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# MICHIGAN TRADESMAN

PUBLISHED WEEKLY

TRADESMAN COMPANY, PUBLISHERS

EST. 1883

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 10, 1917

Number 1738

Grocers and consumers should cultivate the spirit of co-operation. Do not fall short of the best in life. Take advantage of every opportunity for uplift. Beware of tendencies to personal ease, to indifference, to extravagance, to bickerings. Be a united family. Buy and sell pure foods at home.

**JUDSON GROCER COMPANY**

Pure Foods House



Always Speak a Good Word  
FOR  
**COFFEE**

There's absolutely nothing can take its place as  
the one *indispensable* breakfast pleasure  
You may even go so far as to speak a *SPECIAL*  
"good word" for "WHITE HOUSE"

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

## Fancy Shelled Pop Corn

IN PACKAGES

Clean Sweet Corn  
THAT WILL POP



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



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

PACKED BY

**THE ALBERT DICKINSON CO.**  
CHICAGO, ILL.

Branches:

MINNEAPOLIS      DETROIT      BUFFALO  
NEW YORK      BOSTON

## We, The Manufacturers

would not *make* a baking powder which was illegal under the pure food laws.

## You—Mr. Dealer

do not want to *sell* a baking powder which is illegal under the pure food laws.

## And You—Mrs. Housewife

do not want to *use* a baking powder which is illegal under the pure food laws.

Some Baking Powders  
Are Illegal

## KC Baking Powder

Is Legal

under all pure food laws, state and national.

## It Contains No Albumen

(sometimes called white of egg)

and we have never used the fraudulent "water glass test."

**25 Ounces for 25c**  
(More than a pound and a half for a quarter)

At all grocers, who sell and guarantee it to you to be pure, legal and to please you or will refund your money.

**Jaques Mfg. Company, Chicago**

# MICHIGAN TRADESMAN

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 10, 1917

Number 1738

## SPECIAL FEATURES.

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## INSURANCE RATES TOO HIGH.

The American Druggists' Fire Insurance Co., of Cincinnati, is writing drug store risks, including store buildings owned and occupied by the policy holders, at 75 per cent. of the board rate—and making money.

The Retail Hardware Mutual Fire Insurance Co., of Minneapolis, is writing hardware risks at 50 per cent. of the regular board rate—and making money.

According to the reports of the State Insurance Commission the average cost of \$100 insurance in Michigan during 1915 was \$1.04¾ in stock fire insurance companies and 16 cents per \$100 in mutual companies.

The only inference to be drawn from these citations is that the board or bureau rates maintained by the regular stock fire insurance companies which do business in Michigan are decidedly higher than they ought to be.

There is a remedy for the merchants from these unjust exactions. The Tradesman will undertake to present this remedy for their consideration in the near future.

It is fashionable these days, eminently appropriate, and indeed actually necessary not only to preach but practice economy in every direction. Everybody is urged to save paper, and what was formerly thrown away now commands quite a price. Of late attention has been directed to the desirability of exercising economy in the use of gasoline, not only on account of the high cost, but in view of the fact that some day the supply will be exhausted. An expert of the Standard Oil Company addressing a convention of agricultural engineers the other day declared that production is not keeping pace with consumption and that the three million automobiles which will be in operation in the United States this year would make heavy demands. He declared that the exhaustion of the several fields is: Eastern, 95 per cent.; mid-continental, 50; Texas, 80, and California, 35. It appears from this statement that on the average more than half of the possible supply for all time

is already gone. This statement is calculated to make users of gasoline sit up and take notice. They can, however, derive a little comfort and consolation from the statement that based on the consumption of 1916 the remaining supply of crude oil visible and invisible will last 138 years more. This is calculated to relieve the tension and restore confidence.

In spite of all that has happened to cause excitement and distrust the business of this country starts off on the new year in a confident way. The stock market fluctuates rather widely at times but in the main has moved upward. The conclusion seems to have been reached that the corporations will have plenty to do the present year, that earnings will be large and that the wealth accumulated in the past two years will be an adequate buffer against any decline in activity later on. So with the various lines of industry and merchandising. There is plenty to do for the present at least. If costs are high, so are selling prices. A serious embarrassment still is the inadequacy of transportation facilities on both land and water. The car blockade has been little relieved, and ocean transit is liable at any moment to be impeded much worse than it has already been.

The Tradesman is pleased to learn from President Lake, of the Retail Grocers and General Merchants' Association, that he is in hearty accord with the suggestion that at least one session of the Kalamazoo convention should be devoted to the discussion of insurance topics. At least an hour should be given to the presentation of reasons why the Anti-Discrimination law should be immediately repealed. It is not at all unlikely that another hour may be devoted to the suggestion that a fire insurance company be organized to undertake the handling of mercantile risks at 25, 35 or 40 per cent. less than the regular bureau rates now maintained by the regular stock fire insurance companies now doing business in this State.

Our Government's copious correspondence in the interest of peace has seemingly aggravated the irritation of all the European powers toward us which has arisen from various causes. The reply of the entente powers to the German tender of peace deals with the main principles involved in the contest and leaves little opportunity for the Germans to renew their offer. No reply has been received to the appeal of President Wilson urging peace negotiations and it would seem as if this country were to be quietly sidetracked in this business by consent of all parties to the European conflict. Of late King Alfonso of Spain has appeared in the field as the more likely intermediary.

## COUNTING THE COST.

The figures of the cost of the war in Europe thus far are so great that comparison from time to time is, perhaps, little instructive. The totals are far beyond the ordinary thinking of even the most experienced financiers. Fairly satisfactory data indicate that the cost of the war to the belligerent countries thus far is over \$62,000,000,000, which is nearly ten times the cost of more than a score of years of Napoleonic wars. The total of loans due to the war is somewhat over \$50,000,000,000. The borrowings of Great Britain, amounting to \$13,851,095,000, are somewhat in excess of the war cost of that country inasmuch as it has been necessary to help out her allies. The aggregate borrowings of France are not far behind those of her neighbor across the channel, totaling \$11,398,000,000. It is believed that France has kept up with the cost of the war by means of loans, but Germany is said to be \$2,000,000,000 behind, Austria \$2,400,000,000 and Russia \$3,000,000,000 short. Of course, these sums will have to be made up sometime if these countries are to maintain their solvency. The burden of taxation, applying not only to the near but the distant future, is something appalling to contemplate. And all this indebtedness is piled on top of debts which before the war were considered far too great.

In the face of these figures the estimates of the wealth of these nations as formerly reported seem like poor data from which to derive conclusions as to their future. The cost of the war thus far is approximately half the amount of the estimated wealth of the United States. The burden is distributed over a population of five or six times as great as that of the United States, not counting the colonies. Those portions of the domain of Great Britain and France, which are the largest holders of colonial possessions, might fairly question the advantages of being under the control and "protection" of European powers. Canada is experiencing something of the misfortunes attendant upon the war. Not only has our Northern neighbor lost many of its best residents but it has shouldered financial responsibilities which perhaps will not be easy to carry. And the end is not yet.

## CLEVER CHICAGO CROOK.

A fake food inspector was doing Chicago lately, and it is reported that he found several victims. His plan was to enter an establishment and represent himself as an inspector of the State Dairy and Food Bureau. He would examine the dealer's stocks, claim that the merchant was violating the law and threaten him with prosecution, but upon the payment of a certain sum would keep the matter quiet. Special Agent Simmers claims that crook obtained several hundred dollars in this way. The

man is described as about 40 years old, five feet six inches tall, weighing about 170 pounds.

It is an axiom as old as the hills that any action which is so one-sided that it ignores the rights of one party to the arrangement is bad public policy. The Anti-Discrimination law comes under this head. Its enactment was effected solely in the interest of the insurance companies. No consideration was accorded the insured, whose rights were utterly ignored and who were given no adequate opportunity to obtain a rehearing or redress. In fact, as originally drawn and presented to the Legislature, the bill would have driven every mutual company out of the State. This was evidently the intention of the persons who are responsible for the measure and lobbied it through the Legislature. The same men who were responsible for this iniquity are now in the saddle at Lansing and can complete their nefarious work unless the people are constantly on the watch. The history of all one-sided legislation is that it never withstands the test of time, although it makes it mighty uncomfortable for the victims of the conspiracy while it does last.

It is now a question how we shall get out of our great activities without such a constriction in many parts of our business domain as will cause disaster. The course of events in the past few weeks has been rather kind to us as letting us down from our high level rather gradually and as indicating that the transition back to the normal will be slow and gentle rather than of the panic order. It seems likely that that will be the process in the main during 1917. While the responses from Germany to the reception among the entente powers of the kaiser's tender of peace are full of defiance, it is still likely that something will come out of the peace talk and that this year may see the end of the war, although probably not until well toward the latter part. With the admonitions they have already had and with the probable discussion of peace from this time on, our business men should be able to measurably adjust their affairs to the great change that will come with peace.

The first installment of Mr. George Clapperton's description of his recent trip to Jamaica appears on pages 16 and 17 of this week's issue. The concluding portion will appear in the edition of Feb. 7. Mr. Clapperton's descriptions are so graphic and his language so chaste and concise that no one can read the first portion of the article without wanting to peruse the second installment also.

A wise man may not know much, but he is wise enough to keep others from knowing it.

## UPPER PENINSULA.

## Recent News of the Cloverland of Michigan.

Sault Ste. Marie, Jan. 8—Now that the holiday rush is over, Cloverland items for this week may possibly reach the editor on time, as we made a poor start for the first issue, as last week's items reached Grand Rapids one day late, so that our Happy New Year to all will have to be accepted at this late issue. It is to be regretted, however, that all of the good resolutions were not all in at the last writing. Charlie Haase, however has promised to see that each brother traveler contributes his share through this issue, and the list is as follows:

Charley at the top—handed in his little slip asking "What will the year 1917 mean to us travelers in this community? Will each one's personal attitude mean a better town, a more prosperous community and a more open hearted people?"

Frank Allison, being second on the list, says that the efforts of the individual citizen may accomplish something and produce noticeable results.

J. McKenzie says that co-operation is only possible where good will exists and works out for the ultimate good of all.

G. Hauptli says that the man who holds a grouch against his neighbor cannot successfully pull in harmony with his neighbor so long as that grouch exists. Lose the grouch.

Ted. Steffens says that a man who says go ahead cannot expect to keep pace with the hustler who says go on, step lively and get there.

Billy Herbst says that the man who disparages and undermines the reputation of another cannot expect the community in general to think well of him. Speak gently and use the soft pedal.

Earl Cameron says let us make this year a year of action, of deeds and results.

F. Flood says the man who says I will is worth a hundred of those who says I cannot.

Billy Moore, of the J. D. R. Company, says that this is the time of the year when the hopper of time is full of new resolutions, but it is more profitable to act than to resolute. Buy gasoline now.

C. C. Collins says let us make this year more than a collection of individuals. Let us make a community of people with one aim—good roads—one ambition and one great purpose in life, and let us make that purpose the good of man and womankind in general and of this community in particular.

J. Hoffman says that if we work collectively, earnestly and intelligently we will achieve success, but if we labor singly we will accomplish but little.

Billy Raub, hardware salesman, says the road of life is long and stormy, especially on his way to Johnswood, and barriers bar our way, but many hands make light work of the heaviest burdens.

F. Jenks says we may each pursue our own chosen vocations and all labor toward a better and more prosperous town.

Herman Schiff says two horses pulling in one direction will get the load there but when one is a mule and the other balks the road stands still.

Al. Jacobs says that 1917 will find us a community of loyal pullers or an undivided aggregation of pullers and balkers who accomplish nothing but to stand still.

J. Newhouse says that 1917 will tell the story and you will put the words in the mouth of the teller. What will these words be? Will they be loyalty, cohesion, aggressiveness and success or will they be disloyalty, suspicion, disintegration and disaster?

Dick Reinhart says a year of promises is ahead, but promises never make good unaided and alone. Drink it now.

L. McPike says eat, drink and be merry this year while the going is good. Who can tell where we will be in 1918?

Mr. LaDow says the fellow who does it to-day, instead of to-morrow, seldom

has to ponder over the mistakes of yesterday.

Clyde Hecox says if the price of print paper continues upward, we will soon be tempted to circulate \$50 bills instead.

Oscar Diekman, formerly with Armour & Company, has accepted a position as book-keeper with the Cornwell Company, making the change Jan. 1.

C. W. Bretz, well known merchant at Engadine, was a business visitor at Gilchrist last week.

From reports we understand that four arrests were made at Marquette last Monday on a charge of running autos with 1916 licenses, instead of 1917. A word to the wise is sufficient.

Manistique and Trout Lake have turned over a new leaf at their hotels and raised the rates from \$2 per day to \$2.50. Not so slow.

Miss L. Desireamore, of Brimley, has accepted a position as stenographer with the Cornwell Company.

The Monarch meat market discontinued business Jan. 1 until the opening of navigation. Frank Shafer, proprietor, reports a very satisfactory trade for the year just ended and is planning on making some improvements and alterations before re-opening.

Clarence E. Peterson, Secretary and Treasurer of the Square People Co.'s large department store, at Menominee, has announced plans for the enlargement of the store with sixteen departments. It will occupy the first and third stories of the Spies block.

C. H. Hunt, the Leader department store's famous window trimmer for the past few years, has resigned to accept a position as traveling salesman for a Cincinnati firm. Mr. Hunt's many friends here, while they regret his departure, wish him every success in his new calling.

Good times are in evidence at the Soo, according to reports of our local cigar factories, which have found it necessary to keep forces working day and night to supply the demand. "The Buy At Home Campaign" has done much to

stimulate life in home made goods, but the high quality of the Soo product is being manifested throughout the surrounding towns, which speaks well for the cigar industry here. It looks as if the motto, "Smoke in this world and not in the next," has been closely adhered to.

The high cost of living has struck Newberry. Both the Harris House and the Newberry Hotel have raised their rates from \$2 to \$2.50 per day and meals will be 75 cents hereafter. Newberry wants to be right in line and is getting to be one of the most up-to-date towns on the D., S. S. & A.

William Krempel, formerly in the meat business at Newberry, has assumed the office of sheriff, being the first Democratic sheriff in Newberry during the past twenty-six years and the second in the history of that county. This is going some for a butcher.

A. E. Cullis, our well-known capitalist and manager of the Soo Woolen Mills, also treasurer of the Crisp laundry, and interested in numerous other business institutions in the Soo, sprung a surprise on his numerous friends when he returned last week from London, Ont., accompanied by a bride, who was formerly Miss Belle McKay, who has made her home in the Soo for the past several years, during which time she has made a host of friends. The newly weds are receiving the congratulations from their many friends for a bright and prosperous future.

The Soo banks show a gain of half a million during the past year.

William Everett, a former Soo boy, but now conducting a real estate business in Detroit, spent the holidays with relatives here.

Prenzlaer Bros. have purchased from J. L. Lipsette the building which they now occupy. This is one of the Soo's largest department stores and one of the most substantial mercantile firms in the Upper Peninsula. It is understood that the remodeling and necessary alterations will be made shortly. Robert Cowan, hustling



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

**Barney says—**

**You've tried the rest  
Now try the best**

**Worden's Hand Made  
5c Cigar**

**WORDEN GROCER COMPANY**

**GRAND RAPIDS—KALAMAZOO**

**THE PROMPT SHIPPERS**

manager of the firm is largely responsible for the success of the store, as well as George Bailey, who has made Prenzlauer Bros. shoe department one of the niftiest of it's kind in the Soo.

An ice bridge has formed over the river from Sugar Island to the mainland. Joseph Gurnoe was the first to cross the ice bridge, coming up from Sugar Island. This ice bridge means much to the Islanders, as it is practically their only means of getting their products to the market.

St. Ignace lost one of its leading citizens last Sunday, when Patrick Chambers passed away at his home in St. Ignace, at the age of 74 years. The deceased was a resident of St. Ignace for the past sixty-seven years, during which time he had a long and honorable business career. His death came as a shock to the community.

William G. Tapert.

**Some Reasons Why the Tradesman Is Popular.**

Frank Toonder, grocer, Kalamazoo: "Have taken the Tradesman now for thirty years. I do enjoy reading it, especially the way you go after anything or anybody that does not walk chalk. Keep it up, do not let up on the shysters."

B. Stekettee, dry goods and groceries, Holland: "I have been much pleased with your editorials on more than one subject."

C. E. Moody, grocer, Harrietta: "I do not want to lose a number as it is far ahead of any newspaper we can get. We always read the Tradesman first and other papers afterwards. I find the Tradesman a great help in my business."

Maurice J. Brooks, shoe dealer, Buchanan: "It's worth \$2 to any one

but will save a dollar this time."

M. Ruster & Sons, grocers, Kalamazoo: "Please enter our subscription to the Tradesman for three years, as we would not like to be without this valuable paper."

H. D. Iden, groceries and meats, Petoskey: "Enclosed find check for \$2 for my subscription for two years. Can't get along without the Tradesman."

A. E. Stuart, dry goods and shoes, Edmore: "The Tradesman would be cheap at \$2, but as a matter of business I would rather save it."

H. P. Wolaver, shoe dealer, Owosso: "I get more facts out of your paper than any other I read."

Frank H. Starkey, traveling man, Grand Rapids: "We couldn't keep house without the Tradesman for it is of untold value to the commercial traveler as well as the merchant."

J. J. Kinney, general merchandise, Onkama: "Could not get along without your weekly visitor."

M. C. Lathrop, Cash Bargain Store, Shepard: "I would be lost if I did not receive the Tradesman every week."

Conrad Stoker, grocer, Saginaw: "We could not keep store without the Tradesman."

Wm. H. McCartney, dry goods, groceries, shoes, Lake Odessa: "Your Tradesman has come to us every week since March of 1889. I think it one of our best trade papers and can see that it has kept up with the progress of the past twenty-eight years."

Henry Richardi, woodenware specialties, Bellaire: "The Tradesman is the most for the money I am read-

ing. It is full of very interesting matter each week and I cannot see how you can sell it at the price you do."

Roy Collins, druggist, Frankfort: "Best trade paper published."

Bowerman & Cole Brothers, grain, feed and hay, Kalkaska: "You certainly give your subscribers a fine trade paper."

Mrs. K. C. Kuhns, grocer, St. Johns: "There are so many good suggestions and ideas one can get in the Tradesman, I should certainly miss it."

John H. Jones, grocer, Bronson: "I consider the Michigan Tradesman an asset to any business man. It pays for itself many times in a year."

Floyd R. Everhart, general merchant, Freeport: "Best trade paper in Michigan."

H. W. Smith, general merchant, Entrican: "I feel that I have taken the Tradesman so long that I am part owner. I must say I certainly feel that you are giving the reader more than he pays for and hope that you may make the fifty year mark as editor of the Michigan Tradesman."

A. A. Zimmerman, dry goods and groceries, Beaverton: "What gets me is how you put out the paper you do at so low a price, considering the sky high prices of to-day."

Thomas H. Bowers, groceries and meats, Elkhart, Ind.: "I have taken the Tradesman for several years and have no adverse criticism to offer, nothing but commendation. It has been extremely beneficial to me in numerous ways, for example, in the matter of suggestions for window displays, current prices, editorials on the

markets, foreign and domestic relations, especially on the recent fire insurance scandal, etc."

Wm. McMorris, Bay City: "With the high cost of living many things we can get along without but we must have our Tradesman."

F. E. Rice, Six Lakes: "Cannot get along without the Tradesman."

A. C. Hansen, general merchandise, Custer: "The Tradesman is absolutely the best paper that I receive and is always looked forward to each week far ahead of any other that reaches my desk."

Ed. E. Wakefield, Ionia: "I find the Tradesman of great benefit to me as a clerk."

Jesse H. Crowner, Hart: "Having sold out my mercantile business I have no more need of your paper along that line, but it would seem like losing a friend not to have your paper every week. I hope you are blessed with good health so you can sit behind the desk the balance of the fifty years you so desire."

**California's Fruit Pack.**

In a bulletin recently issued the California Packing Corporation estimates that the canned fruit pack of California for the year 1916 shows an increase of 20 per cent. over that for 1915 and that the pack of canned vegetables for 1916 exceeds that for 1915 by 32 per cent. When it is estimated that the total pack of canned fruits and vegetables of the United States for 1916 shows a decrease as compared with 1915, the importance of the California supply becomes more evident.

**Butter Sells on Color as Well as Taste**

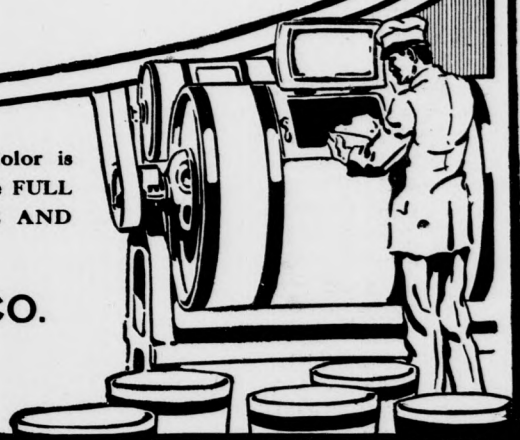
It is just as easy to have the right color—that bright dandelion hue which pleases the woman's eye—as it is to have a pale and weak color in the butter you sell. Everybody knows that the best butter color is

**DANDELION BRAND BUTTER COLOR**



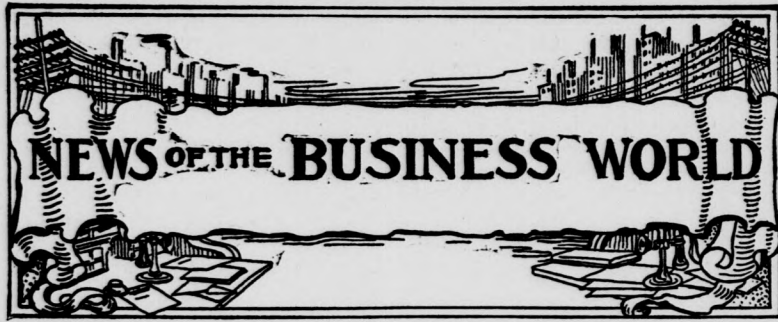
We guarantee that Dandelion Brand Butter Color is PURELY VEGETABLE and that it meets the FULL REQUIREMENTS OF ALL FOOD LAWS, STATE AND NATIONAL.

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



**Dandelion Brand Butter Color**  
*The color with the Golden shade*





### Movements of Merchants.

Branch—W. S. Charon succeeds Charon & Wilkinson in general trade.

Detroit—The A. A. Gray Co. has changed its name to Gray Furniture Co.

Gwinn—A. G. Buckman, druggist, was married recently, to Miss Gertrude Mossler.

Jackson—The Colvin Dairy Co. has increased its capitalization from \$10,000 to \$20,000.

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

Dowagiac—The Estate of P. D. Beckwith, Incorporated, has changed its name to The Beckwith Co.

Grand Ledge—The Grand Ledge Milk Co. has increased its capital stock from \$100,000 to \$500,000.

Clayton—The Clayton Co-Operative Association has been incorporated with an authorized capital stock of \$15,000.

Detroit—The Summerfield & Hecht Co., furniture dealer, has increased its capital stock from \$32,500 to \$325,000.

Grand Ledge—P. J. Gundlach has sold his tin shop and stock to George Olmstead, who has taken possession.

Ovid—John L. Green, of Barrus & Green, shoe dealers, was married Jan. 3 to Mrs. Ruby A. Cushman, of Elsie.

Portland—A. A. Meeth succeeds John B. Hecox as manager of the Wolverine Soap & Turkish Remedy Co.

Britton—Thieves entered the general store of Cass Zeluff, recently and carried away between \$600 and \$800 in cash.

Ann Arbor—J. H. Miller & Son, grocers on Liberty street, have closed out their stock and will retire from business.

Detroit—The Michigan Cold Storage Co. of Detroit has changed its name to Detroit Cold Storage & Terminal Co.

Marcellus—George Kroll, aged 70, for thirty years a leading merchant in this village, is dead, following a stroke of apoplexy.

Breckenridge—C. G. Falor, dealer in clothing and men's furnishing goods, has removed his stock to Alma, where he will continue the business.

Hancock—Crown & Berlowitz, dealers in bazaar goods, have filed a voluntary petition in bankruptcy. A trustee will be appointed Jan. 15.

Kalamazoo—Thieves entered the grocery store of William H. Armintrout, at 1146 Third street, Jan. 6, carrying away stock and some cash.

Lake Odessa—Byron Goodsell has purchased the interest of his partner, Wilson Elliott, in the hardware stock of Goodsell & Elliott and will continue the business under the style Goodsell Hardware Store.

Ludington—Paul Bloch, furniture dealer, has filed a voluntary petition in bankruptcy. The liabilities are estimated at \$3,800 and assets \$4,400.

Kalamazoo—Thieves entered the Hazelton-Perkins drug store on West Main street and carried away enough merchandise to start a branch store.

Saginaw—W. C. McKinney has sold a half interest in the Everett Hotel to W. A. Samuels and the management of the house will be equally divided.

St. Johns—L. D. Parr and son, D. H. Parr, have formed a copartnership and purchased the stock of the Travis Drug Co., taking immediate possession.

Ishpeming—The A. W. Myers Mercantile Co. has taken over the E. M. Lemay grocery stock at the corner of Division and Pine streets and will close it out.

Three Rivers—H. A. Huffman has engaged in the baking business, having purchased the equipment of E. M. T. Nallinger, proprietor of the Philadelphia cafe.

Hancock—Carl A. Silfven, hardware dealer, has filed a voluntary petition in bankruptcy. No announcement has been made as to the amount of liabilities or assets.

Lansing—C. W. Reck, dealer in crockery and groceries on East Franklin avenue, is closing out his line of crockery and will devote his entire attention to his grocery stock.

Owosso—W. D. Whitehead has purchased the stock of W. D. Whitehead & Co., druggists, and will continue the business under the style of the W. D. Whitehead Drug Co.

Saginaw—Otto F. Richter, Treasurer and general manager of the Saginaw Ice & Coal Co., died suddenly at his home Jan. 7, following an illness of only a few hours.

Evart—W. E. and Irvin G. McGowan, who recently took over the stock of the Evart Hardware Co., have changed the name to the McGowan Hardware Co.

Newberry—J. C. Foster has purchased the Sweny & Knutson garage and automobile supply stock and will continue the business in connection with his hardware store.

Cheboygan—Hout & Rittenhouse, wholesale grocers, have dissolved partnership and the business will be continued by Mr. Hout, who has taken over the interest of his partner.

Petoskey—Allen Leismer has purchased the interest of his father, Henry Leismer and his brother Clarence, in the feed and agricultural implement stock of H. Leismer & Sons Implement Co. and will continue the business under the style of the Leismer Implement Co.

Belding—Fred Schlegel has sold his interest in the meat stock of Ward & Schlegel to Peter Neverill and the business will be continued under the style of Ward & Neverill.

Lapeer—George Newberry has sold the stock of the Lapeer Hardware Co. to George W. Carpenter, who has taken possession and will continue the business under the same style.

Bay City—The Blanchard Butcher Supply Co. has been organized with an authorized capital stock of \$3,000, of which amount \$1,500 has been subscribed and paid in in cash.

Detroit—The Detroit Refrigerating Co. has been incorporated with an authorized capitalization of \$500,000, of which amount \$250,000 has been subscribed and \$150,000 paid in in cash.

Detroit—The Johnson Shade Co. has engaged in business at 794 Superior street with an authorized capital stock of \$5,000, of which amount \$3,000 has been subscribed and \$1,150 paid in in property.

Ludington—Goldberg & Hiller, dealers in hides and furs, have dissolved partnership. The business will be continued by Mr. Hiller, who has taken over the interest of his partner.

Flint—The McKeighan Auto Sales Co. has been organized with an authorized capitalization of \$50,000, of which amount \$25,000 has been subscribed and \$13,000 paid in in property.

Paw Paw—William H. Hall has sold his interest in the lumber and fuel stock of Free, Hall & Mutchler, to his partners and the business will be continued under the style of the Free & Mutchler Co.

Lapeer—The J. C. Penny Co., of New York City, has leased the Armstrong store building and will open the 128th store in the chain it conducts, handling dry goods and clothing.

Hersey—Ralph Beardsley has sold his interest in grocery and dry goods stock of Hilderley & Beardsley, to Wilbur Sprague and the business will be continued under the style of Hilderley & Sprague.

Saginaw—W. E. Laur & Sons have engaged in business to handle farm products with an authorized capital stock of \$30,000, of which amount \$15,000 has been subscribed and paid in in cash.

Beaverton—Ralph Beardsley, recently engaged in trade at Hersey, has purchased an interest in the stock of the Kunzie Hardware & Implement Co. and the business will be continued under the same style.

Climax—A. A. Aldrich has sold his interest in the agricultural implement and hardware stock of Willeson & Aldrich to his partner, Mr. Willeson, who will continue the business under his own name.

Holland—Brink Bros. have sold their ice cream plant to P. A. Smith and S. A. Wilson, who have formed a copartnership and will continue the business under the style of the Velvet Ice Cream Co.

Traverse City—William Arms, of Arms & Cole, plumbers, died at his home, Jan. 3, following an illness of but a few moments, of heart strangulation. Mr. Arms has been a resi-

dent and business man of this place for the past twenty-five years.

Ishpeming—The J. C. Penny Co., with headquarters in New York City, and conducting a chain of dry goods and clothing stores, has leased the Penglase block and will open a similar store about March 1.

Mt. Morris—The Mt. Morris Lumber & Supply Co. has been organized with an authorized capitalization of \$10,000, of which amount \$5,000 has been subscribed, \$4,650 paid in in cash and \$350 paid in in property.

Byron Center—George Hickox, formerly traveling salesman for the G. J. Johnson Cigar Co., has purchased an interest in the general stock of H. O'Meara and the business will be continued under the style of Hickox & O'Meara.

Detroit—The Thomas Shaffer Non-Glare Auto Lamp Co. has engaged in business at 218 Moffat building with an authorized capital stock of \$50,000, of which amount \$25,300 has been subscribed, \$200 paid in in cash and \$25,100 paid in in property.

Ewen—The Fair Oaks Co-Operative Co. has been organized with an authorized capital stock of \$3,000, \$1,200 of which has been paid in in cash. The company will erect and operate a cheese factory at Fair Oaks, two miles from Ewen.

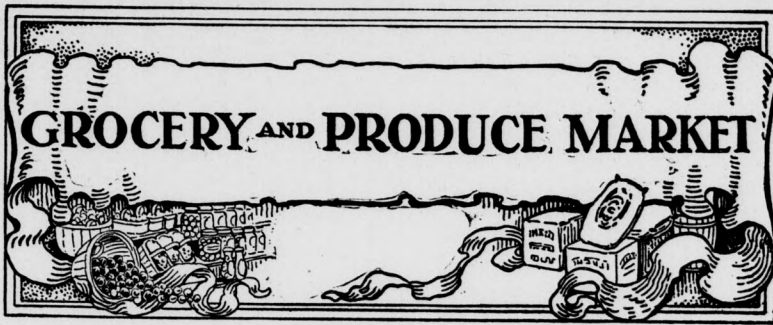
Wexford—Thomas Welch, who recently purchased the Connine general stocks at this place and Interlochen, has moved the Connine stock from Interlochen to this place and consolidated the two stocks here. The sale conducted by Lynch Bros. at both stores last week brought in over \$5,000.

Coldwater—Batavia people were shocked Thursday to learn of the arrest of Haven Claar, charged with stealing \$40 from the Batavia Co-operative Association. Young Haven, belonging to one of the best families of Batavia, confessed to taking the money and the sheriff's force say that he has also admitted a theft of \$25 from the store of Jay Hanar, at Batavia, also a gold watch from a store at Batavia station.

Escanaba—Arthur T. Hoffman and C. W. Kates have organized the Upper Peninsula Produce Co. It has purchased the offices and warehouses of the old Escanaba Produce Co. and will do a general wholesale business in groceries, meats and other lines carried by similar houses. Earl Cameron of Sault Ste. Marie, for the past seven years district salesman for the Cudahy Packing Co., will have charge of the meat department.

Frank M. Beach has purchased the Snyder restaurant, 41 No. Ionia avenue, and will open for business next Monday. Mr. Beach is one of the most experienced and successful restaurant men in the country and will give the people who eat down town the benefit of a model establishment.

Arthur E. Gregory, Secretary of the Judson Grocer Company, has been elected director of the Grand Rapids Mutual Building & Loan Association to fill the vacancy caused by death of the late Heman G. Barlow.



### Review of the Grand Rapids Produce Market.

Apples—Baldwins, Wolf Rivers and Tallmans, \$3.50@4; Greenings, \$3.50@3.75; Hubbardstones, \$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 steady on both prints and solids, due to a light demand and heavy receipts. The consumptive demand is good and there is no particular export at present. The average quality of high-grade creamery being defective upon arriving on the market, we do not look for lower prices during the following week. Local dealers hold fancy creamery at 39c and cold storage creamery at 36½c. Local dealers pay 33c for No. 1 in jars and 27c for packing stock.

Cabbage—5c per lb.; \$80 per ton.

Carrots—75c per bu.

Celery—20c per bunch for small; 30c for large; box (3½@4 doz.), \$1.50@1.75.

Cocoanuts—\$6 per sack containing 100

Cranberries—\$7.50 per bbl. for Early Black from Cape Cod; \$9 per bbl. for late Howes.

Eggs—The market is a little weaker on strictly fresh, due to increased receipts. Local dealers pay 40@41c for fresh, holding at 43c case count and 44c candled. Cold storage candled are held at 37c for April and May, 35c for first, 33c 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 are selling at \$3.50 for choice and \$3.75 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, 6c per lb.; pecans, 15c per lb.; walnuts, 16c for Grenoble, 15½c for Naples; 19c for California in sack lots.

Onions—Home grown \$4.75 per 100 lb. sack for red and \$5 for yellow. Spanish, \$1.90 per crate of either 50s or 72s.

Oranges—Pineapples Floridas, \$3.25; California Navals, \$2.25@3.

Oysters—Standards, \$1.40 per gal.; Selects, \$1.65 per gal.; New York Counts, \$1.90 per gal. Shell oysters, \$8.50 per bbl.

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

Pop Corn—\$2 per bu. for ear, 5@5½c per lb. for shelled.

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

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

Radishes—35c per doz. bunches for small.

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

Squash—\$2 per bbl. for Hubbard.

Sweet Potatoes—Kiln dried Delaware Jerseys, \$2 per hamper.

Tomatoes—\$2.50 per 10 lb. basket.

Turnips—\$2.25 per bbl.

### The Grocery Market.

Sugar—The market is on the same basis as one week ago, but is a little firmer, inasmuch as no New York refiner is now accepting orders for granulated below 7¾c New York basis.

Tea—All things considered, the trade feels that the market has started out good, there being a satisfactory business transacted during the past week, even though the sales were moderate in size. Local jobbers are picking up attractive offerings and once the distribution get over the inventories more interest in awaited from that quarter. The firm tone to black and green teas, especially the former, is based on the duty talk primarily, it being argued that with a large deficit staring Washington in the face so good opportunity to collect some millions of dollars will not be let go by the ad valorem report finds less credence, as the revenue at the basis suggested would be too unimportant to warrant taking tea off the free list. The upward tendency to India-Ceylons is based on primary conditions. Shipping is scarce and freights high, and the prospects favor a shortage, as compared with the previous year. London is firm and Calcutta and Colombo are expected to come higher.

Coffee—The situation shows little change. Trade is undoubtedly quiet, although some circles look for improvement in the near future. It is argued that the news is favorable to higher prices and should be an incentive to the country, now that it is getting over the holiday and inventory period. Duty

talk is growing because of the deficit in the revenue, and in addition there is the recurring peace rumor to make for bullishness. Last but not least, Brazil freights are scarce and high, checking business with the primary market. Mild coffees are firm at the recent advance, the primary shippers being in some cases higher in their views and disinclined to accept bids. The situation in Colombian and Venezuela kinds is based on the damage to the crops.

Canned Fruit—Nothing except a few odds and ends are being offered from first hands, and for such lots as second hands are willing to sell full prices are asked.

Canned Vegetables—While there has been very little actual business in canned goods during the past week there has been a great deal of interest in the situation chiefly by reason of the publication of the prices of cans for 1917 by the American Can Co. These prices are much higher than any of the estimates recently made and on which costs for 1917 pack were being forecast. Hence there has been a prompt revision of these estimates, but on top of it all the canners themselves have expressed a distinct unwillingness to name opening prices before spring. Very little was heard after the can prices were announced of any further desire to sell tomatoes at \$1@1.05, as the minimum quotations for futures are now placed at about \$1.20, and it does not seem possible that prices can be made as low as a dollar with any profit to the canner or any reasonable chance that the buyer will obtain his deliveries. Spot tomatoes were advanced to \$1.35 f. o. b. cannery, but the only sales reported during the week were on the basis of \$1.30. Nevertheless canners refused to sell at that figure. The trade takes the view that this is not to be a year of lower prices for canned goods under the circumstances, for even if peace is declared it is believed that needs from Central Europe will be just so much additional demand. What is said of tomatoes will, it is believed, apply in corresponding degree to corn, peas and other vegetables.

Canned Fish—There is nothing in sight to suggest any lower prices for any of the varieties of canned fish. Salmon is bringing high prices on the Coast and there is every indication that all available supplies will be needed whether there is peace or war. The outlook for cheap tuna is particularly discouraging, as there has been an increase of fully 100 per cent. in the price to be paid for the fish to say nothing of increased costs at every turn. Sardines are offered very sparingly by such holders as happen to have any either of domestic or imported.

Dried Fruits—The past week has been a period of stagnation in dried fruit. Jobbers have had other things to think of in the absence of any urgent demand from their customers, while packers, fully realizing and expecting these conditions, have, on their part, made no effort to force business. As a matter of fact, they have no need to, for they are not overburdened with supplies, and, so far as it is possible to forecast the future, they have every reason to believe that there will be a market for everything they have on hand before a new crop appears. This is particularly true

of prunes; for, while there is no demand in evidence at the present time, the holdings are so small that it is doubtful if they can be made to last until there is a new supply. This would be especially the case if peace should be declared, for there would be no restriction on exports, although the domestic demand is expected to care for all the offerings that may be made. Raisins are not in active demand, and, so far as the spot situation is concerned, the tone is momentarily easier, owing to the increased arrivals of shipments that have been delayed in transit. Apricots and peaches are in light supply and firmly held.

Sugar Syrup—The market is quiet, with offerings light. Prices are steady for all grades. There is little accumulation as refiners have been melting moderately.

Rice—The trade should soon pick up as the distributors will be getting by the inventory period, at least such as take stock on the first of January. Stress is still laid on the fact that rice is still cheap as compared with other food stuffs, and the planter is not inclined to make concessions on the rough rice. The movement from the South is freer, dealers now receiving supplies which should have come along weeks ago.

Spices—Prices are firm in sympathy with the other side, where high freights and scarcity of tonnage still operates to raise shippers' ideas.

Corn Syrup—The market is steady at the old basis. There is still a good demand as the confectioners are starting up again. Deliveries are still delayed.

Cheese—The market is steady at unchanged prices. Receipts of fancy marks are very light, showing more or less defective quality. Consumptive demand is light and export trade is moderate.

Salt Fish—There is no change in the market for fish during the week. Mackerel is steady to firm, but not moving to any extent as yet. Cod, hake and haddock are all unchanged and quiet, but very firm.

Provisions—The market on smoked meats is steady at unchanged prices, with a fair consumptive demand. Pure lard is steady, showing a slight weakening tendency, due to the heavy killing, and packers are unwilling to hold at this high price, preferring to sell their products and keep cleaned up at once. Compound lard is weak, showing a decline of ½c per pound during the past week. The production is moderate and the consumption fair. Lower prices are looked for during the following week. Barreled pork is steady at unchanged prices, there being a good consumptive demand and light production. Dried beef is steady at unchanged prices. Canned meats are firm at unchanged prices and a good consumptive demand.

Christopher J. Renihan, for twenty-seven years connected with the shoe house of the Rindge, Kalmbach, Logie Co.—twenty years as shipping clerk—has purchased the shoe stock of Benjamin Sterken, 1973 South Division avenue and will continue the business at 1963 South Division avenue.

