesale Distributor

286 Bridge Street, N. W.
Grand Rapids, Mich.

Both Phones 2388

GROCERY PRICE CURRENT

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

ADVANCED		ADVANCED	
Canned Succotash	Mapl-Flake	Playing Cards	
Canned Milk	Brooms	Babbitt's Potash	
Lima Beans	Canned Corn	Poppy Seed	
Hominy	Mushrooms	Corn Syrup	
Green Peas	Canned Peas	Wicking	
Split Peas	Canned Peas	Growler Smoking	
Tapioca	Canned Peas	Kiln Dried Smoking	
Molasses	Sardines		

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M	Macaroni	6
N	Nuts	4
O	Olives	8
P	Peanut Butter	8
R	Rice	9
S	Salad Dressing	9
T	Table Sauces	10
V	Vinegar	13
W	Wicking	13
Y	Yeast Cake	14

1	AMMONIA	12 oz. ovals, 2 doz. box	1 60
A	AXLE GREASE	1lb. wood boxes, 4 doz.	3 00
B	BAKED BEANS	No. 1, per doz.	95
C	BATH BRICK	English	95
D	BLUING	Condensed Pearl	1 95
E	BREAKFAST FOODS	Bear Food, Pettijohns	2 65
F	BROOMS	Fancy Parlor, 25 lb.	5 75
G	BRUSHES	Solid Back, 8 in.	75
H	BUTTER COLOR	Dandelion, 25c size	2 00
I	CANDLES	Paraffine, 6s	7
J	CANNED GOODS	Apples, 3 lb. Standards	@ 90
K	CLAMS	Little Neck, 1 lb.	1 25
L	COCOA	Baker's	39
M	COFFEES ROASTED	Common	19
N	CHEESE	Acme	@ 26 1/2
O	CHEWING GUM	Adams Black Jack	62
P	CLOTHES LINE	No. 40 Twisted Cotton	1 30
Q	COCOA	Baker's	39
R	COFFEES ROASTED	Common	19
S	CHEESE	Acme	@ 26 1/2
T	CHEWING GUM	Adams Black Jack	62
U	CLOTHES LINE	No. 40 Twisted Cotton	1 30
V	COCOA	Baker's	39
W	COFFEES ROASTED	Common	19
X	CHEESE	Acme	@ 26 1/2
Y	CHEWING GUM	Adams Black Jack	62

3	CONFECTIONERY	Stick Candy	Pails
4	COFFEES ROASTED	Common	19
5	CHEWING GUM	Adams Black Jack	62
6	COFFEES ROASTED	Common	19
7	CHEWING GUM	Adams Black Jack	62
8	COFFEES ROASTED	Common	19
9	CHEWING GUM	Adams Black Jack	62
10	COFFEES ROASTED	Common	19
11	CHEWING GUM	Adams Black Jack	62
12	COFFEES ROASTED	Common	19
13	CHEWING GUM	Adams Black Jack	62
14	COFFEES ROASTED	Common	19
15	CHEWING GUM	Adams Black Jack	62
16	COFFEES ROASTED	Common	19
17	CHEWING GUM	Adams Black Jack	62
18	COFFEES ROASTED	Common	19
19	CHEWING GUM	Adams Black Jack	62
20	COFFEES ROASTED	Common	19
21	CHEWING GUM	Adams Black Jack	62
22	COFFEES ROASTED	Common	19
23	CHEWING GUM	Adams Black Jack	62
24	COFFEES ROASTED	Common	19
25	CHEWING GUM	Adams Black Jack	62
26	COFFEES ROASTED	Common	19
27	CHEWING GUM	Adams Black Jack	62
28	COFFEES ROASTED	Common	19
29	CHEWING GUM	Adams Black Jack	62
30	COFFEES ROASTED	Common	19
31	CHEWING GUM	Adams Black Jack	62
32	COFFEES ROASTED	Common	19
33	CHEWING GUM	Adams Black Jack	62
34	COFFEES ROASTED	Common	19
35	CHEWING GUM	Adams Black Jack	62
36	COFFEES ROASTED	Common	19
37	CHEWING GUM	Adams Black Jack	62
38	COFFEES ROASTED	Common	19
39	CHEWING GUM	Adams Black Jack	62
40	COFFEES ROASTED	Common	19
41	CHEWING GUM	Adams Black Jack	62
42	COFFEES ROASTED	Common	19
43	CHEWING GUM	Adams Black Jack	62
44	COFFEES ROASTED	Common	19
45	CHEWING GUM	Adams Black Jack	62
46	COFFEES ROASTED	Common	19
47	CHEWING GUM	Adams Black Jack	62
48	COFFEES ROASTED	Common	19
49	CHEWING GUM	Adams Black Jack	62
50	COFFEES ROASTED	Common	19

