

MICHIGAN TRADESMAN

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GRAND RAPIDS, MICHIGAN

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 17, 1917

Number 1739



ANOTHER LAUGH

New Era Association

Admitted to Illinois

And Declares Its 11th Annual 25
Per Cent Cash Dividend or Rebate
To Its Co-operating Members 🏆 🏆

At a special meeting of the New Era Cabinet held Dec. 30, 1916, the following facts were established as a 1916 record:

- 1st. Death but seventy-five per cent of rate charged for mortality purposes.
- 2nd. A \$500,000 less lapse rate than in 1915.
- 3rd. License received to do business in Illinois.
- 4th. Co-operators dividend or rebate of twenty-five per cent declared.
- 5th. An average monthly new business of over \$500,000.
- 6th. The Fraternal Amendment received more than 225,000 votes and that said voters cannot get what they voted for except in the New Era.
- 7th. That Michigan fraternalists can demand the resubmission of said amendment three times before the law compels them to readjust rates on a false basis.

The New Era can afford now to wait and will hustle while she waits.

Managers wanted---men or women---fraternal deputy, competent insurance men!

Now is your opportunity---our goods are selling. For particulars apply:

NEW ERA ASSOCIATION

2nd Floor Grand Rapids Savings Bank Bldg.

Grand Rapids, Michigan



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



At the Same Old Price

While the thoughts of all your customers are
centered on the high cost of living, we are
advertising to remind them of the fact that

Shredded Wheat

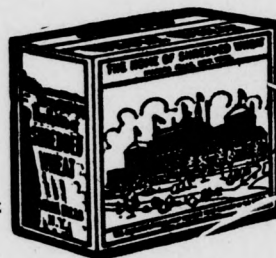
offers a solution of the problem.

The general demand for nourishing food at
reasonable cost, coupled with our timely adver-
tising method, makes it easier than ever for
you to sell Shredded Wheat. It's the same old
price, and the same high quality.

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

The Shredded Wheat Company

Niagara Falls, N. Y.



*There is no risk
or speculation*

in carrying a good stock,
and pushing the sale of

KC BAKING POWDER

Guaranteed pure and
wholesome.

Guaranteed satis-
faction.

Guaranteed to comply
with the pure food laws
of all states and with the
national pure food laws.



Contains no albumen

(Sometimes called white of egg)

MICHIGAN TRADESMAN

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 17, 1917

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UPPER PENINSULA.

Recent News From the Cloverland of Michigan.

Sault Ste. Marie, Jan. 15—J. P. Connolly, President of the Connolly Harness Manufacturing Co., left this week for Minneapolis to take in the St. Paul sport carnival, which will be held during the week of Jan. 27 to Feb. 3.

The Canadian Soo lost one of its well known judges last week in the death of Judge Moses McFadden, junior judge for that district. The late Judge McFadden practiced law for many years and was crown attorney for a number of years previous to his appointment as judge. The remains were shipped to Goderich, Ont., where funeral services were held.

Houghton is to have a new Federal postoffice building. Postmaster James J. Byers has received from the Treasury Department at Washington a request for a contour map of the site at Sheldon and Portage streets for the proposed new building. Mr. Byers expects that within a short time the owners of the buildings on the site will receive orders to remove them, so that the erection of the new office can be begun as soon as the snow leaves in the spring.

"A short life and a merry one is the kind the undertakers like."

William Isaacs, well-known butcher of Rudyard, returned last week from a Western trip, where he expects to locate in the near future. He has not as yet decided where he will locate, but does not expect to continue in business at Rudyard. Mr. Isaacs has made many friends during his stay at Rudyard who regret his departure, but wish him every success in his new field.

W. T. Feetham, one of our popular jewelers, has engaged C. A. Ivins, expert optician and jeweler, to take charge of the optical and watch departments at his store. Mr. Ivins comes highly recommended from Sioux City, Iowa, where he served many years in the business.

M. G. Moutsatson, the prosperous confectionery merchant on Portage avenue, will close his place of business for two months, during which time extensive remodeling and enlarging of his ice cream parlors will be carried on. Mr. Moutsatson states that on or about March 15 he will open for the public one of the finest and best appointed refreshment parlors and confectionery stores in Michigan. Mr. Moutsatson has also leased the store next door to his present place, so that his floor space will be doubled.

"How we would like to see all the kickers and knockers fight to a finish."

Manistique is to have a new barber shop, as Dan Call, who for several years has been working in the tonsorial parlors of William DeHutt, has decided to engage in business for himself and has rented the new addition now under con-

struction to the Peterson building, on Cedar street. The building will be fitted in an up-to-date style in every respect, with bathrooms in the rear.

O. O. Follo, of Manistique, has moved to the Soo, where he has secured a position with A. H. Eddy in the grocery department of his food emporium. Mr. Follo has had wide experience in the mercantile line, having been manager of the I. Stephenson Company's store, at Wells.

"An unwelcome guest is one of the best things going."

The Soo Traveling Men's Association has issued invitations for the second annual banquet to be held at the Park Hotel Saturday evening, Feb. 3. The tickets are \$4 per couple.

J. L. LaDow, representing Libby, McNeill & Libby, spent Monday and Tuesday at the Soo last week in the interest of the firm.

Fred Heim, representing Moss & Co., New York, was here calling on the trade last week.

J. LaBelle, Vice-President and Manager of the Kreetan Lumber Co., Johnswood, was a business visitor here last week, purchasing supplies. Mr. LaBelle reports much activity in the lumber business at Johnswood this winter and is figuring on a big cut this year.

Every one is busy at the Soo, even the burglars, as it is reported that a number of burglaries have recently been reported where homes have been entered during the absence of the owners and many articles of value taken. One of the heaviest losers is F. A. Johnson, local manager of the Armour Company, from whose home goods to the value of \$250 were taken. The home of Mrs. James Nichel was also entered and many articles taken, although the exact amount of loss is not as yet learned. In investigating this case tracks to the home of R. J. Clark were also found, but no evidence found of the home having been entered as yet. The Clark family are also away at the present time. The police officials are keeping on the trail, however, and, no doubt, will land some of the culprits shortly.

At a meeting of the Board of Directors of the First National Bank, R. G. Ferguson was elected President and Fred S. Case, of Marquette, was chosen Cashier. The retiring President, Otto Fowle, and Cashier, E. H. Mead, were made Vice-Presidents of the institution and will retain their interests under the new management and continue to give their attention to the business. Messrs. Fowle and Mead have been actively connected with the banking business in the Soo for over thirty years, starting a private institution in 1883.

At an annual supper of the Sault Ste. Marie Civic and Commercial Association, last Thursday evening, the principal feature of the talks were co-operation between the farmers, stock raisers and lumbermen of Chippewa county and the merchants, professional men and manufacturers of Sault Ste. Marie. The county supervisors, grangers and a number of representative farmers were guests of the Association on this occasion. The gathering was called for the purpose of discussing the feasibility and desirability of cultivating sugar beets and installing a beet sugar factory in the Soo. Many other matters of mutual interest were brought out and the meeting resulted in a better understanding and feeling of good fellowship between the residents of the city and country. The speakers for the evening were Charles J. Byrns, chairman of the

entertainment committee of the Association; R. G. Ferguson, President of the Association; Geo. W. Rowell, of Marquette, Secretary and Manager of the U. P. Development Bureau, and Chase S. Osborn. A number of other guests also gave brief talks, all concerning and making known the many advantages offered by the Soo for the proposed sugar beet industry. It is believed that beneficial results will ensue from the meeting, which was a most successful one.

Mr. and Mrs. F. B. Raymond and son, Alwin, left this week for Grand Rapids and Chicago, where Mr. Raymond will do some extensive purchasing for his large furniture store here, after which they will go to New Orleans to attend the Mardi Gras and spend the remainder of the winter in Florida.

In a letter recently received here Mr. and Mrs. D. H. Moloney report that they have reached Dade City, Florida, and are now domiciled at the Osceola Hotel for the winter season.

C. H. Scott, manager of the Ozark stone quarry, arrived here Saturday to spend Sunday with his family.

Mr. and Mrs. D. K. Moses and daughter, of New York City, arrived in the Soo last week to visit relatives.

Word has been received here that Mr. and Mrs. Stacey B. Hinks, of Dayton, Ohio, are the proud parents of a baby girl. Mr. and Mrs. Hinks were formerly residents of the Soo, and their many friends here extend their hearty congratulations. William G. Tapert.

Annual Meeting of the Michigan Paper Co.

At the annual meeting of the Michigan Paper Co., held at Plainwell Jan. 9, the following directors were elected: J. D. Wagner, Guy W. Rouse, R. L. Soule, E. D. Kepple, J. W. Beardslee, E. A. Stowe, H. J. Mesick, William Thomas and J. W. Gilkey.

The election of officers resulted as follows:

- President—J. D. Wagner.
- Vice-President—Guy W. Rouse.
- Treasurer—R. L. Soule.
- Secretary—J. W. Gilkey.
- Assistant Secretary—George Gilkey.
- Superintendent—Wm. Thomas.
- Executive Committee—Guy W. Rouse, R. L. Soule, E. D. Kepple.

The Bureau of Credits of Detroit, a mercantile agency reporting for the banks and wholesalers, for the past year represented in the Grand Rapids district by H. R. Davidson, is now represented by G. W. Weston, with offices at 518 Murray building.

Iron Mountain—The West Chapin Mines Co. has been organized to mine, refine, smelt and manufacture ores, minerals and metals with an authorized capitalization of \$750,000, all of which has been subscribed and paid in in property.

White Pigeon—The White Pigeon Coated Paper Co. has engaged in the manufacture of paper and paper products with an authorized capitalization of \$150,000, of which amount \$100,000 has been subscribed and \$15,000 paid in in cash.

What Is the Matter With Kalamazoo?

Kalamazoo, Jan. 15—Dealing from an unexpected quarter the latest thrust at the much-abused middleman, the Kalamazoo Stationery Co. is selling such necessities of life as coal and sugar, flour and other provisions, to its 400 employes at cost to relieve them from the suffering incident to the greatly increased cost of living.

The unique and interesting system adopted by Bertrand Hopper, secretary and treasurer of the company, which, together with the new municipal coal dock, the municipal commercial lighting plant, municipal charities and other socialistic enterprises recently put into effect here, is earning for Kalamazoo the title of "the Kansas of Michigan," with the beginning of the new year passed from the experimental stage and will hereafter be a permanent feature of the corporation's business.

"Not being able to prevent the recent steady rise in prices, we did the next best thing by our employes in deciding to sell necessities at cost," said Hopper in explaining the practical working of the company's distribution scheme. "Coal, flour, sugar and other provisions are being purchased by the company at wholesale prices and retailed to our employes with a small extra charge to cover the cost of clerical hire and overhead expenses.

"Charges on all articles are uniform, whether purchased in large quantities for motor delivery or only in armfuls to be carried home. In the evening, when the men leave the factory, the packages they carry from our commissary department give them the appearance of an army of Christmas shoppers.

"We do not look at this undertaking as radical or even philanthropic. The company incurred a heavy expenditure of money to install the fixtures and we are more than gratified because of the success of the plan in enabling our employes and their families to cope with the ever more difficult problem of high prices. The principal reason that led us to take this step was the same that would decide us to install the latest and best machinery or any other labor-saving system, that is a desire to increase the mass efficiency of the workers in the factory. We consider the lower prices made possible by our grocery department the equivalent of a wage increase amounting to from 15 to 20 per cent. at a negligible cost to the stockholders.

"In my judgment the time is not far distant when business reasons, to say nothing of the humanitarian side, will make some such a system a necessity with all companies that employ a large number of men."

A card system such as is in force in some of the European countries today is being considered to protect the new department from the patronage of persons not in its employ.

The venture is an outgrowth of the lunch-room facilities afforded for years to such of the company's employes who bring their mid-day meals to the factory in lunch boxes. A spacious room beautifully decorated and conveniently equipped with tables and chairs contains percolators from which hot coffee and tea are served free.

If you have no human interest in your employes, no interest save in what you get out of them, you will find their only interest in the business is in what they can get out of it.

Annual Round-up of the Worden Grocer Company.

The fifth annual round-up of the traveling and office forces of the Worden Grocer Company was held at the Peninsular Club Saturday afternoon. After the menu had been appropriately discussed, President Rouse called on Mr. Garfield who made an impassioned address on the new civic organization of which he is the head, calling upon all present who lived in Grand Rapids to join hands with the forces he is endeavoring to marshal for a pure and wise administration of city affairs. The address was well received and will, undoubtedly, result in much good to the cause. The next and last speaker on the programme was Lee M. Hutchins, who delivered an uplifting address which fairly took his auditors off their feet. It was one of the most inspiring addresses ever made in Grand Rapids and was listened to with marked attention and greeted with prolonged applause at the close.

There were sixty-four present, as follows:

Guy W. Rouse, President.
E. D. Winchester, Vice-President.
H. P. Winchester, Secretary.
R. J. Prendergast, Treasurer.
T. J. Barker, Cashier.
L. M. Bliss, Assistant Cashier.
T. B. Carlile, Assistant Buyer.
E. J. Hart, Tea.
D. F. Helmer, Coffee.

Directors

Charles W. Garfield.
William H. Gay.
G. V. C. Ganson.
N. F. Avery.
Stephen A. Sears.

House Salesmen.

J. W. Quinn.
Harry Wheeler.
Roy Monohan.
H. C. Bennett.
Peter VanEss.
Salesmen With Grand Rapids House.
A. P. Anderson.
H. P. Baker.
E. C. Below.
E. E. Beardslee.
G. E. Carter.
E. A. Crandall.
Wm. DeKuiper.
P. F. Dykema.
G. W. Haskell.
O. C. Hayden.
W. W. Hubbard.
J. W. Hartger.
Arie Donker.
William Jones.
E. E. Kraai.
A. Loughrey.
G. A. Lindemulder.
E. A. Motley.
H. C. Saunders.
W. E. Sawyer.
A. VerMerris.
G. A. Winchester.
Richard Warner, Sr.
P. C. Kieft.

Kalamazoo Office.

Wm. S. Cook, Manager.
G. R. Clarke.
Chas. McCarthy.
Harrison Bauer.
Jack Trowbridge.
W. J. Borden.
Salesmen From Kalamazoo.
J. P. Bosker.

C. C. James.
A. M. Hall.
F. J. Warner.
J. D. Honton.
C. N. Hoppough.
F. A. Saville.

Guests From Grand Rapids.

E. A. Stowe.
Harold Sears.
H. A. Knott.
Lee M. Hutchins.
Tea Men Representing Carter Macy Co. Japan.

L. F. Pye.
W. C. Battis.

Beautiful souvenirs were presented to each diner in the form of pearl handled jackknives, enclosed in gold embossed leather cases.

President Rouse closed the exercises with a few very appropriate remarks which were received by his audience with undisguised pleasure and appreciation.

Such affairs do much to cement the pleasant relations between management and men and cannot be recommended too highly or repeated too often.

Boomlets From Bay City.

Bay City, Jan. 15—Bay City, which has three ready-cut house building plants, is to soon have the fourth one. The new company is to be known as the Bay City House Manufacturing Co., with a capital of \$112,500, and will use the site and buildings of the old Hecla cement plant, near the mouth of the Saginaw River, which consists of 150 acres. The company expects to be ready for business in ninety days. The officers of the company are C. M. Ambrose, President; Seth Babcock, Vice-President, and Guy T. Lamont, Secretary and Treasurer.

Adolphus Blanchard, of Bay City, and Isadore Wolf and John W. Welch, of Detroit, have organized the Blanchard Butchers' Supply Co., with offices in Bay City, for the purpose of dealing in grocers' and butchers' supplies and fixtures.

The Lambert Cigar Co. was organized in Bay City this week with a capital stock of \$8,000. The stockholders are William J. Lambert, W. C. Vandrey and Joseph C. Sermon.

The municipal coal yard, which was authorized by the Council two weeks ago, will not do business this winter. The Committee appointed to investigate conditions and purchase coal, have reported that it is impossible to secure coal at the present time at a price which will enable it to be sold less than the price asked by local retail coal dealers.

George Rittenhouse, of the firm of Hout & Rittenhouse, wholesale grocers, Cheboygan, has severed his connection with the firm. Mr. Hout will continue the business. Mr. Rittenhouse, who has been working the Northern Michigan territory for the firm, has retired and is succeeded by Arthur R. Gerow, formerly in the retail grocery trade and until recently County Treasurer.

The Board of Education is again considering the building of a new high school in Bay City. The question was placed before the people last year and was defeated by a small majority, not that the people did not want a new high school building, but on account of the manner it was placed before them. It is now thought that if the proposition is given to the voters in a way that it will be thoroughly understood it will carry by a large majority. W. T. Ballamy.

The Grand Rapids Veneer Works has increased its capital stock from \$325,000 to \$360,000.

Pickings Picked Up in the Windy City.

Chicago, Jan. 15—The citizens of Chicago the past week have been introduced to the greatest calamity regarding the police department of any city in the country. The State's Attorney and his assistants are using a fine tooth comb on the grafters and crooks in the police department. Former Chief of Police Healey had a warrant sworn out for his arrest and was placed under bonds of \$20,000. State's Attorney makes a public statement that before he is finished it will be almost impossible to catch over 10 per cent. of the crooks—the number is so great. Healey's successor is being called the Hinterburger of Chicago, and it looks very much as though he is going to have one of the hardest positions he has ever held in the police department. If the past is an example of the future, it will be a most ungrateful position.

J. L. Davies, with the Knight Soda Fountain Co., of Chicago, is a former product of the Wilmarth Show Case Co., of Grand Rapids. He reports business with the new line very prosperous.

Any one now partaking their meals in the ordinary restaurants of Chicago is having a slight introduction to the high cost of living, for the reason that Chili sauce now costs 5 cents extra. To offset this the larger hotels are now getting 10 cents extra for bread and butter.

Discriminating robbers broke into the storage house of Coyne Bros., at 119 West South Water street, recently, and walked away with 51 tubs of butter. According to the cost of this product at this time, they are just as prosperous as diamond robbers.