The Clipper Belt Lacer Co. has increased its capital stock from \$200,000 to \$500,000.

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

Grand Rapids, Jan. 2—In the matter of Charles A. Mosher, Muskegon, bankrupt, a petition in bankruptcy has been filed. Adjudication made and the matter referred to Referee Corwin. The schedules show liabilities amounting to \$1,873.92, and assets amounting to \$792.22, of which the bankrupt claims \$250 as exempt. Following is a list of the creditors:

Table listing creditors and amounts for Charles A. Mosher, Muskegon. Includes Block Ring Co., South Bend Watch Co., A. C. Becken, Dr. Lunette Powers, Ingersoll Watch Co., Muskegon Daily Times, Eppstein, Rosenberg & Klein, Toledo, Queen City Ring Co., Spicer Studio Co., The Thomas Co., Andrews Printing Co., Ernest Fisher, Langeland Manufacturing Co., F. Seligman & Co., F. Meuhler, G. Steinfeld, E. Schwartz, Jacob Bolema, United States Watch Co., American Prior Pipe Co., Mrs. Z. V. Emmens, Muskegon Chronicals, Lewin Brothers, Leo Jewelry Co., King Razor Manufacturing Co.

Jan. 4—In the matter of Kehoe & Horan, bankrupt, Muskegon, a petition has been filed in bankruptcy, adjudication made, and the matter referred to Referee Corwin. The schedules of the bankrupt show liabilities amounting to \$1,602.55, and assets amounting to \$3,746, of which the bankrupt claims \$250 as exempt. Following is a list of the creditors:

Table listing creditors and amounts for Kehoe & Horan, Muskegon. Includes Swartchild & Co., Reliance Manufacturing Co., Wolverine Optical Co., Wendell & Co., C. K. Merrill Co., Heintz Bros., Associated Silver Co., H. B. Sommer Co., Julius Kinne Optical Co., H. Paulson, J. R. Wood Co., Central Watch Co., Johnston Optical Co., Lazerus & Weil, E. H. Rosenberger & Son, United Watch Co., Rockford Silver Plate Co., Watch Specialties Co., Redi Barton Co., L. H. Schaffer, Ingersoll Bros., Goodman Jewelry Co., H. C. Kiorka, Pudrith Co., Stein, Ellbogen Co., W. B. Kellogg Co., Heinz Bros., Vanderwoort, Benj. Allen, Noack & Cornfils, Luther Dornwald & Holler, Muskegon Chronicle Co., Williams & Chestnutwood, A. L. Williams Co.

Jan. 3—In the matter of Paul Bloch, Ludington, bankrupt, a petition in bankruptcy has been filed. Adjudication made, and the matter referred to Referee Corwin. The schedules show liabilities amounting to \$4,548.15, and assets amounting to \$2,659.64, of which the bankrupt claims \$250 as exempt. Following is a list of the creditors:

Table listing creditors and amounts for Paul Bloch, Ludington. Includes State of Michigan, Harry Rathblat, E. M. Huston, Eugene M. Huston, Bartholo Feiler and Anna Feiler, Aude Furniture Co., Artistic Wood Turning Co., Barco Manufacturing Co., Geo. H. Bowman, Brueck Sectional Book Case Co., Baines & Mosher, Boyes Needle Co., A. E. Cartier Sons Co., Carron Co., Excelsior Stove Co., G. R. Bedding Co., Gardner Wire Co., George & Heyer, H. M. Hallett & Co., Hettruck Bros., Heywood Bros., Kompass & Stoll Co., Kurtz Brass Bed Co., Loeblin & Dietsel, Lyon Bros., Superior Ladder Co., Lakeside Craft Shop, H. Neiderken Co., Milwaukee Bedding Co., Morley Bros., H. C. Messick.

Table listing creditors and amounts for National Sewing Machine Co., Alsteel Mfg. Co., Robison Rodgers Co., Wolverine Co., H. S. Winter, Minneapolis Bedding, Weller Ford Co., A. A. Palm, Keyless Auto Clock Co., Korff Manufacturing Co., The Sanitary Feather Co., Ludington Lumber Co., A. E. Cartier, Elmer Abrahamson, Chronicle Pub. Co., Lakeside Printing Co., C. G. Wing, C. E. Erickson & Co., Dr. G. O. Switzer, Dr. L. Pelletier, Ludington State Bank, Roman Oil Portrait Co.

St. Joseph, Jan. 1—In the matter of Lester Kittell, Milo Kittell and Kittell Brothers, a copartnership, bankrupt, of Riverside, the trustee filed his supplemental final report, showing the distribution of all funds, with request that he be discharged as trustee, whereupon an order was entered by the referee closing the estate, discharging the trustee and cancelling the sureties on his bond. No cause to the contrary having been shown, an order was made recommending that the bankrupts be granted their discharges. The record book and files were returned to the clerk of the court.

Jan. 2—In the matter of Charles Rasak, Louis J. Rasak and Rasak Brothers, a copartnership, bankrupt, of Dowagiac, the inventory and report of appraisers was filed, showing assets of the appraised value of the sum of \$1,989.75, subject to incumbrances of \$943.50, whereupon the trustee was directed to sell the same after ten days' notice to creditors.

Jan. 3—In the matter of John Crowley and the Wogoman City Bakery, bankrupt, of Dowagiac, an order was made calling the first meeting of creditors at the latter place on Jan. 18, for the purpose of proving claims, the election of a trustee, the examination of the bankrupt and the transaction of such other business may properly come before the meeting.

Jan. 4—In the matter of William H. Sweetland, bankrupt, of Kalamazoo, the inventory and report of appraisers was filed, showing assets of the appraised value of \$1,472.60, thereupon the trustee, in accordance with the resolution passed at the first meeting of creditors, was directed to sell the same at once. The Kalamazoo City Savings Bank filed a petition to reclaim certain title contract notes and an order was entered for a hearing on said petition.

Jan. 5—In the matter of Maurice L. Pratt, bankrupt, of Otsego, the first meeting of creditors was held at Allegan. Ethol Stone, of the latter place, was appointed trustee, his bond being fixed at \$100. Elmer Wilson, William Meyer and Frank Martin, of Otsego, were appointed appraisers. The bankrupt was sworn and examined by the referee without a reporter and the meeting adjourned for thirty days.

Jan. 6—In the matter of Mrs. J. C. Neuman, bankrupt, of Dorr, Allegan county, the bankrupt filed her schedules, showing the following liabilities and assets:

Table listing creditors and amounts for Mrs. J. C. Neuman, Dorr. Includes Vinkemulder Company, Michigan Tradesman, Voigt Milling Co., Walker Candy Co., J. N. Trompen Co., Sebring Pottery Co., Richardson Garment Co., Powers-Tyson Printing Co., McCall Co., Moline Milling Co., C. W. Mills Paper Co., A. Krolik & Co., Keith Bros., Heystek & Canfield, B. F. Goodrich Rubber Co., S. Daneman & Sons, Converse Rubber Shoe Co., Boye Needle Co., Allegan Cider & Vinegar Co., Jewett & Sherman Co., Otto Weber & Co., Ferris Coffee House, Raymond Manufacturing Co., W. S. & J. E. Graham, Herold-Bertsch Shoe Co., H. VanEenaam & Bro., Hekman Biscuit Co., John T. Weiseman, F. Mayer Shoe Co.

Table listing creditors and amounts for Brooks Candy Co., Jennings Manufacturing Co., Hazeltine & Perkins Drug Co., Wess Manufacturing Co., Valley City Milling Co., National Corset Co., Gerlack & Barklow Co., Zauback & Hartman Co., Arbuckle Bros., Williams Bro. Co., H. Leonard & Sons, Grand Rapids National City Bank, Lee Noel, notes and account, John Noel, Grand Rapids, Lewis Noel, Grand Rapids, A. Pieters, Grand Rapids, Weldon Smith, Allegan, D. M. Ferry & Co., Home & School Education, P. Stetekete & Sons, Mrs. Mary Esbaugh, M. A. Thompson, Frank Newman, Raymond Manufacturing Co., Muncie, Indiana.

First State Bank, Allegan, Preferred Claims, Preferred labor claims, Township Treasurer of Dorr.

Assets. Stock of general merchandise, estimated value, An order was entered calling the first meeting of creditors at Allegan on Jan. 19 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 come before the meeting.

In the matter of Maurice L. Jones, bankrupt, of Benton Harbor, the adjourned first meeting of creditors was held at the referee's office, and the trustee's first report and account were approved and allowed. The trustee's report of exempted property was confirmed, after which the meeting was adjourned for one week to consider the trustee's petition for the bankrupt to show cause why he should not deliver to the trustee a certain ford so-called automobile.

Retailers Forced to Advance Match Prices. The recent advance in the price of matches has apparently put an end to the 5-cent seller and in some of the Pacific Coast states the trade are complaining bitterly because the two largest match companies put the advanced scale of prices into operation without the customary warning and chance to stock up ahead of the actual rise in price. There are, however, still in retailers' hands a considerable stock of matches laid in prior to the November 1 advance and it is said that these old goods will result in some delay in the operation of a uniform new list price.

In California it is said to be likely that a good many merchants will immediately get together on a basis of two for 15 or four for 25 cents and this will have to be the new basis all over the Western states if the trade is to make a profit on matches after present stocks are cleaned up.

At the new \$7 list for a case of 144 standard matches a single box costs the small retailer within a tenth of a cent of 5 cents, and thus if he is not protected at the old price and must buy in one-case lots, he will be forced to sell at two for 15 cents or do business without even a gross profit. Even a ten-case buyer who is forced into the market on the present basis will have to pay \$6.30 a case of 144, which is about 4.4 cents a package. This is only 12 per cent gross profit, which is 2 to 6 per cent less than the average grocer's cost of doing business. Before the war the standard grades were selling at a 5-case list of \$4.40 and one case free with ten, making the cost per box to the retailer only a little more than 3 cents a package. It was possible even at some seasons of the year to

get one case free with five, which put the price below 3 cents per package.

On the other hand, however, it would have been difficult for the match manufacturers to actually make any actual advance in the sale of their goods if they had given the trade the usual privilege of "coming under the umbrella." It would have been an advance in appearance only. No trade has been more given over to "deals" and similar concessions than the match trade which have done much to make actual costs uncertain and lists commonly nominal.

Honks From Auto City Council.

Lansing, Jan. 8—We are still in the wholesale business to some extent, but we are just as short of news items as ever.

We are pleased to report that Edward D. Glancy is able to be out again, after several weeks of severe illness.

C. E. Sanders, our genial Sentinel, is able to hit the cushions again after several weeks' enforced idleness because of a broken arm.

Lowell Hastings, of Chicago, was home with his parents Christmas and the week following, but visited a "Lott" elsewhere in the city.

J. W. Gier has a broken arm as the result of cranking his new Chevrolet car without retarding the spark or something else that he should have done and didn't do. Anyhow, the blamed thing kicked back just like a ford.

Harry G. Gill, formerly with Bateman Manufacturing Co., severed his connection with that concern Jan. 1 and has accepted the management of the West Michigan Transfer & Storage Co.

The Lansing Garage & Sales Co. will banquet its associate dealers from Ingham, Eaton, Clinton and Shiawassee counties next Wednesday evening at the Hotel Downey.

Stewart Harrison and Samuel P. Kyes, both veteran travelers, have formed a co-partnership and will enter the auto tire and accessory business in the near future. Space has been secured for temporary quarters at the Union Garage, 121 West Washtenaw street, and a stock order has been placed. As soon as the new building is finished, which is now under construction at the corner of Washtenaw street and South Capital avenue, the stock will be moved to the more commodious quarters.

Our Council is, indeed, fortunate whenever F. H. Hastings is home long enough to serve on a committee. So efficient is he in this work that the good time voted for at our meeting last Saturday night for the latter part of this month has all been arranged for to-day, and there is nothing else to do but enjoy the good time when it comes. Announcement will be made later, and if this isn't a "hum dinger" we miss one good guess.

H. D. Bullen.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Jan. 10—Creamery butter, extras, 40c; first 38@39c; common, 36@37c; dairy, common to choice, 32@38c; poor to common, all kinds, 25@30c.

Beans—Medium, \$6.50, pea, \$6.50, Red Kidney, \$7.00; White Kidney, \$7.25; Marrow, \$7.50.

Cheese—No. 1 new, 21½@22c, choice, 20@20½c; old 20@23c.

Eggs—Choice, new laid, 48@50c; fancy henney, 50@54c; storage candled, 38c.

Poultry (live)—Fowls, 19@22c, springs, 18@23c; old cox, 14@15c; ducks, 20@22c; geese, 15@16c; turks, 25@28c.

Dressed Poultry—Turks, per lb., 25@32c; ducks, 20@24c; geese, 15@18c; chicks, 20@24c; fowl, 18@23c.

Potatoes—\$2 per bu.

Rea & Witzig.

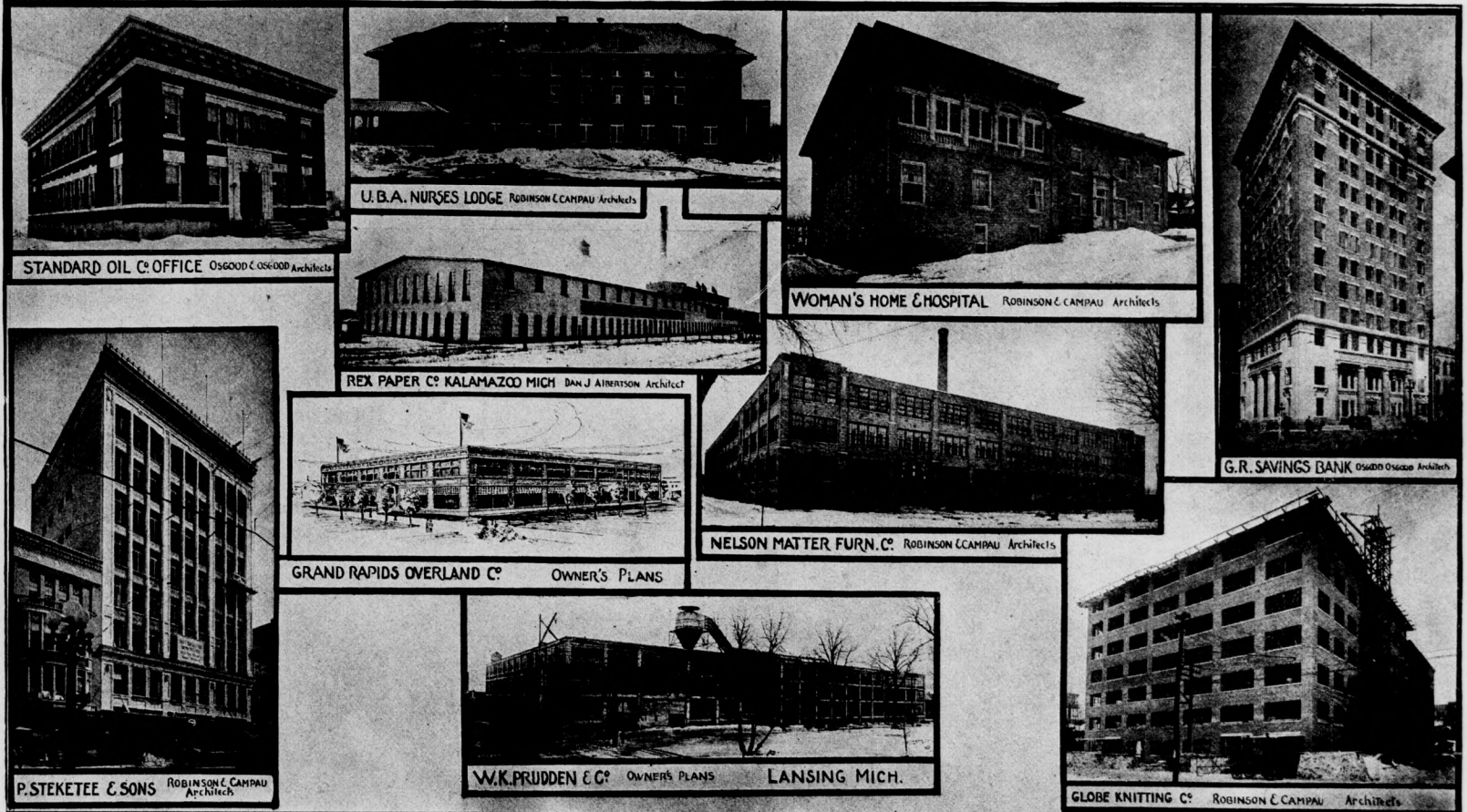


# Buildings Under Construction During 1916

BY THE

# Hauser-Owen-Ames Company

GRAND RAPIDS, MICHIGAN



STRAIGHT CONTRACT WORK		
American Seating Company, Dry Kilns .....	\$ 12,000	} Total Contract Work <b>\$247,000</b>
Michigan Union Foundations, Ann Arbor .....	30,000	
Comstock Block, Remodeled .....	6,000	
U. B. A. Nurses' Lodge .....	70,000	
Rex Paper Company, Kalamazoo .....	74,000	
Standard Oil Company, Office .....	24,000	
Steel Furniture Company .....	22,000	
Widdicomb Furniture Company, Dry Kilns .....	9,000	

PERCENTAGE WORK		
Ashton Building, Remodeling .....	\$ 45,000	} Total Percentage Work <b>\$918,000</b>
Clipper Belt Lacer Factory .....	18,000	
Grand Rapids Plaster Company, Warehouse .....	12,000	
Grand Rapids Savings Bank, Masonry .....	100,000	
Globe Knitting Works .....	120,000	
Grand Rapids Furniture Company, Factory .....	22,000	
Michigan Trust Company, Alterations .....	5,000	
Nelson Matter Furniture Company .....	140,000	
Grand Rapids Overland Company, Garage .....	65,000	
W. K. Prudden & Company, Lansing .....	135,000	
P. Steketee & Sons, Store .....	160,000	
Woman's Home and Hospital .....	28,000	
D. E. Waters, Cadillac Garage .....	10,000	
D. E. Waters, Kent State Garage .....	16,000	
John Widdicomb Company, Warehouse .....	3,000	
Y. M. C. A., Dormitory Addition .....	9,000	
Pere Marquette Car Shops .....	30,000	

**TOTAL AMOUNT OF WORK, \$1,165,000**

The Amount of Our Annual Business  
**Over One Million Dollars**  
 (\$1,000,000)

The amount of work awarded to us on a percentage basis, either without competition or at a preferential price, is an excellent indication of our reputation for executing work of a superior quality in a rapid, economical, efficient and conscientious manner.

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OF BUSINESS MEN.

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E. A. STOWE, Editor.

January 10, 1917

## THE TIGHTENED BELT.

Evidence is cumulative that the lack of food in Germany is the main factor behind the desire for peace. We need not talk of starvation, nor yet of defeat. There is a difference between a people being starved into ruinous defeat and a people being driven by lack of food into an irresistible clamor for peace if decent terms may be obtained. If it be indeed a war of destruction which the Allies are waging upon Germany, then starvation as a means of ending the war may as well be dismissed. The German people will submit to all sacrifices, and if the national resolution should slacken, we believe German leadership resolute enough to enforce the same discipline at home that it would enforce upon a mutinous army in the field. Putting starvation aside, the fact of undernourishment is admitted by the German authorities. It appears in Von Hindenburg's pleas for enough food for the munition workers. It appears in the newspaper complaints against inefficient and inequitable food administration. It appears in the recriminations between town and country and between Bavaria and Prussia. It is revealed in the stories which eye-witnesses bring back from Germany of a civilian people depressed and listless with insufficient food. The figure of the tightened belt is a commonplace of discussion in the empire. Savants learnedly discuss the possible permanent effects of undernourishment and the psychology of half-rations. They bring to bear all the minutiae of German method upon the analysis of the phenomena of hunger. A grim and tragic actuality.

How serious is the strain upon the German people may be conjectured from one factor which is not often taken into the reckoning—the extent to which Germany was a food-importing country before the war. It is usually assumed that she might snap her fingers at the British blockade if war only permitted her to employ her own food resources to the full. As it is, the lack of labor, the lack of fertilizer, and bad crop conditions such as obtain all over the world, are held responsible for the crisis which the German people face in the failure of their potato crop. It is a commonplace to say that England, if cut off from her foreign grain supplies, would be reduced to starvation in a month. What is not so well known is that, just before the war, Germany's food imports were

one-half of Britain's food imports. England was importing food to the value of \$120 per head of population. Germany was importing food to the value of \$40 per head of population. The disappearance of this supply has not meant to her the speedy ruin which it would bring to England, but what the cumulative effect after two years and a half must be we can easily conjecture. It is probable that Germany before the war imported one-fifth of her food requirements. Subtract that amount, subtract the enormous decrease resulting from war conditions and crop accident, add the increased per capita consumption for the men on the firing line and in the munition factories—for these must be heartily fed—and half-rations is not a figure of speech for the German masses.

Germany and her victorious armies stand to-day like King Midas. Everything her generals touch may turn into the gold of victory, but the seventy million people of Germany cannot live on war-maps. That is why, after the first perfunctory outlash of wrath against the Allies there is a return in the German newspapers to discussion; a reiteration of the folly of indefinite deadlock; a reiteration of Germany's determination not to be crushed. This insistence that Germany cannot be crushed carries the implication that, aside from that, everything else may be arranged.

## THE MAN WHO DOES THINGS.

No reader of the Tradesman should fail to read carefully the address of Hon. Milo D. Campbell before the Wholesale Dealers' Committee of the Grand Rapids Association of Commerce. Mr. Campbell speaks by the card, because he was Insurance Commissioner under the late Governor Pingree and thoroughly understands fire insurance conditions and the devious practices of stock fire insurance companies. While he was Commissioner he forced over 100 fraudulent companies to retire from the field and he also compelled the insurance companies to reduce their rates one-third by threatening not to renew their licenses unless they made a substantial reduction in rates. During the time Mr. Campbell served the State as Commissioner he refused to wear the collar of the insurance companies, as most of the Insurance Commissioners have done, but stood up for the rights of the people. His action in forcing a reduction of rates meant a saving of over \$800,000 to the insuring public of Michigan. All of this has been undone by the servile attitude of subsequent Commissioners and the enactment of the Anti-Discrimination law, which enabled the companies to increase the rates on school houses, churches and public buildings very materially. The same is true of mercantile risks as a whole. The only people who are favored under the present law are large insurers who are catered to in the most servile manner by the managers of the rating bureaus. Public officials, legislators and others who are in a position to make trouble for the bureau are dealt with very generously. Their rates are reduced to an extent which causes the word Anti-Discrimination to blush with shame.

You have to admire the one man who does best what the many do fairly well.

## TOO MUCH PROSPERITY?

It does not seem possible that the country could be troubled with too much prosperity, but some think that seems to be the case just now. Only two years ago men were idle by the thousands, and one industry after another was closing down. Now it is exactly the reverse. There never was such prosperity in the history of the country. Wages are good and there is plenty of work for everybody. But prices are so high that they eat up all the wages, and what is ordinarily a boom has become a boomerang. The philosophy of the thing is difficult to understand. Economists offer explanations and propose remedies, while in Chicago the health officer of the city is showing the people how they may live on a minimum of food. The anomaly is presented of plenty of work at good wages and not even a square meal. What has heretofore spelled prosperity—namely work and wages—does so no longer, and all theories have been knocked topsy turvy.

Of course, everybody knows that the cause of it all is the big war in Europe, which has exhausted even the resources of the United States. Even Uncle Sam's big farm is not equal to feeding and clothing the whole world, in addition to furnishing ammunition for the armies in the field. In a business way, the country has had too much of a good thing. Various proposals are offered towards remedying conditions. It is reported that Congress will endeavor to pass an embargo law, prohibiting the exportation of food from the country, leaving it here in order to give the people an opportunity to buy it at home at reasonable prices. President Wilson is said to oppose this action, arguing that it would bring the country into trouble with the allied nations and affect the neutrality of the United States. According to his speeches before election he believes that the country is not utilizing its resources to the fullest extent and that business men are not living up to their opportunities. Thus it would seem that the remedy of the President is not an embargo, but more intensive farming and greater production. It is a baffling question which is crying for solution.

The situation resembles that of the farmer who, prompted by his desire for gain, has sold all the products of the farm and made no provision for his family, and who when he enters the market as a purchaser finds the supply exhausted, or shipped away. The President has a pressing and difficult situation to handle. Partisans of the Teutonic powers, aided by some of those who feel the pinch of scarcity, will demand an embargo, while the friends of the Allies and a section of the business interests will as strenuously object. The Republicans, with the usual inconsistency of politics, will give the war credit for the high wages, and President Wilson the credit for the high prices. A tariff would do no good, for there is nothing to tax. New problems surely confront the country, and it will require great wisdom and great patriotism to steer the ship of state in its proper course. America as well as Europe will have to share in the new issues developed by the world conflagration. There never was a time when the country needed more

statesmanship of the highest order. Nor will the cessation of the war relieve the situation entirely. New problems will be presented quite as difficult of solution, with probably a slump that will be as forbidding as anything that has happened.

## ARE THE CARDS STACKED?

A grave duty confronts Governor Sleeper when he appoints a new State Insurance Commissioner to assume the office July 1. The people have a right to expect that the appointee will be a man who will represent them and not respond too freely to the blandishments of the fire insurance combination which is bleeding the State to the tune of more than a million dollars a year. The fire insurance combination claims it has the "cards all stacked," so far as the new Commissioner is concerned, because it has a definite promise from the Governor that a friend of the combine will be named. If such is a fact, there will be no hope for a betterment of the present wretched condition of things for two years—possibly four years. Some color is given to this claim by the manner in which the insurance combine came to the assistance of Representative Rice in his candidacy for Speaker of the House of Representatives. Mr. Rice introduced the Anti-Discrimination bill in the House two years ago and worked persistently for its enactment, which he succeeded in accomplishing. It was stated then that he would have his reward this year in being elected Speaker and the activity manifested in insurance circles in promotion of his candidacy is proof of the fact that the insurance men made good, although they insist that their efforts were not in behalf of the past, but to ensure the defeat of the attempt which will be made to repeal the Anti-Discrimination law at the present session of the Legislature, by placing on the Insurance Committee of the House men who are pledged to champion the insurance companies in the stand they have taken in support of the law.

## SHOULD BE REPEALED.

No stronger indictment of a pernicious law was ever presented to a body of business men than the remarkable address of Hon. Milo D. Campbell, of Coldwater, before the Wholesale Dealers of Grand Rapids, Monday, which is reproduced verbatim in this week's edition of the Tradesman. Mr. Campbell's arraignment of the unjust features of the law is so clear and conclusive that he leaves no doubt in the minds of his auditors and readers that the first act of the present Legislature should be the immediate repeal of the statute. The fact that the law utterly eliminates the element of competition and provides no adequate machinery for the readjustment of rates in the event of the rating bureau making unintentional mistakes or refusing to rectify intentional mistakes are two very good reasons why it should be repealed and replaced by a measure more in keeping with the spirit of the times and the precepts of progressive Americanism. The law as it stands is a relic of the dark ages and properly belongs to the days of the inquisition.

Every man realizes that he used to be a chump.

**ANTI-DISCRIMINATION LAW.****Why It Is Opposed by ex-Commissioner Campbell.\***

I am honored at this time, by your invitation, to speak upon a subject of vast importance to the people of this State. It is a question which involves a tax upon more than two-thirds of the property values of the State. It is one that wisely and properly justifies your interest.

I have read the address of the Honorable Commissioner of Insurance, made to this distinguished body of business men three weeks ago, and noted the easy manner in which he disposed of the opponents of the Anti-Discrimination law of 1915.

They were characterized as "Vicious, ignorant, or as masking private, selfish interests." This cry from behind the insurance federation, with its six billions of dollars of assets, from the fire insurance trust, with its eight hundred millions of assets, and from the combine that to-day occupies the saddle in this State, will create little alarm.

There are no selfish interests back of the men in this State who are asking for a square deal in the fire insurance laws of Michigan.

They are unorganized. Not a dollar has been paid or promised to any man or any set of men, by any body, to oppose this Anti-Discrimination law.

Permit me to say that I am not here, nor am I opposed to this monstrous law, as the representative, agent or servant of any persons or interest on earth. Nor have I any selfish interest or personal ambition to serve.

I despise demagogism, I care not how big may be the corporation, nor the combination of corporations, if properly regulated and controlled.

I have no use for socialism in its accepted sense, nor for the blatant reformer, who would have the State take over all the business of the country.

But I would never allow the State to lose sight of its most important and its chiefest function—that of protecting the weak against the strong.

It is because of this, we condemn this so-called Anti-Discrimination act.

**It Creates a Monopoly.**

Section one of the act reads as follows:

"Every fire insurance company or other insurer, authorized to effect insurance, against the risk of loss or damage by fire or lightning in this State, shall maintain or be a member of a rating bureau. No such insurer, shall be a member of more than one rating bureau for the purpose of rating the same risk."

It is about this section that the whole act revolves.

It was well known, when this law was conceived in the offices of the insurance trust of this country, that there could be but one bureau—that in the State of Michigan, it would require an expenditure of a million dollars for any competing company to complete a schedule of rates for the

towns, cities and rural communities of the State.

Commissioner Winship claims the entire credit and responsibility of conducting this act through the Legislature of 1915.

Here are the words from his report to the Governor, upon this identical law, immediately after its passage and before it took effect.

**"I assume that no one will contend that individual companies could possibly stand the expense of making their individual rates.**

**"No one familiar with the business that I know of contends that such a course would be possible, without lifting the expense of the company to a prohibitive point."**

With this full knowledge, that competition would be impossible, he proceeded to secure the enactment of a law, compelling every company to maintain or join a bureau, knowing that it meant the one bureau.

The only inevitable result of such a law in this and every state, where it passed in any form was to create a trust.

As well might the Legislature compel the railroads of the State to form a combine for making rates, without let or hindrance from the State or the people, and then say to the public that if they want lower rates, let them build competing railroads.

Two hundred of the old stock fire insurance companies of the world are to-day safely housed within the protecting walls of the so-called Michigan Inspection Bureau, writing more than one and a half billions of dollars of the insurance of the State and safely sheltered from all competition.

The few scattering companies that are outside are either writing mutual insurance, or some special hazards, in small amounts.

It was intended for a trust and it fulfills its purpose.

**Advisory Rates Proper.**

For twenty-five years or more, advisory bureaus have been making schedules and rates. These advisory rates were sold to companies for their use in placing fire insurance in this country. The propriety of the same could no more be questioned than could a series of text books upon medicine or law.

But every state had a law against trusts and combines, a law which prohibited agreements and compacts between companies, binding themselves to fixed rates. No company was compelled to make its rates in exact accord with the bureau. The rates were merely advisory.

**Discrimination a False Cry.**

There are no two risks in the United States alike. There are no two of exactly the same hazard. This same Anti-Discrimination bureau which is fixing the rates upon the entire property of the State and that has been clothed with almost divine power, places the same rate to-day upon a residence, new, modern, with steam heating, and protected by every safety improvement known, that it does upon the old tumble down dwelling, with stoves and pipes threatening fire constantly. Nobody opposes Anti-Discrimination. A single section would have covered that subject.

It was not Anti-Discrimination that was sought by this law. It was Anti-Competition. Not a soul of the insured in Michigan, not a property owner in the State was asking for a law to prevent discrimination.

What an insult to common intelligence is the argument that if a lower rate be given to one man by these stock companies, it must be made up from another. Such was the doctrine given to you by the author of this law.

Every risk by a stock company is independent of every other risk. They are not mutual. These companies are not selling their insurance to anybody below its worth if they know it.

They do not spread their expected income for the year in advance, as would the assessor, making up from one what may be lost from another.

It was this childish cry put before the public, as an excuse, under which the insurance combine of the country undertook to justify the most reprehensible law ever placed upon a statute book.

I do not blame the Legislature as a body. This measure was from the Insurance Department of the State, a department bill, and the Legislature had a right to assume that in this law the people of Michigan were being cared for.

**Uniform Reduction.**

What a sugar rag is offered to the insured of the State by this combine, when they say to them that if they can get some independent company to enter the State, and such company will take their bureau rates, and agree to write all rates below the schedule, by an exactly uniform deduction, that they may be permitted to do so.

Who created this bureau to which all companies and eight hundred thousand insured in Michigan must bow? Who gave to it such divine attributes? Is it a creation of the State? Did the people of Michigan have anything to do with its appointment? Had the insured of the State any voice in making these rates or in the selection of the bureau?

There are some things yet sacred in the sovereignty of American citizenship. We are willing to surrender privileges to the State.

We are willing to pay to railroads what the State and its legally constituted boards and commissions declare to be just and reasonable.

For every public service, whether it be for street car fare, for gas, light, telephone, express or other semi-public service, we submit to the rates that are fixed for us, because we have had a voice in their making and in the creation of the commissions and boards that regulate them. You would not permit the hackmen of Grand Rapids to form a combination to fix hack fares as they please.

But this bureau which has been enthroned with power to fix all rates upon your property and mine is chosen and controlled by the companies that form this trust and by them alone.

From the rates they fix, the insured has no appeal. He has no right of contract. "Some one had blundered. Theirs not to make reply. Theirs

not to reason why. Theirs but to do and die."

Such a privilege as that offered for uniform deductions from this bureau rate is but the most servile slavery to an unofficial, irresponsible combination ever recognized by law. What privilege does such a law offer to a property owner of Michigan. How can he go beyond the borders of Michigan hunting for a company willing to come into the State, bow at the feet of this self constituted master, and bind itself to servitude.

No such attempt was ever before made in this or any other state. It is un-American. But one or two little companies, writing only a few special risks have so lowered their pride, as to bow to this self created bureau. No self respecting company will submit to it. Such a subterfuge for competition is too ridiculous for consideration. It has a hundred objections that time will not permit me to mention. Just one all sufficient answer should be enough. The insured of the State are absolutely ignored by it.

**No Review of Rates by State.**

It ought to be of interest to the people of Michigan to learn how the original draft of this law was emasculated before it was introduced into the Michigan Legislature.

The insurance commissioners of the United States, through a committee, worked for nearly two years upon a rating law to be recommended to the different states.

In 1914 that committee reported a bill. There was one section of that measure which met with some objection. There were eight members of the convention who voted against that section, and among them was the Honorable Commissioner from Michigan. But the bill with the opposed section was endorsed by an overwhelming vote, and the measure was recommended to the states.

When the Michigan bill was presented, however, to the Legislature, this opposed section was omitted, notwithstanding it had been recommended by the convention.

Hear that section and do not forget its importance:

"The Commissioner of Insurance (or a board of three) shall have power on complaint, or upon his own motion, to review any rate fixed by any bureau, for fire insurance upon property within this State, for the purpose of determining whether the same is discriminatory or unjust.

"He shall have power to order substituted, a rate which is not discriminatory or unjust."

Please listen, also, to the comment the convention made upon the importance of this section, found in the printed report of their proceedings. In that report they say:

"This bill (section) authorizes the Commissioner of Insurance to review any bureau rate for fire insurance upon property within this State upon hearing after notice, subject to court review.

"It is now recognized that insurance is a quasi public business, that rates should be nondiscriminatory, that it is necessary for companies to co-operate in making the rates, and

\*Address by Milo D. Campbell before the Wholesale Dealers of the Association of Commerce at Grand Rapids Jan. 8th, 1917.

that this leads in most cases to charging of a common rate.

"This makes possible a legalized monopoly and tends to an over charge or exaction of undue profits.

"It follows that where competition has so failed, or ceased there must be regulation. The simplest form of such regulation, is to require the companies to make rates, which shall be just, reasonable, and nondiscriminatory, and to provide for their collection where this has not been done.

"The right of companies to refuse to accept any risk, or to vary from the rates fixed, as to all property, or any class of property, will enable any company to protect itself from errors, or unjust action, on the part of the supervising official. Further protection against arbitrary action will be found in a summary court review."

This section, the only one that preserved to the insured a semblance of protection against the greed and avarice of the combined and organized rate making powers of the country, was purposely omitted from the Michigan law.

The Commissioner said in his report to the Governor, under date of June 30, 1915:

"I am strongly opposed to the State dictating the price at which health and accident or any other kind of insurance should be sold. My idea has been that the State should merely insist that there shall be real coverage in the policy."

The Insurance Commissioners of the Nation, in National convention, gave warning that this law without this section would create a legalized monopoly.

Has the injunction of the Commissioners been obeyed by placing within the law, a requirement that the rates made upon the property of the State be just and reasonable?

Had even such requirements been observed, it might have been possible for the insured or for a city or village to apply to the court for relief against oppression and against unjust and unreasonable rates.

Had the section above been made a part of the law, it would have been within the province of the Insurance Commissioner, or the Commission, to review any rates made by the bureau and to correct them if found to be unjust. This was the only provision in the law for the benefit of the insured and of this he was robbed. It only takes the change of a single word to make North South—to make right into wrong.

#### Law Cunningly Devised.

There never was a more evasive law placed upon the statute books of any state. There is not in a line or section of it, one word or sentence, making anything obligatory upon companies or bureau that is not favorable to the trust.

I use that word as synonymous with the combine under the one bureau. There can not be conceived or imagined, a wrong so flagrant to the insured of this State that does not escape without correction under that law. No property owner, no village or city, could obtain relief under it,

and no one ever has or ever will attempt it.

If you conceive your rate extortionate, unjust and discriminatory, the Commissioner will tell you, as he has told thousands of others, that he can only consider the discriminatory feature. (The important section for you was omitted.) He will tell you that if you want a hearing on the question of discrimination that it will be necessary for you to go out and find where the same company has insured a risk just like yours at a different rate. Another rate made by the same agent or by the bureau will not count. The fact that some other company would be glad to insure you for a lower rate will not be considered.

When you have found such a risk written by your company, you may file your complaint and a hearing will be noticed before the Insurance Commission.

The law provides that upon that hearing you will be compelled to show discrimination by a system of charges and credits. There is but one such system in the United States, and like many a copyright or patent right, is owned by the insurance trust. It is called the Dean schedule, the most complicated piece of mechanism ever devised. There are few, if any, experts in the State who could apply it to any risk.

For an ordinary brick building there are more than twelve hundred measurements and rules to be applied. You must prove your case by this schedule. But let us assume that you are successful. The company can take an appeal to the Circuit Court of Ingham County in Chancery, where, after months or years a hearing is had, you are again successful. I am assuming the most favorable outcome.

What has been the result? You have been obliged to expend untold sums of money for expert witnesses, capable of applying the only rules admitted by the terms of the law. You have been compelled to employ expensive counsel to plead and care for your case. You have been obliged to conduct your hearings at Lansing, and when you have finished and won, your victory is an empty bubble.

You must pay all your own expenses, attorney and witness fees, for not a cent can you recover under this beneficent provision of this law made for the people.

But what have you gained? The Commission will order that the company insuring you, pay you back the difference between the rate you paid and the rate the other fellow paid.

The company will then cancel your insurance and pay you back the pro rata portion that remains unearned.

You now take an accounting and look over your victory.

You have made the company disgorge the few cents or few dollars over charged, but at what a cost?

You have paid out a thousand dollars or more. You have had your insurance cancelled and will be obliged to go elsewhere for insurance and pay the same bureau rate that you have been fighting.

Not another rate of the company

has been changed, not another rate in the State has been affected, not the slightest disturbance has taken place anywhere, except in your own pocket-book.

The bureau has not been a party, nor can it be to any action. Not a rate of the bureau can be changed or modified by the Commissioner, by the Insurance Commission, nor by the court.

It is immune from any action, from any hearing, from any order. If you insure again, you must pay the same Board or bureau rate in other companies that you have been contesting.

If in your wildest imagination, you can conceive a lunatic so irresponsible as to attempt to secure justice under such an act, your flights of fancy are beyond mine.

Not a case has yet been known in this or any other state. And it was so intended.

#### Where the Bureau Is Located.

The law provides that the bureau may have an office anywhere in the United States. It does not even require that it must have an office in Michigan. It may as well be on an island of the sea, so far as Michigan is concerned, for Michigan has no jurisdiction outside of the State. It is not required to have officers, nor to obey any mandates of our State or of its courts. What a wonderful power has been placed in this foreign potentate by our Legislature! This bureau, privately created and secretly conducted by the greatest trust on earth; without official recognition by any state; without license in this or any commonwealth; without a form that can be reached by summons or process; defying all regulation or interference; and yet has been given more power than any board, officer or commission possesses in the State of Michigan.