5	PEANUTS	Fancy H P Suns	6 @ 6 1/2
6	CRACKERS	National Biscuit Company	
7	PEANUTS	Fancy H P Suns	6 @ 6 1/2
8	CRACKERS	National Biscuit Company	
9	PEANUTS	Fancy H P Suns	6 @ 6 1/2
10	CRACKERS	National Biscuit Company	
11	PEANUTS	Fancy H P Suns	6 @ 6 1/2
12	CRACKERS	National Biscuit Company	
13	PEANUTS	Fancy H P Suns	6 @ 6 1/2
14	CRACKERS	National Biscuit Company	
15	PEANUTS	Fancy H P Suns	6 @ 6 1/2
16	CRACKERS	National Biscuit Company	
17	PEANUTS	Fancy H P Suns	6 @ 6 1/2
18	CRACKERS	National Biscuit Company	
19	PEANUTS	Fancy H P Suns	6 @ 6 1/2
20	CRACKERS	National Biscuit Company	
21	PEANUTS	Fancy H P Suns	6 @ 6 1/2
22	CRACKERS	National Biscuit Company	
23	PEANUTS	Fancy H P Suns	6 @ 6 1/2
24	CRACKERS	National Biscuit Company	
25	PEANUTS	Fancy H P Suns	6 @ 6 1/2
26	CRACKERS	National Biscuit Company	
27	PEANUTS	Fancy H P Suns	6 @ 6 1/2
28	CRACKERS	National Biscuit Company	
29	PEANUTS	Fancy H P Suns	6 @ 6 1/2
30	CRACKERS	National Biscuit Company	
31	PEANUTS	Fancy H P Suns	6 @ 6 1/2
32	CRACKERS	National Biscuit Company	
33	PEANUTS	Fancy H P Suns	6 @ 6 1/2
34	CRACKERS	National Biscuit Company	
35	PEANUTS	Fancy H P Suns	6 @ 6 1/2
36	CRACKERS	National Biscuit Company	
37	PEANUTS	Fancy H P Suns	6 @ 6 1/2
38	CRACKERS	National Biscuit Company	
39	PEANUTS	Fancy H P Suns	6 @ 6 1/2
40	CRACKERS	National Biscuit Company	
41	PEANUTS	Fancy H P Suns	6 @ 6 1/2
42	CRACKERS	National Biscuit Company	
43	PEANUTS	Fancy H P Suns	6 @ 6 1/2
44	CRACKERS	National Biscuit Company	
45	PEANUTS	Fancy H P Suns	6 @ 6 1/2
46	CRACKERS	National Biscuit Company	
47	PEANUTS	Fancy H P Suns	6 @ 6 1/2
48	CRACKERS	National Biscuit Company	
49	PEANUTS	Fancy H P Suns	6 @ 6 1/2
50	CRACKERS	National Biscuit Company	

6

Sugar Fingers 13
Sugar Crimp 12
Vanilla Wafers 25
Butter Boxes
N B C, Square 9
N B C, Round 9
Soda
N B C Soda Crackers 9
Premium Sodas 10
Saratoga Flakes 15
Oyster
Dandy, Oysters 9
N B C Oysters Square 9
Shell 9 1/2

Specialties
Adora 1 00
Nabisco (10 cent tins) 1 00
Nabisco (No. 204 Tin) 2 00
Festino (No. 202 Tin) 1 75
Festino (25c tins) 2 50
Lorna Doone 1 00
Anola 1 00
Minerva Fruit Cake 3 25

Above quotations of National Biscuit Co., subject to change without notice.
CREAM TARTAR
Barrels or Drums 50
Square Cans 54
Boxes 51
Fancy Caddies 59

DRIED FRUITS
Apples
Evaporated Choice blk @ 8 1/2
Evaporated Fancy blk @ 9 1/2

Apricots
California 15 @ 17
Corsican 18

Citron
Imported, 1 lb. pkg. 19
Imported, bulk 18 3/4

Currants
Muirs—Choice, 25 lb. 8
Muirs—Fancy, 25 lb. 8 1/2
Fancy, Peeled, 25 lb. 12

Peaches
Lemon, American 15
Orange, American 16

Raisins
Cluster, 20 cartons 9
Loose Muscatels, 4 Cr. 9
Loose Muscatels, 3 Cr. 8 1/2
L. M. Seeded, 1 lb 10 1/4 @ 10 1/2

California Prunes
90-100 25 lb. boxes @ 8
80-90 25 lb. boxes @ 8 3/4
70-80 25 lb. boxes @ 9 1/2
60-70 25 lb. boxes @ 10
50-60 25 lb. boxes @ 10 1/2
40-50 25 lb. boxes @ 11

EVAPORATED MILK
Red Band Brand
Baby 3 65
Tall 4 90

FARINACEOUS GOODS
Beans
California Limas 9
Med. Hand Picked 7 50
Brown Holland 9

Farina
25 1 lb. packages 1 95
Bulk, per 100 lb. 6 75
Original Holland Rusk
Packed 12 rolls to container
3 containers (40) rolls 3 80

Hominy
Pearl, 100 lb. sack 3 25
Maccaroni and Vermicelli
Domestic, 1 lb. box 75
Imported, 25 lb. box 75

Pearl Barley
Chester 5 00
Portage 7 00

Peas
Green, Wisconsin, bu. 5 75
Split, lb 9 1/2

Sago
East India 9
German, sacks 9
German, broken pkg. 9

Tapoca
Flake, 100 lb. sacks 9
Pearl, 100 lb. sacks 9
Pearl, 36 pkgs. 2 60
Minute, 10 oz., 3 doz. 3 60

FISHING TACKLE
1/2 to 1 in. 6
1 1/2 to 2 in. 7
1 1/2 to 2 in. 9
2 in. 11
3 in. 15
2 in. 20

Cotton Lines
No. 1, 10 feet 5
No. 2, 15 feet 7
No. 3, 15 feet 9
No. 4, 15 feet 10
No. 5, 15 feet 11
No. 6, 15 feet 12
No. 7, 15 feet 15
No. 8, 15 feet 18
No. 9, 15 feet 20

Linen Lines
Small 26
Medium 26
Large 34

Poles
Bamboo, 14 ft., per doz. 55
Bamboo, 16 ft., per doz. 60
Bamboo, 18 ft., per doz. 80

7

FLAVORING EXTRACTS
Jennings D C Brand
Pure Vanilla
No. 1, 1/4 oz. 90
No. 2, 1 1/4 oz. 1 25
No. 4, 2 1/4 oz. 2 25
No. 3, 2 1/4 oz. Taper 2 00
2 oz. Flat 2 00

Terpeneless
Pure Lemon
No. 1, 1/4 oz. Panel 75
No. 2, 1 1/4 oz. Panel 1 13
No. 4, 2 1/4 oz. Panel 2 00
No. 3, 2 1/4 oz. Taper 1 75
2 oz. Flat 1 75