If the unions keep on in their domineering way in the city of Chicago it won't be long before they will drive out of the city thousands of successful prosperous businesses. The latest one to be affected is the Atlas Taxi Co. This corporation has notified the unions that they will close out their business and leave Chicago during the month of January unless the unions concede satisfactory terms. This also applies to all of the cigar factories in the city of Chicago. It is getting so that the cigar-makers dictate to the owners their business and it has come to such a condition that a great number of the factories have released their salesmen and part of their office force. It is reported that one firm ordered a number of boxes for a certain sized cigar. On ordering the workers to make this size, the length was a little bit short of specifications, and the only thing the owner could do was to order new boxes or have a strike on his hands.

One of the greatest poultry shows ever held in Chicago is now being held at the auditorium at the Union Stock Yards. One feature of the show is the fur-bearing chicken; and there is a whistling duck. This show is attracting a wonderful lot of attention.

The Allied Bazaar, now being held at the Coliseum, is meeting with wonderful success. It is reported that Saturday, Jan. 13, there were over 40,000 in attendance, and judging from the amount of interest displayed, there will be thousands of dollars turned over to the European nations.

The Independent Drug Co. has leased the store, Northwest corner of Wabash avenue and Van Buren street, from William C. Lobenstine, for ten years, at a term rental of approximately \$175,000. This is the ninth store in the city operated by the Independent Drug Co. The new store will be open for business about March 1.

Robert Glendenning will build for the Illinois Felt Co. and the Perfection Bed Co. a three-story building, 90 x 160, to cost about \$75,000 on the plot, 200 x 160, Southwest corner

Forty-eighth street and Campbell avenue, to be leased to the two companies for twenty years at a total of \$150,000. The building will be of mill construction, sprinkled, and will be served with a private switch track from the Indiana Harbor Belt Railroad. It will be ready May 1.

The First Methodist Episcopal Church has conveyed its property, Southeast corner of Washington and Clark streets, to the Methodist Church Aid Society, the object being that the latter shall construct a combination church and office building suitable to the use of the congregation and the office building clientele of that section of the business district. One of the members of the congregation has, however, filed a bill in chancery questioning the propriety of the step. The matter will now wind its way through the courts and if the Supreme Court decides that the church has a right to do what it has set out to accomplish, a new building will be erected just as soon as the details can be arranged. The property is one of the finest in the city and as a doer of good it has accomplished much, having given of its income more than \$800,000, since it came into the possession of the church in 1865 to the aid of other churches of the Methodist denomination.

The attack of the Indians on titles to real estate about Chicago has failed. The Pottawattamie Indians have no claim to any of Chicago's lake front lands, according to a decision just rendered by the United States Supreme Court, which involved lands along the lake shore valued at many millions of dollars, and ended a legal controversy of many years' duration. The claims of the Indians were based on ancient treaties between America and Great Britain under which it was contended the Indians were conceded ownership of the lake shore lands and the bed of the lake. Title in the shore lands was deeded away prior to the removal to the West of the greater part of the tribe, but it was claimed the Indians retained ownership in the lake bed and therefore in considerable made land along the shore. The latest claim for these lands was made in a bill filed before Judge Carpenter about a year ago by the Pokagon band of Indians, under the leadership of Chief John Williams, the only remaining portion of the old tribe in this section of the country, now located near Dowagiac. Judge Carpenter dismissed that bill and it was carried to the Supreme Court, which, in its recent decision, eliminated all claims of the Indians.

Charles W. Reattoir.

Wayne MacVeagh had so long been withdrawn from active life that news of his death comes almost as if of one passed away. A vigorous figure in his prime, and a real power in political life, his chosen role for many years past was that of a keen and sagacious observer of all that was going on in Washington. To his winter home in that city men prominent in public life used to resort, both to give and to receive information, and above all to listen to Mr. MacVeagh's spicy and often cynical remarks on men and things. He never set us as a "sage," but the great store of experience and anecdote upon which he could draw, and the snap and sparkle of his language, made his conversation instructive as well as highly entertaining.

If you want to lose a customer and a friend, sell him goods on credit; wait six months before you ask him for the money, and then see him get mad.

DO YOU WANT THIS TO HAPPEN?



Mr. Grocer:---

Do you realize that any State law prohibiting the sale by you of articles bearing the manufacturers' redeemable coupons would only apply within the State?

Such a law could not stop out-of-the-state concerns from selling such premium articles direct to your customers.

That is interstate commerce, and such a law cannot interfere with it.

Do you want to promote a law that will drive trade out of your store and over to outside concerns selling direct to your customers?

Of course not.

Therefore, be sure you thoroughly understand the real issues before endorsing any anti-coupon measure.

KIRKMAN & SON

MAKERS OF

Kirkman's Borax Soap Kirkman's White Soap Kirkman's Soap Powder Kirkman's Scouring Powder



Movements of Merchants.

Hastings—Freeman & Co. have engaged in the grocery business.

Otsego—McDonald Bros. succeed Myron Sebright in the second-hand business.

Jonesville—George Voorhees, produce dealer, has closed out his stock and will remove to Virginia.

Traverse City—Clair Buckner succeeds Samuel L. Farrow in the cigar and restaurant business.

Yale—The Yale Lumber & Coal Co. Ltd. has decreased its capitalization from \$20,000 to \$15,000.

Boyer City—Peter Andros, recently of Petoskey, will open an ice cream and confectionery store at 110 Water street March 1.

Greenville—D. L. Beardslee has purchased the seed stock of Earle B. Slawson and will consolidate it with his implement stock.

Onsted—Harry J. Maxwell has sold his stock of general merchandise to Charles A. Des Ermia, who will take possession about Feb. 1.

Nashville—Green & Son have sold their grocery stock and store fixtures to Frank Peck, who will continue the business at the same location.

Lansing—R. G. Grammel, dealer in harness and harness accessories, is closing out his stock on Turner street and will retire from retail business.

Marquette—Jacob Rose, clothier, has admitted to partnership his sons, Philip and Sam, and incorporated the business under the style of Jacob Rose & Sons.

Coldwater—Grant Eaton, of the Eaton Grocery Co., has purchased the lease of the Arlington Hotel and will continue the business under the same style.

Northport—C. B. Kehl has sold his interest in the stock of the Kehl Mercantile Co. to Charles Wrisley and the business will be continued under the same style.

Lapeer—The Lapeer Hardware Co. has been incorporated with an authorized capital stock of \$12,000, all of which has been subscribed and paid in in cash.

Saginaw—Fire destroyed the store building and stock of general merchandise of Alex. Parabowski, at 6022 Wisner street, Jan. 15. The loss was covered by insurance.

Marquette—Charles Willesen, news dealer, lost his stock by fire, Jan. 13, and immediately purchased the news stand of Mrs. A. M. Bigelow, taking immediate possession.

Albion—The Albion Farmers' Elevator Co. has been organized with a capitalization of \$40,000, with \$20,000 paid in in cash. The company will buy and sell farmers' products and farm necessities by the co-operative method.

Detroit—The National Tire & Accessory Co. has been organized with an authorized capital stock of \$1,000, all of which has been subscribed and \$300 paid in in cash.

Marquette—Mrs. Shelley B. Jones, administratrix of the estate of the late Shelley B. Jones, will continue the drug store under her own name, giving it her personal attention.

Three Rivers—B. A. Goff, who has conducted a grocery store here for the past sixteen years, has sold his stock and store building to Erwin Bingam, who has taken possession.

Hillsdale—Milan Watkins has sold his interest in the grocery stock of Watkins & Humiston to his partner, Miles Humiston, who will continue the business under his own name.

Big Rapids—Amos R. Morehouse, the pioneer grocer, has the sympathy of his friends in the death of his wife, who was a woman of rare attainments and great nobility of character.

Coral—W. C. Chapple has sold his interest in the produce stock and grain elevator of Chapple & Skeoch to his partner, Ambrose Skeoch, who will continue the business under his own name.

Olivet—Long, Cobb & Co., lumber dealers, have taken over the grain elevator and fuel stock of J. D. McLaren & Co. and will continue the business under the management of E. E. Long.

Detroit—The National Plumbing & Heating Co. has engaged in business at 646½ Hastings street, with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Detroit—The Michigan Gear & Engineering Co. has engaged in business with an authorized capital stock of \$50,000, all of which has been subscribed, \$5,000 paid in in cash and \$25,300 paid in in property.

Detroit—The Federal Bottling Works has engaged in business at 675 E. Larned street with an authorized capitalization of \$50,000, of which amount \$25,500 has been subscribed, \$200 paid in in cash and \$19,800 paid in in property.

Detroit—The Dates-Murdoch Co. has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and \$500 paid in in cash. This company will handle wholesale and retail wall paper and accessories.

Trufant—B. J. Collins has sold his general stock to C. W. Christiansen, who has formerly engaged in general trade here with his brother and who disposed of his interest in the business to his brother's heirs about six months ago. Mr. Collins has not yet decided whether he will re-engage in business in Michigan or Ohio.

Detroit—The Toledo Double Tread Tire Co. has engaged in business at 226 East Jefferson avenue with an authorized capital stock of \$25,000, of which amount \$13,880 has been subscribed, \$1,594.66 paid in in cash and \$12,285.34 paid in in property.

Ionia—Mark P. Jeffries and Fred Lauster, Jr., have formed a copartnership and purchased the G. H. McMullen & Co. drug stock and will continue the business under the style of Jeffries & Lauster. The store building will be remodeled and new fixtures and show cases installed.

Detroit—The MacIvor & Croter Lumber Co. has merged its business into a stock company under the style of the J. A. MacIvor Lumber Co., with an authorized capital stock of \$70,000 common and \$30,000 preferred, of which amounts \$52,000 has been subscribed and \$45,000 paid in in cash. The office is located at 1610 Ford building.

Mt. Pleasant—Charles W. Campbell has purchased of the trustee all of the remaining merchandise of the C. W. Campbell Mercantile Co., for \$6,500, which enabled the trustee, Wm. B. Holden, of Grand Rapids, to pay the creditors a total of 60 cents on the dollar. The corporation created the trusteeship April 24, 1916, at which time the total indebtedness was about \$25,000. About \$15,000 has been realized from special and regular sales and the cash now contributed by Mr. Campbell.

Manufacturing Matters.

Kalamazoo—The Bartlett Label Co. has changed its name to Saniwax Paper Co.

Clio—The May Lumber Co. has increased its capital stock from \$15,000 to \$50,000.

Battle Creek—The Purity Candy Co. has increased its capital stock from \$2,000 to \$10,000.

Watervliet—The Watervliet Paper Co. has let the contract for the building of a large addition to its plant.

Detroit—The Standard Screw Products Co. has increased its capitalization from \$100,000 to \$250,000.

Battle Creek—The Ajax Enameling & Foundry Co. has increased its capital stock from \$35,000 to \$70,000.

Port Huron—The Port Huron Water Motor Co. has increased its capital stock from \$7,000 to \$25,000.

Gatesville—The Gatesville Co-Operative Milling Co. has been organized with an authorized capital stock of \$3,000.

Zeeland—G. P. Van Lopik & Co., manufacturers of Naval blouses at Grand Haven, have opened a branch factory here.

Kalamazoo—The Dunkley Co., manufacturer of canning factory machinery, will erect a modern plant, commencing the work Feb. 1.

Corunna—The Corunna Milling Co. has sold its plant to H. H. Easley and T. M. Newton, of Maple Rapids, who will take possession Feb. 1.

Detroit—The American Trap Co. has been incorporated at 341 Helen avenue with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$1,000 paid in in cash. This concern will manufacture plumbing and heating supplies.

Lansing—The Lansing Wagon Co. has changed its name to the Lansing Body Co. and will confine its attention to automobile body building only.

Sparta—The Sparta Foundry Co. has increased its capital stock from \$5,000 to \$10,000 and also changed its name to Klep Foundry & Manufacturing Co.

Benton Harbor—The Wells-Higman Co., of St. Joseph, manufacturer of baskets and fruit packages, has purchased the plant and stock of the Colby-Hinkley Co.

Detroit—The Spanger Rim & Wheel Co. has increased its capitalization from \$100,000 to \$300,000 and also changed its name to Spanger Wire Wheel Co.

Detroit—The Sanitary Steam Flat Iron Co. has been incorporated with an authorized capitalization of \$100,000, of which amount \$55,000 has been subscribed and \$30,000 paid in in property.

Detroit—The Payette Neckwear Co. has been organized with an authorized capitalization of \$15,000, of which amount \$9,500 has been subscribed, \$2,420 paid in in cash and \$7,080 paid in in property.

Saginaw—The Klemm Manufacturing Co. has been incorporated with an authorized capital stock of \$20,000, \$2,000 of which has been paid in in cash. The company will manufacture sound reproducing machines.

Detroit—The Safety-First Manufacturing Co. has been incorporated to manufacture fire extinguishers, fire escapes, etc., with an authorized capitalization of \$10,000, all of which has been subscribed and paid in in cash.

Flint—The Flint Hydrostone Co. has engaged in the manufacture of stone and concrete products with an authorized capitalization of \$10,000, all of which has been subscribed, \$200 paid in in cash and \$4,000 paid in in property.

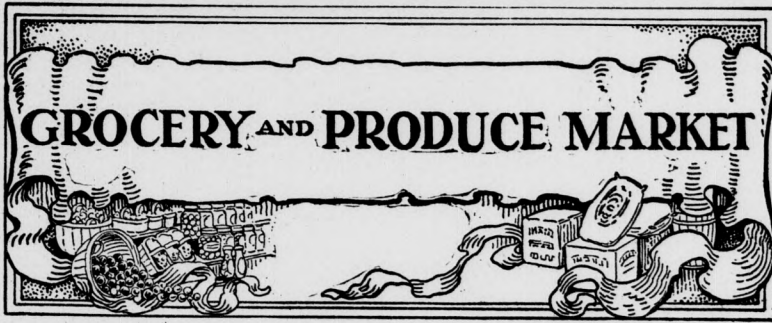
Saginaw—The Continental Manufacturing & Building Co. has been organized to build ready-cut houses. The capitalization of the company is \$100,000 and it will occupy the plant of the old Fiege Desk Co., on Genesee avenue.

Flint—The Flint Foundry Co. has engaged in the manufacture of metallic castings and general machine and patterns with an authorized capital stock of \$20,000, of which amount \$10,000 has been subscribed and paid in in cash.

Muskegon—The Coca Cola Bottling Co. has engaged in the manufacture, bottling and sale of beverages, confectionery and merchandise, with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in property.

Vassar—The Vassar Stamping Works has incorporated to manufacture automobile parts, with an authorized capital stock of \$16,500 common and \$15,000 preferred, all of which amounts has been subscribed and paid in in cash.

Detroit—The Edmonds & Fulton Co. has been organized at 1416 Majestic building, with an authorized capital stock of \$25,000, of which amount \$21,000 has been subscribed, \$2,400 paid in in cash and \$7,400 paid in in property. The concern will manufacture screw machine products.



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 firm at a recent decline of 1c, due to some accumulation of stock and only a fair demand. Large holders of storage butter are somewhat disappointed over the recent reports, which did not show anywhere near as much shortage but not what the holders thought. Meanwhile it is said that the sales of oleo in this territory are increasing by leaps and bounds. Local dealers hold fancy creamery at 38c and cold storage creamery at 36c. Local dealers pay 33c for No. 1 in jars and 26c for packing stock.

Cabbage—6c per lb.

Carrots—75c per bu.

Celery—20c per bunch for small; 30c for large; box (3½@4 doz.), \$1.60@1.75.

Cocoanuts—\$6 per sack containing 100

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

Eggs—The market for fresh is steady and unchanged. The receipts are increasing slightly. We look for lower prices in the near future. The demand is fair. Storage eggs are very firm at an advance of 1c, due to the good consumptive demand and comparatively light holdings. Local dealers pay 41c for fresh, holding at 44c case count and 45c candled. Cold storage candled are held at 40c for April and May, 36c for first, 34c for seconds and 33c for dirties.

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

Grape Fruit—\$3.75@4 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; \$3.50 per crate for Iceberg from California.

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 \$6 per 100 lb.

sack for red or yellow. Spanish range as follows: Small crate, \$2; ½ crate, \$3.25; large crate, \$6.

Oranges—Pineapples Floridas, \$3.25; California Navals, \$2.75@3.25.

Oysters—Standard, \$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, 5½@6c per lb. for shelled.

Potatoes—The market is some stronger and higher, country buyers having advanced their paying prices to \$1.60@1.75. Local dealers hold at \$2 per bu.

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—\$3 per bbl. for Hubbard.

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

Tangerines—\$5 per box for either 106s or 196s.

Tomatoes—\$2.50 per 10 lb. basket.

Turnips—\$2.25 per bbl.

The Grocery Market.

Sugar—The market is unchanged from a week ago. The buying of raws during the past week was stimulated to some extent by the renewal of interest in granulated from the country, which had apparently let its supplies run too low. This fact is indicated by the cry for quick shipment, it being evident that the distributors needed sugar for ordinary consuming requirements. Refiners were without stocks and hence the delay of several days reported in the trade. It is not generally believed that the country will buy much ahead at the 6.75c level.

Tea—The market is a waiting affair with no large sales reported, some routine orders being filled at firm prices. Business of late has been better, but there is no sensational buying, the trade taking blacks and greens for current needs. In other words, supplies in the country are moderate, necessitating replenishment from time to time. The duty question has been pushed in the background, although some circles are still of the opinion that Washington will ultimately have recourse to a tax of 5@10c per pound.

Coffee—Futures bulled hard on peace talk and then reacted easily

during the week when the Allies turned down the German proposition to talk terms with the inference that the war would be fought to a finish. Judging by the way commitments were thrown over, the trade did not believe that the door to peace was still left open. Yet there are those who maintain that the exhaustion of the Teutonic allies is against a prolonged conflict and suggest that the long side will bring good profits to the patient waiter. The Teutonic nations, it is argued, have little coffee and will be anxious to stock up once the war is over, which logically should mean an advance in the price, for Brazil has been handicapped by the fact that the United States is practically the only big customer, making allowance for fair absorption by the French and Italians. Milds are also higher, particularly Maracaibo, which have been advanced about ½c. Java and Mocha are where they were a week ago. The consumptive demand for coffee is very fair.