#### Three Cases Under the Law.

There have been only three cases before the Insurance Commission, and they illustrate perfectly the intent and purpose of the law.

The first was between two agents of bureau companies, from Detroit, Amberg and Garrett. One of these agents claimed that the other had written insurance below the rate made by the bureau. The case was fixed up by a cancellation of the policies, but by the insured having to pay the increased rate for his insurance.

The other two were the ones known as the sugar cases from Holland and St. Louis. This insurance was carried by ten of the oldest and largest companies writing insurance in the United States; companies in business from fifty to one hundred years.

The offense charged was a rider placed upon the policies.

To obviate taking out short term policies and paying short rates for varying amounts on greatly changing stocks, it was agreed that the sugar companies should keep the insurance companies posted upon the amount of stock on hand, on the first and fifteenth days of each month, and that an average amount should be found for premiums. This was satisfactory to the companies and to the insured.

But other companies heard of it, and this law that had been made for their personal benefit was invoked. The result was that the insurance was cancelled, the sugar companies were compelled to take out insurance at short rates, and the public was forced to continue under the extortions of the bureau.

The companies and agents writing the insurance were compelled to pay large fines for granting the people this temporary relief, and in this manner the law was vindicated. These are the only cases that have been heard under the act, and they fully illustrate its sole and only design.

#### City or Village Classification.

Under this law no rating of any town or city could be enforced, changed or altered, except through the voluntary action of the companies and their bureau. There is no method provided for haling into court or before the Insurance Commission any bureau. There is no method by which individual companies can change classification or schedules, nor can the Commission or the court. This law works but in one direction.

#### Anti-Compact Law Repealed.

The last section of the discrimination act repeals all acts and parts of acts in conflict with it. This so-called Anti-Discrimination act, is the exact reversal of the anti-compact law. That law prohibited the combinations that are here made mandatory. There is nothing left for the Anti-Compact law to work upon. Only companies which do not go into a bureau are made criminals.

It is the independent company seeking to insure your property upon a contract between it and you, that is made a culprit; while the company which belongs to the trust and combine and has formed a compact is immune.

#### Are Rates Reasonable or Just?

I can not close without leaving with you a few facts for consideration. If the bureau which makes your rate and mine is making rates which do not discriminate between risks of essentially the same hazard, why should it discriminate unfairly between classes?

The bureau which makes your rates in this city makes for the same companies the rates upon the farmer's property in this State.

Upon that property it puts a rate of 85 cents per hundred dollars of insurance for one year. The farmers of Michigan, through long years, have been getting that insurance, in one hundred mutual fire insurance companies, paying all expenses, and carrying five hundred millions of dollars of insurance at 25 cents per hundred.

Why should this Anti-Discrimination bureau put a rate of 85 cents on this property in the face of such an experience?

An experience of thirty years in this State shows that the fire loss has been but 50 per cent. of the premiums paid.

#### Methods Invite Arson.

Governor Ferris in his proclamation for fire prevention day, October 9, stated that 75 per cent. of the fire loss (Concluded on page 35)

# Worden Service

We have been striving for a great many years to make **Worden Service** the best that it is possible for a wholesale grocer to maintain, and we think we have succeeded in our efforts

A wholesale grocer buys the best goods he can in the world's markets and distributes them to the retailers. **Worden Service** means that our company not only buys the best goods that the world's markets afford, but gives our customers co-operative help in other ways that they may desire, whenever we are able.

From years of experience in discussing trying situations with our customers as they have called upon us, we have naturally learned many things that are of interest and may be helpful to you when these emergencies arise, and we want to assure you that our company and its entire organization are at your command.

**Worden Service** is maintained to assist in bettering merchandising conditions in Western Michigan and is for the benefit of our customers for the asking.

Our salesmen all know about it, and so do some of our customers.

**WORDEN GROCER COMPANY**

**GRAND RAPIDS—KALAMAZOO**

**THE PROMPT SHIPPERS**



### Drifting Away From Pessimism of a Year Ago.

"What is to come after the war?" This is a matter that deeply concerns us, all, as it will touch us individually in all the walks of life. Being thus intimately connected with all forms of business, it is not out of the way to give the question as serious consideration as information and indications will permit.

It would be foolhardy to pose as a prophet, but there are a number of factors which should be self evident to a student of the situation who can calmly analyze and assemble from widely different sources and widely different opinions a composite condensation of the best thought. There is one prerequisite to a continuance of interrupted prosperity and that is, at the outset, the elimination of fear. This does not mean the adoption of such an optimistic view as will result in recklessness and ignoring sensible precautionary measures of preparedness. Both are as necessary to our future financial, commercial and industrial prosperity as are the qualities of cheerfulness and courage. The initial steps of preparedness were taken by the far-sighted men who control the big industries in conserving their profits rather than pay extra large dividends. Another step was the conservative action of the banks in tightening the call money market to check speculation. The third factor, while disastrous to the comparatively few, but beneficial to the many, was the slump in the stock market following the issuance of the President's peace note.

Thus it will be seen that a process of readjustment is already under way. It is a question as to whether, aside from the probable end or continuance of the war, this readjustment would not have been forced by the recent great increase in wages, manufacturing costs and attendant wild speculation in all lines and on all markets. How far this readjustment has discounted the effects of peace declarations is problematical, but one fact is evident—the opinion of the business world is strongly drifting away from the unqualified pessimism of a year ago. This is one of the most hopeful signs of the times and will do much to do away with the greatest source of danger—an unreasoning fear as to the future.

To quote a financial authority who requests his name suppressed: "A year ago it was very prevalent assumed that a period of long economic hardship, weakness and reaction awaited the American markets when they should be confronted with loss of war munitions orders and with the

new competition of post-bellum Europe. To-day the opinion is far more general—and I agree with it—that our accumulated economic power of the past two years, our debt redemption, investment in foreign securities, new gold reserves and re-inforced banking and manufacturing capacity, will ensure an extremely strong economic position, after the first period of economic adjustment."

It would seem this sums up the prospects intelligently and conservatively. The impulse or momentum which regular trade and commerce will have attained when peace is declared, be that sooner or later, should suffice to carry along the various branches of our industries in a steady and progressive manner.

It is true, we must look for a lessened aggregate volume of transactions and some shrinkage of profits, but, notwithstanding these phases of adjustment, the remaining business should be still large enough to maintain our commercial and industrial activities at a satisfactory standard which should compare favorably with normal periods.

As one banker has said, before the war closes there will be many hasty "runs to cover," causing violent fluctuations and "near panics," but each one will make every one more cautious and prudent so that we may expect the period of re-adjustment following the war to be reasonably quiet.

There is no doubt but that the securities market has entered upon a period of reconstruction and that the force of the first shock has nearly spent itself. It is probable that within a month or so the failure of the first peace efforts will be apparent. The realization, however, that serious efforts will be made from now on to bring about peace has been brought to public attention in a serious manner. It is safe to predict, therefore, that the war boom in stocks has permanently passed into history and the decrease in war demands is emphasizing the transient nature of this demand. The absolute ignoring of price factors was in itself plain evidence of the abnormal conditions existing in war-created business. This unusual and unnatural situation will give way to a more normal condition in which the usual bargaining process will again appear. This does not indicate, however, that prices of securities will drop to before-the-war levels because real profits have been made and profitably applied in building business and working capital and manufacturing capacity. There still remains a task for the Eastern banks to perform before a really, healthy condition can be restored in the securities market,

## DO YOUR DOLLARS DO THEIR DUTY?

By investing your money in an ESTABLISHED, GOING, Auto Body, Painting & Trimming Company now manufacturing special bodies, you can be practically assured of large returns on your money.

This Company, located in Detroit, has been manufacturing these special bodies both in the Touring and Roadster types, and were obliged to cancel over 5,000 orders last year because of insufficient capital and lack of factory space.

This company recently increased its capitalization and MET THE REQUIREMENTS OF THE MICHIGAN SECURITIES COMMISSION, and therefore have for sale the unsubscribed portion of this new issue.

Orders NOW ON HAND, the profits from which will be sufficient to pay an 18% dividend on the total capitalization.

The issue is limited and selling fast.

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

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

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

## GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

namely, the reduction by the banks of very heavy brokers' obligations. Fortunately, the banks are in a position where this can probably be accomplished without any serious disturbance to real values of securities and a reserve buying power established.

The slump on the stock market following the peace proposals has materially strengthened the market for high grade bonds and the demand for this class of securities, while fair even during the war boom in stock, is now active at good prices, and a great deal of the enormous January distribution of dividends and interest payments is going into sound bonds. This buying is based upon a reasonable and calm confidence in the future of this country which investors realize is entrenched with financial resources, fortified by enterprise and increasing domestic business demands. This confidence is well founded. Since the war began we have sold to the warring nations and other countries products amounting to approximately \$9,000,000,000 and have loaned to foreign countries about \$2,000,000,000, besides buying back from them American securities to the amount of \$3,000,000,000. Latest official figures place the wealth of this country at \$320,000,000,000. The net credit of exports and imports of merchandise for ten months in 1916 was \$2,434,000,000.

With these means at our command, an intelligent handling of our transportation and labor problems, with increased sea carrying capacity, there should be no excuse for anything approaching a business depression during the current year, during which time our house can be set in order to meet the "after-the-war" situation.

Paul Leake.

#### City's Right to Sell Food Challenged.

Municipal meddling with the grocery trade—that is, the plan of having cities engage in the grocery business for the benefit of citizens complaining of the high cost of living—has received a bad setback at the hands of the corporation counsel of Indianapolis.

It was proposed to create a "purchasing board" which would buy food products in large quantities from producers and manufacturers and then establish public markets or offer the goods for sale on the streets.

The corporation counsel has put the kibosh on the proposed plan, however, by rendering an opinion that the Legislature of Indiana could not grant to a municipality the right to use public funds for the purpose of entering into competition with private enterprise.

"Municipal trading," except as to municipal ownership of public utilities, has never gained any considerable sanction from the courts or law-making bodies in the United States," the opinion says. "It has made much headway in Europe and the British Isles, and especially the latter. Cold storage, ice supply, milk supply, conduct of concert rooms, hotels, Turkish baths, the manufacture of paving materials and even engines and dynamos and other things have

all been conducted by the government on the other side of the Atlantic.

"In the United States the view prevails that the right of private property and the duty of the Government to protect it would be violated by using public funds, raised by taxation, in the conduct of business that would compete with and destroy private enterprises.

"If men of property, owning coal and wood yards, should be compelled to pay taxes for the establishment of a rival coal yard by a city or town to furnish fuel at cost they would thus be forced to make contributions of money for their own impoverishment. For if the coal yard of the city were conducted economically, they would be driven out of business.

"The courts in a number of Southern states have upheld the establishment of dispensaries for the sale of intoxicating liquors, and the Supreme Court of Massachusetts has held that a municipality may sell fuel to the inhabitants in 'an extraordinary emergency, where persons desiring to purchase fuel cannot secure it through private enterprises.'

"In view of the authorities and principles above set forth, I am of the opinion that the Legislature of Indiana could not grant to a municipality the right to use public funds for the conduct of municipal trading in competition with private enterprise, except in the conduct of public utilities as ordinarily understood.

"I have made such examination of the city charter as I could in the limited time given me, and I find no express legislative authority empowering the city to conduct the business within the scope of the motion. Neither do I find any provision that, in my opinion, could be held to give implied authority to conduct such business. And wherever it has been held that cities may conduct dispensaries and discharge similar functions, it has always been by express legislative authority."

#### Selling Four Staples at Cost.

B. Tripp, the Allegan merchant, advertises that during the winter months he will sell four staple articles at actual cost—sugar, flour, pork and potatoes. Mr. Tripp does no credit business whatever. He realizes that the cost of living is high and, in lieu of extending credit to his customers, he accords them an opportunity to purchase their staples at the lowest possible price. The proposition is a novel one, to say the least, and the outcome will be watched with much interest by merchants in general and Allegan merchants in particular. As Mr. Tripp conducts a large department store, occupying four full stories, two stories and basement, it will readily be seen that he can sell some lines at cost and still recoup his losses on the goods he sells at cost on the sale of other goods which carry the usual profit.

#### Invidious Comparison.

"Why don't you get an automobile?"

"Because I don't know whether I could manage one."

"You didn't let that consideration stop you when you wanted a wife."



THE BANK WHERE YOU FEEL AT HOME

GRAND RAPIDS SAVINGS BANK

WE WILL APPRECIATE YOUR ACCOUNT  
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Private wires coast to coast  
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Manufacturer of

Bank, Library, Office and Public Building Furniture  
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Our Rate the Lowest

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

## We Reach and Hold the Confidence of Those Who Desire the Greatest Skill and Economy

in the management of their estates. We have stood all tests, and in the continued growth of this Company is best evidence of the satisfaction we have given. To those who desire the conservation of their Estates after they have gone and are unable to personally administer their affairs, we offer the highest skill coupled with the most rigid economy. Our charges are fixed by law—our services are founded upon years of experience—our opportunities for wise investments are those of a Bank.

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

## THE MICHIGAN TRUST Co.

OF GRAND RAPIDS

Audits made of books of corporations, firms  
and individuals.

### Pickings Picked Up in the Windy City.

Chicago, Jan. 8.—Chicago is now enjoying very fine winter weather—regular spring weather, in fact, which has been the means of cutting down the suffering of the poor people to a great extent.

It is said that Chicago leads all other cities of the United States in the character, quality and number of public playgrounds and field houses and, with proper energy, could lead all cities in boating and bathing facilities.

One of the late Christmas presents sent out by one of Chicago's prominent merchants was that of Henry C. Lytton & Sons, owners of the Hub Clothing Store. They gave their employes 20 per cent. increase over the amount of last year, and all employes who had been in the store for twenty years, of which it is said there is quite a number, received a check for \$500.

F. W. Auener, formerly of Detroit and Grand Rapids, connected with Corl, Knot & Co., is now Michigan representative for D. B. Fisk & Co., of Chicago and New York, covering the Eastern half of Michigan. Mr. Auener is well known throughout the State of Michigan and is enjoying a very fine business on his old stamping ground.

Chicago's record of deaths last year other than the natural cause of death was 312 homicides, 592 suicides, 275 killed by automobiles, 328 by railroad trains, 133 by street cars and 192 burned and scalded. This is according to the annual report of coroner Peter M. Hoffman. Foot ball claimed one victim; three killed by lightning, two by base ball, eight electrocuted and twenty-eight from exposure, 219 heat prostrations, one killed by bicycle, thirteen by motorcycle, seventeen were killed on the elevated structure.

S. J. Crambert, of Chicago, representing D. B. Fisk & Co., of New York and Chicago, is covering the Western half of Michigan, carrying a full line of millinery. He reports business very fine throughout the State and speaks very highly of old Michigan.

The board of Health in Chicago has asked for an appropriation of \$500,000 to fight the baby plague. If this is granted, infantile paralysis, no doubt, will get a set back the coming year.

W. P. Drake, of Grand Rapids, was in Chicago the past week attending a convention held by the house he represents, the Duck Brand Rubber Co. Mr. Drake has his headquarters in Grand Rapids and reports business very satisfactory.

Two-hundred and fifty men have been trained at the Great Lakes Naval Training Station for the purpose of manning battleships. This number has been started for the Coast and will be given the name of their battleship on arrival there. There is still left 1,500 men at the Great Lakes Station. As soon as these boys have four months training, they will leave for the Coast.

J. A. Kannell, of Kalamazoo, representing the E. M. Hulse Co., Columbus, Ohio, manufacturers and jobbers of furniture, is now making his annual selling trip in the city of Chicago. He has been with this house some twenty years and reports business very prosperous. This shows if a person sticks to one thing he is always sure of prosperity.

Chicago schools were up against it last week on account of shortage of coal. Some of the larger schools were being supplied two and three tons a day to keep them warm. The railroads, to offset this coal famine are working their men night and day.

Marshall Field & Co., of Chicago, expand now to Virginia. It is reported they are going to build and manufacture cotton and woolen blankets, gingham, sheetings and knit underwear. It is said that when this building is completed, it will occupy 2,000 acres near Martinsville, Va.

This house is always looking ahead and is conceded to be America's greatest merchandizer.

It is now being said that at the coming legislative body at Springfield there will be a bill passed to manufacture wrapping and higher grade paper in the Illinois penal institutions. If this becomes a law, the inmates will have work that union labor will have no complaints against, as there are no paper mills in Illinois and there is no organization connected with the paper mills throughout the country.

The railroads suit to establish a 3 cent fare again in the State of Illinois has been knocked in the head by two Federal judges holding for 2 cents a mile rate. The public seem to favor this and no doubt it will stand.

Real estate owners—payers of special assessments—apparently do not know that there is in excess of a million dollars in the city treasury in the shape of rebates and refunds to property owners which is theirs for the asking. In the annual report of the Board of Local Improvements the statement is made that the property owners seem disinclined to take the trouble to collect this money. This would indicate that the Board is willing to help owners if they will help themselves. The Board of Local Improvements has in mind a bill to be presented to the Legislature, Senate bill No. 51, designed to permit the city to use moneys unclaimed for rebates and refunds for more than five years after the rebates have been declared and property owners notified.

The report of Swift & Company for the year ended September 30, 1916, made a new record for gross business. The aggregate was more than \$575,000,000, a gain for the year of over \$75,000,000. Net profits were \$20,465,000, an increase of \$6,377,500 for the year. These net profits were obtained in spite of the fact that the company's payroll was increased more than \$5,000,000. The actual profits on all manufacturing and trading operations in this country including exports from this country to Europe, were about 1/2 of 1 cent per pound of output. That it was the company's greatest year may be seen by the fact that the earnings applicable to dividends were equal to 28.62 per cent. on the \$75,000,000 capital stock and 20.46 per cent. on the \$100,000,000. They were also equal to 16.93 per cent. on the capital and surplus employed as compared with 12.55 per cent. the previous year, and 12.60 per cent. two years previous on capital alone.

Charles W. Reattoir.

### Sidelights on Celery City and Environs.

Kalamazoo, Jan. 8.—A Kalamazoo concern allied with the paper trade which has enjoyed unusual prosperity during 1916 is the Kalamazoo Paper Box Co. The factory capacity has been increased by the addition of 20,000 square feet of floor space, giving an up-to-date plant with 55,000 square feet of space. Thousands of dollars have been spent for new machinery and the number of employes has been increased from 150 to 250.

Thorley Rice, of Volinia, was in the city last week and called on his jobbing friends.

George Hudson, who has put La France Laundry Tablets in nearly every store in Michigan, was a visitor in our city last week. When George moved from Grand Rapids to Detroit, the Grand Rapids Council lost a very active and valuable member.

Arthur Upson, who was in the retail business on Edwards street for a number of years and sold his business to C. W. Vanderbilt, has succeeded Ralph Morgan and will conduct a cash business.

Otto Bayer has bought the stock owned by William Maxwell, located at Burdick and Frank streets, and will conduct a cash business.

W. S. Cook.

## Buy Safe Bonds

Yielding from 5% to 6%

Write for our January Circular

### HOWE SNOW CORRIGAN & BERTLES

INVESTMENT BANKERS

GRAND RAPIDS SAVINGS BANK BLDG. GRAND RAPIDS, MICHIGAN.

## Integrity in Financing

This is a time in which many new, as well as going, concerns are being organized and financed.

The character of such organizations is vital when the interests of investors are taken into consideration.

It is necessary that those who are financing these concerns be men who will unhesitatingly put the whole truth and facts of the proposition before the public.

The above is our method of doing business. If a proposition is not clean enough so that we can give you all of the facts concerning it—it is not clean enough for us to identify ourselves with.

We always have some new propositions that are good and clean to offer you.

### DEUEL & SAWALL

FINANCIAL AGENTS

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Grand Rapids, Michigan

## Fourth National Bank

United States Depository

### Savings Deposits

### Commercial Deposits

3

Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

3 1/2

Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus \$580,000



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

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

## 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.



**Live Notes From a Live Town.**

Owosso, Jan. 8—Frank Newson, of Bannister, has sold his stock of general merchandise to Carl Crines, who has taken possession. Mr. Crines has a wide acquaintance and future prospects look good. Here's wishing a happy and prosperous New Year. Mr. Newson is one of the oldest business men in the village. Thirty years ago, when this part of the country, was somewhat newer than now, Frank Newson came down the Maple River, trapping and buying furs. When he landed at Bannister, then a small settlement, some of the natives thought he was Daniel Boone. Others said he was Christopher Columbus and we are going to be discovered. However, Frank shouldered his bundle of furs, stopped at a flowing well, took a drink and went up town and claimed citizenship. Two years later he married one of the fair daughters of the village and, in addition to his fur business, opened a small store. It was the writer's good fortune to be among the first of the old time traveling men to call on Mr. Newson. His store was an old board building and the back store room was without a floor. His stock was largely plug tobacco, with a barrel of sugar, some soap, matches and a box of clay pipes. We sat down on a couple of boxes beside an old fashioned box stove and got acquainted. Frank gave us an order for cigars, baking powder and a pail of stick candy and has ever since remained a loyal friend and a good customer and we have never called on him without receiving the glad hand and an order. Newson for the last few years has been the proprietor of one of the best general country stores in the State and is to-day the owner of two good farms and a summer cottage at Lake George, in Northern Michigan, and we can only wish for him the best there is in all things for the future. For what he has acquired has been by square dealing and strict attention to business, coupled with good hard work.

With the beginning of a New Year we again meet new faces of young salesmen who have coupled their destiny with the bread getters known as commercial travelers. Come on in, boys, and get your share while business is good. Shake! In moments of retrospection we cannot but compare the conditions of now and those of thirty-five years ago. To-day the young traveling man starts well groomed with fancy socks, a black and white striped silk neck scarf and a green hat, rides on plush cushioned car seats and in enclosed automobiles to make his drives, rides to a steam heated hotel in a gasoline bus. Then we older fellows who must soon step down and out drove a pair of mustangs hitched to an open buckboard over and through roads that were at times almost impassable at a gait from four to six miles an hour. The hotels in the new towns were often opened in a board building resembling a store, dining room in the front end with a long board table and loose boards over head where we were supposed and d'd sleep the sleep of the just. The writer has slept in the back end of one of the crudely fashioned lofts over the kitchen where we would get our anatomy and wearing apparel so permeated with smoke from fried salt pork, ham gravy, fried cabbage and buckwheat pancakes that we would smell like a Norwegian lumber camp and were practically barred from polite society. Outside of our regular duties, we were as isolated, socially, as Robinson Crusoe. But as we have grown older and got new clothes we have been, in a measure, enabled to overcome this difficulty. Now, boys, just a little gentle admonition: Don't kick about things on the road. It does not get anybody anywhere. If you stop at an up-to-date \$2.50 per hotel and are handed a paper napkin, don't call the girl down. She can't help it and maybe anyway they are put on in honor of your first

visit, as paper costs more than linen anyway. Don't wipe your shoes on the towel in your room. If you do, it won't be long before you will be given a back room with only one, small, sort of a slippery elm postage stamp towel. Don't get drunk in dry counties. It's unpopular and, above all, if you don't want to get yourself disliked don't forget to pull the plug in the wash bowl.

In the absence of a hotel, the Cowan Drug Co. has opened a short order restaurant in Butternut.

What has become of the three graces—Bill Devereaux, Ham Irving and Bill Griffith?

On, Jan. 12 the Owosso traveling men will entertain the Owosso business men at a sort of a get-together meeting. You give us your business and we'll help boom your town.

How's that for reciprocity?  
Honest Grocerymen.

**McLaren Elevator Troubles Blamed on Speculation.**

Northville, Jan. 8—That food speculators are sometimes caught and crushed in the profit-boosting machines of their own devising, is the interpretation here of the case of the J. D. McLaren Co., of Plymouth, one of the largest elevator concerns in Michigan, which filed a petition Friday in the Wayne County Circuit Court for the appointment of a receiver.

The McLaren Co. is owned by John J., Charles H., William, and George H. McLaren, four sons of J. D. McLaren, founder of the company, who died about a year ago in Plymouth. The company operates twelve elevators in the State, at Plymouth, Romulus, Novi, Salem, Wixom, South Lyon, Milford, New Hudson, Charlotte, Clare, Collins and Ionia and is capitalized at \$140,000.

Appointment of Arthur Van Sickle, of Ionia, as receiver was asked in the petition and Mr. Van Sickle is now at the company's headquarters in Plymouth acting temporarily in the position, pending his formal appointment. Mr. Van Sickle has been manager of the Ionia branch for many years.

The financial difficulties of the company are attributed to speculative activities covering a number of months. When grain and produce prices soared along with other food prices, the McLarens bought heavily of beans and wheat, until they owned more than \$100,000 worth of produce and the banks in the towns where they operate, it is said, were carrying them on their books to the extent of about \$40,000.

The elevators of the company were filled and still greater quantities of wheat and beans were held in transit, awaiting a favorable market. Then the latest peace note was sent to Europe and the market instead of climbing further, slumped, leaving the McLarens high and dry.

A week ago representatives of the various banks involved, nearly a dozen in number, got together and decided it was unsafe to give the company any more credit. The petition for a receiver followed a request from the banks that such action be taken. And so a slight change in the very conditions that made possible the McLaren's dream of fortune, caused the crash.

Now that the market has recovered somewhat, because of the apparent failure of President Wilson's peace plans the situation looks a little better. Receiver Van Sickle says he believes the wheat and beans may be sold for enough to pay every creditor in full. He believes that if the banks had extended credit only a few days longer the company would have pulled through without disaster.

May Pay Creditors in Full. Officers of the various banks and attorneys in the case say they hope the McLaren estate will pay its creditors in full, but assert that a full accounting of the company's affairs has not yet been obtained.

It is understood that none of the banks extended the company credit to an extent that would cause failure in the event the company failed to pay all or part of its debts. One bank is said to have been involved to the extent of nearly \$20,000, which was covered before any question as to the company's solvency was raised.

Detroit, Jan. 8—According to records of the Wayne County Circuit Court, the capital stock of the J. D. McLaren Co. was increased July 14, 1913, from \$100,000 to \$140,000, the stock being divided into common stock of \$100,000 and preferred of \$40,000. Of this amount \$63,700 was at that time actually paid in, according to the notice filed with the court August 29, 1913, by a majority of the board of directors consisting of J. D. McLaren, President; John J. McLaren, Secretary; F. M. Sheffield, Charles J. Stanbro and Arthur Van Sickle.

A man may break into jail because he is too proud to beg.

**Kent State Bank**  
Main Office Fountain St. Facing Monroe  
Grand Rapids, Mich.  
Capital - - - - \$500,000  
Surplus and Profits - \$500,000  
Resources  
**9 Million Dollars**  
**3 1/2 Per Cent.**  
Paid on Certificates  
Largest State and Savings Bank in Western Michigan

**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

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**OLD NATIONAL BANK**  
GRAND RAPIDS MICH.  
177 MONROE AVE.  
**Complete Banking Service**  
Travelers' Cheques  
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**Our 3 1/2 Per Cent**  
Savings Certificates are a desirable investment

**We recommend and offer the unsold portion of the following issues for investment:**  
**Citizens Telephone Co.**  
to net 5%  
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CIRCULARS UPON APPLICATION  
**GRAND RAPIDS TRUST COMPANY**  
MANAGED BY MEN YOU KNOW  
OTTAWA AT FOUNTAIN. BOTH PHONES 4391

## QUEEN OF THE ANTILLES.

### The Enchanted Semi-Tropical Island of Jamaica.

Jamaica is ninety miles from Santiago de Cuba, down in the Carribean Sea. After spending three or four days in and about Santiago, we took the first boat to Jamaica, not because we were in a hurry to leave that delightful region,



In the Park of the Myrtiebank by the Sea

but we did not have the patience to wait a month or so longer for another boat. We still had a lingering trace of the American spirit which impels one to "move on." We left Santiago on the Sixiola of the Great White Fleet on a delightful summer evening in March. There is nothing so rare and of such irresistible charm as an evening in March on the Carribean Sea, except one in June in good old Michigan.

The luxuriant warmth of the soft, caressing, septic winds and the charm of the softly rolling purple-green waters of this summer sea at eventide are indescribable. When we arose the following morning, our ship was anchored in the harbor of Port Antonio. From our cabin window we obtained our first glimpse of the Isle of Sunshine, one of the most beautiful islands in the world, the charm of which no artist has ever succeeded in portraying and no writer in describing.

Jamaica is a tropical island in constant gala attire, set in a balmy silvery sea. The picture before us was Port Antonio and the Hotel Titchfield set in a tropic park high above the placid sea, with a background of Blue Mountain sides and peaks covered with green to the highest tips, capped with light fleecy clouds, the whole tinged with the golden glory of the rising tropical sun. The Titchfield and the magnificent tropic gardens surrounding it, one of the most picturesque and delightful of resorts, is an attempt on the part of the Great American Corporation at the pre-emption of Paradise. In due time and without the usual formalities of customs, we landed and took a carriage drive up through the quiet old town of Port Antonio to the Titchfield and gained entrance without encouraging St. Peter or anybody more formidable than the courteous American clerk with pen in hand. Port Antonio, formerly a little fishing village, is now a town of about 7,500 population, built up through the banana industry, of which it is the center. In the main, it is an irregular, dilapidated place, so far as man has made

it, but beautified and adorned by wonderful tropic trees and radiant shrubs and flowers wherever nature has been left the slightest opportunity for her wondrous handiwork. As one roams about the bedraggled town, one is impressed with the sad contrast between the matchless beauty of nature and the appearance of its streets, its plain, dilapidated buildings and the general pov-

erty and degradation of its population. Nevertheless, it is an interesting old town and the energy and vociferousness of the eager natives in pursuit of service of and trade with tourists affords an interesting glimpse of their character and condition.

The first impressive observation is that we have left the trail of the Spanish and struck that of the English, for the Jamaicans, mostly black and colored, speak the English language, some fluently and correctly, others fluently but in such corrupt form that it is about as difficult to understand them as it was to understand Spanish of whose language we had no knowledge. The Titchfield Hotel and gardens, under most efficient American management, comprise one of the most delightful and charming spots in the world for the tourist. Everything that may administer to the comfort and pleasure of the visitor is provided in royal munificence. The tropical luxuriance and magnificence of scenic views of land and sea are unsurpassed and beyond portrayal. Autos, carriages and saddle horses are available for enchanting trips through the famous Blue Mountains and along the sea coast—likewise attractive boats



A Glimpse of Titchfield Hotel and Gardens



A Summer Day in March, Kingston Harbor

for transport on the bays and seas. We spent but a day amid these surroundings, so vast and varied, but we carried away impressions and memories not measurable by time. We roamed about its tropical gardens, far above the sea, through the trees of the quaint old town descending from the border, and enjoyed some magnificent drives over excellent roads through the regions round about. One drive that everybody takes is through the country along the coast where one sees the Jamaican peasant on his native heath, and the products of soil and bush and tree, reflecting the mighty impulse of tropic sun and rain on soil of matchless fertility, to the famous Blue Hole. This peculiar freak of nature consists of a body of indigo-blue salt water, segregated from its parent sea by some strange volcanic action, a bottomless hole, as the natives say, whose depth no plummet has sounded, where no diver ever found a resting place. Its green banks are covered with majestic coconut palms, each bearing aloft a great load of clustered clinging nuts, and other unfamiliar varieties of tropical growth. A native black lad shins up the long bare bark of a coconut tree to procure a green nut, which provides

for the smallest coin piece in this prolific land where nature's products can be had for the gathering. Some smart wag has said that the farthing piece was invented to enable a Scotchman to be liberal and generous. It is true, however, that here the coin of the realm consists of the smallest pieces, the function of which is to facilitate general trade and exchange of products among the people. The ha'penny, tuppence, thripence or "quattie" serves to maintain the bulk of native trade. When it comes to trade with the tourist, however, his pennyworth of fruit or other product of nature or industry becomes immediately enhanced in value many fold upon the appearance of that favored and respected customer. He arbitrarily maximizes the demand and minimizes the supply in bold defiance of rule and reason.

Jamaica signifies "the land of springs," suggested, doubtless, by the numerous streams racing for the sea and the springs along its coast. The name is of Indian origin, meaning "the land of wood and water." All of the West Indies are said to be but the peaks of a great mountain chain, mostly submerged. Jamaica, the geologist tells us, was once connected with Central America. That was before the days of the Great White Fleet, which now connects it with Central America. The island is 144 miles in length and from twenty to fifty miles in width. It has a population of about 850,000. Columbus loitering about these waters stopped here for a drink and put the island on the map. It was then inhabited by Indians, equal to about three-fourths of its present population, but the original natives died out completely. It remained a Spanish possession for 160 years and was then occupied by the British without leave and has since remained under British rule. The negroes who now constitute the greater part of the population were first brought from West Africa by the Spanish to work on sugar plantations. These slaves with their Spanish masters

were the people of Jamaica when the English acquired dominion over the island. The surface is extremely mountainous, particularly the Eastern part, through the center of which runs the famous Blue Mountain range, covered with vegetation. The highest peak is 7,388 feet and is called the Blue Mountain Peak, the sentinel of Jamaica. One recalls the old familiar story, probably

D. N. FOSTER, President

Headquarters For

*Living Room*  
*Dining Room*  
*Bed Room*  
*Music Room*  
*Library*  
*Den*  
*Nursery*  
*Kitchen*  
*Porch*  
*Solarium*  
*Garden*

Furnishings

**D. N. Foster Furniture Co**  
HE PROFITS MOST WHO SERVES BEST

Fort Wayne, Ind.

Dec. 21, 1916

Michigan Tradesman,

Grand Rapids, Mich.

Gentlemen:

Find renewal of my subscription to the Tradesman. Except in a very general way your publication is not of value to me as a trade paper, for it does not cover the lines of business in which I am engaged. But I would not do without it because of the value of its editorial pages, which are marked by so much of independence, high character and ability, and which discuss no question without aiding materially to its correct solution. For many years I have wished its editor might be at the head of a great, popular, independent newspaper, like the Kansas City Times, which W.R. Nelson made such a power for good, not only in his own community, but throughout our entire country.

Very truly yours,

*David A. Foster*

as true as much of the romancing about Columbus' tours, of his description of the Island of Jamaica to their Royal Majesties of Spain. Taking a piece of parchment in his hand, he crumpled it and said that was what the island he had discovered or detected looked like.

Although rough and mountainous, there is scarcely a point in all Jamaica from shore line to Blue Mountain peak, which is not easily accessible by auto, carriage road or bridal path.

Rippling brooks and torrential streams dash down its mountain sides over rocks, down ravines, through rich and radiant verdure, across the valleys, with laughter and with song in riotous rush to the sea.

The climatic conditions of the favored island are peculiarly varied and constant, ranging from the warm atmosphere of coastal lowlands to the delicious coolness of the mountain heights, rising up to 6,000 and 7,000 feet. The mean temperature at sea level is 78 degrees, at 1,000 feet above 75 degrees, at 3,000 feet 68 degrees, at 5,000 feet 62 degrees, at 7,000 75 degrees. The seasonal rains are interspersed with fine bright intervals, so that one may enjoy comfort and outdoor pleasure, fresh air and beautiful scenes at all times. The temperature on the coastal plains is high in the hottest months, but always tempered by the exhilarating breath of the sea. Two thousand miles of fine macadamized roads ribbon its verdured hills and laden valleys connecting its numerous towns and villages and winding spectacularly up and around its magnificent hills and mountain peaks, affording a succession of wondrous views of tropic land and turquoise sea spangled and laced with flashing silver. A main serpentine road encircles the island skirting the sea, deflecting through hills and valleys and over mountains, connecting its coastal towns. Great cross roads wind inland, winding up the mountain sides and over the peaks, passing beneath the clouds and over the clouds, through magnificent valleys, along gigantic gorges, past rushing rivers, and foamy water falls and across the planes threading through charming banana, coffee, sugar and other plantations, luring the traveler to a continuous, moving panorama and varied sources of wonder and delight.

In a big touring car our party enjoyed one of the indescribably delightful drives across the island from Port Antonio to Kingston. For many miles the road meanders along the sea coast, through dazzling valleys, over verdured hills, the glistening, murmuring sea constantly in view, through the small dilapidated coastal villages, swarming with still more dilapidated and picturesque black natives to Annata Bay, whence the road turns inland, following the course of the torrential Wag Water river up over the wondrous Blue Mountains apparently thrown up promiscuously by volcanic action, which nature has covered with a gorgeous mantle of iridescent shades of living green, flecked with blue and purple shadows pierced with streaks of golden light. The entire journey affords a continuous view of a tropic land in its richest and rarest dress—palpitating, prismatic, kaleidoscopic, incomparably grand and beautiful. We passed through great rolling and tilted plantations of coconut, banana and tobacco, old

"Halls" or "Lodges" so-called, with ancient noble sounding names, past native palms, thatched huts and quaint villages, clinging to mountain sides, our high powered car, whirling in sharp curves, over a succession of hills rising one above another, clad in foliage green and clouds of gray, cool, silent and majestic, up steep ascents, along great rock ledges, with the towering green mountain side rising sheer above the clouds on one side and apparently bottomless ravines upon the other, across bridges hanging in mid-air and through bridgeless streams. With every turn a change of aspect, and magnificent view. It was a thrilling, inspiring, glorious ride from sea to sea.

At the inland turn, the car stopped, while the trusty native driver got out to scan a bulletin posted to inform the travelers of the state of the water in the mountain river, which at certain places, up in the clouds, had to be forded. With the significant remark that the river was only a foot deep at maximum, he proceeded on the way. As we finally approached the ford, the car dashed safely through and across the roaring stream.

**To the Creditors of Williams Brothers Company.**

Detroit, Jan. 8—Under date of July 24, 1916, we advised you by circular letter of our appointment as receiver for the Williams Brothers Company of Detroit. We addressed you again in the same manner on August 18, 1916, showing the assets and liabilities of the company as of the date of our appointment. We have also sent you copies of certain court orders concerning the issuance of receiver's certificates for the purpose of raising money to take care of the 1916 crop of cucumber pickles and tomatoes which had already been contracted for, and also concerning the sale of a portion of the property of the company consisting of thirty-eight salting stations scattered throughout the State, and the portion of the 1916 crop of cucumber pickle stock not needed to fill the orders for its product that the company, or the receiver, had taken.

Of the total \$250,000 receiver's certificates authorized by the court, but \$175,000 were issued. The last of these certificates were retired early in December, the funds for the payment coming from the operation of the business and the liquidation of the merchandise already on hand.

As of December 14, the receiver has now consummated the sale of the thirty-eight salting stations and the excess of the 1916 crop of pickles to Libby, McNeil & Libby, of Chicago, Illinois, realizing therefrom, after making the necessary adjustments on account of difference in grades as compared to the basis of the offer of the purchaser, the sum of \$247,309.40.

The receiver will proceed with the liquidation of the assets of the company, continuing the operation of the plant for the period necessary to fill the contracts for the product still on hand, and thereafter disposing of the plant and other assets as quickly as possible. It is our estimate that the operation will continue for from six to eight weeks longer.

With the money now on hand, and what will be collected from accounts during the next thirty days, is it our expectation that we will be able to pay the creditors a substantial dividend about February 1, 1917. Under the existing circumstances it seems probable that the creditors will ultimately receive a high percentage of their claims.

Security Trust Company.

## 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

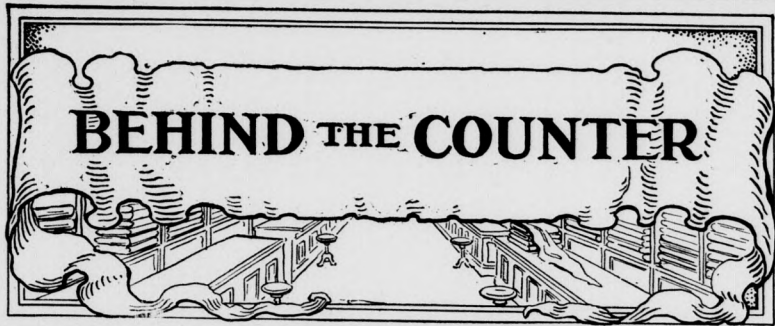
A good line of  
Imported and Domestic Cheese  
at reasonable prices

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

**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 ex-  
ceptional 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



#### What Constitutes a Salesman.

A successful salesman is a person who is fully conversant with the line he represents and has also a full knowledge of his competitors' lines.