WINTER WHEAT
Grand Rapids Grain & Milling Co.
Winter Wheat
Purity Patent 9 00
Fancy Spring 10 20
Wizard Graham 8 75
Wizard, Gran. Meal 6 00
Wizard Buckw't cwt. 6 00
Rye 8 55

Valley City Milling Co.
Lily White 9 60
Light Loaf 9 20
Graham 3 90
Granena Health 4 00
Gran. Meal 3 10
Bolted Meal 3 00

Watson-Higgins Milling Co.
New Perfection 9 50
Tip Top Flour 9 00
Golden Sheaf Flour 8 60
Marshalls Best Flour 9 50
Watertown Wisconsin
Rye 7 60

Worden Grocer Co.
Quaker, paper 9 25
Quaker, cloth 9 25

Kansas Hard Wheat
Worden Grocer Co.
American Eagle, 1/8s 10 00
American Eagle, 1/4s 9 90
American Eagle, 1/2s 9 80

Spring Wheat
Judson Grocer Co.
Ceresota, 1/8s 10 20
Ceresota, 1/4s 10 10
Ceresota, 1/2s 10 00

Worden Grocer Co.
Wingold, 1/8s cloth 10 25
Wingold, 1/4s cloth 10 15
Wingold, 1/2s cloth 10 05

Meal
Bolted 5 80
Golden Granulated 6 00

Wheat
Red 1 75
White 1 80

Oats
Michigan carlots 60
Less than carlots 62

Corn
Carlots 1 03
Less than carlots 1 05

Hay
Carlots 14 00
Less than carlots 16 00

Street Car Feed 41 00
No. 1 Corn & Oat Pd 41 00
Cracked Corn 41 00
Coarse Corn Meal 41 00

FRUIT JARS
Mason, pts., per gro. 4 90
Mason, qts., per gro. 5 25
Mason, 1/2 gal. per gro. 7 60
Mason, can tops, gro. 2 25

GELATINE
Cox's, 1 doz. large 1 45
Cox's, 1 doz. small 90
Knox's Sparkling, doz. 1 75
Knox's Sparkling, gr. 20 50
Knox's Acidu'd doz. 1 85
Minute, 2 qts., doz. 1 25
Minute, 2 qts., 3 doz. 3 75
Nelson's 1 60
Oxford 75
Plymouth Rock, Phos. 1 25
Plymouth Rock, Plain 1 20

GRAIN BAGS
Broad Gauge, 12 oz. 21
Climax, 14 oz. 23
Stark, A, 16 oz. 26

HERBS
Sage 15
Hops 15
Laurel Leaves 15
Senna Leaves 25

HIDES AND PELTS
Hides
Green, No. 1 18
Green, No. 2 17
Cured, No. 1 20
Cured, No. 2 19
Calfskin, green, No. 1 28 1/2
Calfskin, green, No. 2 28 1/2
Calfskin, cured, No. 1 32
Calfskin, cured, No. 2 30 1/2

Pelts
Old Wool 60 @ 1 25
Lamb's 60 @ 1 00
Shearings 50 @ 1 00

Tallow
No. 1 @ 6
No. 2 @ 5

Wool
Unwashed, med. @ 35
Unwashed, fine @ 30

HONEY
A. G. Woodman's Brand.
7 oz., per doz. 9 25
20 oz., per doz. 2 50

8

HORSE RADISH
Per doz. 90

JELLY
5 lb. pails, per doz. 2 70
15 lb. pails, per pail 75
30 lb. pails, per pail 1 25

Jell-O
Assorted Case 3 doz.
Lemon (Straight) 2 70
Orange (Straight) 2 70
Raspberry (Straight) 2 70
Strawberry (Straight) 2 70
Cherry (Straight) 2 70
Chocolate (Straight) 2 70
Peach (Straight) 2 70
Jell-O Ice Cream Powder. 3 doz.

Assorted Case 3 doz.
Chocolate (Straight) 2 70
Vanilla (Straight) 2 70
Strawberry (Straight) 2 70
Lemon (Straight) 2 70
Unflavored (Straight) 2 70
Jiffy-Jell

Straight or Assorted
Per doz. 1 15
Per case, per 4 doz. 4 60
Seven Flavors: Raspberry, Strawberry, Cherry, Lemon, Orange, Lime, Pineapple.

JELLY GLASSES
1/2 pt. in bbls., per doz. 19
1/2 pt. in bbls., per doz. 19
8 oz. capped in bbls. 20
per doz. 20

MAPLEINE
2 oz. bottles, per doz. 3 00
1 oz. bottles, per doz. 1 75
16 oz. bottles, per doz. 18 00
32 oz. bottles, per doz. 30 00

MINCE MEAT
Per case 2 85

MOLASSES
New Orleans
Fancy Open Kettle 45
Choice 38
Good 32
Stock 27

Half barrels 2c extra
Red Hen, No. 2 1/2 2 60
Red Hen, No. 5 2 50
Red Hen, No. 10 2 40

MUSTARD
1/2 lb. 6 lb. box 16

OLIVES
Bulk, 1 gal. kegs 1 00 @ 1 20
Bulk, 2 gal. kegs 1 05 @ 1 15
Bulk, 5 gal. kegs 1 00 @ 1 10
Stuffed, 5 oz. 90
Stuffed, 8 oz. 1 25
Stuffed, 14 oz. 2 25
Pitted (not stuffed)
14 oz. 2 25
Manzanilla, 8 oz. 90
Lunch, 10 oz. 1 35
Lunch, 16 oz. 2 25
Queen, Mammoth, 19 oz. 4 25
Queen, Mammoth, 28 oz. 5 75
Olive Chow, 2 doz. cs. per doz. 2 25