Canned Fruit—The market was largely upon a nominal basis, but, even so, the undertone is very strong, as there are no large supplies offering in any direction.

Canned Goods—Tomatoes have taken a sharp jump during the week and sales have actually been made up to \$1.40 for Maryland 3s. There was no particular reason for it except the desire of buyers for stock. As much as \$1.10, in a large way, has been paid for No. 2s. Future 3s cannot now be obtained under \$1.10. It is evident that the market for futures is being gradually opened up, and that, with the cost of cans known, in accordance with the announcement of the American Can Company a few days ago, canners are willing to book orders and jobbers to place them on a basis of prices that would have seemed incredible a year ago. There is some expectation that the coming week will see greater interest on the part of buyers with regard to futures. An active demand for future corn is reported from the Middle West, according to the daily announcement of the National Canners' Association. Standard No. 2s are quoted at 90c and extras at 95c; fancy coarse grain at \$1.10 and narrow grain at \$1.02½.

Canned Fish—It is quite evident that holders of canned fish of any description are not particularly eager to part with their property, especially at any concession from prices generally quoted. Salmon is in light supply and firmly held. Sardines are sparingly offered and nominally very firm, but with little actual business passing.

Dried Fruits—The past week has been one of extreme dullness in the dried fruit trade. That, however, does not mean that there has been any indication of weakness, for the reverse is quite the fact. If anything, there has been a tightening of values, as holders realized that there should be some show of interest on the part of buyers very soon. As a matter of fact this has already been demonstrated in some tentative bids by jobbers, although they were so far below a working basis that they were not

taken seriously other than as an indication that jobbers are in need of supplies. This relates particularly to prunes, but there is an expectation that there will be a demand for other fruit as well. As to the coming season, the first indication of interest comes in a report from Porterville, Cal., which states that the Tulare County Growers' Association has started a canvass of the deciduous orchards to secure fruit for the cannery for the coming year. The management is offering \$16 per ton for free and \$20 per ton for orange clings. On a three-year contract \$25 will be paid for Tuscan and Phillips clings. It is proposed to sign up a tonnage of other product with the purpose of running the cannery throughout the year.

Cheese—The market is steady and unchanged. Consumptive demand is fair. No change seems in sight. The receipts are light and are showing fair quality.

Rice—The trade is still absorbing the recent free arrivals from the South, and for that reason there is little attention paid to offers from the South. The mills generally are pursuing a waiting game, as the price of rough is too high to ensure a reasonable profit at present prices. Planters, on the other hand, are confident of their position and asking as a rule full values.

Provisions—Smoked meats are firm at unchanged prices, with a fair consumptive demand. The supply appears to be ample. Pure lard is firm at an advance of ¼c. Compound lard is firm at unchanged prices, with no immediate change in sight. Barreled pork is firm and unchanged, with a good consumptive demand. Dried beef is firm and unchanged. Good consumptive demand and fair receipts. Canned meats are unchanged.

Salt Fish—There is practically nothing new in the mackerel market. Good mackerel, especially of small size, is still scarce and high. Some winter caught Irish mackerel are now being offered at very nearly the price of the fall fish. The market is ruling several dollars above normal. Cod, hake and haddock are unchanged and dull.

Mr. Earl Babst, President of the American Sugar Refining Co., New York, was called to Grand Rapids last week to attend the funeral of his mother-in-law, Mrs. Edwin F. Uhl, who long occupied a unique and exalted position in the musical and literary circles of this city and country.

E. A. Dibble, President of the First National Bank of Hillsdale and largely interested in the Hillsdale Grocery Co. (wholesale) and the Alamo Manufacturing Co., is in the city for a day or two, visiting friends and attending annual meetings of companies in which he is interested.

Oscar Levi, Western Michigan representative for A. Krolik & Co., of Detroit, has removed his headquarters from the Hawkins block to 227 Powers block, where he will carry a full line of samples at all times. His father, Morris Levi, will accompany him.

Causes For the High Cost of Dairy Products.

To my mind there is no actual "food crisis," but there is unquestionably a new condition of affairs throughout the country with regard to farm and dairy products which calls for re-adjustment and which temporarily has forced upon the public an era of high prices. I would not say how promising is the outlook for lower food costs, but the causes are so palpable as to make practically certain what the remedy is.

As I view the situation, the cause of high prices in butter, cheese, eggs and poultry is primarily lack of production, in comparison with the growth of population and of an increasing consumptive demand for products on the part of the American people. There are other contributory causes, such as increasing land values, higher cost of farm labor, the increase in freight as producing points are pushed further and further away from the large centers of population, and, temporarily, the greatly enhanced cost of feeding herds and flocks, due to high prices of grain and fodder.

Anyone who will study the statistical evidence can see at a glance the explanation of causes which I have suggested. It is easily proven that production has not kept up with either population or demand. Besides, competitive products calling for milk and cream have steadily reduced the "make" of butter, and growing attractiveness in the demand for poultry, from the standpoint of the producer, indicates that in many ways raising poultry is more profitable than raising eggs.

Take the matter of butter. First of all there is the fact that raising milk is less attractive than in the olden days. Farm labor willing to do such work as a milk farm calls for—milking cows, caring for them, keeping the unusual hours called for—is very scarce. There are so many more agreeable openings for good men that they are scarce and high priced. Many former milk producers have discontinued and gone into other lines of production. Then again, there is the additional cost of land and of taxes due to increased values. Of course the large cattle ranges of the West do not figure in milk production. Milk must be raised not too far from thickly settled portions of the country, where the consumption is.

One has only to consider the old-time milk counties of New York State. I don't believe that the butter counties of this State are producing now 15 per cent. of what they did a dozen years ago, and 90 per cent. of the creameries have gone into the production of fresh milk and cream rather than butter. It is an actual fact that towns which formerly shipped us large quantities of butter are now buying butter from us to-day. Fresh milk, the growth of the ice cream industry, the manufacture of condensed milk and a variety of other new uses for milk have also contributed to drive out butter making.

True, there has been some compensation in the growth of milk farms in the Middle-West but every mile

distance from the consuming centers only adds to the cost of the product. Then again, the steady growth in sanitary ideas and in the public's discriminating demand for better grades have all added to the cost of production. Oleomargarine has helped take care of some of the demand, but not enough to compensate for the reduced production and the increased population.

In eggs the proof of the small production is even more evident than in milk. And it is also coupled with the fact that there has been a surprising increase in the popularity of eggs as food. It cannot be denied that there has been a large increase in egg production, and hundreds of henneries have lately come into existence, but when this growth is offset by the increased use of eggs as direct food and the growth of chickens for meat, the relative showing amounts to as bad a shortage as in butter.

It used to be common for a well regulated home to use chops, steaks and other meats for breakfast, but today probably three-quarters of the American homes eat eggs, in one or another form, for breakfast. Eggs are really excellent food, and people are fast discovering it; all of which makes a relative shortage of supply. And yet, I don't believe eggs have ever been sold for enough, when their high food value is concerned.

Cold storage has done a great deal to help out the supply of butter and eggs, but the absurd laws which have been enacted affecting cold storage have hampered its fullest usefulness to the public. Take the limitation of storage time; it is unnecessary and only discourages the production of eggs. At the present time, the storage supply is only about enough to take care of the seasonable shortage, and no one will buy or raise more eggs unless the prices are attractive. With the laws as they are there is no incentive to raise eggs beyond the present supply.

We hear a great deal about the multiplicity of middlemen in the egg trade, but the talk rests on little actual knowledge. It is true that eggs pass through a good many hands—from the producer to the huckster, from the huckster to the shipper, from the shipper to the receiver, from the receiver to the jobber, from the jobber to the retailer and from the retailer to the consumer—but every one of the factors performs a distinct and necessary part of the work which could not be dispensed with if there is to be a dependable supply of eggs.

The dealer or huckster buys the eggs at the farmer's gate, in whatever small lots they are produced, and he makes use of the shipper as a hopper into which to dump his accumulations. The shipper also furnishes the case and the packing. The shipper cannot go to distant markets with his eggs personally, so he has to depend on a receiver, who has somewhat similar functions of those of a commission man, but who usually buys the eggs outright. The receiver hunts up a wholesale customer, and the wholesaler, or jobber, candles, grades and repacks the eggs into such lots as fit the demands of the trade. And finally

the jobber is the depot man from whom the retailer always knows he can get eggs of such grade as he needs for his customers.

I can well imagine that if the farmer will do all this work himself, or the consumer will go to the farmer direct, some of the cost of the middlemen can be eliminated, but never in any large, general, dependable, commercial way. Commercial certainty demands and always will demand system, and system costs money, although not as much as is generally supposed. The parcel post has deplorably fallen down in this anticipated service, and so have all other panaceas.

The talk about cornering eggs is a large joke. There are two well defined and fundamental reasons why no one can successfully organize and operate a "corner" in eggs. One is that there are probably 20,000,000 egg producers in the country, and the other is that no man living can discover just when the hens are going to lay. Perhaps if the hens can be made to issue advance information it will be safe to speculate in eggs, but not otherwise, and no one has ever done it to any appreciable extent. So long as the producer can sell wherever and whenever he wants to, no one will be "egg king."

The most hopeful thing I see for lower priced eggs and butter is to raise more, and if present prices are not attractive enough to coax production, yet so high that consumers protest, what are we going to do about it?

Harry D. Wheeler.

Commends the Tradesman Because It Points the Way.

Kalamazoo, Jan. 15—I am greatly pleased to read the fac simile letter from David N. Foster, of Fort Wayne, which appeared on the seventeenth page of the Michigan Tradesman of Jan. 10 and desire to especially commend the following paragraph:

"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 in its correct solution."

To me this statement sounds the keynote of the entire career of the Tradesman for the past thirty-four years—"it discusses no question without aiding materially in its correct solution."

There are scores of trade journals which discuss and cuss and condemn trade abuses, but the only trade journal which **points the way** is the Michigan Tradesman.

I like the Tradesman because it never starts anything without finishing it. I do not believe it will cease the discussion of the insurance problem until it has evolved in its own way and in an entirely sane manner a method by which the merchants of Michigan can be delivered from the octopus which now strangles them because of the illegal combine maintained by the fire insurance companies which found expression in the enactment of such a one-sided and altogether unfair measure as the so-called Anti-Discrimination law. The Tradesman may not be able to accomplish this result this week or this month, but, judging by its past history—I have read every issue since the paper started in 1883—it will never cease the consideration of this great question until it has brought order out of chaos; security out of insecurity; gain out of loss; freedom out of bondage! What more can be said in com-

mendation of a trade journal which dedicated itself to the best interests of the retail merchant a third of a century ago and has never deviated one iota from that course; never quailed under criticism or abuse; never failed to deal sledge hammer blows in defence of truth and right?

Long-Time Merchant.

Flakes From the Food City.

Battle Creek, Jan. 15—Charles H. Parker, who for the past year has conducted a delicatessen store here, has engaged in the wholesale oyster business, having secured the Michigan sales rights on the only Blue Point oyster grown. As soon as Mr. Parker has disposed of his delicatessen store, he intends to establish agencies for the oysters throughout the State and we presume to say his many years of road experience, together with Mr. Parker's pleasant ways, will assure him success.

A new industry has been organized here known as the Battle Creek Stamping Works. It will manufacture pressed steel products of a varied nature. All of the parties interested in the new concern are widely known business men of successful careers. The factory is at present located in the Brennan building, recently vacated by the Brennan people, and rebuilt into a modern factory building.

The wholesale bakery of Edward D. Strain is undergoing its annual re-decorating and remodeling, preparatory to more effectively carrying for the ever increasing business of the concern.

Edwin W. Morehouse, formerly a grocer here, has become associated with the Purity Candy Co., of this city, as a partner and will also look after local sales.

The new home of the Grocers, Incorporated, is nearly completed and will be ready for occupancy about Feb. 1. It will be one of the most modern equipped wholesale grocery houses in Michigan.

The Gartner Baking Co. is remodeling the interior of its shop to better handle its extensive shipping trade and, incidentally, improving the sanitation of the shop. This company is ranked among the highest in the State in point of using the proper sanitary methods, yet it never loses an opportunity to improve its system still more.

Big doings in Battle Creek Council next Saturday night—lots of candidates, Grand Rapids initiatory team, feed, etc. Some party!

Otto L. Cook.

Frozen Water Pipes Are a Winter Fire Hazard.

Many winter fires are caused by ill-advised attempts to thaw frozen water pipes.

A burning match, torch or open flame of any description should never be employed for this purpose. To wrap the pipes with oil-soaked rags and set them on fire is worse than folly: it is incendiarism.

Pipes are almost invariably adjacent to walls or partitions where there is an ascending current of air to feed and spread a flame. Even if the flame does not start a fire its sudden local heat may cause the pipe to break and flood the premises with water.

Wrap the frozen section of the pipe with cotton cloth and pour hot water upon it (even if the hot water must be obtained from a neighbor) until the ice in the pipe gives way. Rags on the floor at the base of or under the pipe will absorb the waste water. If the freezing is too severe to yield to this treatment send for a plumber.

Reputable plumbers always avoid running water pipes along outside walls where it is possible to do so. Property owners when building should look out for this. It may some time save them money and vexation.

Activities in Michigan Cities.

Written for the Tradesman.

Tustin reports that turnips, which used to be given away, are bringing a good price this year and are being shipped out by the carload.

The Belding Board of Commerce is warning local merchants against fake solicitors, particularly foreigners supposed to be sent out by churches in behalf of war sufferers. It is stated that Assyrians have an organized graft traffic and that funds for the poor go no farther than Paterson, N. J.

The Retail Merchants' Association of Coldwater held a banquet recently with sixty members present and elected the following officers: President, W. B. Tuttle; Vice-President, Francis Flandermeyer; Secretary and Treasurer, Marshall Woodward; directors, Herbert Lee and Chas. Pollock.

Alma is still pushing forward, industrially, one of the new concerns secured being the Western Carburetor Co., with \$120,000 capital.

Flint has signed a contract with a private concern for collection and disposal of its garbage.

The Michigan United Traction Co. will build an electric line between Owosso and Flint this year. Lennon will be the principal town reached by the new road.

The Union National Bank of Muskegon will erect a six-story bank and office building on Federal square this year.

Hillsdale is still wishing that it might have an electric road.

The Auditorium, Saginaw's big convention hall and public forum, was more than self-supporting during 1916. It was opened nine years ago and has been self-supporting from the first.

George Decke is the newly elected Secretary of the Booster's Club at Grand Ledge. An out-of-town speaker will be secured to address the members at each of the monthly meetings.

Business men of Shelby have organized a Commercial Club with the following officers: President, L. H. Spellman; Vice-President, F. L. Myers; Secretary, H. M. Elliot, Treasurer, Charles J. Little.

The Manistee Board of Commerce has re-elected the following: President, Richard W. Smith; Vice-Presidents, E. G. Filer and Edward Buckley; Treasurer, George M. Burr. Plans are being made for bringing more summer visitors to Manistee.

Reading, in Hillsdale county, has formed a new Booster Club and plans for the year include big gala days to be held in June and December, with worth while prizes to be given away at these fetes.

Coke has jumped another \$1 a ton in Saginaw and now sells at \$8.

The Mt. Pleasant Board of Trade will hold a smoker Jan. 30, with a good programme of talks. One telephone system is being proposed there and also the securing of more factories.

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

Almond Griffen.

Assets Greater Than the Old-Line Companies.

Marine City, Jan. 15—I received your letter of Jan. 9 and beg to say, in regard to the matter of insurance, that several of the hardware associations organize their own mutual companies.

The Minnesota Company, which you mention, is one of the largest and strongest and has returned dividends to members ranging from 25 to 50 per cent. of the premium ever since it was organized. They write a policy at the Board rate and at the end of the year after fire losses, expense of advertising, and a percentage for the surplus fund are provided for, a dividend is declared and sent to the policy holders. For nine consecutive years, this has amounted to 50 per cent., and has enabled the company to build up an immense surplus fund.

As you will note from the statement which I am enclosing you, the loss ratio of the Minnesota Company for the past year was 32 per cent. and the expense ratio 9 per cent. This would leave 9 per cent. to add to the surplus fund and 50 per cent. to go back to the policy holder. The company's cash balance, which is mostly invested in bonds, amounts to more than \$600,000, which gives them larger assets for every \$1,000 of insurance in force than is the case with the strongest of the old-line companies. I consider it a wonderful showing.

The Michigan Standard policy is used and I have never heard of a complaint of an unfair statement of a fire loss. All of the leading dealers in the State are now carrying the bulk of their insurance with the hardware mutuals.

As long as our Michigan members can get the same treatment as the dealers located in the State where the mutual companies are located, it seems like a safer and better plan not to organize our own company in Michigan. There is quite a chance taken in building up a new company which, of necessity, must pass through an experimental

stage, and we might happen to strike a period of very hard luck at the outset.

I am enclosing some literature which I have in regard to the Minnesota and Wisconsin companies, and will be glad to send you any other specific information you may desire to receive upon this question.

Arthur J. Scott,
Sec'y Mich. Retail Hardware Asso.

Wherein the Old-Line Companies Are Deficient.

A leading hardware dealer writes the Tradesman as follows:

"I believe you are starting a grand good work in telling the truth about fire insurance. There are good mutuals now which for years have paid their losses promptly and fully. They have been charging Board rates and then returning at the close of the season from 40 to 50 per cent. of the annual premium. I have carried policies in them for years. They conduct their business very carefully, are particular about risks, have a good surplus on hand—and keep it good. I believe, as you do, that there is 'something radically wrong' with the old-line insurance companies. They are too expensive. There are too many large salaries, too tony officers, too great expenses—apparently a very careless expenditure of 'the other fellow's money'—and the insured has to pay. Then when a fire occurs, they try to escape payment in full, I shall watch your course with great interest and watch my own policies to see that they do not contain the errors and jokers you point out so clearly."