A full knowledge of both his own and his competitors' lines, plus correct demonstration, makes a subtle appeal.

This, however, does not solve the salesman's problem. He must inspire confidence in order to build success. Having inspired confidence, he must then solve the biggest problem of all, which is—selling goods against competition.

The salesman must bear in mind that had there been no competition there would have been no necessity for the manufacturer to have representatives on the road. Consequently, if he cannot sell goods against competition he must admit that he is not capable to represent a competitive line.

I shall not dwell upon the subject of competition, but will state, however, that competition is not under-selling.

To sell goods against competition a salesman must think long and work long, and he must call in qualities of the various professions to his aid.

He must know something about psychology, which will enable him to analyze mentally and seize the right moment for his work.

He must have some of a lawyer's qualities, which will enable him to argue, persuade, and even cross-examine.

The man who fortunately possesses the above-mentioned qualities can make a prospective buyer see his advantage through his (the salesman's) proposition.

A salesman reported to his sales manager that there were many articles on the market similar to their line, that the price was way down, and that quality and guarantee didn't matter—the buyer wouldn't listen. "Don't ask him to listen," wrote his sales manager. "You would not ask a deaf man to listen—you would talk to him on your fingers. You would make him see!"

There is where the hitch comes in. Make him see! Locate your difficulty; make him forget that he is a buyer; bring him into the picture as a seller; show him quality, which is a means of increasing his business; overcome all objections; remove all obstacles—and claim salesmanship!

Adolph Bakst.

#### How to Make a Flash Sign.

A small town shoe retailer tells how he manufactured a sign for his own store without going to great expense.

"The average small town merchant looks on the many art signs that flash their messages out upon the night with the wish that he might have one in his own store, but the big stumbling block is the extreme cost of the same.

"Some shoe manufacturers furnish these signs, but the same give the local merchants very little publicity of his own. Therefore, in my own particular case, I could not use it, as I was desirous of building my business on my own reputation and not on the reputation of someone's trademark.

"At a few cents' cost a serviceable electric sign may be made, with the materials in reach of anyone.

"Take a good, solid shoe case and remove the cover. Renail all the corners and cover it carefully with oil cloth if it is to be exposed to the weather. A coat of dark paint over the oil cloth will make it nearly waterproof. Make a wooden frame which will just fit inside the shoe case. A pane of glass is set in this wooden frame. The frame should set in the box about an inch, bearing against four blocks, one in each corner, which prevents it going further into the case. Anything painted on this glass shows brilliantly when a light is placed behind it.

"For this purpose a special flashing bulb can be bought which will produce the flashing effect very satisfactorily and at a very small cost. This sign as explained in its simple form can be produced complete without lights for less than 75 cents and with electric lights for only a trifle more.

"A more elaborate sign can be produced by having a special box built, using a glass on both sides of it and having both panes of glass lettered by a practical sign man in a more elaborate way and by putting three or four flashing electric bulbs in this sign. If you are going to use more than one bulb, it will be best for you to have the box wired by an electrician.

"For the merchant who is handicapped by not having electric lights, one or two kerosene lamps placed in the box will bring out the same transparent effect. If a lamp is used, however, see that a hole is cut that will be sufficiently large to allow air to enter and the heat from the chimney to escape."

You imagine you have hundreds of friends. Sure you do. Every man does. Well, just start out and try to borrow \$10 and get the swelling out of your head.

## A Frank Statement of a Manufacturer's Views on Trading Stamp and Coupon Legislation and the Part the Retail Grocer Plays in the Proposition.

The movement among Retail Grocers to enact legislation that will abolish the (third party) Trading Stamp System interests us. Any enterprise intended to benefit our long-standing friend and ally, the grocer, concerns us very seriously.

But in this case it has another point of interest for us, because most of the proposed measures in the direction indicated also include within their prohibitions the giving of MANUFACTURER'S coupons and premiums, which we and many other manufacturers have long found to be a profitable form of advertising. Nor do we believe that the Retail Grocer really wants this kind of advertising abolished. Therefore let us explain:

MANUFACTURER'S coupons and premiums, when given with merchandise sold strictly through "legitimate channels" of distribution, have none of the objectionable features of which the Retailers complain in Trading Stamps. They cost the Retailer nothing, he is not called on to buy them, or handle them or to bother redeeming coupons. They go WITH the goods. They are the Manufacturer's direct appeal to the consumer to buy those goods and all the Retailer has to do with it is to gather in the profits of the sales created.

The Retailer has a perfect right to insist that a Specialty Manufacturer create a demand for the goods he asks the Retailer to stock, and if we have found—as many a manufacturer has—that packing premiums and coupons is both economical and effective, why should the practice be called in question? Advertising is a reasonable charge to the selling cost of any article and 30 YEARS OF EXPERIENCE has convinced us that Premium advertising costs no more than any of the other forms of advertising—newspapers, magazines, billboards, etc. We are willing to match the quality and money-value of OCTAGON soap against those of any competitive brand, advertised in any other way.

It is not true that the cost of the premium is taken out of the quality of the goods. On the contrary, it is a fact that with Premium advertising, the consumer pays for the advertising and GETS it in the form of a premium, while in the other forms she pays for it and only READS it.

Trading Stamp and Premium laws which do not sharply distinguish between (third party) Trading Stamps and MANUFACTURER'S coupons, would be unjust to us, would deprive us of a valuable form of promoting sales and would make the Retailer suffer the loss of whatever trade he is now holding through our coupons and wrappers.

Nor would such a law prevent—as many have mistakenly supposed—out-of-the-state manufacturers and mail order houses from selling goods WITH PREMIUMS direct to the Retailers' customers. That would be INTERSTATE business and no STATE law could touch it. And every dollar of sales and profit the outsider got from the Retailer's customer would be the Retailer's loss—and ours. Therefore, WHY PASS LAWS TO PENALIZE YOURSELF and YOUR FRIENDS FOR THE BENEFIT OF YOUR COMPETITOR?

(Signed) COLGATE & COMPANY.

## Fidelity to One's Job

Grand Rapids, October 25, 1916.

Mr. W. W. Kinsley

Principal Commercial Department, Ferris Institute,  
Big Rapids, Mich.

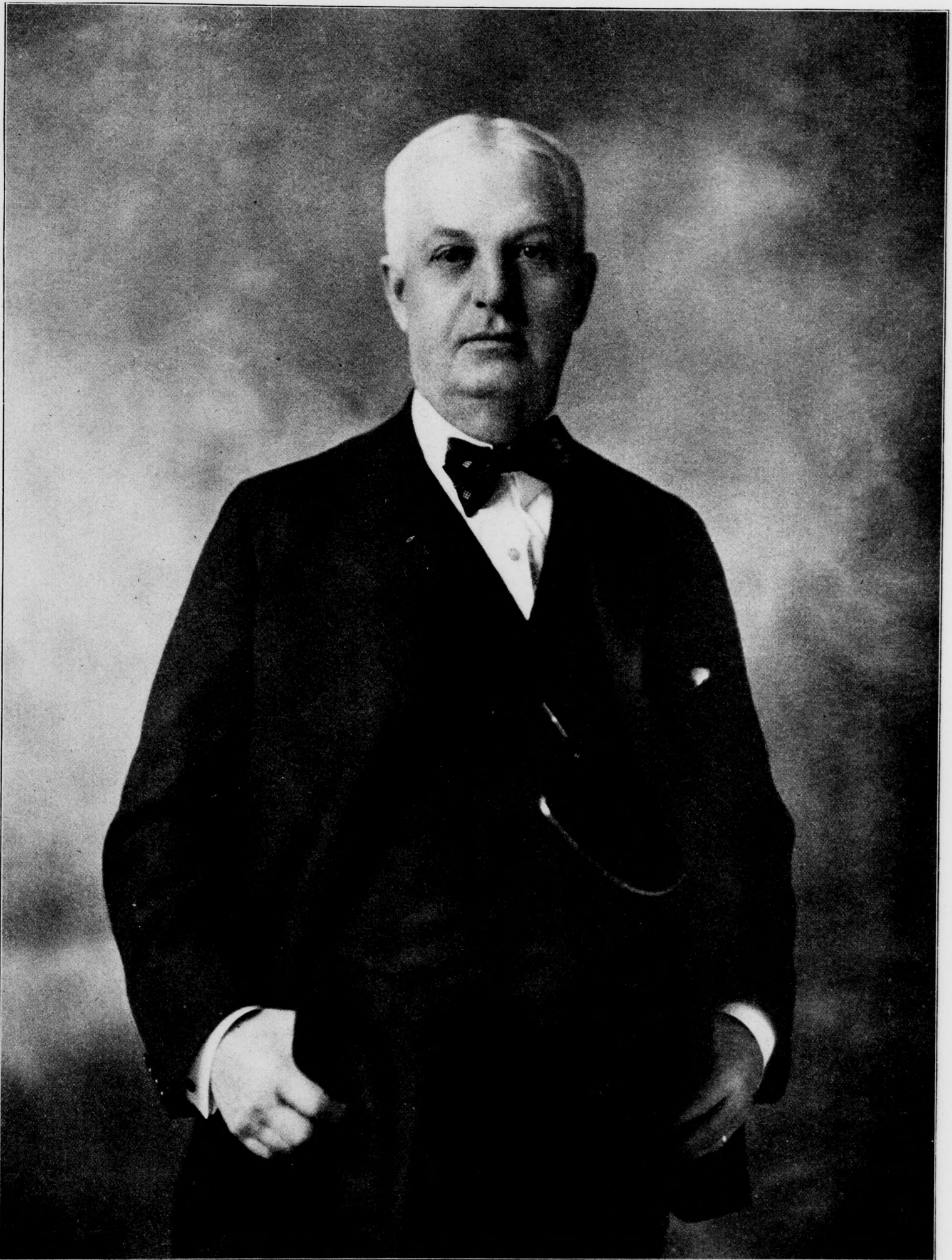
Dear Sir: Replying to your esteemed favor of Oct. 23, asking for my views in regard to "The demands of the public in relation to commercial education," I have taken the liberty to mark off some of your subjects and wish to suggest that you add "Fidelity" to the list.

I believe that fidelity to one's job is vastly important. No one can succeed fully if he does not place the welfare of the organization from which he draws his livelihood above self interest, not altogether on account of the so-called employer's interest, but particularly on account of one's own future progress toward success. If a business organization, or a farm, or any other means of support is not a success, the individual worker in the organization cannot be a success. No individual can draw a satisfactory wage unless the organization he serves is successful in its business. The fidelity of all members of the organization is essential to the welfare of each.

I wish our teachers would more fully emphasize the importance of fidelity.

We often have applications from young men from good families for positions in our organization and the first and usual enquiries are, "How many hours do I have to work?" "Is it an easy job?" "How much money will you pay me?" Almost never do we have the assurance that the first object in mind, if given a position, will be to assist in the prosperity of our house. The father, the mother and the teacher are in a large degree to blame for this wrong point of view on the part of the usually very good young man. If the man does not love the job, the job will not love the man. Who ever heard of a man supporting a family and making money and becoming a real factor in his community by working only a few hours a day? It cannot be done. I think it is time the teachers told their pupils the truth about it.

WILLIAM JUDSON.



WILLIAM JUDSON

## AMERICAN IDEALS.

## They Are Exemplified by Michigan Wholesale Grocers.\*

I have been thinking that it is adding insult to injury to someone who is an ultimate consumer, such as I am, to come to a gathering like this, for one who finds his salary diminishing until it resembles a postage stamp; and I feel out of place.

Now, as my brother Webster was detailing the progress that has been made in the Sherman law, first that it was obsolete, latterly showing how the pendulum swung around so that the Government's attitude now is one of friendship and fellowship instead of one of hostility, the thought came to me what a factor organizations of this kind have been in causing this change.

The most helpful instrumentality in the application of the Sherman law is the Federal Trades Commission, created to assist and to help the business man in finding what he may do and what he may not do. That is the direct product of the amalgamated business bodies of the country joined under the forces of the National Board of Commerce.

I have been somewhat interested in reading upon the programme the announcement of an Arbitration Committee in your organization. I don't know its function or its scope. It is a self created body to settle your disputes and its significance is noticed in the diminishing volume of the commercial litigations of the time. That is the natural result of such bodies. Those concerned with its conduct have come to see that in a spirit of mutual fairness and in an effort to compromise their differences, rather than to have recourse to the courts of law, they meet themselves in a spirit of friendliness. The courts cannot be adjusted or tuned to the intricacies of every business. Business now is conscious of this fact and is beginning to realize that rather than have recourse to the courts which cannot avail themselves of the technical knowledge of their case, more substantial justice is obtained by personal efforts at adjustment.

Do not think that the work of the courts is diminishing or that its importance is being lessened. Do you know that in no place is it as true that ours is a Government of law and not of men? It is a very short space of time since the monarch could say, "I am the state." That epigram stated the truth of the matter, for his will was the sovereign of law. We have now come to the other principle manifested more truly in America, that it is a Government of law that has made America stable and given it security and safety and has been the highest factor in the development of this country.

Other things are taking the place of commercial litigation. More and more the Government is asserting its power over the great questions of society, commerce, hygienic, public sanitation and all these very new situations which modern social progress

\*Response by Hon. Alfred J. Murphy, Judge of Wayne County Circuit Court, at annual banquet Michigan Wholesale Grocers' Association at Detroit.

is developing, and the interpretation of modern society and social questions is put upon the courts.

Why, a law upon the statute book is only an abstraction. It gets its life and power from the interpretation that the courts put upon it. And just as society moves forward in more important developments, so the functions of the court are increasing in their activities all the time.

My brother Webster called attention to the Federal law. We have a similar statute upon the books of Michigan. The anti-trust law was passed by the Legislature of 1909. Its interpretation was arrived at in the case of Hill vs. Worcester, a case wherein the right of a manufacturer of a Cascara product sought to restrain one of the druggists of this city from a lowered price; and it was held, and the holding sustained in the Supreme Court, that not only under the statute of this State, but even under the common law, it could not be done.

That brings us to the question of the right of safeguarding and controlling those productions which have been the result of special effort and enterprise. There is an agitation looking to preserving for those articles which have trade marks the right of continuing and fixing the retail price. Whether that is economically right or wrong, I don't know. When every business enterprise is on a sound basis, price-cutting must work for the ultimate disadvantage of the consumer, because the producer will have no incentive to keep up the quality of his production. It is bound to work hardship upon the dealer who is not in a position to take advantage of the cut prices. The business organizations of the country will take into consideration the study of such legislation by the only sound basis upon which you can put business, that everyone shall be assured of at least a reasonable, fair and sound profit, and the great good which organization can accomplish is not merely making the differences which distance creates between you disappear when you sit across the table, but will enable you to enhance the methods of your own business by what has profited those around about you. Not only all these individual advantages accrue to you, but in everything an organization planted upon a sound economic basis serves not only yourselves but the day of which you are a part.

For me to take up the topic which is so generally assigned, if you want any final positive proof of it, I need furnish no other than this: That there is in every modern language known in this day a word coined to define and represent that striking and vital term, "Americanism." No modern language is without it. That term to-day rings round the world.

Now, my friends, if one reflects for just a moment upon the sources and growth of our Government, it is seen that, in its simplest terms the American ideal may be stated as this: The freedom of the human soul, the unassailable right of every individual to civic, to religious and to intellectual liberty. Now, perhaps it can be

truthfully said that no ideal such as this, that no philosophic truth is the exclusive property of any one people, or in a larger sense all nations and all peoples are but the inheritors of all that has gone before; but that nation or people which seizes upon a germinal ideal, nourishes its growth, watches it and sees it come into full bloom, comes to be regarded as the sponsor of that ideal. The American ideal has come to be that the final aim and end of organized society is the highest happiness of the individual, his best development that he may take his powers and talents and work out his own salvation with them. And you may thank this that here that ideal was given its one experiment in all civilization, and when you look at the miracle which follows, how material progress has come upon our people, how religion has flourished and prospered, and even in sparsely populated places the church, the school house and asylum have been erected, then you will see that there is benefit in you, my friends, serving your own day and yourselves in such a gathering.

It seems to be the destiny of this Nation to mark out the path through which all the nations are eventually to come. As we sit here now, with war engulfing more than half the civilized world, is it not seen that the destiny of America in this crisis is to give its support to conditions which will make war remote, if not impossible? Is she simply to be the beneficiary of all these conditions which will make a return of this calamity well nigh impossible?

There is no greater truth written than that which appears in the world's greatest book, that no man liveth unto himself alone. Here, where liberty is enthroned, let us try to make this heritage of ourselves, this republic, not merely strong in itself, but great in the fact that justice is enthroned here. If that challenge comes to us and we arise to the occasion, in the still watches of the night, we shall hear from the man on the tower that greatest of all messages which shall come in the night, "All is well with the Republic."

## The Enduring Book.

This grand, old Book of God still stands, and will continue to stand, although science and philosophy are ever changing their countenances and passing away. It is one of the few things in our world that never becomes obsolete. It speaks the language of all ages, and is adapted to all climes. Ever clear and ever young, it has the same power for the later as for the early mind; it is as much the religious vernacular of the Occidental as of the Oriental races. Instead, then, of being its defect, it is its great, its divine wisdom, that it commits itself to no scientific system or scientific language, whilst yet it brings before the mind those primal facts which no science can ever reach, and for this purpose uses those first vivid conceptions which no changes in science and no obsolescence in language can ever wholly impair.

Taylor Lewis.

## Closer Touch With Big Business.

An illustration of how the march of progress is bringing the public in closer personal touch with big business is furnished by the formation of an organization known as the Railway Investors League. Its ostensible objects are to co-ordinate that immense power, now unused but vested in hundreds of thousands of small investors. The participation of large interests is hoped for, but it is the aim to promote the League on a plan that will make it practical for the owner of a single share of stock or a \$100 bond to hold membership. It is estimated there are 600,000 individual railway shareholders in the United States and it is the aim of the league to bring investors together on a platform to protect the principles of thrift and of fair return to capital invested on which the United States has been built up rather than to build up a hard and fast organization.

It is expressly stated the League has no political affiliations and it is particularly intended it shall not mix up in politics. Opposition to legislative and governmental measures, it is stated, will be based on general investment conditions and not on partisan lines. It is designed to also impress Congressmen and Senators with the fact that there is a large and important section of the Nation which through previous self denial has been able to invest money in railway enterprise which has been so large a factor in the development of the country. The influence of the League is also to be thrown to convincing railway labor that shareholders, as well as railway executives, are in favor of giving labor an increasing large return as increasing permanent improvement in railway revenues is recorded and to impress railway labor with the fact that advantages forced from railway executives by means and on terms which are unfair to capital invested in railways will antagonize a large and intelligent section of the public against such labor unions.

It is the intention of the League to act as a clearing house for opinions and observations by individual investors which may serve to put the public on guard against attack from within or without and to supply stockholders as occasion may arise with news as to significant developments which may seem to endanger the welfare of stockholders of any of the larger railway systems of the country.

This unique organization is yet in its infancy and has not yet gotten into the newspapers. It seems like a late realization by the railroads of the value of public and quasi-support and is, undoubtedly, furnishing an excellent medium of educational publicity as well as an organization which, if perfected, will yield a great power. If the railroads will follow this up by a system of correspondence with its stockholders, consulting with them, confiding with them, furnishing frequent and simply arranged reports which the laymen can understand they will find the results among the most valuable assets they possess.

Among other pipe lines are those written in favor of smoking.



# MICHIGAN

and the

# PERE MARQUETTE

Transportation conditions in Michigan are at this very moment of the greatest importance to every citizen of the State. It is becoming a question, and a very serious one, whether enough freight cars can be secured to safeguard our food supply, and whether enough coal cars can be had to keep our coal bins full. The common blessings of enough to eat and enough fuel to keep us warm have a greater significance when threatened, and the common blessing of railroad transportation takes on an importance which, in normal times, it does not have. When freight is moving freely we give but little thought to how it moves, or who moves it, but when conditions become unusual and there is an interruption for any reason, we take thought and promptly blame the railroads.

The situation to-day emphasizes the fact that practically everything that we eat, everything we wear, everything that goes into the houses in which we live, is at one time or another handled by the railroad. Our transportation system is an artery through which the life-blood of our daily existence flows. We have come to rely on our railroads for our daily needs. Very few industrial companies plan on putting in a supply of coal sufficient for the winter, for instance; they naturally depend on the railroad. Merchants rarely stock up with staple commodities more than enough to meet the current demands of their trade. Why? Because they depend on the railroad to bring their stocks to them. In many instances—neither manufacturer nor merchant has storage facilities for this purpose, and a never failing supply enables him to avoid the expense of providing them.

In view of the importance, not to say absolute necessity, of railroad transportation, the question naturally arises—Why not be sure to have enough of it to meet the demands of times like these? Why not have cars enough so that there will be no shortage and so that we need not worry about our food supply and our coal supply? The thoughtless will answer—"Why that is up to the railroad. It should supply cars enough to meet the demand." And the reply is good so far as it goes. The next question is, however,—Where is the railroad going to get the money? There are only two ways in which a railroad can get money, either to earn it or to borrow it, and they are both founded on ability to earn. If a railroad is not allowed to earn enough to buy new equipment, the chances are that it is not earning enough to be able to borrow. Ability to borrow implies credit and credit is based on earnings.

If a railroad were like any other business and could regulate the price of the only commodity which it has to sell—transportation—subject to the law of supply and demand, the question of having cars enough *would* be up to the railroad entirely and to nobody else, but when the state steps in and says, "You may earn only so much," then the ability of the road to furnish enough cars is not altogether up to the railroad, but partly up to the people.

Take the Pere Marquette as an example. **The chief trouble with the road is not mismanagement nor financial manipulation, as many good people honestly think, but low rates and light traffic density.** It is not a trunk line railroad with through freight as the bulk of its traffic with a long haul and but little handling; it is an originating and dis-

tributing line. Where a trunk line might be able to subsist and even make money at the rates which this road is allowed to charge, with the peculiar conditions under which it operates such as a **large mileage through sparsely settled territory, water competition on three sides, and more less-than-carload freight in proportion to its total tonnage** than it ought to have, the Pere Marquette loses money and can not even pay the interest on funds which have been invested to make it a railroad, to say nothing of buying new equipment.

Regulation is a splendid thing, not only for the patrons of a railroad, but for the railroad itself, but in our zeal for regulation we have undoubtedly gone too far. We have regulated every phase of operation and thereby increased the cost of running trains. We have regulated rates, both passenger and freight, down to such a point that the earnings have not been sufficient to make both ends meet.

**EARNINGS AND SERVICE GO TOGETHER.** The two are absolutely inseparable. If we are content with scant service, we will permit scant earnings. If we want more service, then we will permit greater earnings. We can not hope to have abundant transportation facilities out of small earnings. The thoughtless man will again say, "Well, the railroads are making good money, why not buy cars to-day?" If he should try to place an order for cars, he would soon know the reason why. The sudden rush of prosperity due to the war, or whatever may be the cause, found railroads crippled after a series of lean years. The earnings had been insufficient to make provision for the new era of prosperity, if it could have been foreseen, and to-day the railroads, who are as anxious to keep traffic open as anybody could possibly be, find themselves without enough cars and unable to secure any more from the builders for months to come.

I have wondered whether we all will learn a lesson from this situation. Will we change our policy of repressive regulation? There is the man who will say, "The railroads have brought it all on themselves." That man lets his desire for punishment or revenge, on account of the possible mistakes of the past, stand in the way of development to-day. If you will stop to think about it, you will be struck by the fact that railroad development has practically ceased in Michigan. No new money is being put into extensions of railroad lines. Railroad investors have, on account of poor earnings, received scant returns on their money and in some cases have lost it outright. The thoughtless will again say, "Oh well, you are doing alright now, you don't need any help. Your rates are high enough. Wait until your earnings get bad again." The chances are, if history repeats itself, that when earnings slump and times are bad that the State will say, "We can't raise your rates, *everybody is hard up now.*" The situation reminds one of the story of the old farmer down South whose cabin needed a new roof. He couldn't shingle it when it rained and when it didn't rain, he didn't need to shingle it.

**What we need to get away from is this "hand to mouth" policy that we seem to have adopted with regard to our most important industry—railroad transportation.** We ought to get away from the old narrow-gauge repressive, vindictive policy of regulation and adopt the far-sighted, broad-gauge plan with enough elasticity to it to meet conditions

whatever they may be. If a railroad could take its chances like any other business, then it could meet conditions as they arise, but as long as we take this privilege away from the railroads through regulation, **in the name of Progress let us adopt a regulative policy that will stand for something.** Let us not say that the passenger rate shall be two cents a mile regardless of conditions, or the freight rate so much no matter what happens. Let us not be so foolish as to wonder why a railroad can not keep on furnishing service year in and year out at the same old rates when the cost of everything that a railroad buys has jumped "sky high," or be so unreasonable as to demand that it keep on furnishing that service under such conditions.

I believe that a policy can be worked out which will automatically adjust itself to conditions so as to keep railroad earnings and railroad service fairly uniform, a policy that would mean that when times are flush and heavy traffic is moving, the railroads should charge less per traffic unit, and when times are poor that it should be permitted to charge more. Hard times have always been tided over by railroads by means of making loans which have been repaid in good times, but with railroad credit at such a low ebb due to over-regulation, this means is becoming more and more difficult to use. The remedy I have suggested is a practical solution. It is no easy matter to work it out, but I believe it can be done and it **must be done.** **The Public interest demands it. Earnings govern standard of service and good service is more vital to the welfare of Michigan than low rates.** The over-taxed transportation facilities of the Pere Marquette and the other railroads in Michigan can be relieved and improved, but only by being permitted to earn enough to pay their way and stay out of bankruptcy. **THE TRANSPORTATION SHORTAGE IS DIRECTLY UP TO THE PEOPLE OF MICHIGAN TO REMEDY.**

Pere Marquette policy calls for close cooperation with the people it serves, careful attention to their transportation needs and as efficient operation as the means at hand will permit. The men of the Pere Marquette are doing their best to carry out this policy, but they can not hope to succeed alone. **Neither this railroad, nor any other railroad, can be permanently prosperous under present regulative methods.** Through their legislative representatives the people have assumed broad control of the destinies of this Railroad and the responsibility rests with the people to determine the State's policy toward it, and to decide whether that policy shall provide that the Pere Marquette shall become a great transportation agency, capable of giving them all of the service which they ought to have, of being a stable, competent part in the great modern life of Michigan, or whether they shall pinch it down to a point where it will not have the means to be one of the foremost factors in Michigan in future development and progress.

These are things to think about **HARD** and to think about **NOW** and I offer them for your consideration, not so much as a railroad man in the technical sense of the term, but as a fellow citizen and an officer of the Court after a careful study of the causes of the conditions as they exist to-day.

PAUL H. KING,  
Operating Receiver.

# Another Friendly Talk To a Friendly People By a Friendly Company

**The Grand Rapids Railway Company's Year Reviewed  
—Frank Discussion of Some of the Problems—A Good  
Year for the City in Building, Industry and Trade**

**T**HE OLD YEAR, the year 1916, was good to Grand Rapids.

The Old Year brought to Grand Rapids many things that are worth while, and that will stay with us as tangible evidences of material and civic progress.

It brought an increase in population, increase in wealth, increase in industrial activities, increase in commercial strength, increase in opportunity.

It brought Prosperity.

The bank clearings for the year reached a total in round figures of \$228,000,000, an increase of 30 per cent. over the clearing for 1915.

The deposits in the city banks reached a total of \$41,300,000, an increase of nearly \$6,000,000 or 17 per cent.

The building for the year shows a total of \$3,350,000, an increase of 25.65 per cent. over 1915, and the largest total of actual construction for a single year in the history of the city, except 1913, when one permit of \$1,332,869 for the Pantlind Hotel swelled the aggregate.

The residential construction amounted to nearly a million and a half, the largest total for a single year yet recorded.

The industrial construction, new factories and additions to factories already established, reached a total of \$534,320, the largest for a single year since the records have been kept; larger for that matter than for any two preceding years.

The commercial, the religious and philanthropic and the public construction expenditures for the year show fine totals, larger than the average of other years, and all bearing evidences of the city's progress.

The figures all reflect growth and prosperity; they are the statistical evidences that the Old Year has been good to Grand Rapids.

## THE GRAND RAPIDS RAILWAY COMPANY

The Company might naturally expect its share in the good times that have come to the city and its people. In fact, so closely related is the Grand Rapids Railway Company to the fortunes of the city that any influence that is harmful to the city, either in local matters or in general conditions, is almost instantly felt by the Company.

One year ago the Grand Rapids Railway Company, in a frank statement, discussed its own affairs, giving the people of Grand Rapids information regarding its doings, its methods, its policies and its finances. It was intended as an intimate, friendly talk by a public utility corporation that feels its responsibilities to the public and that has its problems and perplexities to meet the same as private enterprises and the ordinary citizen. With the passing of the Old Year the time seems opportune for another talk and, just as it was a year ago, it will be friendly and open concerning things of interest to the public and the company alike.

## RECEIPTS FOR THE YEAR

With an increase for the year of 30 per cent. in bank clearings, of 25.65 per cent. in building and 17 per cent. in deposits in the banks—all evidences of prosperity—the Grand Rapids Railway Company shows an estimated increase of less than 10 per cent. in its gross receipts as its participation in the good times and this increase in receipts was offset to some degree by the increase in expenses. In 1915 the gross receipts were \$1,176,000; for the year just closed they were \$1,299,000, a gain of \$123,000. On the face of the statement this seems a very substantial gain, representing approximately two and a half million more passengers carried. The comparison, however, is with a year of depression and reduced receipts. The company's receipts in 1915 were approximately \$100,000 less than for 1914 and what seems a large increase this year is only about \$25,000 more than enough to cover the shrinkage which the depression brought. The gain as compared with two years ago is only a little more than 2 per cent., or at the rate of 1 per cent. a year. As will be seen there has been no such gain as the city has enjoyed in population, wealth, industry and trade. But there is natural satisfaction in not having to report a worse showing under the conditions with which the company had to contend.

## WHAT IS DONE WITH THE MONEY

The improved general conditions in Grand Rapids, as indicated by the statistics of prosperity, are gratifying as an indication that workers can ride to and from their employment instead of wearily walking from factory to factory in search of jobs. It means that wives and children should be able to ride instead of going on foot. With work for all who want to work the stern need of close economy no longer exists and this is expected to be reflected in the street railway earnings the coming New Year.

What is done with the money collected nickel by nickel during the year? This is a reasonable question and the Grand Rapids Railway Company would like to have the answer known. It is interesting. The reports that the company makes to the city annually and to the state authorities and to the government contain the information but the information will be given here in general figures and in a way more easily understood and without confusing detail. The exact figures for the current year cannot be given at this time as the company's fiscal year is not yet closed, but approximate estimates in round numbers will serve all the purposes of popular information.

## LABOR'S SHARE NEARLY ONE-THIRD

The car receipts for the old year were about \$1,299,000, and the first and most important charge against these earnings was for LABOR—the wages of conductors, motormen, shopmen, trackmen and other employees, nearly 600 in all. The payrolls for the year totaled about \$426,000, or 32.78 per cent. of the entire receipts, nearly a third of the whole. During the year the com-

## Some of the Things That Are Said

The Old Year brought many things to Grand Rapids that are worth while.

Time opportune for another friendly talk with the people concerning things of interest to the public and the company.

What is done with the money collected nickel by nickel in street car fares explained.

Seven and one-third of every one hundred fares collected goes back to the people in taxes paid.

The money paid out in wages, a large share of the money spent in operation and maintenance and the money paid in taxes quickly returns to channels of local trade.

Jitney competition and the increased number of automobiles explains why street car traffic shows slower gains than the city's growth.

The only thing the company has to sell, transportation, is sold at the same old price in spite of increased cost.

The company's freedom from accidents a tribute to the fidelity and efficiency of its employees.

Good will of the people the company's best asset.

May the fulfillments of the New Year go far beyond the fondest anticipations.

pany has voluntarily increased the wages of its motormen and conductors to aid them in meeting the problem of high cost of living and with the opening of the new year a new revision of their wage schedule will be made and it will be an upward revision of 20 to 25 per cent., adding \$50,000 to the payroll for the new year. During the year repair and new construction work was held down to lowest level consistent with safety and efficiency, for purposes of economy, but the wage disbursement for year was \$23,854 greater than in the preceding year and for the coming year it will show a still larger increase.

Power, supplies, material used, repairs and incidentals cost a total of \$230,000 or 17.71 per cent. of the car receipts. This compares with \$251,307 in 1915 and the substantial reduction in the costs of operating reflects the rigid economy practiced by the management in every department.

## INTO THE PUBLIC TREASURY

Then comes the TAXES. It is sometimes asserted by those who ought to know better that the Grand Rapids Railway Company has free use of the city streets, that it pays nothing for the privileges it enjoys. Such statements may serve certain unworthy purposes, but they are not true. As a matter of fact the Grand Rapids Railway Company is the city's largest taxpayer. Its taxes in 1916 amounted to \$92,539, or approximately 7.12 per cent. of the gross revenue. Of the taxes paid, \$69,745 was for general purposes, city, school, county, etc. Street improvement taxes, much smaller than in some preceding years, totaled \$13,493. The company's assessed share of the salaries of the crossing police, once an insignificant item, but in recent years grown large, amounted to \$6,850. The car license tax and the federal taxes took \$2,451. The total taxes paid, \$92,539, represents approximately \$2,398.16 per mile of street occupied. Of every 100 fares collected approximately seven and a third were in one form or another returned to the people in the shape of taxes.

Labor, maintenance and operation and taxes for the year took a total of \$749,000 or 57.63 of the entire revenue.

The money paid out in wages, nearly a half million dollars, went directly back into the channels of local trade for rent, food, fuel, clothing and other costs of living. A large share of the money spent for operation and maintenance was returned to local trade because it is the company's policy to buy at home whenever possible. The money paid in taxes went into the public treasury to be used for the purposes of city, county, state and federal government.

### RETURN ON CAPITAL INVESTED

Out of the estimated net earnings interest was paid on the company's mortgage bonds to the amount of \$163,903. The stockholders were paid a total of \$177,500 on their investment in the property. These two items represent about 4.55 per cent. on the company's total stock and mortgage investment. How do these returns on capital invested in the city's most important utility and services rendered compare with the profit distributions the past year of our manufacturing and commercial enterprises? Can the claim be made that the Grand Rapids Railway Company has been adequately repaid for investment, service and risk? The balance left after the payment of the interest on bonds and returns to the stockholders must provide for depreciation, renewals, extraordinary expense, extensions and improvements. With a property so subject to wear and tear the balance ought to be large to be adequate for the purposes, as any business man will know.

Utility corporations are unlike other business enterprises and private individuals, but they have their problems and perplexities. The Grand Rapids Railway Company, in common with everybody else, has its share of these and now is a good time to talk them over that the public may know and we hope may understand and appreciate. One of the most serious problems for street railways is that of the automobile. In Grand Rapids this problem is in two phrases, one represented by the so-called "jitney"—the other by the private owned auto.

### HOW THE JITNEY HURTS THE CITY

The jitney offers direct competition to the street railway and it is a competition that is unjust to the Grand Rapids Railway Company and harmful to the city's best interest. The jitney, usually a secondhand car of the cheapest make, has no capital investment worth mentioning, no adequate responsibility to the general public, no reputation for good service to maintain, no reputation for good management to sustain, pays only nominal taxes, bears none of the duties and burdens which the Grand Rapids Railway Company assumes and it operates only on the best paved streets of heaviest traffic. The jitney competition is not so severe as it was a year ago, but there are still many jitneys in operation and they take the cream of the business in the best developed districts, totally neglecting districts that have no street car service. This sort of competition affects the street car revenues thousands of dollars annually and this is done without profit to the operators after paying for gasoline, tire renewals and repairs and without serving a single useful economic purpose. If this diverted revenue were available for the one central transportation system upon which the whole people must depend better service could be developed and there might be reason in asking for extensions. A utility corporation, like any privately conducted business, must keep the expenditures within its income and if its income be curtailed by unjust and unfair competition, how can it do the things the public would like to have done and which the company itself would like to do if it had the money?

### THE AUTOMOBILE AND ITS INFLUENCE

The privately owned automobile is a development of the past decade and has become a problem which is engaging the best attention and closest study of the ablest traffic men in the country. The problem is especially serious for the city transportation lines, but the steam and electric railroads are also feeling its influence. A leading financial journal, in a recent article, accounted for the comparatively slow growth of railroad passenger earnings in recent years by the rapid increase in the number of automobiles. The automobile is being used extensively for the town-to-town traffic which the railroads formerly carried. It is more and more coming into play for touring purposes. Long trips by automobile

are becoming more and more common. The traveling men are adopting it for their visits to the small town trade. All this cuts into the passenger earnings of the interurbans and steam railroads. The automobile problem is still more serious for the city car lines. Grand Rapids, it is estimated by the Automobile Business association, has about 6,000 automobiles, including motortrucks, an increase of about 1,000 in the past year. If each automobile takes a single five-cent fare from the street cars daily, what this amounts to in the course of a year can be readily estimated. The automobile, as stated, has become one of the most serious problems confronting street railway interests everywhere. It is not something to be resented or found fault with. It is an honest and legitimate development of a great modern convenience. It has brought about radically changed conditions and these changed conditions must be regarded as one of the hazards of business. The problem, growing greater and more serious as the automobiles increase in numbers is one the solution of which is for the future to determine. Jitney competition and the increased number of automobiles explain why the Grand Rapids Railway Company shows so small a gain in passenger traffic for the past two years.

### SAME OLD NICKEL BUYS A RIDE

During the past year the high cost of living has become an acute question with everybody. Foods of all kinds cost more, clothing and shoes cost more, furniture carries a higher price, tools to work with, materials of all kinds, medicines, milk, tobacco—everything has gone up. Even the newspapers are advancing their subscription prices. But in this period of higher cost of living there is one bright spot for the people.

No advance has been made in street car fares though in every other direction there has been added expense to the public.

The same nickel that bought a ride a year ago, five years ago, ten years ago or twenty years ago, will buy a better ride now as compared with a few years ago. The larger cars of course are operated on lines where the traffic is heaviest, but the equipment on all lines from time to time will be improved as the company's revenues permit. The Grand Rapids Railway Company in common with everybody else feels the higher costs. Labor costs more, materials and supplies cost more, operating expenses are tremendously higher. The only thing the Grand Rapids Railway Company has to sell—transportation—is sold at the same old price and with the same old price goes the same courteous treatment from employe, the same careful attention to safety and comfort of patrons, the same desire to please and to satisfy. And it should be stated, the management receives many evidences of the public appreciation of the efforts made to give proper service.

### MILLIONS CARRIED AND ALL IN SAFETY

During the past year, as indicated by the gross receipts, the Grand Rapids Railway Company has carried 25,986,400 paying passengers. In addition to the paying passengers thousands of little children have been carried without charge, the police and firemen have ridden free and many courtesies have cheerfully been extended to the charities and philanthropies of the city. The record shows that nearly 7,000,000 passengers have been carried on transfers. In all about 33,500,000 passengers, pay, free and transfer, have been handled. And during the year it can again be said, not a passenger has been fatally injured. People have been struck by automobiles, run over by horses and in numberless other ways have met with street accidents, but passengers on the street cars have been safe. This has been due very largely to the carefulness and vigilance of the company's employes, to whom safety of passengers is always the first consideration. Among the millions of passengers carried have been women, children, the aged, the crippled, the feeble—all classes and conditions of people and

### Some of the Things That Are Said

So closely related is the Grand Rapids Railway Company to the fortunes of the city that any influence that is hurtful to the city is almost instantly felt by the company.

Favorable statement of the year is in comparison with a year of depression and reduced receipts.

Payrolls for the year took nearly one-third of the total receipts.