PETROLEUM PRODUCTS
Iron Barrels
Perfection 7 5
Red Crown Gasoline 18.
Gas Machine Gasoline 31.9
V M & P Naphtha 17.5
Capitol Cylinder 33.9
Atlantic Red Engine 18.4
Winter Black 9.2
Polarine 37.9

PICKLES
Medium
Barrels, 1,200 count 9 25
Half bbls., 600 count 5 25
5 gallon kegs 2 20

Small
Barrels 10 50
Half barrels 6 25
5 gallon kegs 2 50

Gherkins
Barrels 14 00
Half barrels 6 75
5 gallon kegs 2 75

Sweet Small
Barrels 21 00
Half barrels 11 50
5 gallon kegs 4 20

PIPES
Clay, No. 216, per box 80
Clay, T. D. full count 90
Cob 90

PLAYING CARDS
No. 90, Steamboat 85
No. 15, Rival assorted 1 75
No. 20, Rover, enam'd 1 50
No. 572, Special 2 00
No. 98 Golf, Satin fin. 2 25
No. 808, Bicycle 2 25
No. 632 Tourn't whist 2 50

POTASH
Babbitt's, 2 doz. 1 90

PROVISIONS
Barreled Pork
Clear Back 28 00 @ 30 00
Short Cut Clr 27 00 @ 28 00
Bean 28 00 @ 29 00
Brisket, Clear 30 00 @ 31 00
Pig 26 00
Clear Family 26 00

Dry Salt Meats
S P Bellies 14 1/2 @ 15

Lard
Pure in tiers 17 @ 18
Compound Lard 16 @ 17
80 lb. tubs .advance 1/4
60 lb. tubs .advance 1/4
50 lb. tubs .advance 1/4

9

20 lb. pails .advance 3/4
10 lb. pails .advance 7/8
5 lb. pails .advance 1
3 lb. pails .advance 1

Smoked Meats
Hams, 14-16 lb. 18 1/2 @ 19
Hams, 16-18 lb. 18 @ 18 1/2
Hams, 18-20 lb. 17 @ 18
Ham, dried beef sets 29 @ 30
California Hams 14 1/2 @ 15
Picnic Boiled Hams 19 1/2 @ 20
Boiled Hams 28 1/2 @ 29
Minced Ham 14 1/2 @ 15
Bacon 20 @ 25

Sausages
Bologna 12 @ 12 1/2
Liver 9 1/2 @ 10
Frankfort 13 @ 14
Pork 11 @ 12
Veal 11
Tongue 11
Headcheese 10

Beef
Boneless 20 00 @ 20 50
Rump, new 24 50 @ 25 00

Pig's Feet
1/4 bbls. 1 25
3/4 bbls., 40 lbs. 2 50
1/2 bbls. 4 25
1 bbl. 8 50

Tripe
Kits, 15 lbs. 90
1/4 bbls., 40 lbs. 1 60
3/4 bbls., 80 lbs. 3 00

Casings
Hogs, per lb. 35
Beef, rounds, set 19 @ 20
Beef, middles, set 45 @ 55
Sheep 15 @ 35

Uncolored Butterine
Solid Dairy 18 1/2 @ 24
Country Rolls 19 @ 25

Canned Meats
Corned Beef, 2 lb. 4 50
Corned Beef, 1 lb. 2 75
Roast Beef, 2 lb. 4 50
Roast Beef, 1 lb. 2 75
Potted Meat, Ham Flavor, 1/4s 50
Potted Meat, Ham Flavor, 1/2s 92 1/2
Deviled Meat, Ham Flavor, 1/4s 50
Deviled Meat, Ham Flavor, 1/2s 92 1/2
Potted Tongue, 1/4s 50
Potted Tongue, 1/2s 92 1/2

RICE
Fancy 7 @ 7 1/4
Japan Style 5 @ 5 5/4
Broken 3 1/2 @ 4

ROLLED OATS
Rolled Avenna, bbls. 7 25
Steel Cut, 100 lb. sks. 3 60
Monarch, bbls. 7 00
Monarch, 90 lb. sks. 3 40
Quaker, 18 Regular 1 50
Quaker, 20 Family 4 75

SALAD DRESSING
Columbia, 1/2 pint 2 25
Columbia, 1 pint 4 00
Durkee's, large, 1 doz. 4 20
Durkee's, small, 2 doz. 5 00
Snider's, large, 1 doz. 2 40
Snider's, small, 2 doz. 1 45

SALERATUS
Packed 60 lbs. in box
Arm and Hammer 3 00
Wyandotte, 100 lbs. 3 00

SAL SODA
Granulated, bbls. 1 40
Granulated, 100 lbs. cs. 1 50
Granulated, 36 pkgs. 1 40

SALT
Common Grades
100 3 lb. sacks 3 15
70 4 lb. sacks 3 05
60 5 lb. sacks 3 05
28 10 lb. sacks 2 90
56 lb. sacks 43
28 lb. sacks 24

Warsaw
56 lb. sacks 26
28 lb. dairy in drill bags 20

Solar Rock
56 lb. sacks 33

Common
Granulated, Fine 1 35
Medium, Fine 1 50

SALT FISH
Cod
Large, whole @ 9 1/2
Small, whole @ 9
Strips or bricks 11 1/2 @ 15
Pollock @ 6

Holland Herring
Standards, bbls. 13 50
Y. M. bbls. 15 00
Standard, kegs 85
Y. M. kegs 96

Herring
Med. Fat Split, 200 lbs 8 00
Laborador Split 200 lb 10 00
Norway 4 K, 200 lbs. 16 50
Special, 8 lb. pails 70
Scaled, in boxes 16
Boned, 10 lb. boxes 15

Trout
No. 1, 100 lbs. 7 50
No. 1, 40 lbs. 2 25
No. 1, 10 lbs. 90
No. 1, 2 lbs. 75