Everything comes to the man who advertises while he is waiting.



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

Barney says—

I have been drinking coffee for nearly seventy years, and sampling it for over 40 years, and, by Golly, our Nedrow Coffee is the biggest value that I have ever seen in a 25c seller.

By the way it's going out, I guess a lot of other people think so too.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

MICHIGAN TRADESMAN

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Entered at the Grand Rapids Postoffice as Second Class Matter.

E. A. STOWE, Editor.

January 17, 1917

WHY STOP NOW?

It is exceedingly unfortunate, in the opinion of the Tradesman, that the wholesale dealers' department of the Grand Rapids Association of Commerce should discontinue the hearings it has been giving the subject of fire insurance for some time past. The meetings have been productive of much good. Only a week ago, for instance, it was ascertained that the Anti-Discrimination bill fathered by our present State Insurance Commissioner and subsequently enacted into law is not the form recommended by the National Association of Insurance Commissioners and that the original draft Mr. Winship presented contained a paragraph which would have put all the mutual insurance companies out of the State; that but for the vigilance of Senator Tripp, of Allegan, this provision would have been permitted to remain in the bill, thus creating a monopoly which would have worked a great hardship to the retail merchants of Michigan.

The hearing Monday of this week brought out the interesting fact that while the expenses of the old-time companies are 40 per cent. of the premium receipts, the expenses of the mutual companies average about 9 per cent.; that the mutual companies can carry risks at 50 per cent. of the board rate, pay 32 per cent. for losses and 9 per cent. left to invest in bonds or other securities to provide adequate protection for the future in the event of a defalcation or excessive conflagration loss.

So many discouraging disclosures regarding the methods of the old-line companies have been brought to light at these hearings and so many abuses and inconsistencies have been unearthed that any interruption of the hearings is to be deplored because it is in the nature of a calamity.

GERMANY AND THE NEXT WAR

As the head of one of the greatest electrical industries in the world, the Allgemeine Electricitats Gesellschaft, popularly known as the "A. E. G.," Dr. Walter Rathenau occupies high rank among the commercial magnates of the Fatherland, while his genius for organization is such that, since the war began, the task of mobilizing industry has been committed to his charge by the government. Un-

der these circumstances, Dr. Rathenau's utterances acquire special significance, and it is somewhat of a shock to find an article from his pen in the Berlin Lokal Anzeiger, in which he discusses the need of industrial preparation for a future war, which he apparently regards as inevitable. He says:

"Germany started the war a year too soon. When we have secured a German peace we must begin at once a re-organization upon a broader and firmer basis than ever before. Establishments that produce raw materials essential to the army must not only continue their work, but enter into it upon lines of increased energy, forming thus the kernel of economic Germany in preparing in the economic sense for the next war. We must carefully calculate in advance, in view of lessons learned in this war, what our country lacks in raw materials or essentials of raw material, and secure immense reserves to remain unused until a day in the future. We must organize as genuine an industrial mobilization as we had a military mobilization. Every technician or semi-technician, enrolled or not in the list of mobilized, must be empowered through official credentials to take charge and direction of a given establishment upon the second day following a new declaration of war. Every establishment manufacturing for commercial purposes must be mobilized also and understand officially that upon the third day after declaration of war its entire abilities are to be devoted to serving the army upon demand.

"It must also be determined in advance just what quantities and sort of essentials such establishment can furnish the army in a given time. Each establishment also should be required to furnish a detailed list of workmen who can be dispensed with, these alone to be mobilized in the military sense."

Note the admission of the leading scientific and industrial authority of Germany:

"Germany started the war a year too soon."

DELAYS IN UNDERWEAR.

Troubles being experienced at underwear mills, all of which are making for delayed shipments of this coming spring's garments, are causing much anxiety among the prominent underwear agents in New York.

Labor is hard to obtain, more difficult to hold and keep engaged at a point that will assure anything like normal output, and is just now very expensive. Yarns are difficult to get, and it is said that when they do come through they are none too good in quality.

The lateness of spring deliveries is retarding things all along the line. Spring shipments being so late will inevitably make more or less trouble with the fall season, putting these deliveries back as well. And all the time buyers are pressing for their goods, ordered for current delivery.

Jobbers' spring business has been large, applicable to the entire country, and everybody is now demanding to know why merchandise is so late and insisting that deliveries be made promptly. So many goods are wanted by this trade, and wanted now, that it is becoming increasingly apparent to underwear agents that retailers are expected to order further in a large way from their sources of supply.

CURTAILMENT OF CREDITS.

An important aspect of the present business situation that stands out from the current reports of business conditions, received from many reliable sources in all parts of the country and corroborated in a variety of ways, is seen in the cutting off of long credits and the tendency to place business on a prompt payment footing. Collections in nearly all parts of the country are reported unusually good. Cash is being paid and discounts taken in some sections to an unprecedented extent. In the same way business houses in many places are reported to be showing a caution in committing themselves that is very unusual in a period of such prosperity as the present. Foreign sales have been liquidated in most cases on a cash basis, so far as the producer and seller are concerned, and in these respects the credit situation is very sound. If there are unsafe or dangerous elements in the position they are not definitely known or recognizable. These aspects of the business situation are not commonly to be observed in a time of prosperity, such periods usually being characterized by inflation of credits and growth of commitments, with a corresponding straining or extension of resources.

There never was a better time than the present for retail dealers to abandon the credit business and to conduct business solely on a cash basis.

THE LATE MRS. UHL.

In the death of Mrs. Edwin F. Uhl, a more serious loss is sustained by the world of music than can be easily estimated by any but those who were intimately acquainted with the nature of her activities in that world and who knew how wide and how important a sphere in it they filled. But there is no doubt that justice will be done to Mrs. Uhl's accomplishment, as a woman of art, for her work was so essentially helpful to her fellow-beings, so elevated in its aims and so sane in its methods that there is no room for discussion as to its value, both artistic and ethical. There is no room for question that Mrs. Uhl filled a place in the world of art which only she could fill. To the critic and the student of art may be safely left for appraisal her work and the quality of it.

But to the student of life, to the lover of the fine in character, of the unselfish and the upright in conduct, of the noble in spirit, only those privileged friends of Mrs. Uhl who were admitted to her intimacy may speak with the authority of knowledge, bearing witness to the richness of her endowment in all that is fine and good and true in human nature and in human character.

THE WHEAT SITUATION.

The wheat situation comes nearer to being a strictly merchandising proposition, with a large speculative trade on the side, and with the former the main factor in making prices than at any time in years. The United States is approaching a domestic situation to a greater extent even than in the "Patten year." On the basis of revised crop figures of con-

sumption and export, there are only 87,000,000 bushels available for export and carry-over in the next six months.

How much of this wheat is already sold, is uncertain, but nearly 25 per cent., or over 20,000,000 bushels, is considered as sold and not cleared. On the basis of 10,000,000 bushels per month for the next six months, there would be 60,000,000 bushels exported, leaving a surplus of 27,000,000. Under existing conditions the trade is expecting higher prices, and exhaustion of the reserves at the end of the season. Late reports from Canada are that the crop in the Western provinces has been under-estimated by 20,000,000 to 30,000,000 bushels, which is regarded as about right by some people in the trade.

Flour has advanced \$1 a barrel within a few weeks, and standard brands of Minnesota patents are \$10 a barrel, or within 30 cents of the highest price on record. Now there has been a big export business in corn in the last few weeks, the United Kingdom and Norway being large buyers. Farmers have never been able to secure such prices before in January as at present. Eighty-eight to 90 cents a bushel for corn in January to the farmer is considered a fancy price.

Twice in the course of the war Turkish forces have succeeded in reaching the Suez Canal. To-day all menace to the Canal stands removed as a result of the series of British victories which has cleared the Turks out of the Sinai peninsula and carried the counter-attack into Palestine. The battle-line is now a hundred miles east of the Canal, and less than that distance from the Damascus-Mecca railroad. That the British operations are aimed in that direction is very doubtful, however. The Red Sea coast line is lost to the Turks as it is, an independent kingdom has been set up at Mecca, and things could not be much worse for the Sultan if he lost control of the railroad. The gain to Great Britain would be hardly commensurate with the hardships of a campaign in the difficult country between the Mediterranean and the Dead Sea. Much more probable, if the British counter-offensive is to be maintained, is an advance along the coast to Jaffa, the port for Jerusalem, from which the British forces are about fifty miles distant. From Jaffa there is the railroad for an advance upon Jerusalem, whose strategic value is far less than the prestige that its occupation would bring. Perhaps there is a hint of naval operations against the Palestinian coast in the presence of British warships on the coast of Asia Minor, where the British Admiralty reports the loss of a seaplane conveyer.

The Hauger-Martin Co. has been incorporated with an authorized capital stock of \$35,000, all of which has been subscribed, \$500 paid in in cash and \$34,500 paid in in property. The corporation will handle men's furnishings. Albert H. Martin is the principal stockholder.

MEN OF MARK.

George A. Rumsey, the Well-Known Real Estate Dealer.

George A. Rumsey was born near the old plaster mills Dec. 26, 1848. His father came to Grand Rapids in 1837. He was a miller and cooper by trade and manufactured the first barrels ever made in Grand Rapids. He worked as miller in the old Sweet mill and afterwards in the old stone mill conducted by John W. Squires. When his son, George, was born he was foreman for Henry R. Williams, the first Mayor of Grand Rapids and also the first man to open a plaster quarry here in 1842.

When George was 2 years old his family moved to what was then known as the Rumsey farm, comprising seventy acres on Grandville avenue, now well covered with residences and stores. He first attended school at the old stone schoolhouse on Lyon street hill, afterwards attending the South Division street school. He attend high school one year as the associate and companion of Charles W. Garfield and also studied at Prof. Franklin Everett's academy one year. He then entered the business college of Swensburg & Robbins, being one of the first pupils of that institution and occupying a desk with the late Heman G. Barlow. On the completion of his business course, he resumed work on the farm and also worked in the mill his father had erected in the meantime at the corner of Grandville and Clyde Park avenues. The mill was driven by water power obtained by damming Silver Creek. They ground grain during the summer and plaster stone during the winter. The output of the latter was about 2,000 tons per year. They obtained the rock from plaster miners and sold the ground product to farmers for fertilizer. Mr. Rumsey well remembers how careful he had to be in those days regarding the money he accepted in payment for fertilizer and feed. Every bill had to be looked up in Preston's Bank Reporter and even then a wild cat bank bill frequently "went bad" over night.

In 1870 Mr. Rumsey removed to Big Rapids, where he took the management of the iron manufacturing business conducted by LeRoy & Clements. He subsequently purchased the interest of Mr. LeRoy, when the business was conducted under the style of Clements & Rumsey. The name was subsequently changed to the Peninsula Hardware Co. After four years of hard work, with very meager returns of a financial nature, Mr. Rumsey relinquished the iron business and joined hands with his brother-in-law, Harvey P. Wyman, who was then operating a saw mill at Wyman Station. Here he laid the foundation of a subsequent successful career as a lumberman by working in nearly every capacity in and around the mill and office. Three years later he and Mr. Wyman purchased a tract of pine near Edmore, which was cut into shingles, shipping mostly to Detroit. At the completion of this cut, Mr. Rumsey organized the Rumsey Lumber Co., in association with William Widdicomb,

Henry Idema, Walter Winchester, A. J. Daniels and H. P. Wyman. The company purchased 35,000,000 feet of pine Northwest of Big Rapids, cutting the timber and hauling the finished product to Upper Paris. This consumed three years, from 1883 to 1886, and they were not years of profit, because piece stuff at that time was selling for \$7 per thousand.

The next six years were spent in Knoxville, Tenn., where he formed a copartnership with the late Henry B. Wetzel under the style of H. B. Wetzel & Co. The firm dealt in timber lands. A railway accident which resulted in the death of Mr. Wetzel terminated the copartnership and Mr. Rumsey returned to Michigan, taking the management of the Mecosta Lumber Co., which was then owned by Walter Winchester and the late A. J. Daniels and was located at Win-

with satisfaction to all concerned.

Mr. Rumsey was married in about 1880 to Miss Clara Winchester, who died in 1890, leaving two children, one of whom has since died. The remaining child, James R. Rumsey, is the well-known civil engineer. Mr. Rumsey was married again in 1900 to his present wife, Mrs. Lillian N. Holmes. They reside in their own home at 857 Ionia avenue, South.

Mr. Rumsey is an attendant at the Fountain Street Baptist church, of which his wife is a member. He has served on the Park and Cemetery Commission for nearly six years, having been President last year. He is this year a member of the Jury Commission. He was instrumental in the organization of the Michigan Exchange Private Bank, seven years ago, having been elected a Director and Vice-President at the time of the or-

ress of our city and his name is generally found in connection with altruistic enterprises, requiring sacrifices of time and energy. The best tribute of respect that anyone can pay to him is to refer to him as a good neighbor and public spirited citizen. To-day he is in the prime of his usefulness to the city and the enterprises with which he is connected and we expect him to continue his increasing value to the community, with which he has been closely identified during his life for so many years.

Life's Great Pleasure—Work.

What, complaining because you have to work every day?

You should be thankful your health will permit it.

You should appreciate the fact that you have a steady job.

Thousands to-day are envying you that you have the strength to perform your duties daily, and thousands of others are considering you most fortunate that you have a place to work.

The man or woman who has to work is to be envied.

The practice is becoming less common, although it still prevails to considerable extent, for farmers to allow their barns and other buildings to be covered with gaudy advertising announcements for which the owner usually received either a lump sum or annual installments in pay. Others accept rent for space occupied by big bill boards along railroads and other rights of way which are used for advertising purposes. The Farm and Fireside, which is an agricultural organ, points out that those who adopt this plan and make these rentals are thereby advertising the fact that they can not make their farms pay simply as farms and are obliged to eke out a living in some other way. It is urged, too, that these signs make the property appear less attractive and so of less value and harder to sell at an acceptable price. People passing along any highway naturally observe the farm buildings enroute, and it is urged that if they are made to appear attractive some of the travelers may wish to purchase. It follows, then, that farmers who permit or sell these privileges are standing in their own light.



George A. Rumsey.

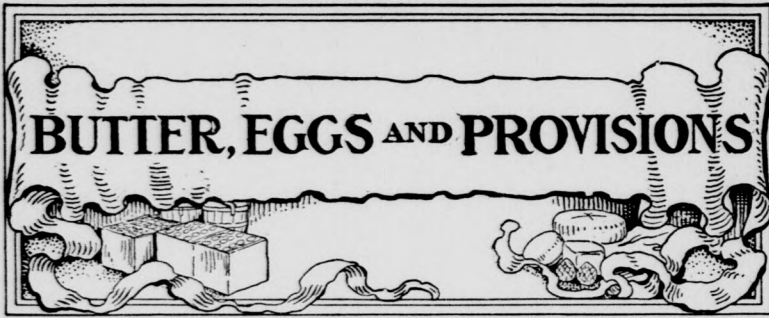
chester. He continued in this capacity from 1893 to 1900, utilizing the knowledge and experience previously obtained to such good advantage that he had a comfortable balance to his credit when the cut was completed. This accumulation was invested in stock in the Foster-Winchester Lumber Co., which purchased the timber on the Elliot T. Slocum land at Slocum's Grove, which proved to be a three-to-one proposition. Mr. Rumsey served the corporation in the capacity of manager and remained at the mill for six years. On the completion of the cut, he returned to Grand Rapids. His father and mother had both died in the meantime and his brother and two sisters wished him to undertake the management of the Rumsey estate, which he has since handled with credit to himself and

organization. For the past two years he has served the Bank as President and on the consolidation of the Bank with the Grand Rapids Savings Bank, two weeks ago, he was elected a Director of the larger institution.

Mr. Rumsey is a companionable man and with his wide experience has a great fund of interesting information to impart. He is not fulsome in expression and gives one the impression that he is a man with reserve power and a growing familiarity with the processes of his mind confirms the impression. He is a man of balance and forms his opinions deliberately, but with accuracy and precision, and thus he has become a valued counselor among his friends and associates in business.

Mr. Rumsey is interested in all matters concerning the welfare and prog-

The Eastern lobster, in the eyes of the Bureau of Fisheries, is just as well fitted to care for himself off the coast of Oregon as off that of Maine; and Westerners who delight in midnight suppers are much interested in its efforts at transplantation. The Government officers regard as a remarkable achievement the recent shipment of approximately 6,000 adult lobsters from Maine to Puget Sound, some 5,400, or 90 per cent. of them, arriving in good condition. They were set loose on lobster grounds previously shown to afford suitable physical and biological conditions, and the Bureau is reasonably confident that they will thrive, multiply, and eventually furnish further consignments of lobsters to be sent to other Pacific Coast points. Oregon is rejoicing that its spendthrift sons will be able to keep their money at home hereafter.



Radical Resolutions Adopted by Michigan Buttermakers.

The following resolutions were adopted at a joint meeting of Michigan Co-operative Association of Creameries, Michigan Creamery Owners' and Managers' Association and Michigan Buttermaker's Association recently held at Lansing:

Whereas—The dairy industry in Michigan has grown wonderfully in quantity, value, variety of products and uses, and still promises greater growth, and

Whereas—The dairy industry from the raw materials to the consumer of its finished product comprises many parts and presents many difficult problems to be solved, and

Whereas—In order to bring about a still greater growth, there must be a thorough understanding and co-operation between the three great interests involved in handling this industry, to wit: the producer, manufacturer and consumer.

1. The producer must be encouraged to the largest possible production of the highest possible quality by means of the largest possible remuneration.