The Grand Rapids Railway Company is the city's largest taxpayer; taxes for the year represent \$2,398.16 per mile of street occupied.

Returns on capital invested; how do they compare with returns on other enterprises?

Jitney competition and its effect.

The automobile has become a great problem for traffic men.

In this period of higher cost of living there is one bright spot for the people—the same old nickel buys a ride.

Carefulness and vigilance of employes safeguards the passengers.

Think of your fellow passenger whose work or home is at the far end of the line—be careful but be quick.

The Grand Rapids Railway Company hopes to be a worthy factor in the city's onward and upward movement.

all have been carried in safety. The company's freedom from accidents the past year is the highest tribute that could be paid to the fidelity and efficiency of its employes.

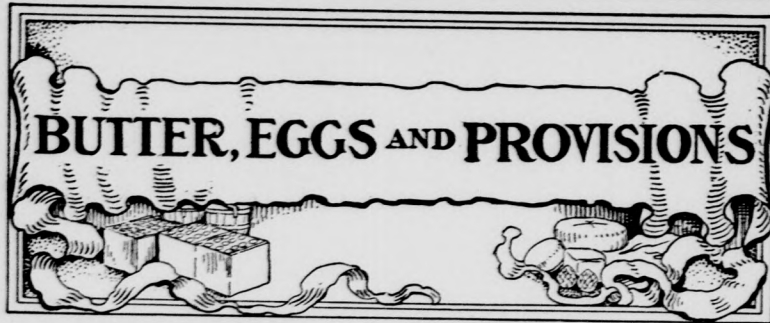
### BE SURE—AND BE QUICK

A year ago emphasis was placed on the maxims of safety. During the past year and in preceding years much has been done to educate the people in the ways of safety. This campaign of education will be continued, but upon this occasion let us place stress on one other point that is important to the comfort and convenience of patrons. Never lose sight of safety first, but at the same time, why not move quickly? Be ready to get on the car as soon as it stops. Be ready to go when the car approaches your crossing, with bundles up and packages arranged. Do not loiter unnecessarily along the way to the exit when the car stops. It is all in a day's work for the company and its employes whether the car gets through on time, but five or ten minutes may make a great difference with your fellow passengers in reaching work in the morning or home at night. Be careful, but be quick. Think of the fellow passenger whose work or home is at the far end of the line and do not delay the car without cause. Passengers can do much in behalf of good service by thoughtfulness and the proper consideration of other people.

### GOOD WISHES FOR THE NEW YEAR

We are at the threshold of a new year and it is with hope and confidence that we enter in. The old year has been good to all of us, to the city, its industries, its business, its people and to the Grand Rapids Railway Company, and the signs promise that the new year will be still better. The new year will bring us more factories, more commercial houses, more homes, a larger population, an expansion in industry and trade and an increase of the things worth while. It will bring us new ideals and new opportunities. It will bring us prosperity. And the Grand Rapids Railway Company hopes to be a worthy factor in this onward and upward movement and a participant in the fruit thereof according to its deserts.

To all its patrons, to all its friends, to all the people the Grand Rapids Railway Company extends greeting and good cheer and expresses the hope that the fulfillments of the New Year will go far beyond the fondest anticipations.



### Stumbled on Big Run of Easter Eggs.

It was a murky afternoon. The April showers which had fallen on and off all day had made the streets muddy, and a half-muddy feeling had settled over pretty well everything indoors—a damp, dark air.

Here it was, next to the close of the week before Easter. Nast, Haig & Co. had enjoyed their usual run of extra egg business in common with everyone else on the street—nothing remarkable about it, to be sure, for it was always much the same thing year in and year out. "Nast, Haig & Co.—Eggs" on the sign outside might as well be covered up now—a time like this.

The day's business being through and everybody else gone home, Henry Nast (they all call him "Hen") was sitting in his big swivel chair twiddling his thumbs as he gazed out the window in a detached sort of way, while his desk at his back was strewn with a few late telegrams that had come in making offers or bids for eggs—just eggs. What was running through "Hen's" mind perhaps will never be known, but it is fairly safe to presume it was something about eggs—that's all he thinks, all he knows. But if you could have foreseen what was soon to happen, and had sprung it on "Hen," it is certain he would have disputed you bluntly in his usual gross voice.

Very likely "Hen" was turning over in his mind the lecture he had given his salesman that afternoon about developing new business. "Cashing in on Enquiries" was the topic of the ginger talk expounded to them less than an hour ago. It was much the same line of talk you give your salesmen or other employes. "Go to the bottom of things"—"figure out some new way to supply customers"—"there is a world of new business to be picked up if we get our heads together and go after it," etc., were among the main points he urged—just as you or I would do.

"Can you fill a special order for Easter eggs in colors?" came in a soft voice over "Hen's" shoulder.

He turned abruptly and was amazed to see in the dim light two well dressed young women standing just outside the brass railing a few feet away.

"Easter eggs? What kind? How many? Oh, yes, we have all kinds of eggs," "Hen" mumbled as he recovered his equilibrium.

How on earth had these women come to Nast, Haig & Co. for a special order of colored eggs? Surely, it was not the dingy sign over the door—the dingiest in the street—could it perchance have caught their

eye? Had they been sent here? "Hen" paused a moment to reflect.

"You know we're giving a big celebration, and we want about 500 Easter eggs colored blue, green, red, yellow and purple. Every egg must be fresh and good. We'll pay extra for knowing they are fresh and properly fixed up. They must be ready the day before Easter," rattled off the taller of the young women, as she toyed her parasol a la Billy Burke.

"Five hundred eggs! Why, that's about a case and a half. We sell only in wholesale lots. You had better go to a retailer. I'll give you the name of one. Where do you live?" "Hen" returned, suppressing a chuckle at the ignorant innocence of the newcomers, as he reached for a list of his buyers.

"We've tried retailers before, and last year came near having a party spoiled because some of the eggs were not good. The bad eggs fell into the hands of the very people in whose honor the party was given. We cannot take chances this time. Surely, you will have 500 prepared for us if we will pay you for the extra trouble, will you not?" chimed in the second sweet young thing.

"Where are they to be sent?" "Hen" enquired.

"To Mt. Netka," was the prompt response.

For a moment "Hen" eyed the pair.

"Mt. Netka," he repeated, as he thought of the wealthy people in the fashionable suburb, thrusting his hands in his pockets, for he was now standing facing his pretty customers.

"We should be glad to serve you ladies," he went on, "but it's out of our line. If we filled your order for 500 there would be no end to it. I'm afraid I cannot handle it. The only kind we can supply are white—the natural kind," he returned in a final tone.

"Could you recommend some other firm that might supply us?" came the query from one of the women as they turned to go. "We must get good eggs and we hope you can direct us in buying some we'll find fresh," the second one ventured.

That put "Hen" to thinking—give a competitor an order—what?

"Suppose you call and see me tomorrow afternoon. Maybe I can arrange somehow to fill your order, although, as I said, it is out of our line." "Hen" rejoined.

"Very well; we'll try to do that, and I trust you can supply us. Good day."

In a moment they were gone. "Hen" was left in a quandary. Here he was about to turn down a special



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**MOSELEY BROTHERS**

Grand Rapids, Mich.

order that might pay enough extra money to make it worth while, and he hadn't even quoted a price on the 500 eggs the Mt. Netka customers wanted. What would he say to one of his salesmen who had treated the enquiry thus? Never mind, he would consider it further—500 eggs—well!

On his way home he began thinking over the matter—if wealthy women were interested enough in getting strictly fresh eggs to come all the way down from Mt. Netka to Nast, Haig & Co.'s dingy store in the muddy street, "Hen" reasoned there might be a lot of similar orders to be picked up among people who would be willing to pay a good premium for dependable eggs. The idea haunted him.

Next morning there was a conference in the office. "Hen" had begun to enthuse over the matter. His ginger talk the day before was reacting upon himself.

Mr. Haig, the junior member of the firm, didn't think much of branching out after the dyed-egg orders. "We'd have to put in a cooking arrangement to boil the eggs. We'd have to go out and buy a ton of dyes, and from what I hear the lid is off the dye market and egg colors gone sky-high." These were some of the objections Haig rung in. Moreover, he thought it would hurt their retail trade.

"That ought to make it all the better," retorted "Hen." "If dyes are high that would give us a big opening. I'm going to find out now about the dyes," he rattled, as he reached for the telephone to call up a friend in a house dealing in all kinds of chemicals—the one man in the world able and willing to give him straight and complete dye dope—they were brother lodge members.

"Hello, Bayard. How's the supply of dyes for coloring eggs? Ain't any? Why, how's that? The war has shut them off?—New York is buying back dyes? Dollar an ounce? Well, we must get hold of enough to color a few thousand eggs for special Easter orders. Give me an option on those five colors—ten ounces—make it ten pounds if you can—until 3 o'clock," were a few snatches of "Hen's" end of the 'phone talk, as his voice pitched higher.

Hanging up the receiver "Hen" rang for the salesmen. Three of them were before him in a few moments.

He began: "It looks as if we'll be able to pick up some good orders in dyed eggs for Easter. Dyes are scarce and cannot be had for love or money. I've just closed an option on every ounce of egg dyes in town, and I want you boys to get busy with your trade right away and see how they feel about booking orders with us. Very likely we'll have to charge 50 cents a dozen, or maybe more. Book orders tentatively. Report to me what you find, and I want to know by noon what you've done, and a further report by 2:30 this afternoon." Here "Hen" waved the salesmen out. He explained to two others in much the same fashion when they called him up from over town a few minutes after.

In an hour "Hen's" 'phone was literally pulsing with dyed-egg orders. It seemed the whole town had gone daffy on ordering dyed-eggs. The salesmen could book orders at 50 cents, 75 cents—some even were willing to pay a dollar a dozen—anything to get them properly colored. Nobody else could supply dyed eggs. People had awakened to the fact there were no suitable dyes available, and the public simply had to have dyed eggs. If they were going to be scarce everybody and his wife would give a party featuring at least a dozen of the ultra kind.

"Hen" ran up the figures at noon. Forty-two cases had been booked tentatively at 50 cents per dozen; eight cases at 75 cents, and a lot of 150 up at the Seminary at \$1 a dozen—that is, if they could only get the eggs!

Was the option on the dyes closed? Not half. Moreover, "Hen" made his friend take and scrape every nook and corner to find a few more ounces—\$5—\$10 an ounce. His sale of dyed eggs would be limited by the quantity of dyes he would be able to find. At last he had a monopoly not contrary to law.

The next day being Sunday, everybody had a breathing spell, but Monday morning customers who had spoken for dyed eggs were calling up and even coming to the store in person. They wanted to double their orders. Their trade were simply wild because no egg dyes could be had. "Hen" was amazed.

Monday was hardly a marker for what took place Tuesday. It got worse every day, and by Friday afternoon the entire force was all but exhausted. Dyed eggs had simply eclipsed every other feature of the week's business. People who had never heard of the firm, nor cared a little Persian coin for all the dyed eggs ever buried on lawns, seemed to have come to regard Nast, Haig & Co.'s dingy store the one earthly source of juvenile Easter joy.

Not only local orders were coming thick and fast all week, but they were pouring in by letter, wire and phone from outside markets where the people woke up on the eve of Easter and discovered no dyes were to be had at the corner grocery.

How many thousands of dozens were sold? How much the extra profits to the firm? How much was added to the pay checks of every employe for overtime? These are mere details that are apart from the story.

Saturday about noon a limousine drew up in front of Nast, Haig & Co.'s store, and "Hen" glanced out the window—lo and behold! Here came the two women from Mt. Netka—he had forgotten them entirely—their order had been overlooked, and it was now too late to fill it, so many were begging for colored eggs like they were putting out at \$1 a dozen!

"Have you got our order ready? We read in the paper you people had a corner on the dyed eggs, and because we could not come back sooner we knew you would save our 500 for us," was aimed at "Hen" by the taller of the pair, who loomed up be-

fore him, her Gibson girl face wreathed in one broad, substantial smile.

"Hen" bowed the most polite way he knew, smiling and edging up to the same spot they were standing when the two had first called and put the idea in his mind that had given rise to all the trouble he was just getting through.

"We're away behind on rush orders," he stammered, "but I'm going to give you ladies 500 nicely colored eggs—the very nicest we've got—and they will go with the firm's compliments," he chuckled.

They insisted on paying for them, but "Hen" refused.

Nowadays when the subject of "Cashing in on Enquiries" is brought up "Hen" lights a fresh cigar and listens—he's convinced that new business can drop out of the sky as well as crop up like a spook on a murky afternoon.

Moreover, the store front has been livened up a bit and a new gilt sign is up, which proclaims that the firm specializes in eggs of all kinds for "Hen" will not be surprised if he lives to supply somebody a bunch of ostrich's or humming bird's eggs.

He'll gladly undertake the job if he gets his price.—Wm. T. Seibels in Egg Reporter.



**EVEREADY**  
The Only Guaranteed  
**Non-Sulphating  
Storage Battery**

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

**Watson-Higgins  
Milling Co.**

Merchant Millers  
Grand Rapids, Michigan

Owned by Merchants

Products Sold Only  
by Merchants

Brands Recommended  
by Merchants



**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

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**

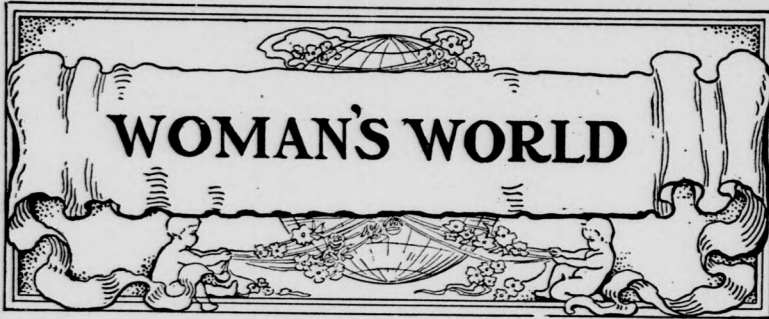
It is the easiest food to digest.  
It is the most nourishing and, with all its  
good qualities, it is the most economical food.  
Increase your sales of bread.

**Fleischmann's Yeast**

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

Sell Bread Made With

**FLEISCHMANN'S YEAST**



### Grumbling Instead of Trying to Remedy Matters.

Written for the Tradesman.

Mrs. Kane has just gone and expressions of relief have been indulged in freely. Mrs. Kane is a sort of old friend of our family and an excellent woman. We care for her for long acquaintance sake and because of her many good traits, but no one can deny that she is a bore, and a bore of that most depressing kind, the gloomy, grumbling type.

She always is harping on one string—the depredations of her renters. Her property consists of two buildings, each containing four furnished flats. One small flat, a three-room apartment you might call it, she occupies herself. The others she lets to tenants who, according to her account, have absolutely no regard for her rights.

With slight variations it always is the same story. Last week the lower right-hand flat of the building on Fifth street was vacated, and yesterday Mrs. Kane, with a woman to help her was there cleaning up. We all knew we were in for a detailed account of damage and loss.

"That Elman family that moved out Friday certainly is the limit! How people that call themselves respectable can be so dirty, I can't understand. The rugs were so full of dust that I thought we never could get them clean, and they have spilled so much soup and gravy and sauce on the one in the dining room that it is just ruined. I had the walls of that flat all tinted fresh only a year ago last fall before the Elman's moved in, but they used oil heaters and smoked up the walls so that every one of the rooms will have to be done over, and kalsominers do charge so outrageously!

"But the dirt and smoke aren't the worst. They broke a lot of things, and what they didn't break, they stole—just actually stole! Two years ago I remember buying twelve cups and saucers and nine dinner plates for that flat. Yesterday I could find only five cups and four plates. I know there used to be eight good sheets and a lot of pillowcases and towels, and I declare they're more than half gone! I didn't count the spoons and knives and forks, but I'm sure a good many are missing. And I had the loveliest pair of wool blankets there! Last summer I found they were gone. The family that was in before the Elmans—in fact the two families before—took away with them about everything they could lay their hands on. Indeed, most renters, when they've been in a flat a little while, seem to think that all the stuff there

is theirs, to smash up if they like or cart off with them when they leave. Renters are a hard lot to deal with!"

We know another woman, Mrs. DeKalb, who rents out furnished flats and apartments. Unlike Mrs. Kane, Mrs. DeKalb is very systematic and businesslike. She has adopted the plan of keeping a schedule of the furnishings of every suite she owns. Of course this is not new nor original with her, but she makes it work admirably. Each new tenant she "checks in"—that is, she goes over the schedules with the lady of the house, so that the latter can not help but know just what is in the apartment when it is taken, and that the number of all the different article is full and complete. While doing this Mrs. DeKalb tactfully makes it plain to the new tenants that she will expect them to leave the same number of all the items in good condition, or else pay for loss or any damage except reasonable wear. When tenants go, she checks them out, so there is no mixing up of her belongings with theirs.

"I rarely have any difficulty," says Mrs. DeKalb. "Bedding and table linen and rugs and draperies will wear out. I replace such things before they get shabby. People who rent are perhaps not quite so careful as they would be of their own property, but I can't say that my tenants bang things to pieces or carry off any of the furnishings. I try to keep my flats and apartments up in good shape, and I am particular to get in only desirable people. The plan of letting renters know that I know exactly what is in the rooms when they go in, and that I expect the same to be left when they leave, acts as a wholesome curb on destructiveness. I aim never to be small with my tenants. If everything is all right except a teacup or two broken, I of course make no charge. But, as I often explain, this checking system is as advantageous to the tenant as to the owner, and protects both alike. If things are let go at loose ends and some article of value is missing, who can tell whether the present occupant or a former one is responsible for the loss?"

While unwillingly listening to Mrs. Kane's dreary complaints, we all thought of Mrs. DeKalb's methods. We also thought how unjust it is for Mrs. Kane to be accusing some one of stealing her "lovely pair of blankets," when she does not know definitely whether they disappeared while the Elmans were in, or during the occupancy of some former tenant, or at some time when the flat was vacant. As we happen to know, when she has a flat unoccupied, windows

sometimes are left unfastened and doors unlocked.

When we had listened until patience was exhausted, Agnes cited the success of Mrs. DeKalb's methods and boldly suggested that Mrs. Kane adopt some system of checking her tenants in and out.

"Oh, I never could go to all that trouble!" objected Mrs. Kane. "There is such an endless number of little things in the outfit for a flat, and it takes so long to go over them and count every item. I'd rather take a whipping any day!"

"Besides, it doesn't seem to me that it ought to be necessary. If people only would be fair and square and treat my things as they would their own, I'm sure I should be perfectly satisfied. When folks are downright dishonest and want to take what doesn't belong to them, I can't see that having a list of every little article in the flat and going over it with them would do any good."

It simmers down to just this—Mrs. Kane would rather keep on grumbling about the wrongs she suffers or believes she suffers, than take sensible measures of prevention and remedy.

While as a class, owners of renting property, particularly those who let out houses and apartments furnished, are greatly given to grumbling while neglecting all means to lessening their troubles, they have no monopoly of this tendency in human nature. What groceryman is not driven almost to desperation by customers who always are telling him that a can of this or a package of that



**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.

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



Registered, U. S. Pat. Off.

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

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

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

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

## FRANKLIN "SUGAR TALKS" TO GROCERS



### "Beware of Little Losses. A Small Leak Will Sink a Great Ship"

When Benjamin Franklin made the above remark he was probably thinking of the little losses like "down weight" which are unknowingly made by merchants day after day. All such losses come out of YOUR NET PROFITS. You may not think they amount to much, but the loss of a penny here and there soon amounts to the loss of a dollar. Carelessness in such things is costly. You can avoid all loss by overweight if you sell FRANKLIN PACKAGE SUGAR in neat cartons and cotton bags. At the same time, you'll find it the EASIEST way to sell sugar.

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

Original containers hold 24, 48, 60 and 128 lbs.

**THE FRANKLIN SUGAR REFINING CO., Philadelphia**

was not just right, but who never bring anything back? The object seems to be, not to have him make good for defective items, which he would gladly do, but to compel him to hear their fault-finding. Dealers in all other lines must listen to similar comments of dissatisfaction, when there seems to be no intention nor desire of returning the goods.

There are employers who constantly are complaining about the incompetence of their help, but who take no pains to instruct and train in efficiency. Some mothers nag at their children from the time they are little tots until they are grown up, yet never require obedience nor take the first step in establishing proper discipline. I know many a wife who never has a well established place for anything in the house, who still makes a great grievance of having to pick up after her husband. And I know many a husband who never talks over his business matters with his wife, nor lets her know the actual state of his affairs—keeps her in ignorance of the facts that would enable her to spend the family money intelligently—who still is all the time making sarcastic little flings at women's extravagance.

Are not many of us wasting perfectly good energy in grumbling—energy that if rightly applied would remove or at least greatly lessen the causes for complaint? Quillo.

#### Some Places Where Cleanliness Counts.

Written for the Tradesman.

"Sanitary Meat Shop" is the legend over the door of one of the most attractive retail meat shops in a certain small Middle West town. Inside the fixtures are bright and up-to-date and everything is scrupulously clean. Even flies are comparatively scarce in the hottest weather.

The other day a lady ordered a couple of pounds of tenderloin steak. "Yes, ma'am," said the clerk dutifully. With a quick gesture he whipped his sleeve across his nose; then went placidly on cutting the steak.

The fixtures of that shop were eminently sanitary; but the salesman who wiped his nose on his sleeve, like a boy at school, was anything but sanitary.

An incident like that is bound to repel customers. Cleanliness is an absolute essential nowadays in stores where foodstuffs are handled. Yet in too many stores where extreme care is taken in regard to the proper keeping of the stock, the screening of goods from dust and dirt and the exclusion of bad odors, the salespeople themselves are allowed to weaken or destroy the good effect of much care in regard to every other essential of cleanliness.

For cleanliness in the food store, if it is to be worth anything at all, must begin with the clerk who handles the goods.

More people nowadays take note of these things than they did ten or twenty years ago. Now, cleanliness is the rule. Public opinion demands it. An ordinarily particular housewife, ordering a pound of cheese, has time to notice the clerk who cuts it.

He cuts the cheese with an automatic cutter and wraps it in butter paper, but Mrs. Blank notices the dirty apron, the soiled cuffs, the two day growth of whiskers, the blackened finger nails and the soiled hands. She says nothing, takes her cheese, pays for it—and next time she wants cheese or any other foodstuff she goes half way around the block for it.

It is perfectly true that none of the dirt could or did rub off. But the dirt was suggestive. Mrs. Blank goes away with the fixed idea that everything else about the store is run on the same plan.

Cleanliness and dirt are both largely habits. The clerk looks dirty, not because he is essentially dirty, but because he is not particular about being clean. He glances at the cuffs of his shirt in the morning and says, "I guess they will stand another day." They do and maybe scare away a customer. He is in a hurry to get down to work and when he looks in the mirror his mental comment is, "Well, I guess that little bit of bristle won't show." Yet it does show, and to a woman, hardly anything is quite so repellant as a growth of bristle on the face.

The remedy is in a changed mental attitude on the part of the individual.

True, the business will find it profitable to co-operate with its employes by providing cleanly laundered coats or aprons for store use, but that is a matter of store policy. In many stores the clerks wear just their ordinary street clothes.

One business makes a point of personal cleanliness. Among its outstanding rules are the following:

- A shave every morning.
- A shine every morning.
- Clean linen.
- Clean cuffs.
- Clean collars.

Personal appearance is one of a salesman's best assets. His personality counts often for a great deal more than he thinks with his customers. Care of personal appearance will, to a marked degree, counteract physical defects. "He is such a clean looking man and so particular," is a comment heard more than once regarding a leading grocer who has built up a big business with cleanliness as one of the corner stones.

It will pay the individual, whether employer or clerk, to make cleanliness a habit. Not merely the superficial cleanliness of clean shoes, clean linen and a clean face, but the thorough going cleanliness of healthy living and frequent baths.

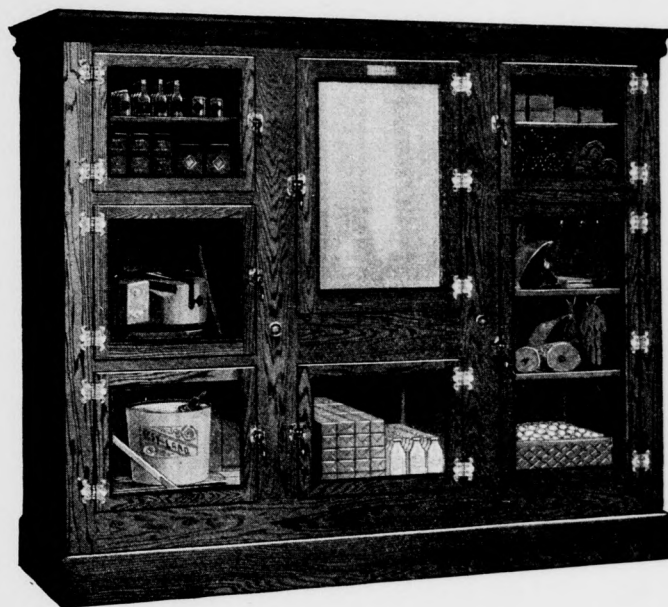
First impressions are most lasting, and upon the first impression you give the customer may depend the issue, whether or not she will come again. The remedy for lack of cleanliness is to make cleanliness a daily habit—to insist upon it just as rigidly as though you were the employer and some other fellow were the clerk.

Victor Lauriston.

#### Tit For Tot.

Commercial Traveler—If a man has an income of two millions a year, what is his principal?

Cynic—A man with such an income usually has no principle.



## Why Throw Your Profits Away?

Your perishable stock is a source of loss through waste and spoilage. It can be made a source of profit by proper preservation—this means that your refrigerator equipment must be scientifically correct.

You can stop losses and make more money by keeping your perishable goods fresh and salable at all times if you install

## MCCRAY SANITARY Refrigerators

They conform to all legal requirements regarding the sanitary display of foods and are used in the U. S. Pure Food Laboratories at Washington. We manufacture a complete line of stock size refrigerators, cooling rooms and display cases for every requirement of grocers and meat markets.

### Ask for Our Catalog Showing Modern Store Equipment

It will cost you nothing to investigate the McCRAY patented system of refrigeration.

### Ask about our "Easy payment plan."

No. 70 for Grocers and Delicatessen.

No. 62 for Meat Markets and General Storage.

No. 92 for Residences.

No. 51 for Hotels and Institutions.

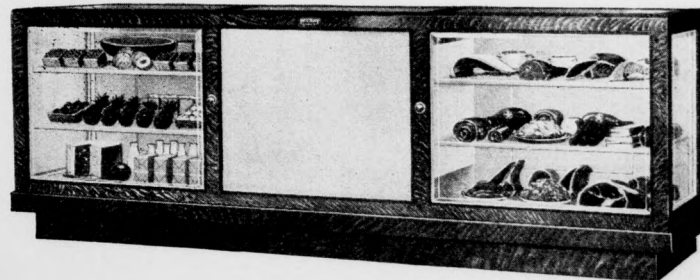
## MCCRAY REFRIGERATOR CO.

744 Lake Street

Kendalville, Indiana

Detroit Salesroom 239 Michigan Ave.

Agencies in All Principal Cities





### Window Dressing Hints For the Retail Druggist.

One of the great poets said that the eyes are the windows of the soul. Everyone realizes the strength and power of an honest eye, and the distaste and distrust which is immediately engendered by the shifty and untrustworthy eye.

The windows of a store are its eyes and show truly what is the nature of its business. They give the first impression which is so potent an influence in attracting or repelling. Haven't you felt when you get into a store for the first time, that you know instinctively what the store represents? And can't you almost feel that you will get a square deal in this place or that you had better keep your eyes open in the other places. When the clerk treats you courteously and intelligently and you are made to feel that you are welcome, aren't you pretty sure to go out of your way to trade there? Well, that is really store personality, but we usually speak of it as store policy and store methods.

You cannot place too much emphasis on window display. I am not sure but that sight is the most convincing of all of our senses. Therefore, a window display should serve to bring together the dealer, his product and the buyer. The mechanical and pictorial effects should coincide and set forth the articles. It should have novelty, display striking character, yet be simple in construction and quality. And the proprietor in thinking of his windows should bear in mind that he has three classes of people to serve: 1. the rich, 2. the middle-class, 3. the poorer class, and he must not offend any.

Let's start with the mechanical part: 1. Most essential is a clean window with very little lettering. 2. Decide what you are going to put in. Start with the center-piece (a neat cut-out is very helpful), and then build around it. In building the sides, remember that symmetry is essential and do not build up too high—give the customer a view into the store. A sign here and there acts like a silent salesman, and it will help sell more than some talkative salesman. You men know that you may have a fine display of merchandise and have your window nicely spotted with color to arrest attention, but after you get the people's attention, what is going to make them buy except their own desire?

A window display can be likened to an illustration in an advertisement which attracts attention but needs text to make its use profitable. The average window display does not contain enough reading matter, does not

make use of the attention they have won to put over a good selling punch.

The goods should first advertise quality—and do not forget a price ticket. No window display is complete without it. The price ticket is at once an appeal to the bargain hunting community and the proprietor should make sure the goods are worth the price asked. Convincing values should be the key note. I do not advocate a catch penny price display, but you should be able to back the price by quality. I have often heard storekeepers say it needs lots of material in a window to make an impression. That is not so. Of course, display stands add to the dressing of a window, but I have had experience where simple window dressing was most effective. For instance, when the vest pocket kodak first came out, we placed the little camera in front of a curtain with a big sign reading:

"Just Born."

\$6.

This attracted very much attention. It was surprising to see how many of these we sold. Another time, just a white vest with one kodak in it and another opened and card reading:

"It fits the Vest Pocket."

So it goes to prove that the window really does not need piling up of large quantity of goods to attract.

Another display we put our own cold cream in. All this display consisted of was a white basin with about three pounds of cold cream in it, a glass cover and a sign, reading: "Made at home of purest material." in the center and empty cans piled up on both sides to about half the height of the window. This proved very successful.

Then for a drug display. Massing prescription books and drug utensils in a window means nothing to a lay-

men. They expect you to have those. For a drug display show some preparation you get up yourself. like beef, iron and wine, etc. We bought a toy cow from the stationers, some clean cut iron wire and a bottle of wine; placed it in the center of several gallon bottles labeled and filled with water and colored with caramel and some bottles filled for sale. A card with an up-to-date slogan reading, perhaps like this:

"Preparedness"

It's time for a spring tonic, and prices. This tells a story and helps to gain confidence.

Get up cards with catch phrases. Keep changing them regularly. Show that you are active and I warrant your success. Don't overlook the appearance of the store. Imagine your store

a large window and treat it as such. Bring your goods to the front. Display them so that your customer can see them and handle them. Do not keep them under glass all the time, for if you do they will remain there to be admired and won't sell. And last, but not least, keep your eyes clear and bright, your clothes pressed, be neat in your appearance. We have visible standards, and a store is judged by the immaculate appearance of clerk and proprietor.

Lillian Leiterman.

Bell Phone 860      Citiz. Phone 2713

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

## DUTCH MASTERS CIGARS



Made in a Model Factory

Handled by All Jobbers

Sold by All Dealers

Enjoyed by Discriminating Smokers

**G. J. JOHNSON CIGAR CO., Makers**  
GRAND RAPIDS



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

**THE FIRST AND FOREMOST**  
BUILDERS OF COMPUTING SCALES

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



## AUTOMOBILES AND ACCESSORIES

### Driver Is Proper Person to Signal.

Incorrect signaling and unconscious interference with the drivers of automobiles by persons riding either in front or in the tonneau has caused so many mishaps and serious accidents recently, that the saner motorists are pleading for the adoption of this general instruction:

Let the driver do the signaling.

This simple rule, if followed and enforced by all automobile owners and drivers, will simplify the driving conditions on all the highways. Numerous collisions have been caused by the mere thrusting of a hand into the air by a person who does not know the usual methods employed by the men at the wheel. The result has been in many cases that the automobile following has received a signal to go in one direction when the operator of the car ahead was preparing to turn in the opposite highway.

The saner motorists declare that this is the psychological moment to bring to the attention of the drivers in general the nuisance that arises through the frantic waving of arms or hands by persons who do not know the intentions of the driver, thus making the situation more difficult for the operator of their own automobile and of the cars following.

Practically every man who drives knows the simple rules of signaling or learns them speedily if he is a careful and painstaking operator. But many persons riding either in front or back at times forget that they are not driving and relegate to themselves the duty of giving signals. This is dangerous to themselves and a crying nuisance to the man who is driving the car behind. There are three basic signals that all drivers must employ—for stopping, turning right and left. The drivers soon learn them, but there are scarcely half a dozen persons out of a thousand who ride in automobiles who know how and when to give these simple signals. And right there is where all the trouble arises. These signals are the same whether the automobile be the regular approved right side drive or the left side drive, and persons in the automobiles would do well to refrain from trying to give these signals themselves. They should be asked or told to let the driver do the signaling.

So many persons are ignorant of the simple rules that they infrequently poke out their hands and indicate a right turn when the chauffeur is going to make a left turn, or they give erratic directions when the driver is intending to halt. It is

no uncommon sight to see three or four arms in the air all giving different signs. Any day in the crowded traffic of Monroe avenue or on the highways you may see numerous hands or arms stuck suddenly out of the cars. Some will indicate one direction and some will designate another, with the result that it is worse than if no signal had been given. It is impossible for the operator of the automobile behind to know which is the hand that is to be obeyed. The worse nuisance to the operators of the automobiles trailing is the hysterical thrusting of hands into the air or to the side, indicating a stop when the driver is merely easing up and no signal is needed.

Signaling by numerous persons, and persons ignorant of proper signals, is as useless as it is confusing. No matter whether the automobile be a right drive or left drive, the chauffeur of the car following can always see the hand of the chauffeur ahead, if he is a car length in the rear. The line of vision is perfectly clear even if the first car should happen to be a left drive limousine and the following car a right drive. The chauffeurs, drivers or owners are far more capable of giving correct signals than the persons in the tonneau.

Observance of the plea could not be put into effect at a better time than the present, before the time for the summer touring and the summer crowding to the seashore in the hot nights. By allowing the driver, who knows always which way he wants to go, to give the signals may be the means of saving a few lives or very many dollars in smashing fenders, gasoline tanks, lamps or other parts of the rear of the automobile.

#### Placing the Blame.

A tired business man in New York, coming home after a particularly enervating day, had occasion—or thought he had—to speak sharp words of reproof to his 8-year-old son. He wound up by sending the youngster to bed without any supper.

That night, stealing into the kiddie's room to see whether he had fallen asleep, his mother found him wide awake and very scornful of her advances.

"Why, Jackie," she said, "you shouldn't be surly toward me just because your father scolded you. I'm not to blame."

"Yes, you are, too!" stated Jackie. "You married the big stiff, and now I've got to stand for him!"

A boy on mischief bent may go straight to the bad.

### 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.

### ELI CROSS

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

### Diamond Tires

Set a New Standard in Tire Values

This tire is made from rubber altogether different from anything automobiles ever rolled along on.

The almost inconceivable toughness of "Velvet Rubber" and the consequent strength that comes from so welding this master rubber into and through the fabric of the tire that tread and fabric separation is impossible.

Resiliency, comfortable riding, speed and long mileage result as a matter of course.

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

### FOR GOODNESS SAKE

BUY  
**Horse Shoe Tires**  
Wrapped Tread System

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

### The Deitz Vapor System

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

### 5-Minute Vulcanizer

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

A full line of  
Batteries, Spark Plugs and Accessories

Wholesale Distributors:

**Brown & Sehler Co.**  
Grand Rapids, Mich.

We have an interesting proposition to make to dealers.

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 UNILA FERITE MASTIC FLOOR COVERING. Sample free  
Frank L. Dykema Co. 201 Shepard Bldg. Grand Rapids, Mich.

# Nokarbo Motor Oil

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

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

**The Great Western Oil Co.**  
Grand Rapids, Michigan

## Pere Marquette Railroad Co.

DUDLEY E. WATERS, PAUL H. KING, Receivers

### FACTORY SITES

AND

**Locations for Industrial Enterprises in  
Michigan**

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

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

Address

**GEORGE C. CONN,**

Freight Traffic Manager,

Detroit, Michigan



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

#### Great Future For Glazed Kid.

Prior to the outbreak of the war glazed kid was neglected by shoe manufacturers in the United States who refused to buy the high grades and permitted them to go out of the country. If the morocco manufacturers had not been able to market 60 per cent. of their production in foreign countries the goatskin leather industry would have passed to Europe. Soon after the war began a conference of leaders of our trade was called to consider the critical situation. It was the unanimous opinion that the best protection against a crisis in leather would be a sensible return to the use of glazed kid, especially for cutting into shoes for women.

What followed is ancient history. To-day we find that goatskin stock is on the top wave of popular approval and is as scarce and high as any other kind of leather. The manufacturers of glazed kid complain that they are experiencing more and more difficulty in getting continuous supplies of raw goatskins, and are compelled to pay high and higher prices for the skins they do manage to obtain.

Despite this situation we believe that glazed kid will continue in favor and will not return to the former condition of neglect. All available statistics demonstrate that cattle and sheep are seriously decreasing in proportion to population throughout the world. The wool men are agitating for an expansion of the sheep raising industry, but cattle men declare that sheep ruin the land for cattle grazing. The beef cattle business is a hazardous pursuit. Fortunes have been made and lost on the ranges. The old grazing lands are being cut up into farms and the cost of feeding beeves is high. The temptation is to market the feed stuff instead of converting it into beef and taking the chance of losing money.

The effect of high prices upon the production of hides and skins will operate more quickly upon the goat than upon any other animal yielding a hide or skin for tanning. The goat is the milk, butter, cheese and meat animal over millions of miles of the earth's surface. It is the poor man's cow. The high prices offered for skins should have the immediate effect of stimulating the breeding of goats in Europe, Asia, Africa and South America. In the countries where goats are kept in small, scattering lots by millions of families, like chickens

in the United States, the urgent demand for skins and the high rates offered for them should have an influence on the production. Goats are inexpensive, hardy, prolific animals, foraging for themselves and requiring little attention.

The value of the goat to the leather and shoe industries is better understood to-day than it was before the war when calfskins and patent leather were in the ascendancy in the upper leather field. In view of the popularity of glazed kid in black, white and colors during recent seasons it is difficult to understand why this beautiful leather was out of favor so long.

As matters stand to-day all kinds of leather are needed to keep the shoe factories going. Since the high prices now ruling are likely to stimulate the breeding of goats in a greater degree than any other animal whose hide is used for making leather, it would appear safe to predict that the manufacture of glazed kid in the United States will increase each year in greater ratio than any other shoe upper stock.—Shoe Retailer.

#### Courtesy in Trade-Building.

1. Courtesy helps others to like us; and this helps us to like them.
2. Courtesy will even sell a substitute with more satisfaction to the customer than a grouch can dispose of the genuine.
3. Courtesy will outwear any other plan; and then, again, it produces so much more net profits within a given length of time.
4. Courtesy in business is the modern incubator. Lack of it is the old-fashioned hen sitting on six eggs with three shells cracked.
5. Courtesy is the standard oil of lubrication, and the currency in cash. It makes the machinery run smoothly and keeps it running.
6. Courtesy is ten thousand dollars in additional salaries for the bosses, twenty thousand dollars in future pay for those on the pay roll, and it's the only thing that the customer will accept to-day.

**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



## 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

## 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.

## FANCY CONTAINERS.

## They Have Much to Do With High Prices.\*

Your chairman has asked me to talk this afternoon regarding the high cost of living. I assume, of course, that the very material advances in the price of certain commodities is the cause for this present investigation and consideration of the question at this time. However, with this question comes also the question of the gradual increase of costs which has been going on for a number of years past, and I think both of these matters ought to receive some consideration.

Therefore, I will take up, first, the question of the cause for the general increase in the price of most items which go to make up our expense for living. If in doing this I refer more frequently to the grocery business, it will be because of my more intimate knowledge of that, although I assume, in a large measure, that most of the conditions are considerably alike, and the same causes have contributed to the different advances.