10

Mackerel
Mess, 100 lbs. 16 50
Mess, 40 lbs. 7 00
Mess, 10 lbs. 1 85
Mess, 8 lbs. 1 56
No. 1, 100 lbs. 15 50
No. 1, 40 lbs. 6 70
No. 1, 10 lbs. 1 75

Lake Herring
100 lbs. 4 00
40 lbs. 2 35
10 lbs. 58
8 lbs. 54

SEEDS
Anise 18
Canary, Smyrna 7
Caraway 50
Cardomon, Malabar 1 20
Celery 45
Temp, Russian 7 1/2
Mixed Bird 9
Mustard, white 20
Poppy 45
Rape 10

SHOE BLACKING
Handy Box, large 3 dz. 3 50
Handy Box, small 1 25
Bixby's Royal Polish 85
Miller's Crown Polish 85

SNUFF
Scotch, in bladders 37
Maccaboy, in jars 35
French Rapple in jars 43

SODA
Boxes 5 1/4
Kegs, English 4 1/4

SPICES
Whole Spices
Allspice, Jamaica 9 @ 10
Allspice, lg. Garden @ 11
Cloves, Zanzibar @ 24
Cassia, Canton 14 @ 15
Cassia, 5c pkg. doz. @ 9 1/2
Ginger African @ 35
Ginger, Cochin @ 14 1/2
Mace, Penang @ 90
Mixed, No. 1 @ 17
Mixed, No. 2 @ 16
Mixed, 5c pkgs. dz. @ 45
Nutmegs, 70-80 @ 35
Nutmegs, 105-110 @ 30
Pepper, Black @ 20
Pepper, White @ 28
Pepper, Cayenne @ 22
Paprika, Hungarian

Pure Ground in Bulk
Allspice, Jamaica @ 12
Cloves, Zanzibar @ 28
Cassia, Canton @ 26
Ginger, African @ 18
Mace, Penang @ 1 00
Nutmegs @ 20
Pepper, Black @ 25
Pepper, White @ 32
Pepper, Cayenne @ 25
Paprika, Hungarian @ 45

STARCH
Corn
Kingsford, 40 lbs. 7 1/4
Muzzy, 48 lb. pkgs. 6

Kingsford
Silver Gloss, 40 lb. 7 1/4
Gloss
Argo, 24 5c pkgs. 90
Silver Gloss, 16 3lbs. 7
Silver Gloss, 12 6lbs. 8 1/4

Muzzy
48 lb. packages 6
36 lb. packages 5 1/4
12 6lb. packages 7 1/4
50 lb. boxes 4 1/4

SYRUPS
Corn
Barrels 40
Half barrels 42
Blue Karo, No. 1 1/2, 2 doz. 2 15
Blue Karo, No. 2, 2 doz. 2 50
Blue Karo, No. 2 1/2, 2 doz. 2 80
Blue Karo, No. 5, 1 dz. 2 95
Blue Karo, No. 10, 1/2 doz. 2 80
Red Karo, No. 1 1/2, 2 doz. 2 30
Red Karo, No. 2, 2 doz. 2 70
Red Karo, No. 2 1/2, 2 doz. 3 40
Red Karo, No. 5, 1 dz. 3 30
Red Karo, No. 10 1/2 doz. 3 10

Pure Cane
Fair 16
Good 20
Choice 25
Folger's Grape Punch
Quarts, doz. case 6 00

TABLE SAUCES
Halford, large 3 75
Halford, small 2 26

TEA
Uncolored Japan
Medium 20 @ 25
Choice 28 @ 33
Fancy 36 @ 45
Basket-fired Med'm 28 @ 30
Basket-fired Choice 35 @ 37
Basket-fired Fancy 38 @ 45
No. 1 Nibs 30 @ 32
Siftings, bulk 9 @ 10
Siftings, 1 lb. pkgs. 12 @ 14

Gunpowder
Moyune, Medium 28 @ 33
Moyune, Choice 35 @ 40
Moyune, Fancy 50 @ 60
Ping Suey, Medium 28 @ 30
Ping Suey, Choice 35 @ 40
Ping Suey, Fancy 45 @ 50

Young Hyson
Choice 28 @ 30
Fancy 45 @ 56

11

Oolong
Formosa, Oolong 25 @ 28
Formosa, Choice 32 @ 35
Formosa, Fancy 50 @ 60

English Breakfast
Congou, Medium 25 @ 30
Congou, Choice 30 @ 35
Congou, Fancy 40 @ 60
Congou, Ex. Fancy 60 @ 80

Ceylon
Pekoe, Medium 28 @ 30
Dr. Pekoe, Choice 30 @ 35
Flowery O. P. Fancy 40 @ 50

TOBACCO
Fine Cut
Blot 1 45
Bugle, 16 oz. 3 84
Bugle, 10c 11 00
Dan Patch, 8 and 16 oz. 36
Dan Patch, 4 oz. 11 52
Dan Patch, 2 oz. 5 76
Fast Mail, 16 oz. 7 80
Hiawatha, 16 oz. 5 40
Hiawatha, 5c 5 40
May Flower, 16 oz. 9 36
No Limit, 8 oz. 1 88
No Limit, 16 oz. 3 72
Ojibwa, 8 and 16 oz. 40
Ojibwa, 10c 11 10
Ojibwa, in bladders 42
Petoskey Chief, 7 oz. 2 00
Petoskey Chief, 14 oz. 4 00
Peach and Honey, 5c 5 76
Red Bell, 16 oz. 3 84
Red Bell, 8 foil 1 92
Sterling, L & D, 5c 5 76
Sweet Cuba, canister 9 16
Sweet Cuba, 5c 5 76
Sweet Cuba, 10c 9 50
Sweet Cuba, 1 lb. tin 4 50
Sweet Cuba, 1/2 lb. foil 2 25
Sweet Burley, 5c L&D 5 76
Sweet Burley, 8 oz. 2 45
Sweet Burley, 16 oz. 4 90
Sweet Mist, 1/2 gro. 5 76
Sweet Mist, 8 oz. 11 10
Telegram, 5c 5 76
Tiger, 5c 6 00
Tiger, 25c cans 2 40
Uncle Daniel, 1 lb. 60
Uncle Daniel, 1 oz. 5 23