2. The manufacturer must address himself to the problem of handling the production along the lines of the greatest economy, efficiency, sanitation and purity, in harmony with State and Federal laws; along the lines of consulting the wants and needs of the consuming public involving elements of up-to-date methods and equipment, transportation, service, and presentation of the goods to the consuming public in the most attractive shape, and

Whereas—Individuals engaged in this industry are powerless alone to bring the industry of dairying in Michigan to its highest point of perfection, be it

Resolved—That we, the Michigan Association of Co-operative Creameries, the Michigan Association of Creamery Owners and Managers, and the Michigan State Buttermakers' Association, in joint convention assembled, commend the policy and the efforts of the Michigan Dairy and Food Department in the discharge of the statutory duties of fostering and encouraging the dairy industry of the State, secure the efficient operation of all plants producing dairy products, and be it further

Resolved—That owing to the limited means at their command to enforce the dairy laws upon our statute books and carry out their duties in the educational field, that we earnestly request the coming session of the Legislature to give consideration to a substantial increased appropriation for

the purpose of carrying on the work heretofore mentioned, and be it further

Resolved—That we appoint a legislative committee consisting of three representatives, one from each of the organizations above referred to and here represented, empowered and directed to present to the Legislature the great importance of an increased appropriation for use of the Dairy and Food Department of \$65,000.

Whereas—Dairy and food inspectors in Michigan are constantly interfered with under present conditions in the enforcement of the dairy and food laws on our statute books, be it

Resolved—That we the Michigan Association of Co-operative Creameries, the Michigan Association of Creamery Owners and Managers, and the Michigan Buttermakers' Association in joint convention assembled, ask, that the Legislature pass a law placing said inspection under civil service and that said inspectors be paid a salary of from \$1,400 to \$1,800 at the discretion of the dairy and food commissioner.

Whereas—No co-operation is received from the U. S. Department of Agriculture in dairy manufactures and marketing in Michigan, and

Whereas—Such co-operation is provided in most of the other dairy states resulting in great value, be it

Resolved—That we the Michigan Association of Co-operative Creameries, the Michigan Association of Creamery Owners and Managers, and the Michigan Association of Buttermakers, earnestly request the U. S. Department of Agriculture to assign a dairy manufacturing specialist to work in co-operation with the Dairy and Food Department and the Michigan Agricultural College in dairy manufactures and marketing, and that a copy of this resolution be sent to President Kedsie of the Michigan Agricultural College and Hon. David Franklin Houston, Secretary of Agriculture, Washington, D. C.

Meatless Sausage Germany's Latest.

The question, "Is a sausage meat?" was brought up before a Berlin district court last week. The defendant in the case, a farmer, was accused of selling sausage on "meatless" days. He freely admitted the sales of the "wurst," but maintained that he did not violate the food laws because the sausages sold by him were not meat.

An expert was called in and found that the sausages consisted of blood, cornstarch and farina. The court decided that this mixture could not be classed as meat.

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BRAND
Peanut Butter

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THE BEL-CAR-MO-NUT
BUTTER COMPANY
GRAND RAPIDS, MICH.

Large 10c, 15c and 25c
Sanitary Glass Packages
Nice Profit for Dealer

Sold by All Wholesale Grocers
See Quotations in Grocery
Price Current

H. WEIDEN & SONS
Dealers in
**Hides, Pelts, Tallow, Furs
and Wool**
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Mr. Flour Merchant:
You can own and control your flour trade. Make each clerk a "salesman" instead of an "order taker."
Write us to-day for exclusive sale proposition covering your market for

**Purity Patent
Flour**

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

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

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Manuf'd by
**AMSTERDAM
BROOM CO.**
AMSTERDAM, N. Y.

G O L D B O N D

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**PRODUCE
COMMISSION
MERCHANTS**

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

Established 1873

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

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

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

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

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

Made only by
FOOTE & JENKS
Jackson, Mich.

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

The Vinkemulder Company

Jobbers and Shippers of
Everything in
Fruits and Produce

Grand Rapids, Mich.

Preliminary Arrangements for the Kalamazoo Convention.

Petoskey, Jan. 15—Fellow merchants, the time is rapidly drawing near when our next State convention will be held and I desire to make this one of the most complete, instructive and useful conventions we have ever held. Therefore, I will announce my committees in advance and ask you to get in touch with them, lend them your hearty co-operation and furnish them with any suggestions that you may desire for the success of the convention does not depend upon one man but upon us all, and the more who give it forethought and co-operation the greater our success will be.

The Insurance Committee will be composed of J. C. Primeau, of Bay City; J. M. Bothwell, of Cadillac; M. DeBatts, of Bay City; Herman Breu, Detroit; W. G. Pool, Flint.

The Legislative Committee will be composed of J. Affeldt, Jr., Lansing; W. J. Cusick, Detroit; D. A. Greene, Pontiac; John Buehler, Lansing; M. C. Bowdish, Lansing.

The Question Box Committee will be composed of C. J. Christensen, Saginaw; D. M. Graham, Cairo; L. L. Swank, Battle Creek; J. F. Tattman, Clare; J. C. McDerby, Nashville.

It will be the duty of the Insurance Committee to prepare the by-laws and other papers necessary to organize an insurance company under the directions of our State Association, which will be submitted to the members with recommendations for their approval; also to make a comprehensive study of other insurance matters that are liable to come up at that time. I will see that a competent insurance man is placed on our programme to discuss the insurance business, as this is of vital importance to every merchant in the State.

The Legislative Committee will have charge of all legislative matters coming before our next Legislature. It will be their duty to keep track of bills introduced in the State Legislature affecting the mercantile interests; to lend their support to all that are upbuilding and just; and to condemn with all possible vigor freak and undesirable legislation. In determining which course to pursue, I desire the committee to be governed in their decisions by the interest of our commonwealth at large, rather than from a personal standpoint, as it is only by fairness that we should desire to win.

A Sunday Closing law, the removal of our Pure Food Department from politics and a careful study of the Anti-Discrimination law should receive their closest attention, and all merchants will perform their State a service by closely watching all bills introduced before the present Legislature and conferring with this committee upon any subject affecting their interests.

The Question Box Committees will have charge of all questions that should come under this interesting and instructive feature of our State Association. All branches of the State Association and members who have a perplexing question that they desire answered or discussed should mail them to the chairman of this committee by February 5, so as to give this Committee ample time to study and thoroughly prepare their work. Let me urge you to be generous with your questions and to take an active part in their discussion at our State Association.

Your President and Secretary leave the first of the week to arrange their programme and hold a conference with our new Pure Food Commissioner and, if possible, try to make arrangements whereby our State Association can work in sympathy and harmony with this department during the coming administration. We have secured some forceful and instructive speakers for our next State

convention, announcements of which will be made later.

Let us urge upon the merchants of our State the necessity of making plans to attend the next State convention and to show the people of Michigan that we are a body united whose voice we desire to have heard and that we are not governed by selfish views, but rather by the desire to see Michigan prosper by the proper development of her great resources. John A. Lake, President.

Sidelights on Celery City and Environs.

Kalamazoo, Jan. 15—Kalamazoo's new bread ordinance goes into effect Feb. 15. The ordinance provides that all "standard" bread baked, sold or offered for sale in Kalamazoo shall be of the weight of one or two pounds, provided, however, that bread of any weight may be sold if the exact weight is placed upon the wrapper of each loaf.

Work is being rushed as rapidly as possible on the new coating mill for the Kalamazoo Paper Co. and the new paper mill for the Riverview Coated Paper Co. Both structures are well under way. The coating mill is practically enclosed and the week should see the masons complete their labors on that structure. It will be at least thirty days before the Riverview Coated Paper mill is entirely enclosed and under roof.

Borgess Hospital is the recipient of a bequest of from \$35,000 to \$40,000, the donor being the late Joseph S. Martin of Chicago.

J. Elsinga, formerly of Grand Rapids, has succeeded John Walraven in the grocery business. Mr. Walraven will return to Kenosha, Wis., his former home.

The Kalamazoo Paper Co. and the Western Board & Paper Co. have just held their annual meetings. Both companies reported an unusually heavy business for the past twelve months, with a bright outlook for the future.

C. M. Andrews has purchased the William Maxwell store, located at Vine and Burdick streets.

The Kiwanis Club, composed of sixty business and professional men of Kalamazoo, was organized last week with the following officers: Dr. J. T. Upjohn, President; Glenn Shipman, Vice-President; Earl Shepard, Treasurer and Hugh Underwood, Secretary. These together with H. J. Mowry, W. O. Jones, Dr. R. A. Gleason, W. S. Cooke and John C. Brander compose the board of directors of the organization.

W. S. Cooke.

Preliminary Plans For the Kalamazoo Convention.

President Lake and Secretary Bothwell, of the Retail Grocers and General Merchants' Association of Michigan, were in the city Monday on their way to Lansing to interview the new State Food Commissioner and urge that the interests of the retail grocers be given due consideration at the hands of the new administration; also the State Insurance Commissioner relative to the machinery now in existence for the organization of an insurance company to be composed of merchants and organized to carry the risks of retail merchants at a lower rate than that arbitrarily established by the Michigan Rating Bureau.

From Lansing these gentlemen proceeded to Kalamazoo where they passed on the preliminary arrangements for the convention which will be held there next month.

While in Grand Rapids Mr. Lake secured the consent of Lee M. Hutchins to speak on the Twentieth Century

Business Man. He has also obtained the consent of John Ketchum, President of the Michigan State Grange, to address the grocers on the same occasion.

Her Husband Did.

"Do you take any periodicals?" asked the minister on his first round on parish visits.

"Well, I don't," replied the woman, "but my husband takes 'em frequent. I do wish you'd try to get him to sign the pledge."

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Sell Bread Made With
FLEISCHMANN'S YEAST



Important Place Occupied by Michigan Trust Companies.

There is no question but that the trust companies of Michigan have had an important share in the development, upbuilding and conservation of the wealth of the State. In Michigan, unlike other states, trust companies do not do a banking business. They do, however, supplement the banks and have rendered invaluable services to the people in protecting estates held in trust for the owners who are still living, as well as estates whose owners have passed away, and whose families are protected through trust company administration. Due to lack of information and sensational publications the scope of trust company operations has been misunderstood. These conservers of property have, in some cases, been looked upon as predatory organizations whose grasping was insatiable. As a matter of fact there are no valuable services except that of the banks that costs as little as those rendered by a trust company. The fees an executor or administrator can charge for settling an estate are fixed by law and computed on the amount of personal property received and accounted for; on proceeds of real estate sold to pay debts and for distribution to heirs, legatees, etc. These charges are 5 per cent. on the first thousand dollars, 2½ per cent. on the next \$4,000 and 1 per cent. on all over \$5,000. Thus for settling a \$5,000 estate the fee would be \$200. In some cases the Judge of Probate allows such additional fees as in his judgment seem just and reasonable. This is the case whether the trust company or an individual is executor. The trust companies bring to bear on all problems relative to the careful handling of property their well-organized and highly-trained staffs of experts. Knowledge and skill combined not only protect an estate from loss, but its value is often enhanced through wise handling of assets. The trust departments of trust companies render two groups of service—one, individual trusts, services to persons; two, corporate trusts, services to corporations.

Individual trust functions are: Executor under will; administrator; trustee under will or agreement; guardian; committee for care of incompetent; custodian of wills; custodian of securities; custodian of other property.

Among the powers conferred under trusteeships and trust agreements are the care, management and control of property, real and personal; to sell the same if deemed wise, invest and re-invest the money, collect princi-

pal, income, rents, etc., pay all necessary expenses, taxes, etc., remitting the income to the owner or any beneficiary named in the agreement, at such periods as may be agreed upon. Under this head the trust companies act as trustee or agent for inexperienced persons, for benevolent institutions and orders and give particular attention to the property of women, safeguarding them from the sharks who seek to prey upon them with worthless promotions and doubtful schemes. The trust companies also care for property of those who wish to travel or go abroad. The fee for this service is usually one-half of 1 per cent. on the par values handled. As guardians the trust companies are often given charge of both estates and persons, generally by the probate court. As such guardians trust companies collect all income; rent and lease houses or business blocks, look after repairs, insurance, payment of taxes, pay the ward's personal or school expenses, invest surplus moneys and do everything for the safety and preservation of the estate. It often happens that property which is placed in the hands of trust companies under this head consists wholly or in part of stocks or investments in manufacturing or other business enterprises. In such cases the trust companies keep in touch with that particular business, attend annual or special meetings of stockholders and if found advisable change the investment into something more permanent and safe. When minors come of age, the property is turned over to them or may be left in the hands of the trust company.

Under the head of corporate services the trust companies act as trustees for bondholders, trustees under agreement, agents for re-organization, trustees under voting agreements, transfer agents, registrars of securities, fiscal agents and trustees under bond issues, receivers and assignees for corporations, firms or individuals.

Because the trust companies of Michigan are large corporations it is no reason why their activities are confined to large estates. Small estates, even the proceeds from a moderate sized life insurance policy, receive the same care and attention as would an estate involving half a million dollars. In fact the trust companies of Michigan are keeping graves green from the Northern Peninsula to the Ohio and Indiana lines.

The trust companies render regular reports to the probate court and beneficiaries; all officers and employes are under bonds for the faithful discharge of their duties; the affairs of the trust companies are regularly ex-

amined by the banking department of the State and large sums are deposited with the Secretary of State.

It will thus be seen that the trust companies of Michigan fill a most important place in the economic structure of the State. The general public is coming to more fully realize the value of their services. There are thousands of persons in Michigan today who are profoundly grateful because of the protection afforded by these dependable institutions which, as said before, are taking a leading part in the development and conservation of the wealth of the State.

There is no question as to so-called war stocks having reached their top prices or that they have reached a lower level for good. This will be true in spite of the fact that existing contracts will afford huge profits for 1917. This fact will prove beneficial, for investment attention will now be directed toward more permanent and safer issues, among which will be the securities of public utility companies, which, during the war boom have been neglected. In this field, as all others in matters financial, there are enterprises, possibly meritorious ones, in which it would be unwise to invest. Seasoned securities of this character should, however, prove attractive. "Seasoned" securities are those of companies which have an established earning power. The prosperity of American public utility enterprises are bound up with the growth of populations. During the terrible conflict the population of the United States has grown rapidly and will grow faster after the war. With this growth will grow the earnings of those corporations that serve the people. Investors will not have opportunities for fabulous returns, but will be assured of fair and permanent incomes.

All indications point to the fact that for a few years to come the opportunities will be for investors rather than speculators. There is one point buyers of bonds should take into consideration and that is price. It would be well to pause before paying high premiums for long-time issues. Unless the bonds are secured by a first mortgage and yield a good return it would be well to buy those maturing at a comparatively early date, five to ten years. By that time matters will have so adjusted themselves that the investor can re-invest in longer time securities and be reasonably certain of their retaining their market value.

There is a wide diversity of opinion as to the course of the money market at the end of the war. Some eminent bankers believe the leveling process of interest will be upward to meet European rates, while others hold an opposite view. It seems reasonable to look for a decrease in European rates when peace is an assured fact because confidence in the future will be restored and hoarded wealth will come out of its hiding places. It is because of this possibility that the suggestion is made to purchase short time bonds. Investors, however need not look for lower bond prices before 1918, if then, due to the tendency of capital to turn to bonds instead of stocks for immediate investment. Another probable factor in favor of

higher prices for bonds in the near future is the prospect of a larger supply of investment capital by reason of restricted speculative commitments.

Stability of values will be the next step in financial progress, provided inflation is guarded against. This is a point vitally interesting to bankers and should be watched by them with care. There is danger. All the influence conservative banking and business interests can bring to bear should be used to avert it. This danger lies in a defect in the Federal Reserve law which does not provide for the equivalent extinction of paper money as gold flows in to take its place.

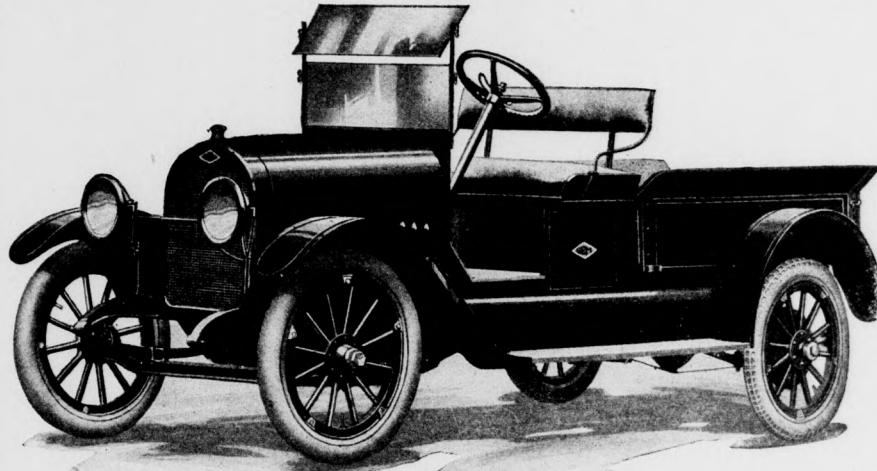
Now comes reports from Washington to the effect that the Reserve Board contemplates an amendment looking to a future reduction in reserve requirements of member banks. This would mean inflation, pure and simple, at a time when, due to high values and expanded credits, drastic measures are needed in the opposite direction. The way to check inflation is to put more gold behind the currency. One hundred and fifty million could very advantageously be placed behind the \$346,000,000 greenbacks now outstanding and at least 25 per cent. behind the \$700,000,000 of National bank notes also outstanding and used in the purchase and retirement of half the silver certificates now out. Bank reserves should also be gradually increased. This would reduce undue credit expansion and would tend to bring prices nearer to a normal basis.

It would seem that bankers and other business men of Michigan could profitably give this matter earnest consideration and use their influence with their representatives in Congress for the general good to kill any attempt at Federal Reserve law amendments so dangerous to public welfare.

When the value of a commodity rises men produce more of it. The value rises because the demand for it is greater and production is increased to meet the demand. If the production is increased (provided it can be increased without increasing the cost of production) the value or price of the commodity falls until the price may return to where it was before the increased demand started. But that is a bit beside the point. The point is that the production of nearly all the metals in the past year—copper, iron, steel, nickel, lead, zinc—has increased. That is because the demand for them has been greater. Their value has risen. The value of one metal, however, declined. That was not because the demand did not increase. It did. But it did not increase in proportion to the increase in demand for the other metals. And one very important thing happened. We exported all the other metals, at a rate at which we never exported their before. We imported this metal, at a rate at which we had never imported it before. The metal is gold. As we received so much in imports, we produced less at home. Gold production in 1916 according to the report of the Directory of the Mint, was \$92,300,000, a decline of \$8,700,000 from last year.