In connection with your whole investigation I assume of course that you good women are going to approach it in a spirit of fairness, without any prejudices, and with the one idea of arriving at the cause as far as possible, and after completing your investigation, you intend to make such recommendations as shall explain the situation and help as far as possible to remedy these conditions if there is any remedy that we can apply that will in any way reduce the present costs.

First, I want to say a few words about the cost of the service which most of you are demanding from your retail dealers at the present time. When I was a boy I recall being sent to the store with a gallon Mason jar under one arm for vinegar, and a quart Mason jar under the other arm for molasses, and on other occasions I used to carry the kerosene can and bring back the kerosene. Now days, however, it is all different. The grocery-man comes to your door, takes your order, returns to the store, gets the goods you want and brings them to your door. Most of you now buy vinegar in a little bottle with a fancy label on it. The vinegar was, perhaps, made at Lowell, Michigan, shipped in barrels to Chicago, where it was put into bottles, labeled, packed in boxes, and shipped back to the jobber at Grand Rapids, to be sold by him to your retailer, before it reaches your hands; consequently a large part of the money you have spent has gone for freight charges on the vinegar to and from Chicago, glass bottle, label and a large amount of labor in performing the different functions which have been necessary to carry the vinegar on its different trips, and finally delivered to your door in a glass package. This same thing is true of pickles, molasses, coffee in tin cans and a large number of other items which you are now using.

Inasmuch as labor is involved in

\*Address by Mr. Guy W. Rouse, President Worden Grocer Company, before Grand Rapids Ladies Literary Club.

each step in the transaction, and labor has had an advance of nearly 50 per cent. in the last ten years, it is very easy to be seen that a large amount of additional and unnecessary expense has been added to these articles when compared with the old way which prevailed some years ago.

Of course, there are reasons for this which, perhaps, are sufficient. There is no question but what it is more sanitary, and in many instances more cleanly, to have goods delivered in packages rather than in bulk, but the consumer must pay the additional cost for putting the goods in such shape as he seems to demand.

And at this time I want to say just a word about all of these several reasons that I shall bring forward, because I think that in every instance they have been the result of the demands of the consumer, or at least he has readily adopted the moves in this direction which the different manufacturers have put forward in order to better meet his demands.

I hinted at the expense of delivering goods to your house, but did not, perhaps, bring the matter to you clearly enough to have you realize what a large item of expense this is to the retail dealer. The other day I was in a retail store and when the merchant turned from the telephone he said that a customer had just telephoned that she had forgotten a 2 cent cake of yeast and she wished he would send it to her immediately, as she was all ready to use it. He, of course, good naturedly complied and sent his delivery wagon out with this small package in order to satisfy this customer and convince her that he was willing to give her the best service possible.

Now, of course, it is apparent that the customer must pay for this service, and while the cost of delivery of this particular item was very much more than the profit on it, the whole expense of delivering goods becomes a part of the general expense account and must necessarily increase the selling price accordingly. In this connection I was also interested a few days ago to hear of a store where a woman called up at 6 o'clock and asked to have the dealer send her up a little 15 cent bottle of olives which she had forgotten and must have for her dinner. Well, the delivery wagon had gone home, and so he paid a boy 10 cents to make the delivery for him, and you can readily see that the profit of about 1½ cents which he would make on this bottle of olives was knocked into a cocked hat, and also the profit on some other goods, by having to make this special delivery; so that sometimes I think you women are somewhat to blame for at least a part of the unnecessary expense which the retailer is often put to in taking care of your wants as you seem to want them taken care of.

It has sometimes been said that the middleman is an unnecessary expense, and we have heard that some politicians and theoretical reformers have said the middleman ought to be wiped out, and the cost of living would be much reduced.

## 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.

## The Logan Specialties

Are Most Welcome Now-a-days

Consider this Value



Goodyear Welt  
Goat Top  
Strong and Service  
Dress Shoe

448 Men's Button . . } For \$2 50  
447 Men's Blucher . . } Per Pair

All Logan Shoes in Stock  
Men's, Boys' and Youths'

Grand Rapids Shoe & Rubber Co.

Michigan Distributors for Logan

Grand Rapids

I do not agree with this statement, and I do not believe that the men who have said it believe it, and to be very frank I am inclined to think that it was said more for political effect than for any reason back of it. I would like to have you think the matter over carefully and fairly and just contemplate, if you will, getting your dinner about three weeks from next Sunday, without the middleman. Begin now making up your list for your dinner and consider where the different items that go to make up your list come from and how long it will take you to get them delivered to your own home. Set aside a place in your cellar and see how many goods you could have there by the time your arrangements had been completed for this dinner, and, of course, you must realize that you could not buy many items in the small quantities that you now buy them from your retail dealer.

The thought of this is preposterous and no one on second thought would consider for a moment that it is possible to get along without the middleman, and it is the carrying of this immense stock, and a supply of all the different goods to satisfy your individual ideas and tastes, that performs a material part of his services. He must not only have all of the ordinary things, but a great many unusual things, and they must be displayed in a clean store, on clean shelves, in an attractive manner, and kept in stock for infrequent sales to be ready to supply you with the identical thing that you may want when you may want it. All this means a large expenditure and a lot of interest and expense, all of which must be borne by the ultimate consumer, and the customer must remember that this is part of the service he renders you.

In this connection I want to digress just a moment to say a word about the middleman. As I understand the situation, he is a necessary part of the economic plan of distribution of goods from the producer to the consumer. In buying shipments in car load lots instead of small quantities, direct from the sources of production, together with market advances on the different items forms the margin from which he must pay his expense account and make his profit, and at the present time he is rendering this service more economically than it can be done in any other way. On the other hand, just so soon as the time arrives when the middleman, jobber and retailer cannot render the service for less than it can be rendered by any other scheme, there will be no cause for the middleman and he will cease to exist. But I must say frankly that I can see now no way where you consumers can have anywhere near the kind of service you now demand, with the assortment of goods you want, and taking into consideration that some of them are gathered from the four corners of the earth, at anything like the low cost for the service rendered that you now pay through the medium of the so called middleman.

Then there is another item which enters into the cost of doing business because it entails such a large expense

for interest and a large amount of loss which must be spread over the business the retailer does as a part of his expense of doing business, and that results from the credit system. The credit system is one of the most vicious evils of the present day in trade circles, and I am going to be very frank with you good women and tell you that I think many of you are causing your retailer a large amount of unnecessary expense by the method in which you handle your accounts.

Of course, as I stand here and look at you, I realize that many of you pay cash and many of the others pay their bills promptly, but nevertheless I presume to say that it is a fair estimate when I guess that about half of the women in this hall to-day do not pay their retailers' bills promptly.

that no one of you in this room could be included in that list of debtors, but nevertheless it is a sad commentary that people who get credit are many times living beyond their means and cannot pay their bills promptly, and oftentimes do not pay them at all. This is particularly true if a merchant sells his business, and I have known of people who always paid their bills as long as they were doing business with a man who would permit the merchant to come repeatedly after an account until he becomes discouraged of making further calls, after he had gone out of business. I am saying this to you frankly this afternoon because it comes to us so frequently in our business experience and because I doubt if you realize when you fail to pay your retailers' bills promptly, that you are loading

well known causes which must be reckoned with. First, labor. Due to the stimulus in business caused by the foreign war we have found a tremendously increased demand for labor in this country in the different munition plants, steel plants and other industries which have benefited by the large expansion of business. This means that the price of labor has advanced very materially, and this advance, as I told you a few minutes ago, reflects on the cost of every item where labor is used in its production or preparation for the consumer.

In the second place, the short crops which have prevailed this last season have so reduced the supply that the production does not equal the demand necessary for consumption until the next crop is harvested. The price of all materials is governed by the inviolate law of supply and demand and the short supply must necessarily mean higher prices.

In the third instance our exports, particularly of food stuffs, have been so greatly increased in the last year that it is forcing prices to very high points.

In this connection I want to give you a few figures which we have tabulated from what we consider very reliable sources:

The exports of barley during 1916 is about \$20,000,000, compared with 4,000,000 in 1914; corn, 30,000,000 compared with 7,000,000 for 1914; oats, 47,000,000, compared with 757,000 in 1914; wheat, 215,000,000, compared with 87,000,000 in 1914; canned beef, 19,000,000, compared with 461,000 in 1914; fresh beef, 28,000,000, compared with 788,000 in 1914; bacon, 78,000,000, compared with 25,000,000 in 1914; condensed milk, 12,000,000, compared with 1,000,000 in 1914; sugar, 79,000,000 compared with 1,000,000 in 1914, and so on down the list, showing you that the demands of our unfortunate brothers across the water have been exceedingly large; and this in itself it a sufficient reason for a goodly part of the advance that has been made in prices in the last few months.

As I stated in the beginning, I assume that what is true in the grocery business is more or less true in other lines of business, and I trust in going over this matter frankly this afternoon I have given you a fair view of the real causes for the gradual advances in living costs during the last several years and also for the very large increases of the last few weeks.

Of course, many of the things I have said have been apparent to you before and I presume you have all been thinking along these same lines. However, if I have added anything that will assist you in reaching a clearer understanding of the situation or in any way helped you to solve the problem of reducing the costs of living, I shall feel that my time has been well spent, and I want to assure you in closing of my appreciation of your courtesy in asking me to come here and be with you this afternoon.

A man's success is only limited by his ambitions, and his ability to work up to them.



Guy W. Rouse.

A few days ago one of our customers was in our office and told us that he had sold his business so as to have money enough to pay his creditors, and that all of his profits, aside from his living for the last nine years, was represented by \$5,000 worth of book accounts. He says he is going back into business again as soon as he collects that \$5,000 and seems to have confidence that he will get it.

I am not a pessimist, but on the other hand I am very much of an optimist and I believe in looking on the bright side of things at all times. However, there is no need of fooling ourselves when we face a condition, and I want to say to you that, based on the experience of other merchants whose troubles I have known, I would assume that this \$5,000 worth of book accounts is worth about \$1,250 to this man, now that he is out of business. Of course, I realize as I look at you

him with a burden which he ought not to have to bear. When you buy goods from the retailer and do not pay for them promptly, you do two things which work a serious hardship to him.

In the first place he is entitled to have his money drawing interest for him if he has a surplus. In the second place, by withholding payments on your accounts, you are keeping this merchant in a great many instances from discounting his bills and buying to the best advantage possible. Personally, I think this contributes a large amount to the cost of doing business and, consequently, to the cost of living, which we might do our part to materially lessen if we would help the merchants by taking care of our bills promptly.

So much for the cost of the general advances during the last several years. In regard to the recent advances, they are due to two or three

**ANTI-DISCRIMINATION LAW.**

(Concluded from page 10)  
of the State was preventable. Insurance officials and officers of the larger companies state that fully one-half of our fires are from incendiarism. As insurance is written to-day, a reward is offered for arson.

The man with property applies to the insurance agency for a policy. He gets all the insurance he is willing to pay for. The larger the policy, the greater the commission. The honest man takes but such insurance as his property will honestly carry; but the dishonest man is ready to sell to any one who will buy him out either by day or night. Why not pay bank officials by a commission of 25 per cent. on all loans with responsibility of borrowers unquestioned?

It is the efficient fire department alone, which protects you and your property against this almost criminal method of placing fire insurance in our cities and villages.

It is because of this, that the same foreign companies which write your insurance here in Grand Rapids are writing risks in Europe, no better than yours, except in moral hazard, for one-eighth of the rates that you are paying here. I am told that you have splendid fire protection in this city.

I wish that I had the time to go into a discussion of your local situation, as I understand it. But why should you men with your fire protection, be compelled to take out 80, 90 or 100 per cent. of the value of your property and pay insurance upon it or be penalized with a higher rate, if you carry less?

If you conclude to take advantage of the taxes you have paid for your fire protection, and carry but half insurance, relying upon the department to extinguish a fire before more than half has been destroyed, you are penalized with an extra rate.

By this method, prohibited in most states, full insurance is demanded and carries with it its invitation to incendiarism and carelessness. You are compelled to become a co-insurer with the company, or pay a higher premium.

Not until the insured can know that fire prevention will inure to their benefit in lower rates, not until these wicked practices, born of unregulated greed are stopped by law, not until then will the public be made as secure from the demon of fire by legal prevention, as it is from the ravages of contagious disease.

When the insured shall receive the benefit of care and fire prevention laws, then will incendiarism and carelessness take wings and disappear as they have in Europe.

With proper laws, the insurance rates of Michigan could be cut in two in a single year. I am not advocating State insurance, except as a final resort, but we are nearer to it than we dream. When one state shall have adopted it, others will surely follow and quickly. Our own experience in the matter of workmen's compensation insurance is but an example.

The establishment of a company conducted by the insurance depart-

ment, had the effect to reduce rates at once, to one-third of the rates before charged by the stock companies.

In Ohio, where workmen's compensation insurance is all written by the State, the rates are less, and the indemnity is more than in Michigan.

It yet costs the employer here in Michigan 60 per cent. more than it does the Ohio employer for the same insurance, while the injured employe in Ohio gets 46 per cent. more indemnity for like injuries.

I speak of this to show the trend of thought. A few more such acts as the one inflicted upon the State at the last session of the Legislature and public sentiment will be ready for the change.

**Bureau Exhibit.**

I have examined the last report of the Commissioner of Insurance to ascertain the rates being charged and paid in the State of Michigan.

Of course, it is well known that all rates charged and paid to stock companies have been absorbed by them.

From the mutual companies have been returned dividends and from best reports and from the companies insuring, may be had the amounts returned. To the stock companies were paid by the insured of this State in 1915, \$9,421,810 upon \$900,473,253 of risks, or an average of \$1.04¾ upon each hundred dollars of insurance.

In the mutual companies there were insured risks to the amount of \$69,676,877, upon which the bureau rate was collected \$715,202, or an average rate of \$1.03 upon each hundred dollars.

But it is shown that these mutual companies returned to the insured dividends, and that when these dividends had been credited, the insurance had cost the insured but 16 cents upon each hundred dollars.

Some day the people of Michigan will awaken with this load upon their necks and set about to throw it off.

Some day men will not be called vicious, not be hailed as ignorant, nor as masking selfish interests, because they stand for a Square Deal and for Even Handed Justice.

**Minnesota Chain Letter Worthy of Confidence.**

Ann Arbor, Jan. 8.—Some two weeks since I received the enclosed letter from Mr. T. J. Burke, of Bemidji, Minn., and I thought it only fair to all concerned to offer it for publication in your columns. This I fully intended doing at once, but carelessly mislaid the letter and only succeeded in finding it at this late date. Perhaps for my carelessness I may be allowed an explanation as a partial excuse. As before stated, I intended to forward Mr. Burke's letter at once, but in order to determine whether Grand Rapids was a regular postoffice or an R. F. D., I had occasion to refer to a map which I keep in an old geography, and the letter was unintentionally put away with the geography. Had I, as is my usual custom with documents which require immediate or frequent attention, filed the letter in our family Bible, this delay would not have occurred. W. D. Royce.

The Explanatory Letter. Bemidji, Minn., Dec. 14—I am in receipt of yours of Dec. 5, with enclosure for Frank Wetherbee.

I think Frank enjoyed your letter more than any that he has received

of twenty-two thousand. I know I did.

I can't place that Burke who was hanged. All the Burkes I ever knew got by with an alibi.

I can assure you that the Frank Wetherbee chain letter is for a most worthy cause, and is endorsed by the local U. C. T. Council. A postoffice inspector has been here, investigated, called on Mr. Wetherbee, and complimented us for the good work we are doing. However, there have been so many fake letters, that it has affected our letter to a very large extent. We expected about \$5,000, but from the amount of mail we received

ed the past two weeks, we will not get that amount.

To date we have received \$3,265.10 and only 22,000 letters. Many letters contain \$1, a few \$5, very few \$10, and two contained \$50.

We have moved Mr. Wetherbee to Bemidji, have, a very comfortable house for himself and wife, a nurse, physician and all comfort possible.

Accept my thanks for the interest you have taken in the chain letter.

You can confirm part of my statements by writing the secretary of the local U. C. T. or the postmaster.

T. J. Burke, Trustee.

## The Price will Increase This Month to \$12.50 Per Share

If you buy Hackett Motor Car Company Stock now, at ten dollars (\$10) per share par value, you buy stock that should pay large dividends and will greatly increase in its market value,

### Michigan Motor Securities Co.

533-36 Michigan Trust Co. Bldg.

Grand Rapids, Michigan

Bell M 2442  
Citz. 5288



**WHEN** answering the telephone always give your number, your name or the name of your firm. Do not use the word "Hello."

Michigan State Telephone Company



### Dress Goods in Large Demand and Advancing.

The daily changes in wool can not be realized here as it is not of an exchange as cotton is, but the London auctions tell the tale where advancing prices reign, even with the American buyers absent because of the embargo placed on this very valuable article. Mills have bought freely, and prices keep rising. Everything points to a good season for heavy-weights, and on these there is usually a good profit. There is an increased demand for women's wear fabrics, staples in particular. All goods have the cost of the advanced raw material and labor added to the usual price of the goods.

The fine wools raised in New Zealand and Australia are diminishing, and America is not allowed to have any. The German government is buying raw wool in South America, which is also of interest to the wool buyer and manufacturer here. Add to this the worry of the labor questions with indifferent operatives as the ammunition factories are near and alluring, and these are part of the worries of a dress goods manufacturer's life.

#### Shades for Spring Dresses.

Colors often differ in woolen and worsted goods, but cutters, book houses and retailers unite very well on the following list for spring suits and dresses. They may change in a month, but now it conveys the present order for spring, 1917. It is expected to have a fine, stirring spring season of dark to medium shades and rather higher grades of goods. A leading line of dress goods was lately withdrawn for spring, being entirely sold out by November 1. White and cream serge are being well booked for jacket suits and odd skirts, the cutters say. In plain wool fabrics—gabardines, armures de laine, serge and broadcloth; in a Paris window lately seen were autumn leaf brown, ochre, terra cotta, French and Alice blue and medium gray. A window of wool jersey shows such shades as gray, taupe and medium, beige from a brownish fawn to a yellowish tan, dark green, Bordeaux and several blues—Copen, Alice, French, King's blue, as well as navy.

#### Selling Spring Goods.

Salesmen on the road are said to be turning in advance business that is called phenomenal. It has been stated more than once that the sales now in hand are 300 per cent. larger than they were two years ago. Mohairs and brilliantines are doing finely, having obtained a firm hold for sporting costumes, etc.; and as useful tailored suits, what can surpass a good grade of mohair suiting, with the cravenette

proof applied? Mohairs in snappy stripes and a bloom finish are wonderfully successful. Tan coverts that retail for middling prices, \$1.50 to \$2.25, are showing up well and getting orders. After all, the orders tell the result, and every man advertising or out for orders wants results.

#### Colors in Goods.

New spring fabrics already showing point the way that colors are running in the plain goods houses. For coatings, old gold, dark beige, Santiago, ruby, damson, rubber gray, blue of various tones, Sharon rose, mouse and Copen. Light coatings are citron, light beige, minuet (a shade between petunia and American beauty), Nile, periwinkle, orchid and marigold. Velours and woolens for suitings are clay, navy, old gold, Santiago (a dark tan), Sharon, Copen, castor, cress, shell, ruby and blue spruce, which is greenish. In worsted fabrics, navy comes out bravely, platinum, cress, beaver, blackberry, shell (between gray and tan), pampas, a yellowish tan, tapestry blue, castor. These shades are not all that are selling, but they are very popular among the shades ordered.

#### Staple Dress Goods.

The cutters were wise to push staple goods for the winter as now they can use what was left over for spring, the same idea of plain fabrics being of the first rank. They were cheaper, too, when bought than they could be bought now and the extra value that the manufacturer is thus enabled to offer customers, will help him in securing business.

Advances keep on in woolen fabrics. To fill out present needs the buyer grabs all that is needed. The increased quality of present fabrics marks the present time remarkable for the fine goods demanded. Coatings have been sold of such higher grades that the explanation given was that the coats "had to be of a better grade of goods in order to carry the present fur trimming."

#### Fall, 1917, Orders Declined.

Manufacturers consider that future contracts are too risky to take at this time for the fall, 1917. Jobbers have offered to place orders for light weights, such as French serge, which is very popular for fall, 1917, but find few takers. A small amount of business has been placed for heavy staples. Dress goods mills are well sold up for spring of the very fine goods. Piece dyed worsteds to be woven during January and February have been accepted at value.

#### At the Retailers.

Serges are used for dresses with satins and crepes ahead. Plain goods are more used as hand embroidery and

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.

## Eagle Cordonnet



P. F. C.  
Crochet  
Cotton

The best made,  
for all purposes

Ask Your Jobber

**DORNBOS'**  
SINGLE  
BINDER **5c**  
CIGAR

**DORNBOS'**  
Perfectos **5c**  
Cigar

## 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

**W**E wish to thank our many customers for the splendid business given us during 1916 for "LINCOLN MILLS" Underwear, Hosiery and Sweaters, and we feel confident you have made a great many satisfied customers, as this popular brand has proven a big winner with all who have sold it.

Thanking you again for this business and wishing you greatly increased sales on "Lincoln Mills" wear for 1917, we are, at your command,

Sincerely yours,

**Grand Rapids Dry Goods Co.**

20-22 Commerce Ave.

Grand Rapids, Michigan

beaded motifs are so much used now. There is a good outlet for high grade fabrics and sport materials for suits and long coats. This is certainly a season of dresses and coats. Knit fabrics for dresses and coats are expected to have a large season this spring. The manufacturers have all they can do as this construction has become very popular. This class is imitated in goods that are woven instead of knitted and a heavy business is also reported on them. The favor shown to such fabrics is on account of their service and their vogue as sport clothes.

Separate skirtings are doing well. Dark plaids are worn at the winter resorts. Subdued stripes of the Roman effects on light grounds are numbered among the spring orders. Broadclothes are selling, castor and mouse favored. Manufacturers say that it looks now as if cheap broadcloths will not sell for 1917, everyone wants a better grade. Mixtures are well considered for suits and coats. Plain velours are in a wonderfully strong position for 1917. The vogue for plush and velvet came near cutting into velours until the latter was made into dress goods weights, now it is very strong.

**Late Happenings.**

Since November 1, coats have taken an upward jump in quantity, they are not plentiful and the tans are well taken. Figured armures are showing new life, also prunellas and poplins. Satin and crepes are combined with French serge, broadcloth and fancies for present wear. High lustered broadcloth is very popular. Plaid worsteds are selling for odd skirts as are wool velours in checks. Striped skirting takes well for the same purpose. The market is short of dress goods as jobbers will say. We are exporting serges with good profit. The demand for serges of every grade exceeds all reports remembered by the oldest salesmen of the trade.—Dry Goods.

**Chain Store Competition Severe and Difficult to Match.**

Brooklyn, N. Y., Jan. 8.—The rise of the chain store system from a few stores into the hundreds—in one case to the thousands—has been watched by the single-store retailer with a feeling of, at first, apprehension and later alarm. At first giving crockery away, it followed with stamps, a situation has now been reached where it is a matter of both chain and independent dealers meeting competition on even ground, selling their wares without the lure of presents or stamps.

That the chain stores have made inroads on the trade of the independent dealer is an absolute fact, and it has caused many of the timid ones to give up and cease trying to meet the competition.

The advantages the big fellows have over the little ones are: First, the large purchasing power, concentrated in one spot, with ready cash with which to pay; second, secrecy as to what the purchasing price is; third, packing their own trade-marked goods; fourth, a perfect system of buying and selling goods, under the supervision of experts; fifth, receiving cash for all goods sold, thereby enabling them to turn over not their own money but the manufacturer's and consumer's; sixth, doing business on about 60 per cent. of what it costs the small dealer to do the same amount of business.

Chain stores sell all the Nationally advertised goods at the price a small dealer has to pay for them, thereby drawing in an element that is looking for good goods at the least price and relying on the sale of bulk and their own packaged goods to make up the deficiency. There is a certain class of people who never buy in chain stores and others who would walk a mile to do so, and it is up to both sides to find ways and means to get either of the extremes to change their views. Can the manufacturers afford to let a few cut the prices on their goods while the others try to get a legitimate profit? It is an absolute fact that the consumer feels that when goods are cut she is not getting the same quality and quantity, but that the independent is substituting less famous goods, perhaps of good quality, in place of the well-known brands and is meeting with success. The "little fellow" is the real friend of the manufacturer; he does not advertise at cut rate and then try to push his own goods when the consumer comes into his store.

If the chain store will continue to cut prices on advertised goods, sell his own brands lower than the independent, give the quality and service, he will eventually get all that class of trade who want to buy for cash and don't mind carrying bundles; also who will put themselves to the inconvenience of going to the store for what they want.

But will the chain stores be satisfied, as they grow stronger, to sell well-known goods? No. Then the manufacturer will have to compete with them, and the public will go back to the small man again, who gives them service, credit, quality and is their friend. My suggestions are: First, let the law permitting manufacturers to maintain a retail selling price be enacted and make authorities enforce the same; second, the novelty of carrying home their goods will wear off shortly; third, the frequent changing of managers and clerks who also want shorter hours and more pay will bring up the expense account; fourth, the small man is beginning to get abreast of the times and his stores are looking more up-to-date; fifth, with so much being printed about cold storage, food adulteration, etc., the housewife will wake up to a realization that she has got to look deeper into the food question, which means comparing qualities; sixth, I feel that in the near future, everything considered, the independent will be a big competitor with the chain store on a more nearly equal basis. Henry Lohman, Secretary Retail Grocers' Association.

**Selling Goods.**

No clerk or salesman ever sold anything to anybody that he has not sold to himself first.

The salesman must first know his goods absolutely and be enthused about them before he can possibly enthruse a customer about the goods he is offering for sale. If you cannot yourself believe in the goods you are selling, drop the line and get into something you believe in. It is absolutely essential to believe in and be enthusiastic over your own goods.

If you know in your own heart the goods which you are trying to sell will not come up to the expectations of your purchaser, or the claims that are made for them, you better not sell them. Goods must come up to expectations; and buyers must have legitimate service. A sale on any other basis is only a boomerang, doing the business more injury than good.—Pumps and Supplies.

It's easier to inherit trouble than coin of the realm.

**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 " XX B Pillows - @ 9.00

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

**Grand Rapids Bedding Co.**  
Grand Rapids, Mich.

**EVEREADY FLASHLIGHTS**

Last year dealers sold 18,000,000 EVEREADY Flashlights, Tungsten Batteries and Mazda lamps. This year sales are even better.



The reason for this phenomenal showing is the quality and reasonable price of the goods backed up by extensive national advertising.

EVEREADY sales come easy. Are you getting your share? We are EVEREADY Headquarters; drop us a postal for full information.

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

**Many Lines In One Bill**

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

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

**Butler Brothers**

Exclusive Wholesalers of  
General Merchandise

New York Chicago  
St. Louis Minneapolis  
Dallas

**Overalls**  
**We Are Showing Good Values**

Men's, Youths' and Boys'. Plain Blue and Khaki, Indigo and Tobacco Stripes, ranging in price from \$2.75 to \$11.50 per dozen. Write for samples and particulars. \*\*\*

**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



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

### Train Customers in Habits of Prompt Payment.

Written for the Tradesman.

Some funny things happen to the hardware dealer. Andrews, who runs a store in a little place up near Saginaw, told me of one the other day.

The McIntyres—I'll call them that because it isn't their names—had been steady customers for years. Not a day in all those years but he'd had an account of at least \$25 against them on his books. McIntyre was a great church worker. So was his wife. In church work they believed, not merely in words, but in deeds. Faith without works was to them a void and empty form of religion.

Andrews the other day needed money to meet a draft. So, according to custom, he telephoned a number of customers who owed him accounts. Among them McIntyre. "I'll see you to-morrow," said Mrs. McIntyre.

She did.

"You see, Mr. Andrews," she explained, "we promised \$25 to the organ fund and we've only enough money to pay our \$25 to the missionary fund. So when you called up about the account, I decided I'd come right down and see you. I've got a note right here, and if you'll endorse it, we can get the money."

"That's better than nothing," reflected Andrews, as he turned over the note and picked up his fountain pen. And then he glanced at the face of the document he was about to endorse.

Instead of a note for the amount of his account, \$32.25, it was for \$25, the amount of the organ fund subscription. Far from paying him, even by note, the philanthropic McIntyre's were using his credit to meet their own charitable obligations.

"No," said Andrews, gravely. "The bank might object if I endorsed any more notes."

To the hardware dealer who has never studied this question of credits intimately, there are just two classes of credit customers, good pay and bad pay. He may subdivide the bad pay customers into sure losses and doubtfuls. But, he classifies them all according to the front they present to him. If a man puts off paying his account, he is poor pay. If he pays promptly, he is prompt and business-like. Whereas, actually, a good many poor pay customers—from the hard-

ware dealer's standpoint—are, when sized up from a variety of angles, a mixture of poor pay and good pay.

There is a young man who belongs to a certain club in his town. He is one of the managers. At the club he pays his membership fees promptly, never fails to liquidate his losses at pool, and if a club-fellow is hard up, the loan of a fiver is always forthcoming. Yet if Jones, hardware dealer, half a block down street, tries to collect the \$11.55 that has been owing him these eighteen months, the young man looks sad and talks about being hard up.

That young man is honest according to his lights, but they glow very brightly among his club-fellows and they flicker very low when he nears the hardware store.

Robin Hood of Sherwood Forest fame robbed the rich to give to the poor. Similarly a lot of people rob the tradesman in order to shine before their fellow men as good fellows, philanthropists or public spirited citizens.

Again, I know a man who pays his taxes promptly on the last day of the time limit. He has never neglected to liquidate his gas bill within the discount period. Yet there are other bills which have been standing with tradespeople for two years. In that time the man referred to has taken on a lot of other obligations not absolutely necessary and has met them promptly—yet these old bills still remain unpaid. Similarly, there are any number of people who will pay certain merchants promptly at the end of each month, yet will let other accounts of whose existence they know run on, month after month.

It is all a matter of ideals and education. In the first instance the debtor cherishes some more or less concrete ideal of social obligations, which makes them in his eyes more pressing than ordinary store debts. In the second instance the amounts which carry a nominal discount up to a certain date seem more pressing than other accounts which will be the same a year from now as they are to-day. And again, the account which is rendered promptly at the end of every month may strike the recipient as a more pressing obligation than the account that is never rendered until asked for. So, in another phase of credit, it is easier to spend money for the things you desire and haven't got than to pay for those you have had charged and have worn out long ago.

There is a double moral in all this for the hardware dealer who is now starting on a new year which he wants to make the best year in his history.

The first moral is, that many people are poor pay who need not be poor pay; that lots of folks could pay their debts if they regarded them seriously.

The second moral is: that it is possible in the majority of such instances to secure prompt payment by emphasizing upon the customer's mind the fact that debt is an obligation. In other words, educate him into the habit of prompt payment.

It's an easy thing, often done, for the merchant to declaim against poor pay customers, and to find fault with trade conditions; but a little firmness applied at the right moment would cut the average tradesman's credit troubles in half.

Just as an instance: I knew a man a number of years ago who most of the time owed his grocer an account running between \$75 and \$150. He never made payments except when called upon, and not always then, and I doubt if he ever absolutely cleared that account off the books. On the other hand, his dry goods man never failed to secure prompt settlements, although the dry goods bills ran pretty large.

The difference was just this. The grocer rarely if ever rendered an account. On the other hand, the dry goods man sent in his account promptly at the end of every month. With it he sent a note, dated for one month, covering the account; and added a request to the debtor to sign and return the note promptly. The debtor never failed to return the note, and

never failed to meet it when it fell due.

True, a note in many cases is not the most satisfactory form of payment; but in this instance the dry goods merchant was shrewd enough to convert the obligation from a mere account on his books into a piece of negotiable paper held by the bank—and the debtor's psychological process did the rest.

The debtor's attitude toward his account is often determined to a large extent by the merchant's attitude. If

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FURS AND TALLOW

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Use Half as Much

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Wholesale Hardware

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Grand Rapids, Mich.



you run a credit business, you must take your chances on bad debts; that is a part of the game. But don't increase those chances by assuring the debtor that he "can have all the time he wants," as some over-generous or over-anxious hardware dealers do. Rather, educate him in the habit of regarding that account on your books as an obligation which in the regular course of business must be met at an appointed time.

Don't offer credit. Rather, wait until the customer asks for it. Then specify that you desire a settlement by a certain time—weekly, fortnightly or monthly. Render the account promptly at the specified time, and if it is not paid, make a personal call. It is not necessary to say: "Pay up or I'll sue you," but it is not difficult, on the other hand, to explain that you need the money in your business and that you counted on this particular sum being available at this particular time because the debtor had given you to understand that it would be available.

That is one of the great things in handling credits: to put the onus every time on the debtor. Another is, to get after him, tactfully but firmly, the first time he fails to pay. By so doing you're helping to educate him to regard that debt as a serious obligation. Let him go, and he'll look on it as a something that doesn't matter, to you or to him.

Victor Lauriston.

**Traveling Men Should Make Their Influence Felt.**

Coldwater, Jan. 8—I would certainly be ungrateful to permit the kind words and well wishes of George Gallop in your last issue to go unheeded. It is unfortunate for the fraternity that we do not have more such men in our midst—men who are never too busy to see an opportunity and find time to perform a duty.

Just at this time when all roads lead to Lansing a few guides would not come amiss and many an act at this time may bring its reward, if we could only find the time to interest ourselves in the common cause. The railroads have already served notice of their intent and purpose. While they may be justified in asking aid from the Legislature, I fail to see any sane reason why the traveling man should be the goat, but unless we get busy it will mean dollars and cents out of the pocket of every traveling man within the next six months by reason of a 2½ cent fare bill. Just why the railroads pursue the course they do in attacking the men who give them 90 per cent. of the passenger traffic and the great bulk of the tonnage is a mystery to many and while they, no doubt, are entitled to additional revenue in keeping with the general advance along industrial lines, they should devise some means beside taking the earnings from those most beneficial to their cause. Personally, I would be perfectly willing to grant them 2½ cents or even 3 cents fare with the old time rebate mileage privilege, and this should be granted them without an effort.

There are other matters in which every man who carries a grip is interested and it is up to them to show the representatives from their respective districts to what extent they are interested in their deliberation and how it is possible for them to build a monument to their achievement in the cause of our 25,000 traveling men and their families. With 1917 holding out to us unlimited possibilities, let us lay aside all personal ambition and work for one common cause and let that cause be the one that

will work to the best interests of all. Let us set out with the determination to help them that help us and to bring the spirit of the law into action against those who defy our rights and privileges. Boys, the opportunity is yours. Your time is limited. If you are successful, let us feel grateful; if we fail, let us take our medicine and hold our peace, for none will be to blame but ourselves for our indifference or lack of interest.

The Grand Legislative Committee is busy in your cause. Lend them your assistance and show them your appreciation of their efforts. John A. Hach, Jr.

**Initial Letter From the Maple City.**

Adrian, Jan. 8—Dear readers of the United Commercial Travelers and fellow travelers: Take your Michigan State map and locate Adrian, known as the Maple City, situated in Lenawee county, it being the county seat. Said county is considered one of the richest in agriculture in the United States.

Gentle reader, I am not in the real estate business. I merely want to say a word in regard to Adrian Council, No. 420. This Council is one of the liveliest for its size in Michigan. Although small in numbers, it is mighty when it comes to good fellowship. The meetings are always well attended and when it comes to the social features they are in a class by themselves.

Last Saturday night they gave the biggest party of the season. It was not confined solely to the U. C. T.'s, their wives and sweethearts, but the invitations included travelers who do not belong. Here is where the good work begins in showing the outsiders one of the real values of such an organization. At 8:30 the fun started with cards, after which an elegant lunch was served. After all the belts were extended to their greatest capacity, the floor was cleared and the remainder of the evening was spent at dancing. At 12 all hands quit, bidding all good-night and everybody requesting everybody else to be on hand at the next social which will be given sometime in February. The entertainment committee did themselves proud in preparing such an elegant evening's entertainment for their fellow travelers. The committee is composed of the following: L. D. Johnson, chairman, ably assisted by Mr. and Mrs. J. Harris and Frank Delano. The offers of No. 420 are:

- Senior Counselor—George Abbott.
- Junior Counselor—George Fisher.
- Past Counselor—William Luck.
- Page—Howard Barnard.
- Conductor—Sam King.
- Sentinel—George Eagen.
- Secretary and Treasurer—Earl Kunej.

The latter quit traveling several years ago and is to-day one of the most successful greenhouse men in this part of Michigan.

Don Abbott, only son of George Abbott, present Senior Counselor of Adrian Council, is seriously ill at his home with typhoid fever. He was brought home from Ann Arbor last Friday, where he is attending school at the U. of M. X. Y. Z.

**Boonlets From Bay City.**

Bay City, Jan. 8—C. E. Gould, Western representative of the Sommers Match Co., Saginaw, attended the annual meeting and banquet given by the company at the Bancroft Hotel. While in Saginaw he and Mrs. Gould were the guests of Mr. and Mrs. Henry Zirwes. They were also entertained over Sunday by Mr. and Mrs. F. G. McCloy, of Bay City. Mr. Gould returned West Monday night. Mrs. Gould will follow in about two weeks.

Sam Anker, the well-known landlord of the Holland Hotel, East Tawas, suffered a stroke of facial paralysis last Wednesday. His condition for a time was quite serious, but has improved so as to be able to attend to a portion of his business.

George Sanford, son of Landlord Sanford, of the Hotel Twining, killed two large wildcats last week in the Augres swamp. He collected \$3 bounty on each

and then sold them to a traveling man for \$6, which made a very good business for one day.

The general stores of Frank E. Burton and the Wright-Carson Co., of Gladwin, were destroyed by fire New Year's morning. The loss of Mr. Burton is estimated at \$9,500 and the Wright-Carson Co. at \$12,000.

John Gaspie succeeds James Leslie as landlord of the Star Hotel, Whittemore.

C. B. Oaks, who conducts a general store at Mio, met with a serious accident a few days ago. While going down stairs he fell and fractured several ribs and was otherwise injured and at last report is threatened with pneumonia.

Joseph Bresette, of Bay City, succeeds B. K. Brackenberg in the management of the Augres Hotel. Mr. Brackenberg will return to his former business, that of fishing. W. T. Ballamy.

**Salmon Bringing Big Prices on Columbia River.**

It is evident that salmon will not be remarkably cheap next season, so far as the Columbia River is concerned. Reports from that section state that salmon fishermen are being offered contracts for their spring catches of chinook salmon by canners along the Columbia River on a basis of 10½ cents a pound for chinooks. Seven and a half cents was considered the top heretofore. Chums and dog salmon, ordinarily not taken at all by the canners, are now being eagerly sought at 30 and 35 cents apiece. Four or 5 cents apiece was the highest price paid heretofore.

Astoria, as well as Seattle, appears to be salmon mad. Everything which fishermen can catch in this line is quickly gobbled up and at the highest prices ever known. At this season of the year the dog salmon are filled with eggs and there is little meat to them. They are hardly worth catching, and yet fishermen operating around Seattle have been making big money this year. Generally these sell in Astoria at 5 cents and this year they have brought a dime. Lately an Astoria fish company has been paying 30 cents, but on Puget Sound they are digging up 65 cents, and these fish weigh only eight to ten pounds.

There was a time when a fool was a man who didn't know anything. But nowadays a fool is usually a man who knows it all.

**ROOFING BARGAINS**

We offer 1,000 squares High Grade Roofing in 10 square lots at present factory car load price with a 10c to 25c advance in sight.

- 1 Ply Rubber 85c, 2 ply \$1.10, 3 ply \$1.35.
  - Red or Green Tile Coat Shingles \$4.50.
  - Roof Coating 22c gal. can. Roof Cement 35c gal.
  - 4 lb. Roof Putty \$3 doz., 6 lb. Furnace Cement 25c, Asbestos Cement \$1.50 bag.
- VanDervoort Hardware Co., Lansing, Mich.

**Mr. Merchant,**

If you need a new Store outfit or just a scale or desk or perhaps a new showcase, our business is to sell you these goods at the right price, either in new or used goods.

We aim to make all our customers, satisfied customers.