Plug
Am. Navy, 16 oz. 32
Apple, 10 lb. butt 41
Drummond Nat. Leaf, 2 and 5 lb. 60
Drummond Nat. Leaf, per doz. 96
Battle Ax 32
Eracer, 6 and 12 lb. 30
Big Four, 6 and 16 lb. 32
Boot Jack, 2 lb. 90
Boot Jack, per doz. 96
Bullion, 16 oz. 46
Climax Golden Twins 49
Climax, 14 1/2 oz. 44
Climax, 7 oz. 47
Climax, 5c tins 6 00
Day's Work, 7 & 14 lb. 38
Creme de Menthe, lb. 65
Derby, 5 lb. boxes 28
5 Bros., 4 lb. 66
Four Roses, 10c 90
Gilt Edges, 2 lb. 50
Gold Rope, 6 and 12 lb. 58
Gold Rope, 4 and 8 lb. 58
G. O. P., 12 and 24 lb. 40
Granger, Twist, 6 lb. 46
G. T. W., 10 and 21 lb. 36
Horse Shoe, 6 and 12 lb. 43
Honey Dip Twist, 5 and 10 lb. 45
Jolly Tar, 5 and 8 lb. 40
J. T., 5 1/2 and 11 lb. 40
Kentucky Navy, 12 lb. 32
Keystone Twist, 6 lb. 45
Kismet, 6 lb. 48
Maple Dip, 16 oz. 48
Merry Widow, 12 lb. 32
Nobby Spun Roll 6 & 3 38
Parrot, 12 lb. 32
Patterson's Nat. Leaf 93
Peachey, 6, 12 & 24 lb. 48
Picnic Twist, 5 lb. 45
Piper Heidsieck, 4 & 7 lb. 69
Piper Heidsieck, per dz. 96
Polo, 3 doz., per doz. 48
Red Cross 30
Scrappe, 2 and 4 doz. 48
Sherry Cobbler, 8 oz. 33
Spear Head, 12 oz. 44
Spear Head, 14 1/2 oz. 47
Sq. Deal, 7, 14 & 28 lb. 30
Star, 6, 12 and 24 lb. 43
Standard Navy, 7 1/2, 15 and 30 lb. 34
Ten Penny, 6 and 12 lb. 35
Town Talk, 14 oz. 33
Yankee Girl, 12 & 24 lb. 33

Scrap
All Red, 5c 5 76
Am. Union Scrap 5 40
Bag Pipe, 5c 5 88
Cutlas, 2 1/2 oz. 26
Globe Scrap, 2 oz. 30
Happy Thought, 2 oz. 30
Honey Comb Scrap, 5c 5 76
Honest Scrap, 5c 1 56
Mail Pouch, 4 doz. 5c 2 00
Old Songs, 5c 5 76
Old Times, 1/4 gro. 5 50
Polar Bear, 5c, 1/2 gro. 5 76
Red Band, 5c, 1/2 gro. 6 00
Red Man Scrap, 5c 1 42
Scrappe, 5c pkgs. 5 48
Sure Shot, 5c, 1/4 gro. 5 76
Yankee Girl Scrap, 2oz. 6 00
Pan Handle Scrp 1/4 gr 6 00
Peachey Scrap, 5c 5 76

SPECIAL PRICE CURRENT

12

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

13

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

14

Table with 2 columns: Item Name and Price. Includes categories like WOODENWARE, Baskets, Butter Plates, and Traps.

15

Table with 2 columns: Item Name and Price. Includes categories like Window Cleaners, Wood Bowls, WRAPPING PAPER, and YEAST CAKE.

AXLE GREASE



Table with 2 columns: Item Name and Price for Axle Grease.

BAKING POWDER

Table with 2 columns: Item Name and Price for Baking Powder.

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

Table with 2 columns: Item Name and Price for Royal Soap.

Table with 2 columns: Item Name and Price for Fitzpatrick Brothers' Soap Chips.

16

Roasted Dwinell-Wright Brands



Table with 2 columns: Item Name and Price for White House Coffee.

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



Table with 2 columns: Item Name and Price for Morton's Salt.

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 with 2 columns: Item Name and Price for various products like Climax, Gloss, Big Master, etc.

Table with 2 columns: Item Name and Price for Proctor & Gamble Co. products.

Table with 2 columns: Item Name and Price for Swift & Company products.

Table with 2 columns: Item Name and Price for Tradesman Company products.

Table with 2 columns: Item Name and Price for Scouring products.

Table with 2 columns: Item Name and Price for Soap Compounds.

Table with 2 columns: Item Name and Price for Washing Powders.

Table with 2 columns: Item Name and Price for Lautz Bros. & Co. products.

Table with 2 columns: Item Name and Price for Naphtha products.

Table with 2 columns: Item Name and Price for Queen Anne products.

Table with 2 columns: Item Name and Price for Oak Leaf products.

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.

CHARCOAL

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

BUSINESS-WANTS DEPARTMENT

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

BUSINESS CHANCES.

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.