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The facilities of this company for handling estates are of the best and its charges are very moderate.

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THE DEAN SCHEDULE.

Methods Pursued by the Michigan Rating Bureau.*

I have been asked to read a paper on a subject, which it is my business to understand; but as it is rather a complicated one to the lay mind, and one which it is hard to discourse upon without carrying you through too technical channels for interest, I have written out a few ideas, which may prove helpful to you in clarifying your minds upon this broad and intricate subject of rate making.

In the first place, the question of rating methods is one which has occupied the minds of many learned men ever since the business of insurance was first established. Risks were first divided into classes, but it was soon found that this method of fixing rates was incorrect, in that only the inherent hazards were considered, and the individual characteristics of certain properties were not taken into account.

From this broad grading by classes, the evolution of rating has been gradual, but ever changing. Numerous methods were pursued, only to be found inadequate for the demands of the business, until, in 1902, A. F. Dean, who is now Manager of the Springfield Fire & Marine Insurance Company, introduced what is known as the "Analytic System for the Measurement of Relative Fire Hazard." This system is still in use, although numerous changes have been made in the charges and credits since the original draft was published.

It is only fitting that I insert here extracts from remarks written by Mr. Dean in the original preface to this schedule. Mr. Dean says in part: "Unfortunately, many of the schedules, constructed in the past, have failed to work. That none of them has worked satisfactorily for any length of time is shown by the unending succession of new schedules. This is especially true of the mercantile class, composed, as it is, of intermingling hazards, resulting from external exposures and multiple occupancies found in the business districts of towns and cities. The task of constructing a satisfactory and enduring mercantile schedule has perplexed the best minds in the fire underwriting world for more than a generation and the results achieved have not been such as to commend themselves to either the buyers, or sellers, of fire indemnity. Without attempting to explain the philosophy of this schedule, and irrespective of its merits or demerits, it is proper to say that it has been built upon an independent line of reasoning, so widely different from all precedent that it is at least entitled to be called a system. No claim is made that it is a finality, but any schedule possessing these qualities and potentialities may well be excused for minor faults. The principles upon which it is built are enduring, and the results of its use in actual rating justify the assertion that it has safely passed the or-

*Address by Lyle E. Osborne, before the Wholesale Dealers of the Association of Commerce at Grand Rapids, Jan. 15th, 1917.

deal of experimentation as a practical working schedule."

These are, as I have said, only extracts from his introduction; the other parts being of a technical nature, which would be only burdensome to you.

From a small beginning, the use of this system has spread into twenty or more states, where it has become the recognized schedule for measuring fire hazards in towns and cities of all grades of municipal protection.

This schedule (a copy of which I have brought over for your perusal) while of necessity technical in nature, dealing as it does with statistics as to the relativity of hazards and the various proportions of protective and structural credits, is built about the three underlying principles of fire hazard. These are what Mr. Dean designates as "cause," "medium" and "effect," which in simple terms mean the cause which originates fire, such as the various kinds of furnaces, the general public going in and out of risks, with the possibility of the dropped match, cigar stub, etc., the workman, which brings with him the industrial hazards, and the numerous other more or less hazardous things which contribute to the cause of fire. Then comes the "medium," which represents the things contained in a building which will burn after a fire is started. Like fires started in a room containing pig iron, and one containing excelsior, will, of necessity, end in vastly different consequences; albeit the fire when originating may have been of the same size and from the same cause. The last link in the chain of fire hazards is "effect," which represents the relative susceptibility of the stock to damage by fire, water and smoke. Some stocks may be very materially damaged from a small fire, where a great amount of smoke is created; and water may be the main menace to certain other classes; and yet still others may receive practically no damage at all from these causes, but need to be actually burned to be seriously damaged.

It takes the combination of these three attributes of fire to make fire insurance rates. Now, as to whether the rates produced are too high, or too low, it remains for time only to tell. The harmonizing and equitable adjustment of fire insurance rates in this State, following the extremely unsettled condition that had obtained for sometime, is an herculean task, at best. It can by no means be considered a finished proposition, as it is our earnest desire, as you know, not only to measure fire hazard fairly and impartially, but to bring to light conditions which are potential causes of fire, and thus with a campaign of prevention bring about fewer losses, which, naturally, will redound to the advantage of the public.

With an average loss ratio in this State of 58½ per cent. for the past five years, and an operating expense of 40 per cent. it will be seen that the underwriting profit was only 1½ per cent. during such period. If this were to be viewed in the way of a finality, an upward revision of rate would be in order, as the insurance

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companies should have at least a fighting chance for a 5 or 6 per cent. underwriting profit.

Looking at the matter with optimism, however, the thought obtains that if each man's fire hazard is measured by a fixed rule, and his just share of the insurance tax is paid, and, further, if the inspection of property and application of the schedule brings to light certain sub-standard conditions which can be corrected, and the fires correspondingly prevented, in the last analysis the rate will be commensurate with the liability, and, in addition, the loss cost will be so reduced as to permit of the adoption of lower basis tables, which will, of course, make for a uniform saving to the insuring public.

The greatest single factor of saving for the people of Michigan is schedule rating, with the resultant equitable apportionment of the fire tax. Without such treatment, it is not to be supposed that preventable causes will be removed or that the public mind will be quickened to any sense of personal responsibility. As you know, the making of the rate rests largely with the assured, the measurement of fire hazards devolving upon the Bureau. This thought is continually being brought to the attention of the local agents and general insuring public. It has been my privilege and pleasure to co-operate with several of the gentlemen, who are present at this meeting, for the purpose of eliminating fire hazards from proposed buildings. They laid their plans before me and we checked over the construction details carefully. The logical time to eliminate a fire hazard is before it is put in, and you will find the Bureau always willing and glad to take up all such matters with you. I am also endeavoring to instill this same thought into the minds of the architects who furnish the constructive ideas for so many mercantile buildings and manufacturing plants. Our services and consultations cost nothing and it is my hope that eventually all plans of any proportions will be drawn from a fire resistive standpoint, as well as for architectural beauty and stability.

The thought has been advanced to me on one or two occasions by business men that there is no safety valve attached to the rate making machinery, and that the insurance companies might collect such large premiums as to yield them an excessive profit. To an American, with his usual sense of the keen competitive condition existing in this country, such a comment seems fatuous. Not only is there very keen competition between companies at the present time to render a real service to the public, but those operating on the stock plan are constantly menaced by the companies of the mutual, inter-insurance or reciprocal groups or vice versa.

The most important phase of this situation, however, is that should underwriting profits which, incidentally, are a matter of public knowledge, continue for any appreciable period at a level in excess of 6 per cent. some of the American millions would

quickly be invested in new companies, who would have a perfect right to operate at such rate levels below the figures advised by the Bureau, as might seem to be appropriate. Our present law grants the very proper privilege at this time to any existing company to operate with figures different from those we recommend, the only restriction being that they must signify to the Insurance Department their intention so to do and treat all clients uniformly. It is not hard to understand why new companies have not sprung into existence, when one considers the extremely small underwriting profit, which is at present being returned.

In the final analysis, the rates paid depend upon the number of fires we have, and the amount of money paid out by the insurance companies for fire losses. I have just noticed in the last week's copy of the National Underwriter that the fire losses for the year 1916 in the United States and Canada were \$231,442,995. These figures, the article states, are severe compared with the annual average, and are nearly \$50,000,000 ahead of 1915. Cut down this enormous fire waste and the correspondingly large loss ratio for both the state and country, by eliminating fire hazards, and the insuring public will not have to worry about rates.

Plan Thrift Campaign in Every Community.

Working in connection with the American Bankers' Association, the Michigan Bankers' Association will soon start a thrift campaign in every county in the State. It has been found impracticable for the National Association to organize every county in the State, so the local Association has undertaken the work.

Group chairmen will appoint "county organizers," who will have charge of the campaign. Each organizer will be furnished with a plan book by the American Bankers' Association. Meetings will be held of the bankers in each county, at which the organizer will outline the course to be followed. Among the agencies that will be enlisted in carrying out the campaign are the newspapers, schools and motion pictures.

A man's always satisfied to be out when a bill collector calls.



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Trimming Effects Now Seen on Evening Frocks.

Manufacturers are not eager to predict ribbon conditions, but all are full of hope, even with narrow widths staring everyone out of their usual diplomatic countenance. For narrows are up strong and predominant, and the sport tendency has brought them in and will keep them there. It seems now that grosgrain and faille weaves will come first. The holiday trade is doing well, especially in wide novelties in plain, broche, tinsel and printed effects for fancy work, and narrow widths of plain satin. The narrow styles show the trail of the sport tendency, as do some of the wide ribbons.

Colors and combinations are more brilliant than they were. Two-toned satins are featured, as but few satins rival the faille and grosgrain, and such color combinations as Spanish gold and turquoise are considered mild.

The higher-priced grades are being sought, and reorders are very fair from the retailers. From the millinery trade very satisfactory orders are coming in. Two-inch banding in high colors and vivid combinations are wanted. The spring hats bid fair to be on the sport order. Some of the houses have advanced prices, as was expected. Between the operators' "raises" and "bonus" sums, and the high price of raw silk, ribbon and silk goods are certainly going to be higher. Why not?

The return of the hair-bow has made quite a stir in the warp prints in light and brilliant colors. Ribbons are girlish in appearance, and that is an admired effect just now. Much of the use of ribbon is due the dress-maker, and they have seemed in doubt, looking for something new, with perfect specimens of ribbon right before them. Since the real evening season began in November, ribbons as trimmings have been gradually coming in, and now appear to be here.

An "indoor robe," which was really a glorified tea-gown, lately sent here as a model, had a skirt of gold-run lace, and over this occasional panels of turquoise tinselled ribbon, cut in petal edges, and a "slip-on" blouse of the combination; odd belt or girdle of antique gold. These gowns are worn in Paris and London by the smartest women.

Retailers are gradually advancing on some lines; will prevent too much of a shock to do it all at a time, as customers will find many articles in every department higher.

Narrow velvet ribbons are an article of interest with jobbers in the millinery trade. They are not too easily found in quantities, and have

been moved upward in price with a free hand.

One of the very original French designers is now finishing off black satin or velvet coats lined with white satin, with a half-inch band of colored satin ribbon on the inside, at the entire edge, but it does not show on the outer side.

The famous dances given at Sherry's probably show the handsomest evening frocks in this country, and, when the Three Sherry Dances opened, it was surprising to see how much ribbon was in evidence. There were low corsages and parts of them of tinselled and satin ribbons, as well as short trains of many pieces joined together, sashes, girdles, overdresses shaped like fronds of the dahlia; narrow ribbons were hung as a long fringe from the waist-line and finished many edgings. Tulle skirts were charming, with a grass fringe of inch-wide ribbon covering the surface, and edged with No. 1½ black velvet ribbon, or a line of metal thread or soutache; others had a line of tiny flowers on one side of the satin ribbon. Two-toned ribbons were twisted so as to show both colors, and the double velvet ribbons were occasionally used in the same manner. A few Paisley ribbons were effectively displayed on dark tulle or chiffon gowns. Bands of velvet ribbon embroidered in beads were used.

A ribbon house is showing floral patterns, usually large roses, on a dark background, crossed by red, King's blue, purple, and such strong colors as stripes; the border is dark and wide. Some Paisley has a dark ground, with a narrow border and wide stripe in the center of the shawl designs; the Paisley colors are followed.

Narrow in width and of such weaves as faille, grosgrain and velvet. Lame and broche ribbons are in such colors as old blue, with lavender, red-gold, brocaded with pink, old rose and gray, etc. Dots seem to be in favor, or, perhaps, the sport idea of golf balls on cotton or cords poplin, has put new life in hundreds of them. Many of the ribbons used entirely for trimming have a tiny gold or silver line down each edge. Any original effect seems to take, be it Chinese, Japanese, Persian, Russian, Paisley, Oriental, etc.

Entire crowns and hats of ribbon are being shown by wholesalers to catch the first "early spring" change of millinery in January. Roman stripes are in one-half to two-inch ribbons. Two-tone narrow satins and two-inch bandings are selling rather slowly. A prominent house reports Paisleys selling right along, with

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for all purposes

Ask Your Jobber

DOUBLE YOUR MONEY

Put in a line of

PILLOWS

Get this Leader Assortment:

3 Pairs Leader Pillows	@	\$3.00
3 " Boston "	@	4.50
3 " Special Geese Pillows	@	6.75
3 " X X B Pillows	@	9.00

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

Grand Rapids Bedding Co.
Grand Rapids, Mich.

Safety First in Buying

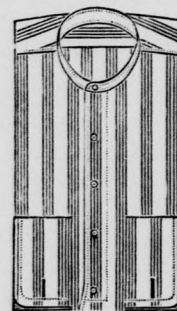
SAFETY in Buying means getting the goods and the quantities of goods YOU can sell at a profit. It means knowing what to buy and getting it at the right price.

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

Butler Brothers

Exclusive Wholesalers of
General Merchandise

New York Chicago
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OVERSHIRTS

Don't Fail to See Our Line

Our Workshirts are made of fast color Cheviots, Chambrays, Ducks, Sateens, etc., big full sizes. Dress Shirts, a large assortment, newest patterns, including the famous HALL MARK line.

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

strong prospects for the spring. Ribbons woven with just a touch of metal are being ordered for summer wear, so altogether "prospects are exceedingly good for ribbons of all widths."
—Dry Goods.

Short Course For Retail Merchants in Illinois.

The 1917 "short course" in business at the University of Illinois, Jan. 30 to Feb. 2, inclusive, is to be devoted primarily to the interests of retail merchants and all who are either directly or indirectly interested in retail merchandising are invited to attend. Many of the subjects are today of liveliest interest to retailers and leading business men are co-operating with the university in an effort to make this short course of benefit to retailers. A great deal of time will be given to open discussion.

In all twenty-four lectures and addresses, with time for open discussions, are to be given in morning, afternoon and evening sessions for the four days. The lectures will be given by members of the faculty of the College of Commerce of the university assisted by a number of successful business men and experts on the problems of retail merchandising. Some of the subjects to be treated in the course are legal safeguards in buying and selling, application of workmen's compensation laws to retailing, Government regulation of retail business, methods of figuring profits, perpetual inventories and other records, retail advertising, the training of salespeople, credits and collections in retail trade, problems of retail buying and the cost of doing business.

Among the prominent business men who will contribute to the course are E. B. Moon, of Chicago, a successful retail merchant, and now director of the Community Development and Trade Betterment Department of the Farmers' Review, James W. Fisk, manager of the retail service and business system department of the Associated Advertising Clubs of the World, and Clifton C. Field, of the Kepler Dry Goods Co. of Eau Claire, Wisconsin.

Among the leading items on the programme are the following:

First Session.

"Figuring Profits," Hiram T. Scovill, instructor in accountancy, University of Illinois.

"Legal Safeguards in Buying and Selling," William E. Britton, instructor in business law, University of Illinois.

"Retail Buying," Clifton C. Field, Eau Claire, Wis.

Second Session.

"Retail Advertising," Harrison McJohnston, instructor in business English and salesmanship, University of Illinois.

"Mail Order Competition," Edward B. Moon, Chicago.

Third Session.

Informal reception for all people attending the short course in the parlors of the Woman's Building.

Fourth Session.

"Government Regulation of Retail Business," Lewis E. Young, assistant professor of business or-

ganization, University of Illinois.
"Retail Advertising," Harrison McJohnston.

"The Buyer's Duties," Clifton C. Field.
Fifth Session.

"Managing a Sales Force," Charles E. Spillard, merchant, Elgin, Ill.

"Chain Stores," Edward B. Moon.
Sixth Session.

"The Community and the Retail Merchant," Robert E. Hieronymus, community adviser, University of Illinois.

"Town Improvement," Frederick N. Evans, instructor in landscape gardening, University of Illinois.

"The Community and the Commercial Organization," M. J. Duryea, secretary Moline Commercial Club, Moline, Ill.

Seventh Session.

"Making Figures Talk," Hiram T. Scovill, instructor in accountancy, University of Illinois.

"The Retail Merchant and His Banker," Hazen S. Capron, cashier First National Bank, Champaign, Ill.

"The Buyer's Version of Retail Selling," Clifton C. Field.

Eighth Session.

"Credits and Collections in Retail Trade," Simon Litman, assistant professor of economics, University of Illinois.

"The Use of Mailing Lists," Edward B. Moon.

Ninth Session.

"Business Methods of the United States Reclamation Service," Frederick H. Newell, professor of civil engineering, University of Illinois.

"Business Losses from Insect Pests," John R. Malloch, entomologist, Illinois State Entomologist's Office.

Tenth Session.

"Application of Workmen's Compensation Laws to Retailing," Henry E. Hoagland, instructor in economics, University of Illinois.

"Credits and Collections in Retail Trade," Simon Litman, assistant professor of economics, University of Illinois.

"The Cost of Doing Business," James W. Fisk, manager retail service and business system departments, Associated Advertising Clubs, Indianapolis.

Eleventh Session.

"Changing Conditions and Trade Possibilities," Edward B. Moon.

"The Dollars and Cents Value of Training Clerks," James W. Fisk.

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

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

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

EVEREADY FLASHLIGHTS

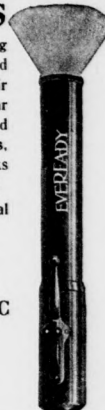
are made in 75 styles, among which your customers are bound to find some that just meet their needs. Vest pocket lights, tubular pocket lights, house lamps, hand search-lights, fountain pen lights, guest candles and flashlight clocks are just a few of the many kinds.

The EVEREADY Line is a real profit maker.