**Grand Rapids Store Fixture Co.**  
7 Ionia Avenue N. W.  
Grand Rapids Michigan

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

**TAKING INVENTORY**  
Ask about our way  
**BARLOW BROS.** Grand Rapids, Mich.

**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.**  
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**Sand Lime Brick**

- Nothing as Durable
- Nothing as Fireproof
- Makes Structures Beautiful
- No Painting
- No Cost for Repairs
- Fire Proof
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**Brick is Everlasting**

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**Grand Council of Michigan U. C. T.**  
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 Grand Junior Counselor—John A. Hach, Jr., Coldwater.  
 Grand Past Counselor—Walter S. Lawton, Grand Rapids.  
 Grand Secretary—Maurice Heuman, Jackson.  
 Grand Treasurer—Wm. J. Devereaux, Port Huron.  
 Grand Conductor—W. T. Ballamy, Bay City.  
 Grand Page—C. C. Starkweather, Detroit.  
 Grand Sentinel—H. D. Ranney, Saginaw.  
 Next Grand Council Meeting—Bay City, June 1 and 2, 1917.

#### None So Blind As Those Who Cannot See.

Mears, Jan. 8—I wonder what I ever did in my innocent past that I am cursed with the faculty of being ever misunderstood. I am always getting in wrong. Some people can't control their ears. Others can't make their eyes behave and I, unfortunately, cannot be understood, no matter what my intentions are. When it came to make the usual New Year's resolutions, I found myself against a snag. Being absolutely perfect, it was impossible to swear off anything, so I made a vow that each day I would try and do some kind little act for any poor misguided traveling man who was unfortunate enough to cross my path. To-day Mr. Welton called on his Mears trade and on arrival in the store phoned to Hart for a rig to take him to that city for dinner (we have dinners at midday in the hick towns yet, if the neighbors bring anything in). Then Mr. De Kipper and Milt. Steindler told him to change it to a double rig, as they wished to go to Hart also. He did so. The two gentlemen and Milton Steindler then left to call on a decent man, (Here is where I land one on myself, see?). The phone rang and I answered the livery man who wanted to know what to do, as the single rig had left before he could exchange the rigs. I told him to let it go until I called up later. The rig arrived just as Milt. came back, so I told him it was arranged that he take that and the other two gentlemen would go in the next one. I was kind enough to see Milt. didn't waste any time in disappearing. I guess the other two waited impatiently until hunger made them angry. They then came up to my shack. As I saw them coming I phoned for another rig. Kind and thoughtful act for me—of course unappreciated. I notified them that Milt. had left in the first rig and it seemed to peeve Erny, as he flew to the phone—if a fat man can fly—and angrily enquired of the liveryman, "Who in thunder ordered a rig, Steindler or Welton?" As De Kipper and Erny both tried to talk to Archie at once, it must have sounded like a family quarrel at the other end. Do you suppose getting a cold dinner or riding in an open rig when he has ordered a nice springy closed cutter would peeve a man? As Erny said, "I wouldn't care if it was anyone but Steindler who put that over." Well, he can be satisfied. It wasn't Steindler. I am sorry for the unfortunate ones, but am happy I could do a favor to anyone, even if it was only Milton. I am sure Milton is blameless and no fault can be put onto me. I certainly did enough good acts to furnish a gang of lumber jacks,

But was I appreciated by those two men? Not at all and if they ask me to put myself out for them again, that's the time I break my resolution. I feel as if I did enough this day to last through the week. If any other traveling man wants to go to Hart this week he can walk for all the assistance I will offer. For my noble intention, what do I get (Will find out when Erny reads this. Hope I won't get what I have coming?) I got the darndest joke on Earl Warren. He told me the price of the Tradesman had doubled on account of the advance of paper. Do you know that poor simp didn't know the Tradesman was worth double because I was contributing again.

Conceit, thou art a jew(h)ell.  
 If Jim Goldstein can show as much conceit in a week as C. K. can in a second, I will treat the first fat traveling man I see—Mr. Coffee and Glen Finch barred. Chronic Kicker.

#### Grocers in Politics Heavy in the West.

Apparently the grocer has been taking the advice of some of his leaders that he get into politics in dead earnest. Just how much the grocer himself had to do with it as a grocer may be debatable, but the fact is none the less significant that in three great Western states the grocers have strong outposts in the state governments.

California has the most notable good fortune, for as soon as Gov. Hiram Johnson resigns to take up his duties as United States Senator his chair will be filled by Lieut. Gov. William D. Stephens, who spent most of his life as a grocer and has not forgotten it. Mr. Stephens resigned as Congressman to become Lieutenant Governor on appointment after the death of the late Walter Eshleman. He was formerly a grocery man in Los Angeles, member of the firm of Carr & Stephens. They owned several first-class stores in the best districts of Los Angeles.

Mr. Stephens has proved his loyalty not only to the grocer but when in Congress stood up for the right. The Lieutenant Governor was also a traveling salesman before he became a grocer and as such became intimately acquainted with many grocers and their needs.

State Secretary George M. Peterson has been a State Senator in Minnesota for some time. State Secretary Leon Hattenbach of Colorado has just been elected a State Senator.

#### Refreshing Note of Human Gratitude and Gladness.

My sun has passed the meridian and is moving with rhythmic and deliberate stride toward the Western horizon, beyond which lies the alluring world of mystery and wonder.

As I look back over the years I

feel that I should say a liturgy of thanksgiving to Fortune for the lavishness of her bounty toward me. She has not always consulted my desires nor humored my moods. I have found her to be more a Stoic than a Sybarite in her manners and methods. She has made me pay with a sufficient liberality for the many felicities I have enjoyed through the grace of her favor. In the things of lesser importance the mysterious Providence that rules over the affairs of men has been frugal with me; but I have been blessed beyond measure in the one treasure of priceless significance, the treasure of life. I have lived!

Joseph Anthony Milburn.

#### A Key to the Infinite.

Work touches the keys of endless activity, opens the infinite, and stands awestruck before the immensity of what there is to do.—Phillips Brooks.



### Signal Mountain Hotel

Signal Mountain, Tenn.

Two Thousand Feet Above Sea Level

Open All the Year

Reached by the Palace Cars  
of the Chattanooga Traction Co.

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

### Hotel Charlevoix

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EUROPEAN PLAN

Absolutely Fire Proof

Rates, \$1 for room without bath;  
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Grinnell Realty Co., Props  
H. M. Kellogg, Manager

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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.

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

### BARRY HOTEL

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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

### CUSHMAN HOTEL

Petoskey, Michigan

LEADS ALL THE REST

W. L. McMANUS, JR., Proprietor

One Day Laundry Service  
Send your linen by parcel post

## 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.



**Gabby Gleanings From Grand Rapids.**

Grand Rapids, Jan. 8—The Hotel Grant at Grant, has been all refurbished and put in very nice shape by the new landlord, R. H. Grille, and all traveling men are now assured of a good meal and a good bed to sleep in.

The Furniture Temple grill opened last week and is furnishing a noon lunch for the patrons of the Temple exhibitors, representatives and buyers that is certainly a credit to the management of the Temple.

The Pot Luck dinner Saturday evening, Jan. 6, at the U. C. T. hall under the able management of the committee of Grand Rapids Council proved one of the grandest successes ever pulled off by the Council. A big crowd was there and everyone had the best of a good time. The music for dancing furnished by Mrs. John Christiansen, pianist, Rubert Cain, violinist and Charlie Perkins as caller, proved one of the hits of the evening. Those who did not want to dance passed a pleasant hour playing cards in the parlor. A special request was made by many to hear the "Ray of Hope" lecture given, so the hall was darkened and Past Grand Counselor W. S. Lawton operated the stereopticon picture machine and Past Grand Counselor John D. Martin gave the lecture. It proved very interesting to the ladies. Mrs. Gish favored the audience with some beautiful renditions in the highly artistic manner for which she is famous.

Ed. Krusenga, manager of the local branch of the National Grocer Co., is anxious for the advent of the fishing season, so he can use the fishing outfit recently presented to him by the traveling, office and shipping forces of his house.

Frank Jewell is a many sided man who acquires himself well in every walk of life. Not content with being a successful wholesale grocer and hardware jobber, a shrewd banker, an expert lumberman, a capable executor, an admirable residuary legatee and an all round good fellow, he recently added to his many other accomplishments that of automobile extractor. All of which goes to prove that, with all the other achievements to his credit, he is the apex of ideal citizenship—a good neighbor, ever ready to extend a helping hand to a brother in distress.

John D. Martin is in deep mourning these days. The Grand Rapids Herald published his picture the other day without a carnation in his buttonhole.

Wilbur Burns says he has more customers on his books than he expected to have a year ago.

S. D. Pond is now the oldest merchant in Allegan, having conducted the jewelry business for forty-four consecutive years. Mr. Pond bears his years gracefully and is gradually rounding out a half century business career with great credit to himself and with very general satisfaction to his customers. His initial stock was purchased on credit through the kindness of a friend who has long since gone to his reward.

F. J. Miller has sold his hotel equipment at Niles to A. L. Wilcox, of Benton Harbor, who has taken a lease of the building in which there are thirty furnished rooms. Mr. Wilcox is an experienced hotel man, and was proprietor of the Higby House, at Benton Harbor, for years.

The site of Flint's new hotel was purchased last week and the title to the large plat at the junction of North Saginaw and Detroit streets, facing Second avenue, is now in the name of the Citizens' Hotel Company. It is expected that the W. E. Wood Construction Company will begin actual building work there as soon as the weather will permit, with a view to completing the new structure before Christmas. The first annual meeting of the stockholders of the new company was held and the men who previously had been acting temporarily in the interests of the stockholders were chosen directors. They are: F. A.

Aldrich, A. G. Bishop, C. S. Mott, J. D. Dort, F. A. Beard, W. W. Mountain and J. G. Warrick. At a subsequent meeting of the directors Mr. Aldrich was elected President, W. W. Mountain, Vice-President, J. G. Warrick, Secretary, and A. G. Bishop, Treasurer. The new company has been incorporated with a capital of \$300,000, with the stock practically all subscribed. This capital probably will be increased to \$400,000, in which event it is planned to mortgage the proposed hotel structure for \$250,000 or \$300,000 in order to complete it. If it should be decided to continue the capital at \$300,000, it will be necessary to issue bonds to the extent of approximately \$400,000, as the building and site will cost in the neighborhood of \$650,000.

Walter S. Lawton has called a meeting of all the good roads advocates among the local councils of the State, including the Grand Executive Committee, to be held at the Downey House, Lansing, Tuesday, Feb. 6.

The annual conference of the salesmen of the Carpenter Cook Company, was held at Menominee last week. This company has in twenty-five years obtained a commanding position in Northern Wisconsin and the Upper Peninsula of Michigan, and to-day its sixteen traveling men cover a wide territory. The year 1916 showed more than a two and a half million dollars business for the company, not including the activities of the Michigan Candy Co. and the Michigan Coffee and Spice Mills, auxiliary concerns. This showing is remarkable, in view of the fact that the high mark for previous years fell a little short of two million dollars. The 1916 business of the Michigan Candy Co. showed a record breaking increase, there being more employes at work during midsummer in 1916 than have heretofore been employed during the rush season previous to the holidays. This year an addition is to be built to the candy factory which will double its already large capacity. The Michigan Coffee and Spice Mills showed a large increase of business in 1916.

John A. Hach is more optimistic than most of the traveling men on the subject of our relations with hotel keepers as a class. John read a paper before the bonifaces at their recent convention at Detroit and subsequently stated that he was greatly delighted over the pleasant reciprocal relations he succeeded in establishing between them and the traveling fraternity. Before the echo of John's voice had died out, the hotel men adopted a resolution to increase prices 20 per cent. If this is "pleasant reciprocity," it will strike the average salesman that the less we have of it the better. By the way, why isn't Mr. Hach's paper printed in the Tradesman? It would please many of us to read for ourselves what John said to the hotel men to secure such prompt and summary action on their part.

**New Plan For Solving High Cost of Living.**

It has been calculated by a German philosopher that a single grain of wheat produces fifty grains, and that these fifty will produce fifty more, and so on. Thus he finds that the grain would develop in the following way: In the second year, 2,500 grains; third year, 125,000 grains; sixth year, 15,625,000,000 grains; twelfth year, 244,140,625,000,000 grains. The third year's crop would give 300 men one meal, leaving enough bran to feed eight pigs for one day. The produce of a single grain in the twelfth year would suffice to supply all the inhabitants of the earth with food during their lifetime.

Some people do odd things in trying to get even.

**Jaunty Jotting From Jubilant Jackson.**

Jackson, Jan. 8—With some business men it would seem that the wheels of commerce cease to turn. It is surprising how many merchants come to the place where they live in the past and continually harp that present conditions are demoralized and the day for prosperity is passed. It really is depressing to be in their presence. It is true that conditions change and methods have to be revised, but let us never lose sight of the fact that the wheels of commerce will always continue to turn and most of the time with ever increasing velocity. This is the view of the optimistic merchants or firms and this is the vision which brings business and profits from January to January when backed with work.

M. & J. Lincoln will have been in business twenty-one years in Jackson on the 21st of next month, and they have never reached the place where things did not look promising to them. This twenty-one years has been a period of continual growth from a start of \$450 of their own and \$50 borrowed to make the partners equal owners. Thus it was that Matt. H. and Fred A. started twenty-one years ago in a little store on Stewart avenue in a small building. They had not been in business long before they conceived the chain store idea and took in their other two brothers, Stephen T. and Charles C., and for several years they have maintained three stores, all of which do a good business and are on a substantial basis. While they are known as grocers, they also have a large wood and coal yard and besides handle meats and provisions. They are financially strong and in a position to take advantage of favorable market conditions in buying. Quantities are no hindrance to them if they secure the price. These brothers all have one characteristic in common and that is work. They have always made it a point to personally keep in close touch with their customers. This has worked to their advantage, not only in selling but collecting as well, and has contributed largely to their success. They are brothers in the true sense of the word and their business relations seem to be ideal. They equally share the credit of their prosperity. In fact, to an outsider, it would almost seem, by the way they supply each other with merchandise, that they hold all things in common. So long as they stay in business the firm of M. & T. Lincoln will never "wax old" or see any let up. Matt. himself has been for many years a constant reader of the Tradesman. He says the day the Tradesman comes he takes it home and it is always read from cover to cover, bankruptcy proceedings and all. The brothers all keep posed on the markets through the Tradesman.

Carl Alban, the Summit grocer of Ypsilanti, says that business is coming his way and he will soon have to enlarge his store in order to take care of it.

There seems to be no let up in the demand for houses in Jackson and the city continues to grow.

With the high price of paper sacks and tin cans, it would seem that the merchant could increase his profits on coffee by selling it in bulk. By making his own blends and getting away from advertised brands, greater profits could be secured for the grocer and greater satisfaction for the consumer. Spurgeon.

**Flakes From the Food City.**

Battle Creek, Jan. 8—Ground has been broken and a good start has been made upon the erection of the new terminal depot of the Michigan Railway Co. The building is expected to be completed by June 1. It is located in the midst of most of Battle Creek's antiquated business blocks and we sincerely hope the owners of the same will "do as the Romans do"

and be with the Railway Co. in improvements.

E. W. Morehouse, who formerly conducted a grocery at Washington Heights, has sold his business to Edward Cassidy, who comes here from Lacey. We sincerely wish Mr. Cassidy success.

A modern retail bakery is being installed by the Olympic cafe owners here in the building formerly occupied by the Browell Hardware Co. We are told that this will be the finest interior decorated bakery in the State and we hope it is, for it adjoins the finest meat market in the State, that of Bender Bros.

The Hoffmaster block, on West Main street, is being remodeled after the plan of modern store buildings and will be ready for occupancy within a few weeks.

Repairs and remodeling to the extent of \$10,000 are being done to the Cushman Auto Sales Co.'s building here. Fords are not out of style yet.

The Maltby Engineering Co. is making ready to launch a National campaign on its new product, a spray primer for automobiles. Judging from the success the invention has had locally, Battle Creek will soon be the home of another "world's largest."

Now is a good time to weed out that dead stock from your goods on hand and also a good time to dispose of it.

Spring must be coming. Candidates for offices are announcing themselves.

By the next issue of the Tradesman Battle Creek may be larger by 1,500 inhabitants. The village of Urban-dale, two miles from Battle Creek's business center is deciding the matter of annexing to Battle Creek during the present week—and we're figuring pretty strong on the 1,500.

Christmas swapping and resolution making are in order now.

Otto L. Cook.

**Look Out For William Malone.**

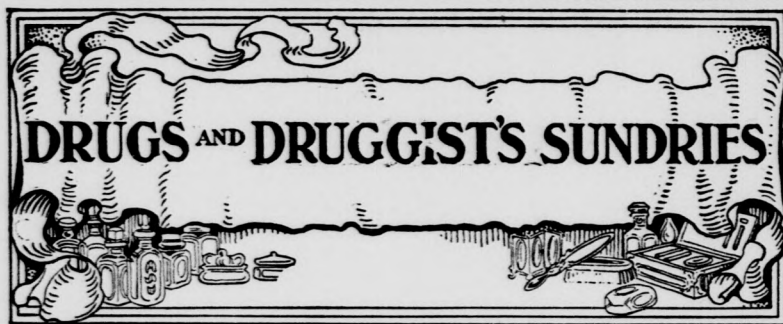
Saginaw, Jan. 8—William Malone, about 24 years old, living in South Saginaw, was arrested last Saturday at Tom Ryan's grocery, 130 North Jefferson avenue, and is being held at Central police station charged with the forgery of two checks, each for \$10.50, one of which was successfully passed and the second of which caused his arrest.

It is claimed Malone, in payment of a bill of \$3 for half a ton of soft coal, tendered to L. C. Smith & Co. a check for \$10.50, made out apparently by the firm of Seeman & Peters and payable to "Dan Brown," under which name he posed. Later he attempted to cash another check, for the same amount, made out apparently by the Cornwell Company in favor of the same "Dan Brown," at the Ryan grocery, representing himself to be an employe of the Cornwell concern and saying that the check was his pay check.

Mr. Ryan's suspicions were aroused and, saying that he would go to the store next door to secure the money, he went out and called the police, who took "Dan Brown" to Central station, where Chief Kain and other officers recognized him as William Malone, with whom they had had previous dealings.

Upon investigation it was learned that neither the Cornwell Company nor Seemann & Peters had made out any check to any "Dan Brown" and that the checks Malone had offered were forgeries. L. C. Smith, of L. C. Smith & Co. was called to the police station and identified Malone as the "Dan Brown" for whom he had cashed the check. Both checks were made out on regular blank forms used by the firms whose names were used. According to the police, Malone has been taken in before on various petty crimes. A warrant for forgery has been secured on him.

If you want a middle aged woman for housework you should advertise for a girl.



Michigan Board of Pharmacy.  
**President**—E. T. Boden, Bay City.  
**Secretary**—Charles S. Koon, Muskegon.  
**Treasurer**—George F. Snyder, Grand Rapids.  
 Other Members—Leonard A. Seltzer, Detroit; Ellis E. Faulkner, Delton.  
 Examination Sessions—Hotel Tuller, Detroit, January 16, 17 and 18; Press Hall, Grand Rapids, March 20, 21 and 22.

Michigan State Pharmaceutical Association.  
**President**—C. H. Jongejan, Grand Rapids.  
**Secretary**—F. J. Wheaton, Jackson.  
**Treasurer**—John G. Steketee, Grand Rapids.  
 Next Annual Meeting—Grand Rapids, June 19, 20 and 21, 1917.

Michigan Pharmaceutical Travelers' Association.  
**President**—Fred L. Raymond, Grand Rapids.  
**Secretary and Treasurer**—Walter S. Lawton, Grand Rapids.

#### Pharmacists Broadening the Scope of Practical Pharmacy.

Within the last decade great changes have taken place in medicine and pharmacy. You all know the tremendous progress made in the field of medicine. Has pharmacy kept pace with the advances made by its sister profession? When I speak of pharmacy I have in mind not theoretical pharmacy, not the science of pharmacy proper, which, as we all know, is making great steps forward, but the practice of pharmacy, its functions and its use by the pharmacists as a profession and as a means of earning a livelihood. With the ever-increasing competition and in the face of the difficulties to make his pharmacy pay, the practical pharmacist, in attempting to imitate business methods of other merchants, oftentimes brings down pharmacy to a condition of "practically no pharmacy." He branches out into side lines that distract his attention from pharmacy proper. When we glance at the show windows of the modern drug store and look at the display of alarm clocks, kodaks, cigars, candies, stationery, school supplies, souvenirs, hardware, and even fruits, we are scarcely aware that we are passing a drug store, if it were not for the colored globes, and even that mark of identification is now discarded by the chain stores.

I will not question the propriety of handling side lines of general merchandise from the point of view of the professional pharmacist. In my opinion, it is perfectly legitimate to sell in a drug store everything the public calls for, provided the business is conducted in a dignified and not to the exclusion of real pharmacy. Especially is it true of the useful lines of goods that have proven well their compatibility with the stock of the pharmacist of the past as well as with that of his present day successor, such as perfumes, soaps, toilet waters, rubber goods, sponges, brushes and the like. But are all side lines a profitable business

venture? After a careful study of the question we will find that, while side lines were profitable sellers in former years, the number of articles that are selling now with reasonable returns is rapidly decreasing. The financial condition of the average pharmacist is such as not to permit him to carry a large stock of the daily increasing variety of goods, hence he can make no attractive displays, can offer no assortment of goods to choose from and has no complete lines. The result is that this business of his is being gradually undermined by the special stores, the department stores and the chain stores, the giant druggists who, with their unlimited capital, with their tremendous purchasing power and their up-to-date business methods, are monopolizing commercial pharmacy and threatening the very existence of the small druggist. This is especially true of our large cities.

The problem we are to-day confronted with is: what can be offered to the practical pharmacist in lieu of the unprofitable side lines? As an elevating, professional and lucrative succedaneum, I beg to suggest clinical laboratory work, a field closely related to the pharmacist's profession, a scientific side line, that brings both additional revenue and considerable prestige.

I shall endeavor briefly to illustrate that there is a demand for the work and that the pharmacist is both fit and equipped to perform such work.

The modern practitioner of medicine, unlike his predecessor, in order to make a diagnosis, is not satisfied merely with the feeling of his patient's pulse and looking at his tongue. He has now other means for the purpose of making a correct diagnosis besides the physical examination and the symptoms of the patient, and that is by examining his vital fluids, his excretions and secretions. A physician to-day can no more practice medicine successfully and properly diagnose diseases without first applying clinical tests than a surgeon can operate without the necessary instruments. At present the physician partly makes the examinations himself and partly sends the work to the commercial laboratory, if there happens to be any in his vicinity. The time is not far distant when the physician who has neither the time nor the facilities and proper technique to do the work himself will be but too glad to place it in the hands of one who is competent to perform it, and that one is logically nobody else but the pharmacist.

We must not lose sight of the fact that originally the physician was his own dispenser. Both medicine and pharmacy belonged, so to speak, to one person, until the two subjects were

gradually divided into distinctly separate professions. The right and title to diagnose and treat diseases belongs to the physician, and the pharmacist lays indisputable claims on the preparing and dispensing of the medicines prescribed by the former. These claims on the part of the pharmacist should be extended further, so as to embrace the new field of clinical and bacteriological work, if in order to do justice to his patient, the physician had to relegate the dispensing of medicine to the pharmacist, he will certainly, for the same reasons, have to turn over his clinical work to the one who can perform it better than himself. The pharmacist has been the helpmate of the physician as his dispenser; now let him become also his clinical chemist and be as ready to engage in that line of work, as he is now equipped to do prescription work.

It is evident that this work comes within the domain of practical pharmacy, for if it were foreign to the calling of the pharmacist a chapter on diagnostic reagents should have no place in the pharmacopoeia. These reagents were not put there by the Revision Committee as an ornament, but for the use of the pharmacist, who, by virtue of his close association with the physician and his knowledge to handle test tubes, burettes and reagents can make good use of them, is best fit to pursue the work and to advance with it.

The chemistry he is taught in the college of pharmacy should be of great help to him. Most of the colleges give him the necessary training by teaching chemical and microscopical examination of urine, milk, etc. Some also have a fair course in bacteriology.

But, if to become fully able to handle all the work expected of a first-class clinical laboratory the pharmacist would have to broaden the scope of his knowledge by taking special courses in clinical pathology and bacteriology, there is no reason whatsoever why every pharmacist should not begin the work with urine analysis, which constitutes fully 50 per cent. of the work in the average laboratory. He can creditably perform the examination of urine with the utensils and reagents that should be found in a properly equipped pharmacy, with but a small addition of a few apparatus and chemicals specially employed in urinary work, which would necessitate a trifling outlay of money. The only relatively expensive item is the microscope, but the investment would show good returns in a very short time.

Beginning with urine analysis, by constant application and with the aid of literature on the various subjects one becomes interested in the work, acquires experience and technical knowledge, and can gradually take up the examination of blood, sputum, smears, cultures, gastric contents, milk, and so on. Nearly all the work, with the exception of complement fixation tests and autogenous vaccines, could be mastered in a reasonably short time and carried out successfully in the drug store.

It is to be expected also that our schools of pharmacy will eventually

realize the situation and, governed by the law of supply and demand, will include in their curricula full courses in clinical pathology and bacteriology.

The manner in which the work can be carried on and developed depends largely upon location, environments and the ability of the pharmacist. Some may use it as an adjunct to their prescription department; others, especially in the large cities, may make a specialty of it. Whichever course is followed, the results will always be gratifying.

It is needless to enlarge upon the moral effect that this line of work will have in raising the professional standing of the pharmacist, both in the eyes of the public and in the estimation of the physician. He will be looked upon by the public as a scientific man when called upon to make a puncture in a finger for a drop of blood to be examined; he is certainly not considered so when he hands out a package of razor blades or a glass of ice cream soda. As to the physician, he will certainly be more than pleased to learn that the pharmacist has entered that field of work. He will hail the new order of things with delight and satisfaction when he will be able to send to the drug store in the evening a throat culture and ascertain early next morning by telephone whether it is a case of diphtheria or not. At times some clinical data are wanted while the patient is undergoing an examination, and what will be more gratifying to the physician than to know that the pharmacist downstairs can be relied upon for a quick report on a blood count or a smear examination, while he is waiting at the bed side of the patient. Through this work the pharmacist and the physician will be in constant communication with each other. The physician will cease to look condescendingly upon the pharmacist as a plain dealer in drugs with some quasi-professional pretensions, but will consider him a man of equal professional standing, whom he can consult on matters pertaining to medicine, particularly on clinical diagnosis.

Joseph Weinstein.

#### The Good Old Post Card.

In determining the amount of money you will spend for advertising this month do not overlook the advertising value of a post card on which is printed photograph of the front of your store. The cost of such postal cards ordered in quantities of 5,000 will not be excessive. Several firms make a specialty of this line of printing. The editor of this paper can give you their addresses. If preferred, the interior of your store can be shown. When photographs are good and the printing is done in colors, postal cards make a neat advertisement. They are especially suitable for mailing to lists of prospective customers.

**Heystek & Canfield Co.**  
 Wholesale  
 Wall Paper      Paints  
 Window Shades      Factory Supplies  
 GRAND RAPIDS, MICH.

# The Best Vanilla

Obtained from genuine Mexican Beans, and costing twice the next best substitute, gives PIPER'S VANILLA ICE CREAM its smooth, dainty flavor.

Only Mexican Bean Plants grown in the soil of Old Mexico are capable of producing the genuine, high-grade Mexican Vanilla. No other plant or soil gives exactly the right combination. The true Mexican Bean Plant does not yield a crop till over five years of age, which helps to make this bean the most costly on the market; while the large quantities of expensive alcohol required to extract the crude Vanilla still further increase the cost.

Bourbon and Tahiti Beans yield a very inferior grade, while Tonka, and even coal tar preparations, are extensively used as substitutes. But all have a strong and more or less repulsive taste, while the true Vanilla possesses a delightfully smooth, rich and delicate flavor.

Nothing but the Genuine Mexican Vanilla is used in PIPER'S—The One Best Ice Cream. Where good flavor will make, and poor flavor break, not only your fountain but general business as well, it's only common sense to get the Best.

Write for our agency proposition.



**Claude G. Piper**

Wholesale Distributor

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

Both Phones 2388

## 1917

The year 1916 is now a thing of the past and all that has occurred during that period of time becomes history.

In the midst of the best business conditions that this country has known in many years, we step over the line into the year 1917 and face what we believe to be another year of good business.

There never was a time when general conditions were possessed of so many startling occurrences and such a great number of commercial, financial and political questions, but the position of the American people at the present time in all these undertakings is so strong that we can expect good results as we try to look down through the ensuing year.

We are expanding our business in several lines and shall call upon the trade with a larger and stronger force than ever before and at the beginning of the year especially ask our customers to reserve their orders for druggists' sundries, stationery, sporting goods, etc., until one of our sundry men or specialty men have an opportunity of calling upon them.

We shall make the filling of orders complete and prompt service the slogan of the year.

**Hazeltine & Perkins Drug Co.**

Wholesale Druggists

Grand Rapids, Michigan

## WHOLESALE DRUG PRICE CURRENT

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

<b>Acids</b>	Boric (Powd.) .. 17@ 25	Boric (Xtal) .. 17@ 25	Carbonic .. 72@ 76	Citric .. 80@ 90	Muriatic .. 2 1/2@ 3	Nitric .. 7 1/2@ 10	Oxalic .. 80@ 90	Sulphuric .. 2 1/2@ 3	Tartaric .. 82@ 85
<b>Ammonia</b>	Water, 26 deg. .. 8 @ 12	Water, 18 deg. .. 5 1/2@ 9	Water, 14 deg. .. 4 1/2@ 8	Carbonate .. 14 @ 16	Chloride .. 25 @ 35				
<b>Balsams</b>	Copaiba .. 1 00@1 40	Fir (Canada) .. 1 25@1 50	Fir (Oregon) .. 40@ 50	Peru .. 4 50@4 75	Tolu .. 60@ 80				
<b>Berries</b>	Cubeb .. 70 @ 75	Fish .. 15 @ 20	Juniper .. 8 @ 15	Prickly Ash .. @ 30					
<b>Barks</b>	Cassia (ordinary) .. 25@ 30	Cassia (Saigon) .. 90@1 00	Elm (powd. 35c) .. 30@ 35	Sassafras (pow. 35c) .. @ 30	Soap Cut (powd.) .. 23@ 25				
<b>Extracts</b>	Licorice .. 38@ 40	Licorice powdered .. 60@ 70							
<b>Flowers</b>	Arnica .. 1 40@1 50	Chamomile (Ger.) .. 80@ 85	Chamomile (Rom) .. 55@ 60						
<b>Gums</b>	Acacia, 1st .. 50@ 60	Acacia, 2nd .. 45@ 50	Acacia, 3rd .. 45@ 50	Acacia, Sorts .. 25@ 30	Acacia, powdered .. 40@ 50	Aloes (Barb. Pow) .. 30@ 40	Aloes (Cape Pow) .. 20@ 25	Aloes (Soc. Pow.) .. 40@ 50	Asafoetida .. 1 00@1 10
<b>Asafoetida, Powd.</b>	Pure .. 1 15@1 25	U. S. P. Powd. .. 1 30@1 50	Camphor .. 1 01@1 05	Guaiac .. 40@ 45	Guaiac, powdered .. 50@ 55	Kino .. 70@ 75	Kino, powdered .. 75@ 80	Myrrh .. @ 40	Myrrh, powdered .. @ 50
<b>Opium</b>	Opium .. 15 50@15 70	Opium, powd. .. 16 75@17 00	Opium, gran. .. 16 75@17 00	Shellac .. 45@ 50	Shellac, Bleached .. 45@ 50	Tragacanth .. 2 50@3 00	Tragacanth powder .. 2 25	Turpentine .. 10@ 15	
<b>Leaves</b>	Buchu .. 1 75@1 85	Buchu, powdered .. 1 85@2 00	Sage, bulk .. 67@ 70	Sage, 1/2 loose .. 72@ 78	Sage, powdered .. 55@ 60	Senna, Alex .. 70@ 75	Senna, Tinn. .. 40@ 45	Senna, Tinn. pow. .. 50@ 55	Uva Ursi .. 18@ 20
<b>Oils</b>	Almonds, Bitter, true .. 15 00@16 00	Almonds, Bitter, artificial .. 7 75@8 00	Almonds, Sweet, true .. 1 25@1 50	Almonds, Sweet, imitation .. 65@ 75	Amber, crude .. 1 75@2 00	Amber, rectified .. 2 50@2 75	Anise .. 2 00@2 25	Bergamont .. 8 00@8 20	Cajeput .. 1 35@1 60
<b>Mustard, true, oz.</b>	Mustard, artifi'l oz. .. @ 25	Neatsfoot .. 85@ 95	Olive, pure .. 2 50@3 50	Olive, Malaga, yellow .. 1 60@1 75	Olive, Malaga, green .. 1 60@1 75	Orange, Sweet .. 4 00@4 20	Origanum, pure .. @ 25	Origanum, com'l .. @ 75	Pennyroyal .. 2 25@2 50
<b>Potassium</b>	Bicarbonate .. 1 90@2 00	Bichromate .. 60@ 65	Bromide .. 1 80@2 00	Carbonate .. 1 60@1 75	powdered .. 60@ 65	Chlorate, gran'r .. 95@1 00	Chlorate, xtal or powd. .. 90@ 95	Cyanide .. @ 100	Iodide .. 4 30@4 40
<b>Roots</b>	Alkanet .. 1 25@1 30	Blood, powdered .. 2@ 25	Calamus .. 23 50	Elecampane, powd. .. 10@ 20	Gentian, powd. .. 30@ 35	Ginger, African, powdered .. 20@ 25	Ginger, Jamaica .. 30@ 35	powdered .. 30@ 35	Goldenseal pow. .. 7 50@7 70
<b>Seeds</b>	Anise .. 30@ 35	Anise, powdered .. @ 25	Bird, is .. @ 10	Canary .. 8 @ 12	Caraway .. 70@ 80	Cardamon .. 1 80@2 00	Celery (Powd. 40) .. 30@ 35	Coriander .. 20@ 30	Dill .. 25@ 30
<b>Tinctures</b>	Aconite .. @ 75	Aloes .. @ 65	Arnica .. @ 75	Asafoetida .. @ 1 35	Belladonna .. @ 1 65	Benzoin .. @ 1 00	Benzoin Compo'd .. @ 1 00	Buchu .. @ 1 50	Cantharadics .. @ 1 80
<b>Paints</b>	Lead, red dry .. 10 @ 10 1/2	Lead, white dry .. 10 @ 10 1/2	Lead, white oil .. 10 @ 10 1/2	Ochre, yellow bbl. 1 .. @ 1 1/4	Ochre, yellow less 2 .. @ 5	Putty .. 2 1/2@ 5	Red Venet'n bbl. 1 1/4 .. @ 4	Red Venet'n less 1 1/4 .. @ 5	Vermillion, Amer. 25 .. @ 30
<b>Insecticides</b>	Arsenic .. 11@ 15	Blue Vitriol, bbl. .. @ 15	Blue Vitriol, less .. @ 25	Bordeaux Mix Dry .. 14@ 20	Hellebore, White powdered .. 35@ 40	Insect Powder .. 30@ 30	Lead, Arsenate .. 10@ 30	Lime and Sulphur Solution, gal. .. 15@ 25	Paris Green .. 37 1/2@ 43
<b>Miscellaneous</b>	Acetanilid .. 85@ 95	Alum .. 9@ 12	Alum, powdered and ground .. 11@ 15	Bismuth, Subnitrate .. 3 80@4 00	Borax xtal or powdered .. 10@ 15	Cantharades po 2 00@12 00	Calomel .. 1 91@2 00	Capsicum .. 30@ 35	Carmine .. 6 50@7 00
<b>Resins</b>	Cassia Buds .. @ 40	Cloves .. 30@ 35	Chalk Prepared .. 6 @ 8 1/2	Chalk Precipitated .. @ 10	Chloroform .. 75@ 83	Chloral Hydrate .. 1 92@2 12	Cocaine .. 4 @ 10	Cocoa Butter .. 50@ 60	Corks, Ist, less 70% .. 50@ 70
<b>Salts</b>	Copperas, bbls. .. @ 2	Copperas, less .. 2 1/2@ 3	Copperas, powd. .. 4 @ 10	Corrosive Sublim. 1 75@1 80	Cream Tartar .. 50@ 55	Cuttlebone .. 45@ 50	Dextrine .. 7 @ 10	Dover's Powder .. @ 3 00	Emery, all Nos. .. 6 @ 10
<b>Soaps</b>	Emery, powdered .. 5 @ 8	Epsom Salts, bbls. .. @ 2 1/2	Epsom Salts, less 3 @ 7	Ergot .. 1 25@1 50	Ergot, powdered 2 75@3 00	Flake White .. 15 @ 20	Formaldehyde lb. .. 15 @ 20	Gelatine .. 1 10@1 15	Glassware, full cs. .. 75%
<b>Waxes</b>	Glassware, less 70% .. @ 1 1/4	Glauber Salts bbl. .. @ 1 1/4	Glauber Salts less 2 @ 3	Glue, brown .. 13 @ 18	Glue, brown grd. .. 12 @ 17	Glue, white .. 15 @ 25	Glue, white grd. .. 15 @ 20	Glycerine .. 63 @ 75	Hops .. 45 @ 60
<b>Others</b>	Hops .. 45 @ 60	Iodine .. 5 88@5 91	Iodoform .. 6 78@6 94	Lead Acetate .. 20 @ 25	Lycopodium .. @ 2 25	Mace .. 85 @ 90	Mace, powdered .. 95 @ 100	Menthol .. 4 50@4 75	Morphine .. 7 30@7 55
<b>Vanilla</b>	Nux Vomica .. 20 @ 25	Nux Vomica, pow. .. @ 20	Pepper, black pow. .. @ 35	Pepper, white .. @ 40	Pitch, Burgundy .. @ 15	Quassia .. 12 @ 15	Quinine .. 65 @ 75	Rochelle Salts .. 43 @ 50	Saccharine oz. .. @ 1 80
<b>Vanilla</b>	Salt Peter .. 42 @ 45	Seidlitz Mixture .. 36 @ 40	Soap, green .. 20 @ 25	Soap, mott castile 12 @ 15	Soap, white castile case .. @ 8 50	Soap, white castile less, per bar .. @ 90	Soda Ash .. 4 1/2 @ 10	Soda Bicarbonate 2 1/2 @ 6	Soda, Sal .. 1 1/4 @ 5
<b>Vanilla</b>	Spirits Camphor .. @ 75	Sulphur roll .. 2 1/2 @ 6	Sulphur Subl. .. 3 @ 7	Tamarinds .. 15 @ 20	Tartar Emetic .. @ 80	Turpentine Ven. .. 50 @ 50	Vanilla Ex. pure 1 00@1 50	Witch Hazel .. 65 @ 100	Zinc Sulphate .. 10 @ 15

# 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
Brooms Canned Blackberries. Canned Clams Canned Hominy Canned Lobster Canned Pumpkin Canned Tomatoes Rolled Oats	Hiawatha Fine Cut Red Bell Fine Cut Red Cross Plug Growler Smoking Flour