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. Hoenig, 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

Trade—80-acre farm near Mt. Pleasant. Take country merchandise stock part pay. W. J. Cooper, Mt. Pleasant, Mich. 728

Wanted—To hear from owner of general merchandise stock for sale. State cash price, description. D. F. Bush, Minneapolis, Minnesota. 705

For Sale—General stock of merchandise in agricultural town of 800. Business run 20 years and amassed a competence for owner. Stock invoices \$10,000, furniture, groceries, shoes, clothing and dry goods. Brick store building 40 x 100, first floor and basement, rent \$40 per month. Center of one of the best farming districts in Michigan. Two other stores in town, but good competition. Practically no other towns or stores within 12 to 14 miles in either direction. The price under present conditions very low. Satisfactory terms to reliable purchaser. Address No. 652, care Michigan Tradesman. 652

For Sale—Splendid chance to enter the dry goods business in best county seat in Michigan. Amount of stock and fixtures can be easily handled. Goods purchased at low figure. Reasonable offer will be considered. Rent \$45 month, with heat. Large store, with balcony and big basement. All shelved. Fine schools. Great fruit section. Address No. 718, care Michigan Tradesman. 718

Will Sell At Inventory—General merchandise stock \$12,000. Groceries, boots, shoes, dry goods and furnishings. Business 1916, \$33,000. Good location. Only general line in town of 500. Great value for a live wire. Box 147, Pinckney, Michigan. 719

For Sale—Well established new and slightly used furniture store. Fine location, money making business. Low rent. Moving South. D. J. Wesselink, P. O. Box 168, Muskegon, Michigan. 720

For Sale—Celery boxes for 1917, by the car load or smaller lots. Address No. 721, care Michigan Tradesman. 721

For Sale—Electric shoe shop. Good railroad town. Good trade. R. L. Dennis, Illmo, Missouri. 722

For Sale—Fresh new stock of novelty goods and news stand. Fine location, cheap rent. Main business street. Next door to Postoffice. Address, John Parker, Genoa, Nebraska. 723

For Sale—For the purpose of closing the estate of the late L. D. Bugbee deceased, I offer for sale the entire stock of general merchandise, consisting of groceries, hardware, boots, shoes and farming implements. This business is located at Collins, Michigan, on the Pere Marquette Railway, nine miles from Ionia. Full inventory of stock taken about September 15, 1916. A splendid going business, everything in first-class condition. Only reason for sale is the death of Mr. Bugbee. Address Ray C. Williams, Administrator, Lyons, R. F. D. No. 1, Michigan. 725

Only College Campus Store—At large State institution. New brick block, two-story and basement. Elegant modern flat above. Steam heat, clean stock, fine business. All for \$13,000. \$6,000 swings. Write to-day. W. J. Cooper, Mt. Pleasant, Michigan. 727

For Sale—Ideal stock farm of 215 acres in Genesee County, twelve miles south of Flint. Will exchange for merchandise stock, drugs, hardware or house furnishings preferred. Address Lock Box 256, Fenton, Michigan. 726

Polk County, Florida—200 feet above sea level. We have for sale high class citrus fruit and natal hay lands at prices that you can afford to own an orange and grapefruit grove at, 10 or 20 acres an ideal size. An orange or grapefruit grove means a competency for life. Nets \$200 to \$600 per acre per year when bearing. Bears at three years. We have our own groves. Let us develop one for you. This is a business proposition, better than life insurance and there is no better investment. Send for booklet, maps and terms. Florida-Michigan Highlands Company, (Inc.), Lakeland, Florida. 729

FOR QUICK SALE—Fresh, clean up-to-date grocery stock and new modern fixtures, corner location in city of 5,000. Rent reasonable. Mostly cash trade. Business now in fine condition. Will inventory about \$2,500. Owner has other interests. Address Greenfield Real Estate Co., Marshall, Michigan. 730

Stock For Sale—I want to retire from the retail business. New stock of dry goods, shoes and men's furnishings. Are you looking for a good established business in the live growing city of Flint, Michigan, then look this up at once. Address No. 731, care Tradesman. 731

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

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

General Merchandise Auctioneer—Ten years success closing out and reducing stocks. Reference any reliable merchant in Cadillac. Address W. E. Brown, Cadillac, Michigan. 530

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

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

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

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

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

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

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 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

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—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

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

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

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—Young pharmacist to join me and open drug store in connection with my general merchandise. Address No. 724, care Tradesman. 724

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

SOMETHING MORE

The chances are that you want something more than printing when you want a job of printing—ideas, possibly, or suggestions for them; a plan as likely as possible to be the best, because comprising the latest and the best; an execution of the plan as you want it and when you want it. This is the service that we talk about but little, but invariably give.

Tradesman Company :: Grand Rapids

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.

HANDS OFF THE GROCER!

Reading, thinking, intelligent, observant people have no need of a governmental investigation to inform them as to the reason for the high cost of living or the high price of food stuffs, the latter being only one factor of the former proposition. Rigid investigation is, however, in order, and may be of some avail.

Apparently a multitude of people who from their experience and observation ought to understand the situation are putting the blame on those who are not in the least to blame; certainly not so much to blame as their own selves. And these people are being led to approve or aid in unwise, unfair and unjust methods, hastily put in operation to obtain relief. If our laws are inadequate to protect consumers of necessities from oppression and extortion, then our lawmakers should get busy. If the failure is due to lax administration the people have the remedy in public protest and the ballot.

Let the people keep aloof from mob methods, yet ever ready to unit in sane measures to resist extortion.

It is a deplorable fact that those who most need enlightenment are the most difficult to reach and to convince. The individual who is largely to blame for his own hardships wants to put the blame on some one else. Striking at the first head they see, they are apt to strike their best friends.

Hands off the grocer! Generally he is honest, conscientious, sympathetic and desirous to help in every possible way the customer who wishes to economize. Co-operate instead of complain; aid yourself instead of demanding more service; do your part and you may be sure he will do his best to help you materially decrease the cost of groceries.