LET US TELL YOU MORE ABOUT IT

C. J. LITSCHER ELECTRIC COMPANY

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



Draperies for Spring

We ask your inspection of our line consisting of

- Casement Cloths**
- Tapestry Cloths**
- Radium Cloths**
- Voile Premier**
- Plain and Figured Swiss**
- Plain and Fancy Scrims**
- Plain and Fancy Marquisette**
- And Mercerized Etamines**

in almost endless variety.

Our samples are now in the hands of our Road Salesman who will be glad to show you,

Grand Rapids Dry Goods Co.

20-22 Commerce Ave.

Exclusively Wholesale

Grand Rapids, Michigan

Neal Institute

Under New Management

534 Wealthy St., S. E.

The (3) Day Cure for
DRINK HABIT

Drug Habit Cured

All treatments given under a
Positive Guarantee

At Your Home or at
Our Institute

Grand Rapids, Michigan

Perry Miller City Phone 5572
Manager Bell M 1692



Putnam's Menthol Cough Drops

Packed 40 five cent packages in carton
Price \$1.15

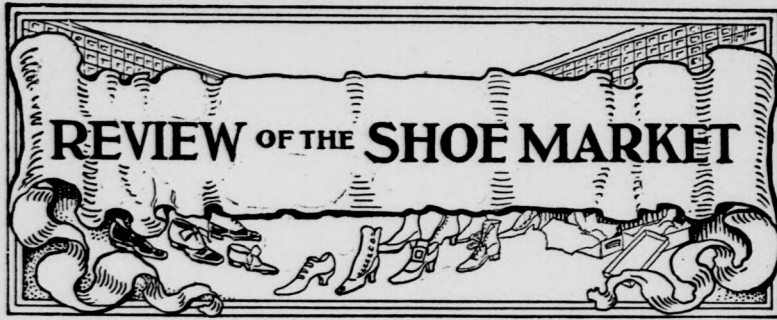
Each carton contains a certificate, ten of which entitle the dealer to

ONE FULL SIZE CARTON FREE

when returned to us or your jobber properly endorsed

PUTNAM FACTORY, National Candy Co. MAKERS

GRAND RAPIDS, MICH.



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

Materials Other Than Leather For Shoes.

Written for the Tradesman.

At the recent convention of the National Shoe Retailers' Association, held at Cincinnati, the above subject was one of the most intensely interesting topics of the entire convention. The discussion of it was begun at a morning session and continued largely through the afternoon session of the same day, and many phases of the subject were touched upon by different speakers in brief, three or five minute talks, in addition to the more exhaustive discussion embodied in carefully prepared papers. Wm. E. Barker, Sales Manager, U. S. Rubber Co., New York, read an interesting paper on "Possibilities in Footwear Outside of Leather," while Dr. Alfred J. Hart, of "Cammeyer's," New York, had a paper whose heading I have taken over bodily for my own subject in this article. Both of these articles will no doubt shortly appear in papers going to the retail shoe dealers of the country, and many who were unable to be at the convention will read with profound interest the ideas advanced by these men.

The present interest in materials other than leather for shoes was anticipated by the writer, in an article written for the Tradesman, months ago. At that time I made the assertion that unprecedented conditions confronting the shoe manufacturers of America would necessitate the introduction of suitable leather substitutes (wherever such substitution could be made without actually impairing the value of the shoe); and also the perfection, introduction and use of more fabric and other types of non-leather materials. I dare say there were those who read the article, and hooted the idea at the time; but the hooters are fast becoming a disappearing brotherhood. Everybody in the trade now realizes that this is an intensely practical topic.

The Conservation of Leather.

Even if one has a personal prejudice against non-leather materials in shoes—especially in the vamps and other parts of shoes subjected to hard-wear tests, and in all and sundry of those kinds of shoes where service is a desideratum,—the fact remains that the more non-leather materials used where leather has hitherto been required, the more leather will be released for use in places where leather is believed to be indispensable. In view of the present high cost of leather in this country and in all the

leather markets of the world, everybody in the shoe industry in this country is vitally concerned in the matter of the conservation of leather.

The automobile industry, the manufacturers of trunks and bags and leather-goods commodities of all kinds, have, in the recent past, made tremendous inroads upon the leather supplies of this country. Enormous quantities of leather have been used for automobile tops, upholstering and the like, in upholstering furniture, and in the harness and saddlery business. Now many of these industries can use good leather substitutes quite easily. An automobile top or seat, a suitcase or traveling bag, or a so-called leather novelty, does not require the same bona fide merit in the material of which it is made as does a shoe vamp. In many, many cases where leather was formerly thought to be the very best material that could be used, non-leather materials have now been discovered to be quite as good, if not actually better, than leather. Moreover they cost the manufacturer less; so that the ultimate consumer benefits in two important respects; namely, price and wear. He is actually getting a better commodity for less money.

Shoe manufacturers and shoe retailers are perfectly agreed that this increasing substitution of non-leather materials in outside industries is a mighty good thing for the shoe trade. It helps to conserve the diminishing supply of leather, and it operates as a check on prices, which would otherwise become prohibitive.

The Dupon Company, which is making "Fabricoid" as a by-product, sold two million yards of this material during the last twelve months, and had to increase its plant time and again in order to meet the tremendous demand for its product. This material looks like leather, feels like leather, and has strength and wear-qualities; and can be used successfully in many cases where leather has been, and is now, used. It is used for automobile tops and upholstering, for upholstering furniture, and for many other purposes. The manufacturers of it do not claim that it is as good as leather for shoe vamps, and they do not advise that it be used for such purposes; but they do claim that it can be used for top facings, button facings, sock linings, quarter facing; and even in certain kinds of special footwear; e.

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

A Comparison



of last year's inventory with the one you are now taking, as far as our shoes are concerned, when you take into consideration your purchases of them you will find that the part of your capital invested in shoes of our manufacture has paid you good dividends in the shape of real profits.

Our Trademark guarantees Quality always.



Rindge, Kalmbach, Logie Company

Grand Rapids, Mich.

Rouge Rex Shoes



They are good shoes to sell
 They are good shoes to wear

They are good shoes for a business, for the wearer is sure to come back for more.

Our say-so does not make them so, but the shoes back up our say-so.

Good leather, well put together. Lasts that fit comfortably, giving the proper room for the man who does hard work on his feet all day.

It's the comfort and service that go with Rouge Rex Shoes that make the wearer's smile a profitable one for the dealer.

You, Mr. Dealer, want them in stock for your early spring business. Send a card today saying you want our salesman to call with samples.

HIRTH-KRAUSE COMPANY

Hide to Shoe

Tanners and Shoe Manufacturers

Grand Rapids, Michigan

g. bathing shoes, dancing slippers, house slippers etc. It is interesting to know that 60 per cent. of the material used in automobile tops and upholstery is now being cut from non-leather materials. From which it is easy to infer that the producers of non-leather materials have already conferred a lasting favor upon shoe manufacturers and shoe dealers the country over. And it is undoubtedly true that leather prices would have been even higher—much higher—than they are at present, had it not been for this timely relief.

No matter what your own ideas may be in regard to the use of non-leather materials in shoes, you cannot get away from the fact that the use of such materials by other industries indirectly helps the shoe business. Every foot of good leather that can be conserved to the industry helps just that much.

Possibilities in Substitute Materials.

When A. C. McGowin, President of the National Shoe Retailers' Association, appeared before the Congressional Committee, appointed a few years ago, to investigate the alleged evil of shoe-adulteration in response to a popular clamor for pure-shoe legislation, he very pertinently asked the committee, "Why leather at all in the manufacture of shoes?" And then he went on to say, "Thousands of people go barefoot—especially in the summertime. Why punish them by asking them to wear all-leather shoes? Such things on their feet would be torture to them. And, so far as materials go, thousands of shoes are made exclusively of wood—and good ones at that. And millions of people—in Japan, China, Korea and other parts of the earth, especially in tropical countries, wear fiber shoes—shoes made entirely, or practically so, of grass, straw, and other materials."

One can imagine the puzzled look that appeared on the brows of those custodians of the public weal.

In the main, we may say that cloth tops have proved satisfactory, and some of the velvet shoes of other days proved satisfactory—and, although they didn't fit as snugly as leather, they wore as well, and in some cases, even better than leather; and, for certain purposes, fabric shoes have been, are now, and will be satisfactory.

In the matter of color and finishes, as the producers of non-leather materials earnestly contend, there are big possibilities. To sum up the matter in a single statement, the subject of materials other than leather for shoes involves another question; namely, When you say shoes, what kind of shoes do you mean? Do you mean service-shoes—shoes built primarily to afford the maximum wear for the minimum price; or do you mean stylish footwear creations; e. g. modish feminine footwear for special purposes, where the shoes are required to harmonize with the dress in color, finish etc. In the former case, the question is still open for discussion; and in the latter case we must hand it to the manufacturers of non-leather substitutes.

Cid McKay.

Paper Making Substitutes.

For the last two months or more there has been a great hullabaloo as to the urgent necessity of finding raw materials that can be substituted for pulp wood in the manufacture of paper. When advices from Germany were received that the manufacture of paper from corn stalks had been successfully accomplished and would assist Germany in combating the paper shortage, some officials down at the Department of Commerce at Washington poohpooed the report, stating that paper from corn stalks was a discovery several years old and not commercially feasible. Six months ago Secretary of Commerce Redfield spent a good deal of money plastering the country with circulars enjoining the people to save their rags else the paper mills could not operate. These above developments we recall in order to furnish a contrast with what happened when a worthy institution at Madison, Wis., known as the United States Forest Products Laboratory, was denied a sufficient appropriation to carry on its experiments with new paper making materials.

It does seem queer that one agency of the Government should run into print wildly talking about a shortage in paper and the need of finding substitute raw materials, and then another agency of the Government, Congress in this particular case, uses a pruning knife on an appropriation for certain work whose value to the conservation of American resources is well known. If the Madison laboratory had received sufficient funds from the last Congress there is no doubt that we would soon be hearing of some new process for making pulp out of woods now considered unsuitable. Such a discovery would be much more of an achievement than Secretary Redfield's campaign for the conservation of rags.—Paper Mill.

My Fellow.

"Just let us visit to the top o' the hill,
Shutting out all cares that bother,
For while we are passing along our ways,
Even then can we help each other.
For worldly cares will ever press,
And around us will ever gather,
Causing hearts to ache in loneliness,
Were it not for one another.

We'll just "visit to the top o' the hill,"
It will shut out some care or other,
And brighten, Aye! the whole day long,
Yes many a sadness smother.
The rush of life is a heartless thing,
And oft forgets the brother,
Human hearts for joy could never sing,
Were it not for one another.

"Just let us visit to the top o' the hill."
The upward load seems lighter;
Hard steps are passed, but unobserved—
For all the way is brighter.
What e'er the plod you're not alone;
Like a child in the arms of mother,
When the day is done and the night is on,
They're just closer to one another.
Charles A. Heath.



Bell Phone 860 Citiz. Phone 2713

Lynch Bros.

Special Sale Conductors
Expert Advertising—Expert Merchandising
28 So. Tonia Ave. 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

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THINK THIS OVER

Half the Price
Because Twice the Wear

That's what you will find in the

**Bertsch Goodyear Welt
Shoe Line**

That's what hundreds of other dealers in this state and other states have found. It explains why the BERTSCH line has become one of the big lines on the market.

Our factory is organized to build **DEPENDABLE** shoes only—We put into them the **BEST MATERIAL, BEST FINDINGS** and the **BEST LABOR** obtainable.

There's **QUALITY** and **CLASS** in every shoe.

They give the extra wear because they **ARE** the best shoe on the market today for the money.

The **BERTSCH** is the best **TRADE-PULLER** and **SATISFACTION-GIVER** offered you today.

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.

Manufacturers of Serviceable Footwear

GRAND RAPIDS, MICH.



The Comparison That Would Better Be Omitted.

Written for the Tradesman.
It would make greatly for domestic peace and harmony if every man would check sharply his first impulse and all succeeding impulses to draw comparisons between his wife and his mother—that is, comparisons that are unfavorable to the wife.

This advice, given to the man who has just married, would of course be a sheer waste of breath. By an amazing condescension which he can in no wise explain, a perfect being, an angel only that she is here on earth, has consented to walk the way of life with him. He is blissfully unconscious of all else but his own supreme good fortune, and in any estimate of his, every other creature now living or that ever has lived, must take rank infinitely below her.

Sad to say, the honeymoon passes and the glamour that has invested the one supposedly perfect being dissipates. The inevitable time of disillusionment arrives all too swiftly, and she stands no longer in a golden haze, but instead in plain, clear light—light which pitilessly reveals her as having faults and failings like other mortals. Very lovable she still may be, unspeakably precious and dear, but no longer angelic. It is just at this moment when romance is changing into reality, that wisdom would like to whisper into the ear of the young husband to draw no comparisons.

To have a fault pointed out is sufficiently humiliating, but to be told in the same breath that some one else excels just where we fall short—this is a most irritating poison added to the arrow of rebuke. The instinct of self-preservation asserts itself with vigor. All the fight in us is roused. We make no attempt to correct the failing—we don't admit there is any failing, but stoutly maintain that we have been wrongfully accused. One very sound reason why a man would better not indulge in comparisons between his wife's ways and his mother's is because such indulgence will do no possible good, but almost surely will defeat its own purpose and confirm the fault instead of rectifying it.

Another reason why a man should not draw such contrasts, at least during the early years of his married life, is because it is so unjust. It is holding up the first poor efforts of the beginner beside the products of skill attained by long experience. Ordinarily it is in practical things that the young wife is deficient. Let her husband remember that when, from all the girls of his acquaintance, he

chose her as his bride, it was her hair or her eyes or her graceful movement or her style or her charming manner or her happy disposition that captured his fancy—he cared not a straw whether she could cook and sew. If unwilling to put up with the blunders of a tyro, it is plain logic that he ought to have stayed with his mother, or else gone courting some middle-aged spinster who has an adept in housewifery.

Even after some years have passed and the excuse of being new in her profession no longer can be offered in the wife's defense, still allowance must be made for circumstances, conditions, and changed standards. More than to anything else a man's mind is apt to hark back regretfully to his mother's cooking. But let him bear in mind that in his boyhood days the task of a good cook was chiefly to tickle the palate. Digestibility and food values hadn't as yet come in for such consideration. Very likely too, his folks lived on a farm and an abundance of fresh eggs, milk, cream, butter, fruits and vegetables always were at hand. Real lard, bacon, hams and sausages, now so expensive as to be classed almost as luxuries, were produced right on the place and used freely, their consumption not being counted as costing any money out. A reasonable man ought to see that his wife's problem of supplying her table with proper food is far more complex than was his mother's.

It isn't just a matter of purchasing and preparing what he likes best or what she herself would prefer. With the present prices of all kinds of edibles, she must study to secure a sufficient amount of what is wholesome and relishable with the money that can be devoted to the purpose. Important as are cost and palatability, she must consider other points as well. In the light of modern science, each meal should be a balanced ration, in order that all the members of the household may be well nourished and physically fit for their work. Possibly, to add to her difficulties, her husband may suffer from dyspepsia so that nothing tastes as it used to—dyspepsia very likely induced by that mother's cooking that so delightfully gratified his keen boyish appetite.

Then, too, a husband should be fair and never forget that he may see his mother through a kind of halo, a mist of memories from which, happily, all that was unpleasant has vanished with the years. If she is living but resides at some distance from him, this is true to a great extent. It is especially true if she long ago departed for the Better Country. This

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 Hiltner Co.
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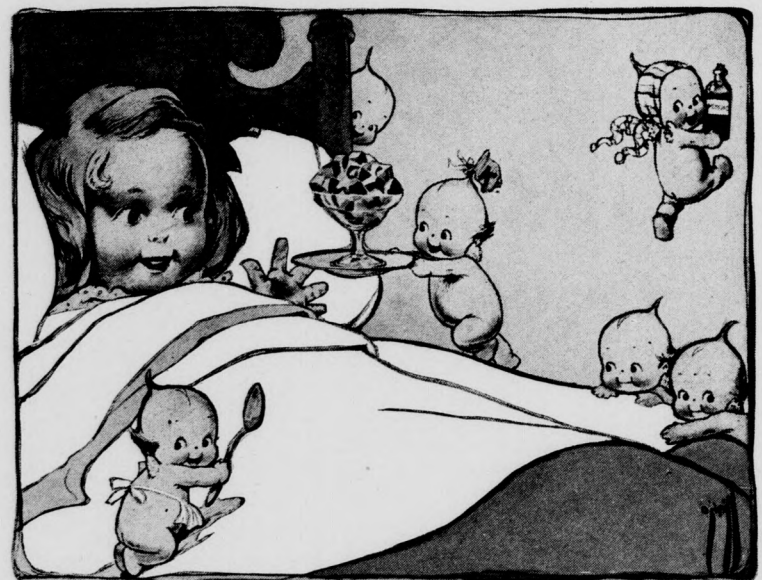
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McCray Sanitary Refrigerators
will increase your sales and your profits by keeping your perishable goods fresh and salable at all times. Write today for Catalog and "Easy Payment Plan."
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PERIOD FURNITURE
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THE QUALITY STORE

Quality Furniture for Living Room, Dining Room, Bed Room and Kitchen, in Complete Suites and Single Pieces at savings of one-fifth to one-half.
10 per cent discount for cash, or we welcome your charge account.
BISHOP FURNITURE COMPANY
Ionia Avenue On the way up town from Union Station



Dorothy's Getting Well

Dorothy, who is just getting over the measles, has no more than said, "My Goodness! Why don't they give me something good to eat?" when the wise Kewpies appear, one bearing a dish of delicious, sparkling Raspberry

JELL-O

another bringing a spoon, and one carrying from sight the hateful medicine. Dorothy's happy face expresses her approval.

These same little Kewpies must have done a great deal towards helping the grocer out during the last two or three years, for they have been scattering sunshine and good cheer broadcast throughout America—and cheerful and sunshiny people are the best kind of customers.