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1	2
<b>AMMONIA</b> 12 oz. ovals, 2 doz. box 1 60	<b>Clams</b> Little Neck, 1 lb. .... 1 35 Clam Bouillon Burnham's 1/2 pt. .... 2 25 Burnham's pts. .... 3 75 Burnham's qts. .... 7 50
<b>AXLE GREASE</b> Frazer's 1lb. wood boxes, 4 doz. 3 00 1lb. tin boxes, 3 doz. 2 35 3 1/2 lb. tin boxes, 2 dz. 4 25 15lb. pails, per doz. .... 6 00 15lb. pails, per doz. .... 7 20 25lb. pails, per doz. .... 12 00	<b>Corn</b> Fair ..... Good ..... 1 45@1 75 Fancy ..... <b>French Peas</b> Monbadon (Natural) per doz. ....
<b>BAKED BEANS</b> No. 1, per doz. .... 95 No. 2, per doz. .... 1 45 No. 3, per doz. .... 2 35	<b>Gooseberries</b> No. 2, Fair ..... No. 2, Fancy ..... <b>Hominy</b> Standard ..... 1 00
<b>BATH BRICK</b> English ..... 95	<b>Lobster</b> 1/4 lb. .... 1 80 1/2 lb. .... 3 00 Picnic Flat ..... 3 10
<b>BLUING</b> Jennings' Condensed Pearl Bluing Small, 3 doz. box .... 1 95 Large, 2 doz. box .... 2 40 Folger's Summer Sky, 3 dz. cs. 1 80 Summer Sky, 10 dz. bbl 6 00	<b>Mackerel</b> Mustard, 1 lb. .... 1 80 Mustard, 2 lb. .... 2 80 Soused, 1 1/2 lb. .... 1 60 Soused, 2 lb. .... 2 75 Tomato, 1 lb. .... 1 50 Tomato, 2 lb. .... 2 80
<b>BREAKFAST FOODS</b> Bear Food, Pettijohns 2 65 Crack'd Wheat 24-2 2 90 Cread of Wheat .... 5 40 Cream of Rye, 24-2 .. 2 90 Quaker Puffed Rice 4 30 Quaker Puffed Wheat 4 30 Quaker Brkfst Biscuit 1 90 Quaker Corn Flakes 1 90 Washington Crisps .. 2 30 Wheatena ..... 4 50 Evaporated Sugar Corn Grape Nuts ..... 2 70 Sugar Corn Flakes .. 2 50 Holland Rusk ..... 3 80 Krinkle Corn Flakes 2 00 Mapl-Flake, Whole Wheat ..... 4 05 Minn. Wheat Meal 4 50 Ralston Wheat Food Large 18s ..... 2 25 Ralston Wht Food 18s 1 45 Ross's Whole Wheat Biscuit ..... 2 70 Saxon Wheat Food .. 3 25 Shred Wheat Biscuit 3 60 Triscuit, 18 ..... 1 80 Pillsbury's Best Cer'l 1 50 Post Toasties, T-2 .. 2 60 Post Toasties, T-3 .. 2 70 Post Tavern Porridge 2 80	<b>Mushrooms</b> Buttons, 1/2s ..... @30 Buttons, 1s ..... @45 Hotels, 1s ..... @39 <b>Oysters</b> Cove, 1 lb. .... @1 00 Cove, 2 lb. .... @1 60 <b>Plums</b> Plums ..... 1 50@2 00 <b>Pears in Syrup</b> No. 3 can, per dz. 2 50@3 00 <b>Peas</b> Marrowfat ..... 1 10@1 25 Early June ..... 1 35@1 45 Early June siftd 1 45@1 55 <b>Peaches</b> Pie ..... 1 00@1 25 No. 10 size can pie @3 25 <b>Pineapple</b> Grated ..... 1 75@2 10 Sliced ..... 1 45@2 60 <b>Pumpkin</b> Fair ..... 1 10 Good ..... 1 20 Fancy ..... 1 30 No. 10 ..... 3 50 <b>Raspberries</b> No. 2, Black Syrup .. 1 60 No. 10, Black ..... 7 00 No. 2, Red Preserved 2 50 No. 10, Red, Water .. 7 25
<b>BROOMS</b> Fancy Parlor, 25 lb. .. 6 00 Parlor, 5 String, 25 lb. 5 75 Standard Parlor, 23 lb. 5 00 Common, 23 lb. .... 4 75 Special, 23 lb. .... 4 50 Warehouse, 23 lb. .. 6 25 Common, Whisk ..... 1 30 Fancy, Whisk ..... 1 75	<b>Salmon</b> Warrens, 1 lb. Tall .. 2 40 Warrens, 1 lb. Flat .. 2 50 Red Alaska ..... 2 00@2 10 Med. Red Alaska 1 40@1 60 Pink Alaska ..... @1 25 <b>Sardines</b> Domestic, 1/4s ..... 4 25 Domestic, 1/2 Mustard 4 25 Domestic, 3/4 Mustard 4 00 Norwegian, 1/4s ..... 11@16 Portuguese, 1/4s ..... 22@30 <b>Sauer Kraut</b> No. 3, cans ..... 1 45 No. 10, cans ..... 3 50 <b>Shrimps</b> Dunbar, 1s doz. .... 1 25 Dunbar, 1 1/2s doz. ... 2 40 <b>Succotash</b> Fair ..... Good ..... 1 50 Fancy ..... <b>Strawberries</b> Standard ..... 2 00 Fancy ..... 2 75 <b>Tomatoes</b> No. 2 ..... 1 30 No. 3 ..... 1 50 No. 10 ..... 5 00
<b>BUTTER COLOR</b> Dandelion, 25c size 2 00	<b>Tuna</b> Case 1/4s, 4 doz. in case ... 1/2s, 4 doz. in case ... 1s, 4 doz. in case ... <b>CATSUP</b> Snider's 1/2 pints .... 1 40 Snider's pints ..... 2 40 <b>CHEESE</b> Acme ..... @26 1/2 Carson City ..... @26 1/2 Brick ..... @25 Leiden ..... @ Limburger ..... @25 Pineapple ..... 1 25@1 35 Edam ..... @1 80 Sap Sago ..... @45 Swiss, Domestic ..... @

3	4
<b>CHEWING GUM</b> Adams Black Jack .... 62 Adams Sappota ..... 65 Beeman's Pepsin ..... 62 Beechnut ..... 60 Chiclets ..... 1 33 Colgan Violet Chips .. 65 Colgan Mint Chips .... 65 Dentyne ..... 62 Doublemint ..... 64 Flag Spruce ..... 62 Heshey Gum ..... 45 Juicy Fruit ..... 64 Red Robin ..... 62 Sterling Gum Pep. .... 62 Sterling 7-Point ..... 62 Spearmint, Wrigleys .. 64 Spearmint, 5 box jars 3 20 Spearmint, 6 box jars 3 85 Trunk Spruce ..... 62 Yucatan ..... 62 Zeno ..... 64 Smith Bros. Gum ..... 62 Wrigleys 5 box lots .. 61 O. K. Gum ..... 70	<b>McLaughlin's XXXX</b> McLaughlin's XXXX package coffee is sold to retailers only. Mail all or- ders direct to W. F. Mc- Laughlin & Co., Chicago. <b>Extracts</b> Holland, 1/2 gro. bxs. 95 Felix, 1/2 gross ..... 1 15 Hummel's foil, 1/2 gro. 85 Hummel's tin, 1/2 gro. 1 43 <b>CONFECTIONERY</b> Stick Candy Pails Horehound ..... 12 Standard ..... 12 Standard, small ..... 13 Twist, small ..... 13 Cases Jumbo ..... 12 1/2 Jumbo, small ..... 13 Big Stick ..... 12 1/2 Boston Sugar Stick .. 16 <b>Mixed Candy</b> Broken ..... 12 Cut Loaf ..... 12 French Cream ..... 13 Fancy ..... 14 Grocers ..... 9 Kindergarten ..... 13 Leader ..... 12 Monarch ..... 11 1/2 Novelty ..... 12 Paris Creams ..... 14 Premio Creams ..... 16 Royal ..... 10 Special ..... 10 1/2 Valley Creams ..... 15 X L O ..... 8 <b>Specialties</b> Pails Auto Kisses (baskets) 14 Bonnie Butter Bites .. 13 Butter Cream Corn .. 15 Caramel Bon Bons .. 15 Caramel Dice ..... 13 Caramel Croquettes .. 14 Cocoanut Waffles .... 15 Coffy Toffy ..... 15 National Mints 7 lb tin 15 Empire Fudge ..... 15 Fudge, Walnut ..... 16 Fudge, Fibert ..... 15 Fudge, Choco. Peanut 14 Fudge, Honey Moon .. 15 Fudge, White Center 15 Fudge, Cherry ..... 15 Fudge, Cocoanut ..... 15 Honeysuckle Candy .. 18 Iced Maroons ..... 15 Iced Gems ..... 15 Iced Orange Jellies .. 13 Italian Bon Bons .... 13 Jelly Mello ..... 13 AA Licorice Drops .. 15 5 lb. box ..... 1 25 Lozenges, Pep ..... 14 Lozenges, Pink ..... 14 Manchus ..... 14 Molasses Kisses, 10 lb. box ..... 14 Nut Butter Puffs .... 14 Star Patties, Asst. .. 14 Molasses Coco Balls 30 lb. .... 18 <b>Chocolates</b> Pails Assorted Choc. .... 16 Amazon Caramels .. 16 Champion ..... 16 Choc. Chips, Eureka .. 20 Climax ..... 15 Eclipse, Assorted .... 15 Ideal Chocolates .... 15 Klondike Chocolates .. 21 Nabobs ..... 25 Nibble Sticks ..... 25 Nut Wafers ..... 21 Ocoro Choc Caramels 18 Peanut Clusters ..... 24 Quintette ..... 15 Regina ..... 14 Star Chocolates ..... 15 Superior Choc. (light) 18 <b>Pop Corn Goods</b> Without prizes. Cracker Jack with coupon ..... 3 25 Oh My 100s ..... 3 50 Cracker Jack, with Prize 3 50 Hurrah, 100s ..... 3 50 Hurrah, 50s ..... 1 75 Hurrah, 24s ..... 85 Balloon Corn, 50s .. 1 75 <b>Cough Drops</b> <b>Boxes</b> Putnam Menthol .... 1 20 Smith Bros. .... 1 30 <b>NUTS—Whole</b> lbs. Almonds, Tarragona 20 Almonds, California soft shell Drake .. @20 Brazilis ..... 18@20 Filberts ..... @18 Cal. No. 1 S. S. .... @20 Walnuts, Naples 16 1/2@18 1/2 Walnuts, Grenoble Table nuts, fancy 13@14 Pecans, Large ..... @15 Pecans, Ex. Large @17 Shelled No. 1 Spanish Shelled Peanuts ..... 9 @ 9 1/2 Ex. Lg. Va. Shelled Peanuts ..... 11 1/2@12 Pecan Halves ..... @75 Walnut Halves ..... @45 Filbert Meats ..... @38 Almonds ..... @45 Jordon Almonds ...

5
<b>Peanuts</b> Fancy H P Suns Raw ..... 6 @ 6 1/2 Roasted ..... 7 @ 7 1/2 H. P. Jumbo, ..... 8 1/2 @ 9 Roasted ..... 9 1/2 @ 10 <b>CRACKERS</b> National Biscuit Company Brands <b>In-er-Seal Trade Mark</b> Package Goods Per doz. Baronet Biscuit ..... 1 00 Flake Wafers ..... 1 00 Cameo Biscuit ..... 1 50 Cheese Sandwich ..... 1 00 Chocolate Wafers ... 1 00 Fig Newton ..... 1 00 Five O'Clock Tea Bct 1 00 Ginger Snaps NBC ..... 1 00 Graham Crackers ..... 1 00 Lemon Snaps ..... 50 M. M. Dainties ..... 1 00 Oysterettes ..... 50 Pretzenos ..... 50 Royal Toast ..... 1 00 Social Tea Biscuit .. 1 00 Saltine Biscuit ..... 1 00 Saratoga Flakes ..... 1 50 Soda Crackers, NBC .. 1 00 Soda Crackers Prem. 1 00 Tokens ..... 1 00 Uneda Biscuit ..... 50 Uneda Jinjer Wayfer 1 00 Vanilla Wafers ..... 1 00 Water Thin Biscuit .. 1 00 Zu Zu Ginger Snaps .. 50 Zwieback ..... 1 00 <b>Other Package Goods</b> Barnum's Animals ... 50 Soda Crackers NBC 2 50 <b>Bulk Goods</b> <b>Cans and boxes</b> Animals ..... 13 Atlantics, Asstd ..... 16 Avena Fruit Cakes .. 15 Beverly ..... 12 Bonnie Doon Cookies 12 Bo Peeps, S. or M. .. 11 Bouquet Wafers ..... 22 Canto Cakes ..... 18 Cameo Biscuit ..... 25 Cecelia Biscuit ..... 18 Cheese Tid Bits ..... 20 Chocolate Bar (cans) 20 Chocolate Drops ..... 20 Circle Cookies ..... 16 Cocoanut Taffy Bar .. 15 Cocoanut Drops ..... 16 Cocoanut Macarons .. 25 Choc. Honey Fingers 20 Coffee Cakes Iced .. 15 Copia Cakes ..... 14 Cracknels ..... 25 Crumpets ..... 15 Cream Fingers ..... 18 Crystal Jumbles ..... 14 Dinner Pail Mixed .. 16 Extra Wine Biscuit .. 14 Fandango Fingers .. 16 Fig Cakes Asstd. .... 15 Fig Newtons ..... 16 Fireside Peanut Jumb 15 Fluted Cocoanut Bar 15 Frosted Creams ..... 12 Frosted Raisin Sqs. .. 14 Fruited Ovals, Iced .. 12 Ginger Drops ..... 16 Ginger Gems Plain .. 12 Ginger Gems Iced .. 12 Graham Crackers ... 13 Ginger Snaps Family 11 Ginger Snaps Round 11 Golden Rod Sandwich 18 Hippodrome Bar ..... 16 Hobnob Cakes ..... 15 Honey Fingers Asst. 16 Household Cooks, Iced 14 Humpty Dumpty, S or M. .... 11 Imperial ..... 12 Jubilee Mixed ..... 15 Kaiser Jumbles Iced 15 Lady Fingers Sponge 35 Leap Year Jumbles .. 25 Lemon Biscuit Square 12 Lemon Cakes ..... 12 Lemon Wafers ..... 20 Lemon Thin ..... 20 Lorna Doone ..... 20 Mace Cakes ..... 12 Macaroon Jumbles .. 25 Mary Ann ..... 12 Marshmallow Pecans 22 Melody Cakes ..... 20 Mol. Frt. Cookie, Iced 14 NBC Honey Cakes .. 15 Oatmeal Crackers ... 12 Orange Gems ..... 12 Penny Assorted ..... 15 Picnic Mixed ..... 16 Pineapple Cakes ..... 18 Planet Cakes ..... 14 Priscilla Cake ..... 10 Raisin Cookies ..... 14 Raisin Gems ..... 15 Royal Lunch ..... 11 Reveres Asstd. .... 20 Rittenhouse Biscuit .. 18 See Saw, S. or M. ... 11 Snaparons ..... 16 Spiced Jumbles, Iced 15 Spiced Marshmallow 18

6

7

8

9

10

11

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

CREAM TARTAR
Barrels or Drums ..... 50
Square Cans ..... 54
Boxes ..... 51
Fancy Caddies ..... 59

DRIED FRUITS
Apples
Evapor'd Choice blk @8 1/2
Evapor'd Fancy blk @9 1/2

Apricots
California ..... 15@17

Citron
Corsecan ..... 18

Currants
Imported, 1 lb. pkg. .19
Imported, bulk ..... 18 1/2

Peaches
Muir-Choice, 25lb. . 8
Muir-Fancy, 25 lb. . 8 1/2
Fancy, Peeled, 25lb. . 12

Peel
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, 1lb 10 1/2@10 1/2

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

EVAPORATED MILK
Red Band Brand
Baby ..... 3 65
Tall ..... 4 90

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

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

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

Pearl Barley
Chester ..... 5 00
Portage ..... 7 00

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

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

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

FISHING TACKLE
1/4 to 1 in. .... 6
1 1/2 to 2 in. .... 7
1 3/4 to 2 in. .... 9
2 in. .... 11
2 1/2 in. .... 15
3 in. .... 20

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

Linen Lines
Small ..... 20
Medium ..... 26
Large ..... 34

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

FLAVORING EXTRACTS
Jennings D C Brand
Pure Vanilla
No. 1, 7/8 oz. .... 90
No. 2, 1 1/4 oz. .... 1 25
No. 4, 2 1/4 oz. .... 2 25
No. 3, 2 1/4 oz. Taper 2 00
2 oz. Flat ..... 2 00

Terpeneless
Pure Lemon
No. 1, 7/8 oz. Panel . 75
No. 2, 1 1/4 oz. Panel 1 13
No. 4, 2 1/4 oz. Panel 2 00
No. 3, 2 1/4 oz. Taper 1 75
2 oz. Flat ..... 1 75

FLOUR AND FEED
Grand Rapids Grain & Milling Co.
Winter Wheat
Purity Patent ..... 9 50
Fancy Spring ..... 10 75
Wizard Graham ..... 9 25
Wizard, Gran. Meal 6 00
Wizard Buckw't cwt. 6 00
Rye ..... 8 55

Valley City Milling Co.
Lily White ..... 10 00
Light Loaf ..... 9 60
Graham ..... 4 10
Granena Health ..... 4 20
Gran. Meal ..... 3 20
Bolted Meal ..... 3 10
Watson-Higgins Milling Co.
New Perfection ..... 9 90
Tip Top Flour ..... 9 40
Golden Sheaf Flour 9 00
Marshalls Best Flour 9 20
Watertown Wisconsin
Rye ..... 7 60

Worden Grocer Co.
Quaker, paper ..... 10 00
Quaker, cloth ..... 10 00
Kansas Hard Wheat
Worden Grocer Co.
American Eagle, 1/2s 10 50
American Eagle, 1/4s 10 40
American Eagle, 1/8s 10 30

Spring Wheat
Judson Grocer Co.
Ceresota, 1/2s ..... 10 70
Ceresota, 1/4s ..... 10 60
Ceresota, 1/8s ..... 10 50

Worden Grocer Co.
Wingold, 1/2s cloth . 11 00
Wingold, 1/4s cloth . 10 95
Wingold, 1/8s cloth . 10 80

Meal
Bolted ..... 5 80
Golden Granulated . 6 00

Wheat
Red ..... 1 85
White ..... 1 80

Oats
Michigan carlots ..... 60
Less than carlots ..... 62

Corn
Carlots ..... 1 05
Less than carlots ..... 1 07

Hay
Carlots ..... 14 00
Less than carlots ..... 16 00

Feed
Street Car Feed ..... 42 00
No. 1 Corn & Oat Fd 42 00
Cracked Corn ..... 42 00
Coarse Corn Meal ..... 42 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 50
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
Calfskin, green, No. 2 26 1/2
Calfskin, cured, No. 1 32
Calfskin, cured, No. 2 30 1/2

Pelts
Old Wool ..... 60@1 25
Lambs ..... 60@1 00
Shearlings ..... 50@1 00

Tallow
No. 1 ..... @ 6
No. 2 ..... @ 5

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

HONEY
A. G. Woodman's Brand.
7 oz., per doz. .... 90
7 1/2 oz., per doz. .... 2 25

HORSE RADISH
Per doz. .... 90

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

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

Jiffy-Jell
Straight or Assorted
Per doz. .... 1 15
Per case, per 4 doz. . 4 60
Seven Flavors: Raspberry, Strawberry, Cherry, Lemon, Orange, Lime, Pineapple.
JELLY GLASSES
1/4 pt. in bbls., per doz. 19
1/2 pt. in bbls., per doz. 19
3/4 oz. capped in bbls. . per doz. 20

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

MINC MEAT
Per case ..... 2 85

MOLASSES
New Orleans
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
Bulk, 1 gal. kegs 1 10@1 20
Bulk, 2 gal. kegs 1 05@1 15
Bulk, 5 gal. kegs 1 00@1 10

OLIVE
Bulk, 1 gal. kegs 1 10@1 20
Bulk, 2 gal. kegs 1 05@1 15
Bulk, 5 gal. kegs 1 00@1 10
Stuffed, 5 oz. .... 1 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 23
Queen, Mammoth, 28 oz. .... 5 75
Olive Chow, 2 doz. cs. per doz. .... 2 25

PETROLEUM PRODUCTS
Iron Barrels
Perfection ..... 8.
Red Crown Gasoline . 19.
Gas Machine Gasoline 31.9
V M & P Naphtha . 18.5
Capitol Cylinder . 31.9
Atlantic Red Engine . 18.4
Winter Black ..... 9.2
Polarine ..... 35.9

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

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

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

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

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

PLAYING CARDS
No. 90, Steamboat ..... 85
No. 15, Rival assorted 1 50
No. 20, Rover, enam'd 1 75
No. 572, Special ..... 2 00
No. 98, Golf, Satin fin. 2 25
No. 808, Bicycle ..... 2 25
No. 632, Tourist 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

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
Klts, 15 lbs. .... 90
1/4 bbls., 40 lbs. .... 1 60
3/8 bbls., 80 lbs. .... 3 00

Casings
Hogs, per lb. .... 35
Beef, rounds, set . 19@20
Beef, middles, set . 45@55
Sheep ..... 1 15@1 35

Uncolored Butterline
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
Deviated Meat, Ham
Flavor, 1/4s ..... 50
Deviated Meat, Ham
Flavor, 1/2s ..... 92 1/2
Potted Tongue, 1/4s . 50
Potted Tongue, 1/2s . 92 1/2

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

ROLLED OATS
Rolled Avena, bbls. 7 50
Steel Cut, 100 lb. sks. 3 80
Monarch, bbls. .... 7 25
Monarch, 90 lb. sks. . 3 55
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 5/8 . 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
58 10 lb. sacks ..... 4 8
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, 3 lbs. .... 75

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
3 lbs. .... 54

SEEDS
Anise ..... 18
Canary, Smyrna ..... 7
Caraway ..... 50
Cardomon, Malabar 1 20
Celery ..... 45
Hemp, Russian ..... 7 1/2
Mixed Bird ..... 9
Mustard, white ..... 20
Poppy ..... 46
Rape ..... 10

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

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

SODA
Boxes ..... 5 1/2
Kegs, English ..... 4 1/2

SPICES
Whole Spices
Allspice, Jamaica . 9@10
Allspice, lg. Garden @11
Cloves, Zanzibar . 24
Cassia, Canton . 14@15
Cassia, 5c pkg. doz. @35
Ginger African ..... @9 1/2
Ginger, Cochin ..... @14 1/2
Mace, Penang ..... @90
Mixed, No. 1 ..... @17
Mixed, No. 2 ..... @16
Mixed, 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 ..... @17 00
Nutmegs ..... @30
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, 48 lb. pkgs. 6
Silver Gloss, 40 lb. . 7 1/4
Silver Gloss, 48 lb. . 7 1/4
Argo, 24 5c pkgs. .... 90
Silver Gloss, 16 3lbs. . 7
Silver Gloss, 12 6lbs. . 8 1/4

Muzzy
48 lb. packages ..... 6
16 3lb. packages ..... 5 1/2
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 15
Blue Karo, No. 2, 2 dz. 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 dz. 2 70
Red Karo, No. 2 1/2, 2 dz. 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 25@30
Ping Suey, Choice 35@40
Ping Suey, Fancy . 45@50

Young Hyson
Choice ..... 28@30
Fancy ..... 45@56

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

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

Ceylon
Pekoe, Medium .... 23@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. .... 60
Hiawatha, 5c ..... 5 76
May Flower, 16 oz. . 9 36
No Limit, 8 oz. .... 1 86
No Limit, 16 oz. . 3 72
Ojibwa, 8 and 16 oz . 40
Ojibwa, 10c ..... 11 10
Ojibwa, 8 and 16 oz. . 42
Petoskey Chief, 7 oz. 2 00
Petoskey Chief, 14 oz. 4 00
Peach and Honey, 5c 5 76
Red Bell, 16 oz. .... 3 96
Red Bell, 8 foil ..... 1 98
Sterling, L & D, 5c . 5 76
Sweet Cuba, canister 9 16
Sweet Cuba, 5c ..... 5 76
Sweet Cuba, 10c ..... 95
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
and 5 lb. .... 60
Drummond Nat. Leaf, 2 per doz. .... 96
Drummond Nat. Leaf, 16 Battle Ax ..... 32
Bracer, 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. .... 32
Merry Widow, 12 lb. . 32
Nobby Spun Roll 6 & 3 58
Parrot, 12 lb. .... 32
Patterson's Nat. Leaf 43
Peachey, 6, 12 & 24 lb. 48
Picnic Twist, 5 lb. . 65
Piper Heidsieck, 4 & 7 lb 49
Piper Heidsieck, per dz. 96
Polo, 3 doz., per doz. 48
Red Cross ..... 31
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 55
Mail Pouch, 4 doz. 2 00
Old Songs, 5c ..... 5 76
Old Times, 1/4 gro. . 5 50
Polar Bear, 5c, 1/4 gro. 5 76
Red Band, 5c, 1/4 gro. 6 00
Red Man Scrap, 5c . 1 42
Scrappe, 5c pkgs. ....

SPECIAL PRICE CURRENT

12

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

13

Table with 2 columns: Item Name and Price. Includes categories like Rob Roy, Cigars, and various tobacco products.

14

Table with 2 columns: Item Name and Price. Includes categories like WOODENWARE, Wire End, Churns, and various household items.

15

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

AXLE GREASE



1 lb. boxes, per gross 8 70
3 lb. boxes, per gross 23 10

BAKING POWDER

Table with 2 columns: Item Name and Price. Includes Humpty Dumpty, No. 1 complete, No. 2 complete, Case, medium, 12 sets.

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. Includes Royal 10c size, 1/4 lb cans, 6 oz cans, 1/2 lb cans, 1 lb cans, 3 lb cans, 5 lb cans.

Table with 2 columns: Item Name and Price. Includes White City (Dish Washing), Tip Top (Caustic), No. 1 Laundry, Palm Soap (88% Dry).

SEND FOR SAMPLES



White City (Dish Washing) .210 lbs.
Tip Top (Caustic) .250 lbs.
No. 1 Laundry 88% Dry .225 lbs.
Palm Soap 88% Dry .300 lbs.

16

Roasted Dwinell-Wright Brands



Table with 2 columns: Item Name and Price. Includes White House, 1 lb., White House, 2 lb., Excelsior, Blend, 1 lb., Excelsior, Blend, 2 lb., Tip Top Blend, 1 lb., Royal Blend, Royal High Grade, Superior Blend, Boston Combination.

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



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

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

FITZPATRICK BROTHERS' SOAP CHIPS BBLs.
White City (Dish Washing) .210 lbs.
Tip Top (Caustic) .250 lbs.
No. 1 Laundry 88% Dry .225 lbs.
Palm Soap 88% Dry .300 lbs.

17

Table with 2 columns: Item Name and Price. Includes Climax, 100 oval cakes, Gloss, 100 cakes, Big Master, 100 blocks, Naphtha, 100 cakes, Oak Leaf, 100 cakes, Queen Anne, 100 cakes, Queen White, 100 cks., Railroad, 120 cakes, Saratoga, 120 cakes, White Fleece, 100 cks., White Fleece, 200 cks.

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

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

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

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

Soap Compounds Johnson's Fine, 48 2 35
Johnson's XXX 100 5c 4 00
Rub-No-More ..... 3 85
Nine O'Clock ..... 3 50

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

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

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

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

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

WRITE FOR PRICES

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.



### I BUY, SELL AND EXCHANGE FARMS & BUSINESS PLACES

QUICK CASH sales my specialty.

If you want to buy or sell address

**FRANK P. CLEVELAND,**

THE REAL ESTATE EXPERT.

1609 Adams Express Building, CHICAGO, ILL.

**For Sale Or Exchange**—Combination bakery and restaurant doing good business in town of 1,500. Would take good income property. Address No. 742, care Michigan Tradesman. 742

**Drug Store For Sale**—Located in Southern Michigan town surrounded by rich farming community. No cut prices. Cash business. Expenses low. Reason for selling, wish to retire. Address No. 743, care Tradesman. 743

**For Sale**—Stock of groceries and fixtures, inventorying \$3,500 in town of 1,000. Located in the best farming community of Central Michigan. Also only bakery in town in connection. Best of reasons for selling. Address No. 744, care Tradesman. 744

**For Sale**—One of my clients wants to sell his business quick because of health. Best location in Southern Michigan city of 7,000; modern front, bargain basement, warehouse in rear, rest room and storage on second floor. Clean, fresh \$9,000 stock of variety goods, underwear, hostery, corsets, notions, some yard goods, house furnishings, wall paper, paints, etc. \$25,000 business; rent \$60, expenses low. A big money maker. If you are looking for a real bargain, grab this quick. Address for particulars, A. F. Mstelhorst, care the A-D Service, Greenville, Michigan. 746

**For Sale**—In one of the best farming towns in Michigan, new stock art goods, dry goods, notions and general merchandise. New modern front, three year lease. Best of reasons for selling. \$1,000 if sold at once. Address Box 515, Clare, Mich. 745

**To Trade**—For good cash register, a small surplus stock of ladies' winter coats. Lock Box 26, Stockbridge, Mich. 747

**For Sale**—Reliable dry-goods stock, ladies' ready-to-wear, carpets and rugs. Best location. Good reason for selling. Did \$45,000 for 1916. Invoice about \$9,000. D. L. Silverman, Belvidere, Illinois. 736

**For Sale Or Exchange**—\$7,000 stock dry-goods and furnishings in one of Michigan's best small towns. Would take good paying realty up to \$2,500. Address No. 740, care Michigan Tradesman. 740

**For Sale Or Exchange**—For drugs or general merchandise in Michigan, 640 acres land in Nebraska at \$25 per acre. Owner W. Benedict, Belding, Mich. 737

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

**For Sale Or Exchange**—My 180-acre farm south of Battle Creek. Would take good stock of merchandise up to \$9,000. O. M. McLaughlin, Nashville, Mich. 741

**Store For Rent**—At 803 Fifth St., Grand Rapids. Size 24 x 56 feet, suitable for drugs, dry goods or paints. Kaminski Bros., 801 Fifth St. 738

**Fine opportunity** to engage in general merchandise business. First-class country village. Good reasons for selling. No propositions for stock speculators. Always a money making location. Clean merchandise, well assorted. Address No. 739, care Tradesman. 739

**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

**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

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

**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

### 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

**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. Kruisenga, 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 Rent**—Only store in splendid farming community with two churches, school, etc. Write O. M. Pearl, St. Johns, R. R. 8, Michigan. 708

**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

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

**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

**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

**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

**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

**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

## HELP WANTED.

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

# 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.

**Manufacturing Matters.**

Lansing—The Auto Wheel Co. has increased its capitalization from \$300,000 to \$500,000.

Detroit—The Pronovost Torsion Spring Wheel Co. has increased its capital stock from \$50,000 to \$75,000.

Detroit—The capital stock of the Hayes Manufacturing Co. has been increased from \$750,000 to \$1,750,000.

Thompsonville—The Piqua Handle & Manufacturing Co. has increased its capital stock from \$350,000 to \$650,000.

Pontiac—The capital stock of the Wilson Foundry and Machine Company has been increased from \$400,000 to \$5,000,000.

Detroit—The J. W. Murray Manufacturing Co., manufacturers of auto parts, has increased the capital stock from \$500,000 to \$1,000,000.

Ludington—Nathan Joseph, cigar manufacturer, has closed his plant and retired from the cigar business, owing to the high cost of raw material.

Kalamazoo—Gumbinsky Bros., of Kalamazoo and Chicago, have organized the Illinois Wool, Felt & Roofing Co., with a capitalization of \$500,000.

Ithaca—The Ithaca Sanitary Bottling Co. has been organized to manufacture and sell soft drinks of all kinds, commencing business about April 1.

Bay City—The Lambert Cigar Co. has been organized with an authorized capital stock of \$8,000, all of which has been subscribed and paid in in property.

Detroit—The Frank Furniture Co. has been organized at 456-60 Kercheval avenue with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Hastings—The Hastings Condensed Milk Co. has been incorporated with an authorized capitalization of \$100,000, of which amount \$50,000 has been subscribed and \$10,000 paid in in cash.

Alma—The Western Carburetor Co. has engaged in business with an authorized capitalization of \$100,000 common and \$20,000 preferred, of which amounts \$60,000 has been subscribed and \$38,000 paid in in cash.

Detroit—The Northway Motor & Manufacturing Company has engaged in the manufacture of automobiles with an authorized capitalization of \$10,000, all of which has been subscribed and paid in in cash.

Iron Mountain—The Arbutus Beverage Co. has been organized to manufacture non-intoxicating and non-alcoholic beverages with an authorized capitalization of \$1,000, all of which has been subscribed and paid in in cash.

Detroit—The Calcitone Co. has engaged in the manufacture of a proprietary preparation known as calcitone with an authorized capital stock of \$5,000, all of which has been subscribed and \$2,000 paid in in cash.

Saginaw—The Klemm Manufacturing Co. has engaged in the manufacture of sound reproducing machines with an authorized capital stock of \$20,000, all of which has been subscribed and \$2,000 paid in in cash.

Detroit—The Meyer Auto Accessory Co. has been incorporated to

manufacture auto accessories with an authorized capital stock of \$20,000, of which amount \$15,000 has been subscribed and \$2,000 paid in in cash.

Detroit—The Manson Campbell & Sons Co. has engaged in the manufacture of machinery and agricultural implements with an authorized capitalization of \$150,000, of which amount \$80,000 has been subscribed and paid in in property.

Sault Ste. Marie—The Red Blood Medicine Co. has engaged in the manufacture of medical preparations and compounds with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in cash.

Benton Harbor—The F. B. Regulator Co. has engaged in business to manufacture automobile attachments and accessories with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed and paid in in cash.

Detroit—The Chemical Products Corporations of America has been incorporated to manufacture chemicals, dye stuffs, etc., at 400 Jefferson avenue, with an authorized capitalization of \$2,000, all of which has been subscribed and paid in in cash.

Detroit—The Bartlett Manufacturing Co. has been organized to manufacture tube clips, hose clamps, metal products, etc., with an authorized capital stock of \$40,000, of which amount \$28,000 has been subscribed, \$810.18 paid in in cash and \$23,189.82 paid in in property.

Monroe—Acting for the bondholders under the trust mortgage of the Monroe Glass Co., the Security Trust Company of Detroit has sold the property known as the Monroe Glass plant, to George A. Amendt, of Monroe, representing the Chamber of Commerce of this city. It is understood the property will be laid out as an industrial subdivision for working men's homes. The city of Monroe has recently been taking a leading position in the manufacture of certain commodities and the Chamber of Commerce has arranged for two additional industries to come to the city. The Monroe Glass Co. became a bankrupt in January, 1916, the Security Trust Company having been appointed as receiver at that time. The Glass Co. manufactured a line of ointment pots for customers scattered over the United States and Canada, but difficulties arising out of labor troubles and lack of cheap fuel recently made the business unprofitable and brought about the bankruptcy.

**Death of Frederick C. Stoepel.**

Frederick C. Stoepel, President of Burnham, Stoepel & Co., died at his home in Detroit, Jan. 5, at the age of 71 years, following an illness of a few days.

Mr. Stoepel was born in Saxony, Germany, June 3, 1846. When he was six years old, his parents came to the United States and settled in Detroit. Here he received his education in the public schools and grew to young manhood. He received his first position with Campbell & Linn, proprietors of a dry goods store on Woodward avenue, where the building occupied by Richmond & Backus now

stands. In 1871, he left that firm and became associated with the wholesale dry goods firm of Allen Sheldon & Co. His perseverance and keen perception immediately found recognition and in 1875, when J. K. Burnham and A. H. Munger withdrew from the Sheldon Co., he went with them, the trio organizing the wholesale notion firm of J. K. Burnham & Co. It was with this firm that Mr. Stoepel traveled on the road, a fact that was always a source of satisfaction to him in later years. He was a member of the Veteran Travelers Association and always took delight in talking over experiences of the "corduroy road" days.

Some years later, when Mr. Burnham and Mr. Munger went to Kansas City to take charge of the Burnham, Hanna, Munger Co., Mr. Stoepel assumed charge of the Detroit house and the name was changed to Burnham, Stoepel & Co., which honor he held until his death.

Mr. Stoepel was loved by his employees because of his marked democracy. No employe was ever denied an audience with him and he was ever ready to listen and advise with them.

In spite of the close application to his business, Mr. Stoepel found time to devote to public service, having served as jury commissioner under Governor Warner from 1905 to 1909. He was also a director of the First and Old Detroit National bank and a member of the Detroit Club and Country Club.

Mr. Stoepel was married in 1881 to Miss Anna R. Sutton, who, with two sons, Ralph and Fred S., a sister, Minnie, and a brother, William C., survive.

**Late Banking News.**

Saginaw—William Meissner has resigned as Teller of the People's Savings Bank, with which he has been connected for the past nine years. He has accepted a position as Teller and Assistant Secretary of the new Saginaw Valley Trust Co.

Frankenmuth—The Frankenmuth German American Bank has been organized with a capital stock of \$25,000. The stockholders will meet to elect directors Jan. 20.

Corunna—There can be no such thing as a joint tenancy in personal property, according to a ruling by Grant Fellows in one of his last official acts as Attorney-General. He upheld the contention of Judge Bush that \$4,000 deposited jointly by Peter Gilna and his wife, Katherine, must go to the estate, and not to Mrs. Gilna. Mr. Fellows ruled that the law passed in 1909 was solely for the protection of banks, and did not create a joint tenancy in personal property. Thousands of couples have deposited jointly in banks, believing that it will go to the survivor at the death of one of the parties. As a result of the ruling many in this county attached wills to the deposits or make other arrangements so that the money will go to the survivor and not to the estate of the deceased.

Grand Rapids—The feature of the week in local banking circles has been the transfer of the Michigan Ex-

change Private Bank to the Grand Rapids Saving Bank. President Ramsey becomes a director of the larger institution and Cashier Daane becomes a director and Vice-President. Both gentlemen have worked well and faithfully to build up the business of the two banks on Grandville avenue and richly deserve the added honors and responsibilities which have naturally come to them as the result of the consolidation.

**Dentist and Optician Needed at Buckley.**

Buckley, Jan. 8—I am taking the liberty to write you regarding my business affairs. I have closed out my general stock at Bear Lake and have put in one of the best mercantile stocks in this country at Buckley, and am giving same my special attention. I expect Buckley to be one of the best towns in this country. It has every prospect for a good future.

Buckley is in need of a first-class dentist and a good man in this profession can clean up some easy money here. We are also in need of a good optician. Same chances are open to him.

Buckley is a town of about 500 population. They are just completing a new model up-to-date school building at a cost of \$25,000. It is right in the heart of as good a farming country as there is in Michigan, so you see there is no reason why a good, careful man cannot lay up some money in any of those lines. I am for Buckley, heart and soul, and am positive that the town cannot help but prosper.

I will be glad to have you mention this in the Tradesman.

Jim McQuire.

The Kinder Lumber Co. has been incorporated with an authorized capitalization of \$5,000, all of which has been subscribed and paid in in cash.

Henry J. Vinkemulder has gone to Philadelphia to attend the annual convention of the National League of Commission Merchants.

Small men may acquire large tomb stones.

**BUSINESS CHANCES.**

For Sale—\$10,000—\$7,000 stock, trunks, bags, leather goods and men's furnishings at cost price (new, worth 15 to 90 per cent. premium at present wholesale prices)—5½ year lease of store (basement, first and second floor, 4,400 square feet), fixtures and good will \$3,000—subject to option expiring Jan. 15. Nearby leases held at \$3,000 to \$30,000 premium. Terms, cash or equivalent. George D. Wright, Executor, 525 So. Saginaw St., Flint, Michigan. 753

To Rent—Good brick store building 25 x 70, basement the same size with good living rooms above and elevator. Located on Main street. A good town in need of another general store. Y. Z., Michigan Tradesman. 748

For Sale—Grocery, soda fountain and meat market in one of the best towns in Michigan. Good clean stock. Ten living rooms, large bath room, two toilets. Stock, fixtures and real estate can be bought for two-thirds present value of real estate. Good reason for selling. "C", care Tradesman. 749

Patent For Sale—McCray Cooler size 6 x 8 x 10 used only a short time. As good as new. A bargain if taken at once. Address Box 124, Cassopolis, Michigan. 750

Wanted—Experienced, successful advertising manager. Must thoroughly understand dry goods merchandising. References required. State if married, salary expected, and submit samples of copy. Enquiries confidential. S. Heymann Co., Oshkosh, Wisconsin. 751

Patent For Sale—I have secured a clear patent on a dish washing machine, designed for family use. It is simple and effective and can be manufactured to market at a low price and is a machine that there should be an enormous demand for. As I am tied up with my business, I will sell the patent for cash, or I can use merchandise in payment. This is a good chance to get started on a new thing. Price reasonable. N. D. Goveor, Loomis, Michigan. 752