High prices do not mean more profit for the grocer—rather less. Much more money must be tied up in stock to keep the usual amount of goods on hand. Higher wages are paid to help; credit accounts are larger for the same sized families for a definite period. More funds are thus unavailable; margins of profit are cut closer to try to satisfy customers. Far more than in justice to himself he should do, the grocer holds down the price on goods which he bought in advance of a rise. He gives his customers the advantage of his foresight and preparedness.

These and other facts are known to many who are wont to blame the grocer. They have proof that he is not playing a game to win over the customer. He wants friendship and amicable dealing with customers. The opposites worry him more than loss of trade or profit. He is first to resent a suggestion from a salesman to mislead, deceive or prey upon his patrons. He is not in collusion with the manufacturer wholesaler, broker or speculator to obtain unreasonable profits or oppress the people.

Hands off the grocer!

WHAT IS A FRESH EGG?

One hears the phrase a good deal of late in the public agitation of prices and the reformers seem insistent that anything out of an icehouse shall be marked "cold storage," as though it was something questionable to be warned against. The writer has found, in asking various factors their ideas of the

two types of egg, that no one really seems to know much about either as a commercial proposition.

It seems as though it is about time that public agitators commenced to learn something about the storage of food. Again and again, for several years past, investigations have been held—some of them elaborate and scientific and incisive—and scores of reports have been filed setting forth in detail just what has been found. Without going into details, it may be truthfully said that in every case the reports made after investigation have proved highly complimentary to cold storage in every respect. And yet, reformers still rant and start new investigations without the slightest disposition to be bound by the experience of their predecessors.

As a matter of fact, the trade classes as a "fresh egg" anything that has not been in cold storage and is not more than six weeks old. Just what its condition may be no one can say, nor how long it has lain around unprotected before coming to market. And yet the reformers would accept it as preferable to an egg that has been commercially gathered and placed in cold storage, perhaps only a quarter as old as the "fresh" one.

Big Demand, High Prices, in Hardware Lines.

Chicago, Jan. 2—Business in the hardware and cutlery trade for the year 1916 was good from start to finish.

The demand in many lines was much heavier than the supply and this caused a considerable shortage and naturally many advances in price. The situation at present is just as

acute as it was at any period of last year and there seems to be no hope for betterment in this condition until the war ends. Manufacturers of hardware have suffered greatly because their skilled men, in many cases, have been taken into munition factories and the production of hardware has been somewhat curtailed on this account.

Until the war ceases or until the foreign nations quit buying munitions of war from us, we see no relief of this situation.

Many reasonable goods for next spring are already so scarce that manufacturers and jobbers have been obliged to stop taking orders for them and it is evident that the shortage of many goods in our line is going to extend into next year.

J. J. Charles,
President of Hibbard, Spencer, Bartlett & Co.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Jan. 3—Creamery butter, extras, 40c; first 38@39c; common, 36@37; dairy, common to choice, 32@38c; 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., 28@35c; ducks, 20@24c; geese, 20@22c; chicks, 18@25c; fowl, 18@23c.

Potatoes—\$1.90@2 per bu.
Rea & Witzig.

Don't fret over the past, or brood over the future, but seize the present and make the most of it.

Over Thirty Per Cent. Advance.

Prior to April 1, 1913, the rates on first-class freight from Grand Rapids to Chicago and vice versa was 31½ cents. On that date the rate was increased to 33 cents. Oct. 26, 1914, the rate was again advanced to 34.7 cents. Recently the railroads announced a sweeping advance to 41 cents, to take effect Dec. 31. This advance was suspended by the Interstate Commerce Commission until March 31, pending a hearing on the proposed advance at Chicago on Jan. 29. As the increase in rates since April 1, 1913—providing the recent advance is sustained—amounts to more than 30 per cent., it looks as though the railroads were determined to tax the shipping public all the traffic would stand.

The hearing of the percentage rate case will be held in Grand Rapids Feb. 5. Nearly every city in the State will be represented at the hearing.

Every rose has its thorn. Summer brings balmy weather, but it also brings the sport shirt.

BUSINESS CHANCES.

For Sale—The only general store in a town of 900 in Northern Indiana. Will invoice \$5,300. Doing a \$16,000 cash business. Reason for selling, health. Address W. G., care Michigan Tradesman. 732

Muskegon Drug Store For Sale—At a bargain for cash. Inventories \$3,500. Sales \$4,800. Store 80 ft. long. Opposite Court House. Population English, Holland and German. Address R. Eckerman, care Hazeltine & Perkins Drug Co., Grand Rapids. 735

HELP WANTED.

Wanted—Manager's position in general store. Experienced with Northern lumber company. Address No. 733, care Tradesman. 733

Wanted Salesmen—Selling grocers, handle California food product. Permanent Territory, particulars. Couffield Co., San Diego, California. 734

Bonds for January Investment

We offer subject to previous sale and change in prices, the following securities, descriptions of which will be furnished on application:

- | | |
|---|----------------|
| American Telephone & Telegraph Co. | To Yield About |
| Collateral Trust 30-yr. 5% Bonds, due 1946..... | 5% |
| Cudahy Packing Company | |
| First Mortgage 5% Gold Bonds, due 1946 | 5% |
| Wisconsin Power, Light and Heat Co. | |
| First and Refunding Mortgage 5% Bonds, due 1946 | 5½% |
| United Kingdom of Great Britain and Ireland | |
| 5½% Secured Loan Gold Notes, due 1919 and 1921 | 5¾% |
| Robert Simpson Western, Ltd. | |
| First Mortgage 6% Gold Bonds, due serially (1917-'31) | 6% |

Our January list of offerings also includes many other attractive issues which bear our approval after thorough investigation.

Write for Our January Circular

HOWE SNOW CORRIGAN & BERTLES

INVESTMENT BANKERS

GRAND RAPIDS SAVINGS BANK BLDG. GRAND RAPIDS, MICHIGAN.