THE GENESEE PURE FOOD COMPANY, LeRoy, N. Y., and Bridgeburg, Ont.
A tightly sealed waxed paper bag, proof against moisture and air, encloses the Jell-O in each package.



halo is not quite so bright as that which invested his wife during honeymoon days, but it is lasting. His mother made mistakes and had faults the same as other people, but in his eyes she is ever infallible.

All the arguments go to show that it is impolitic and unwise and sometimes most unjust for a man to be holding up to his wife his mother's superiority—a superiority that in many instances exists only in his imagination. And a clever wife will nip the tendency in the bud by taking such comparisons humorously and as a proof of slight mental errancy on his part, so that he will not care to repeat them.

But—suppose it isn't all or even partly in his imagination. Suppose the wife, even after years have passed, doesn't master her work, but becomes slacker and slacker. Suppose her cooking always is hopelessly bad. Suppose she is wasteful and at the same time constantly finding fault because her husband can not supply her with more money. Suppose she is lacking in all sympathy and is even ill-tempered. And his mother, illusions aside, was the reverse of all this. Can the poor man help contrasting his wife's inefficiency with his mother's capability, his wife's extravagance with his mother's thrift, his wife's nagging spirit with his mother's sunny personality? He will perforce think comparisons, and being only human he must sometimes utter them. So the really clever wife, while she will tactfully check comparisons to her discredit that have foundation only in fancy, will see to it that there are none and can be none that have foundation in fact.

Does some lover of fair play wish to remind that many a wife is given to the truly exasperating practice of holding up her father as a model to her husband? I freely grant the truth of this—there are such women and they are very foolish. But perhaps it isn't necessary to write a separate preachment for their benefit. By changing the gender of pronouns and substituting masculine faults and excellences and occupations for feminine, this same article may serve to warn wives not to make this most vexing comparison, and also to urge husbands not to deserve it. Quillo.

Exhausts From the Motor City.

Muskegon, Jan. 15—It has been some time since we appeared in these columns and we feel ashamed of the shortcoming. We will be very grateful to any of the boys who will contribute a few items every week to help keep up this column.

We have spoken before in this column about the condition of our union depot. Some of the conditions which were mentioned before have been greatly improved, for which the general public should be thankful. What we need now is a new depot or at least a substantial addition to the present one large enough at least to permit the people to get inside and have shelter. It is no uncommon sight to see many standing outside, unable to find standing room within.

M. H. Steiner has had a change of territory, giving up some of his Northern trip and taking on some in Allegan and Ottawa counties.

John Rose, formerly of Rose & Vanderlan, has secured a position with S. Steindler & Son, as city salesman.

Thomas Vander Mey, the Pine

street grocer, has sold his stock to Fred Roth and Albert Wendt, who will continue the business.

Bert Horton has opened a grocery store at Sheffield. Mr. Frank Spyke, of the Hume Grocer Co., furnished the stock.

This city has been having a lot of trouble with a firebug, who seems to take particular delight in firing barns. It is to be hoped that he will soon be captured and placed where he belongs as there is no telling when his mania will start him firing residences or business blocks.

Rumors are about that Muskegon is soon to have a new eight-story block in the business section. Here's hoping it is true.

Haven't seen anything lately from our friend, E. P. Monroe. Isn't it about time for another bear story, E. P.?

The next time Ernie Welton has a rig meet him at Mears he is going to have his name put on it, so Milt. Steindler won't grab it and leave Ernie stranded. There is a good story connected with this and we look for the Chronic Kicker to write it up as only he is capable of doing.

Next meeting Jan. 20. Let's have a good attendance. Some of you brothers who haven't been out for a year or two, come up and meet some of the new members and renew your acquaintance with the old ones.

Please send in your items for this column. Our address is 169 Fifth street.

Notice to Merchants: If Earl Warren, of the National Biscuit Co., happens to leave a cigar stub lying around your store, please mail same to him at Grand Rapids. He is saving them. J. E. Lyon.

Bankruptcy Sale.

In the District Court of the United States for the Western District of Michigan, Southern Division.

In the Matter of Mrs. J. C. Neuman, Bankrupt. No. 1574.

To the Creditors of Mrs. J. C. Neuman of Dorr, County of Allegan, and District aforesaid, bankrupt.

Notice is hereby given that in accordance with the order of the Court, I will sell at public sale to the highest bidder, at the store of the bankrupt, in the village of Dorr, Allegan County, Michigan, in said District, at 3:00 o'clock p. m. on Friday, January 19, 1917, the assets of said Bankrupt estate, which assets consist of a stock of general merchandise, including groceries, boots, shoes, rubbers, dry goods, clothing, etc., inventoried by the bankrupt at \$2,779.92, furniture and fixtures inventoried at \$300.00 and accounts receivable of the face value of \$772.70. Said assets to be appraised by appraisers appointed by this court and the appraisal filed prior to the date of sale, which appraisal may be seen at the office of Willard J. Banyon, Referee in Bankruptcy, St. Joseph, Michigan.

Said sale will be for cash and subject to the confirmation by the Court or District Judge.

Willard J. Banyon, Receiver and Referee in Bankruptcy. St. Joseph, Michigan, January 9, 1917.

Not Her Kind.

Applicant—I'm afraid, mum, I can't take the place.

Lady of the House—But the wages are liberal and the work is not hard.

Applicant—That's all right, mum, but you haven't any garage for me runabout.

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

Anyone Can CLAIM Safety— But Can They PROVE It?

Some time ago a company of prominent engineers interested in fire prevention conducted an experiment at the Barberton factory of The Diamond Match Co.



THE SEAMAN MEDAL

"They built a large wood bonfire of wood soaked with paraffine and oil until the flames reached 10 or 12 feet above the top of the flaming wood. Into this fire, by means of a derrick, they swung a case of 100 boxes of "SAFE HOME" labelled matches.

"From the time this case of matches rested on the burning, oil-impregnated wood to the time the first box of matches ignited within the case was over five minutes.

"When the case was removed the outside was burned through and even some of the cardboard inner boxes were charred and burned; but when the matches were cooled off and opened, only one-half the matches in one box were found to have ignited, during this most extreme, abusive test."

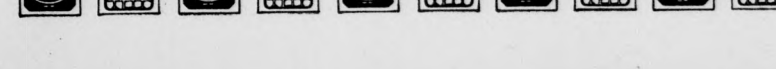
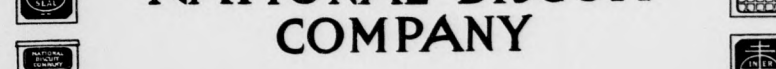
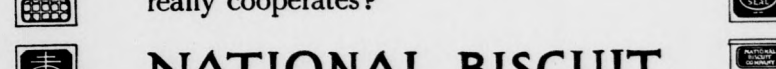
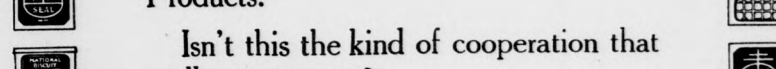
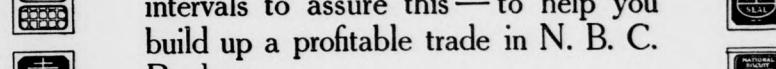
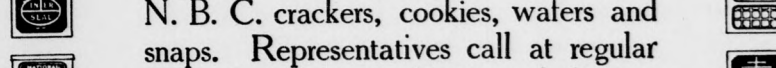
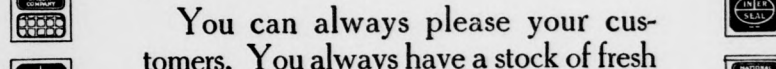
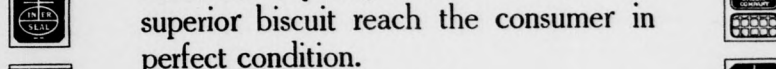
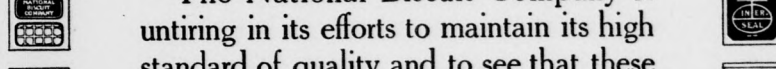
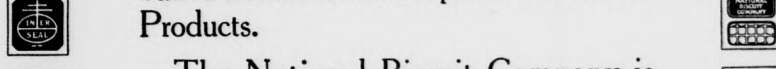
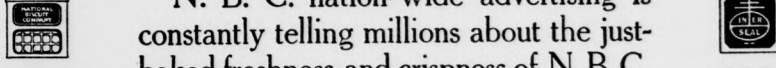
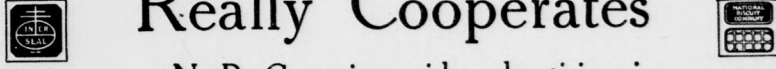
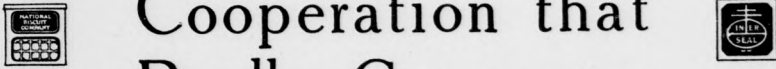
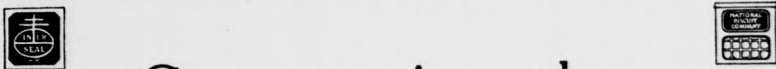


THE SEAMAN MEDAL

Diamond matches have been found pretty safe goods for the grocer to carry; whether in the fires of flame or of hot competition, they meet EVERY test successfully.

THE DIAMOND MATCH COMPANY

*From the Special Bulletin of the American Museum of Safety awarding the Louis Livingston Seaman Medal to The Diamond Match Co. for its advancement of safety.



Cooperation that Really Cooperates

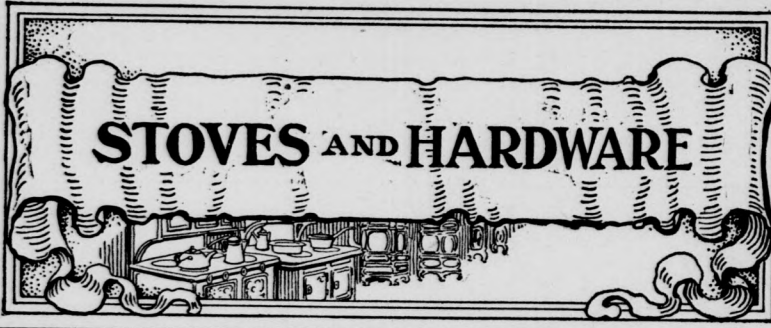
N. B. C. nation-wide advertising is constantly telling millions about the just-baked freshness and crispness of N. B. C. Products.

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

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

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

NATIONAL BISCUIT COMPANY



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.

Status of the Implement Trade in Michigan.*

It is with pleasure and regret that I bring to you my third annual Secretary's message. I greet you with pleasure, knowing that this Association has produced results commensurate with the demand made upon it.

It enjoys the co-operation, respect and prestige of the manufacturers to which it is entitled. It has through its initiative and team work, maintained its proper relationship in the National Federation.

I greet you with regret, that this is to be my last report as Secretary of your Association, as my plans for 1917 require that I shall turn the duties of my office over to a successor.

While the status of the Michigan dealers may not at this time, be all that is to be desired, yet when we look back over the developments of the past thirteen years, we cannot but feel that the Michigan Association has been of wonderful benefit to her implement dealers. Each year has furnished new problems, and the period since our last annual meeting has seen the normal current of business, beset with changes and perplexities.

The Eastern war has affected markets of all kinds, not only in the line of goods which we distribute, but also in the products of our customers. In planning for 1917 it is well that we should remember that the advance on farm products is in excess of the advance on implements and kindred lines.

Steel Situation.

During the fall a special committee was appointed by the National Implement and Vehicle Association to call upon the steel manufacturers with the idea of obtaining some concessions on materials represented in this vast industry.

This committee was unable to accomplish its objects and we have therefore to transact business during the spring months of 1917, and probably for a considerable longer period, under conditions considerably different from those which have heretofore obtained. I refer not only to higher priced materials, but manufacturers are also compelled to meet new terms of payment, which virtually amount to a cash basis on materials. This change in terms will, undoubtedly, be reflected somewhat, in the terms which are passed along from the manufacturer to the dealer, and it will be well for us to remember that a further shortening of terms may assist in avoiding extreme advances in the price of manufactured goods.

Let us think twice before we undertake to exact, from the manufacturer illogical terms or matters of service, which shall increase this expense account, and which must be reflected in the price he charges us for goods.

In our 1915 meeting we devoted considerable time to an analysis of what it was costing us for the manufacturer to extend too long terms and carrying clauses; consignment contracts; too much canvassing assistance, and I am free to give it as my opinion that this discussion was of immense benefit to all concerned.

Present Business Conditions.

An analysis of conditions prevailing at this time among Michigan implement dealers results in the disclosure that our business for the past twelve months has been on the most stable basis ever known in the State. The percentage of business changes among Michigan dealers has diminished from 30 per cent. in 1913 to less than 5 per cent. during the past year. The percentage of business failures among Michigan dealers is, I believe, the lowest which has ever been recorded, both as to the number of individual cases of failure, and also in the amount of dollars involved.

According to what information I can get, dealers' stocks are much cleaner

*Annual report of J. F. Follmer, Secretary, at annual Michigan Retail Implement and Vehicle Dealers' Association.

than is usual and their opportunity for frequent turnover of capital, is more apparent than ever before. Travelers with whom I have discussed the subject, report collections to be in excellent condition. The number of dealers who have adopted the plan of cash or note settlement upon the delivery of goods, have evidently very largely increased. Irregular agencies are very greatly decreased, and at present those in existence are less active than formerly, due possibly to diminishing canvassing assistance.

Repair Prices.

A most vehement protest was made at the joint meeting of the National Federation delegates and the sales managers of the National Implement and Vehicle Association relative to the present situation on repairs. Some of the sales managers stated frankly that they had attempted to recoup emergency expenses and insufficient price advances, from the repair department, which resulted in such an exceedingly unreasonable price in many instances as to place the dealer in an embarrassing position before his customer, who has accused him many times of being guilty of extortion and of acting in bad faith, due to the fact that there was no competing source from which the customer might obtain repairs.

The National Federation delegates expressed their opinion that any necessary advances in price, should be distributed equally over machines and repairs, and asked that new repair lists be issued providing for adequate and reasonable discounts to the dealer.

I recommend that this subject be discussed at the proper time and referred to our Resolutions Committee.

Encouraging Mail Order Buying.

In an attempt to increase its business, the Western Union Telegraph Co. has outlined a plan whereby it proposes to permit of an order for goods and money for the purchase price, to be telegraphed in the same message. The benefits of this plan consist in permitting rural residents telephoning their Western Union office, ordering goods and telegraphing payment therefor in one message without the necessity of their making a trip to town.

This, of course, makes it necessary for them to telephone their banker to honor the order of the telegraph company for such moneys. It is reported that the Western Union has called the attention of the mail order houses to this new ruling, with the suggestions that by the use of same they may overcome the point of personal contact which heretofore has been very much in favor of the home merchant.

It is understood that they have offered to furnish mail order houses circular letters to be enclosed with mail order catalogues, explaining this new form of service, and suggesting that the mail order house may announce this innovation as an emergency service which they have adopted for the benefit of their trade.

I bring you this information without recommendations.

Legislation.

It is not an infrequent occurrence for some National legislator to devise some new plan which shall benefit his farmer constituents at the expense of other classes. In the attempt to organize a National Chamber of Agriculture certain objectionable ideas have been, this year, modified by protests from this and other State associations and from our National Federation.

The Stevens bill has not been enacted, as we had hoped, but is still on the docket with much forceful sentiment behind it and may eventually become effective.

The matter of the sisal fiber monopoly is a disappointment to implement dealers everywhere. No relief has been received at the hands of this present Congress the committee conducting the investigation having asked for a further information at the hands of the Federal Trade Commission. In the meantime the price of sisal fiber has practically doubled, notwithstanding the fact that the growers are receiving but little, if any advance in price. This might properly be a topic for our Resolution Committee.

I am constrained to say that I believe in this instance, the individual dealers of the State have not done their fair share in protesting to their National legislators on this point, and I wish to take this occasion to call your attention to

Foster, Stevens & Co.

Wholesale Hardware

157-159 Monroe Ave. :: 151 to 161 Louis N. W.
 Grand Rapids, Mich.

Mill and Factory Supplies

Shafting—Hangers—Belting
 Wood and Steel Pulleys
 Complete Factory Equipment

Send for Special Catalog

Adolph Leitelt Iron Works

213 Erie Street Grand Rapids, Michigan



Feilchenfeld Brothers, 1200 E. 63rd St., Chicago, Jumped at the Chance of "Shumanizing" their Store

They have one of the "swellest" grocery stores in Chicago, doing a business of \$500,000 a year—some Saturdays reaching \$4,500 from sales. Their customers are people of wealth and refinement; and for this reason they welcomed the strong, dignified, tasty price-clips, to replace the "home-made" price tickets they had used before.

Note this! Even big, rich, grocers like Feilchenfeld Brothers had been bound by chain-store competition, to price their goods in plain figures.

Now they say, "The Shuman Shelf-pricing System has relieved us of a big, troublesome task, for it has made it easy for us to keep pace with the rapid changing of prices on both staples and specialties."

It also wisely increased gross sales from the first day we adopted the system—and made it easier for every clerk on the floor.

"Our patrons compliment us on the improved appearance of our store; and though we have actually advanced prices almost all along the line, the plain pricing of every group of goods on every shelf has actually made it appear that we were offering special bargains."

"We consider this system the best thing of its kind, size and cost that has ever been offered retail merchants."

Look at the picture. See how simple it all is—a galvanized steel clip that clamps onto the shelf, and a series of gummed stickers to go on the face of the clips. To change prices you either transpose clips or paste new stickers on them. Try one set of 50 clips and 1,110 stickers—price per set, \$3.25.

Extra clips, \$2.50 per 100; extra stickers, 10c for 50 of a kind. Order from your jobber. If he does not carry them, we will ship by parcel post prepaid, on receipt of price.

SEND FOR OUR DESCRIPTIVE CIRCULAR

THE FRANK G. SHUMAN CO., Room 905, 168 N. Michigan Avenue CHICAGO, ILLINOIS

the fact that a neglect to follow the instructions of your Secretary when he calls upon you to write to your Congressmen and Senators on any particular subject is apt to be very expensive to you as a class.

The implement dealers of Michigan could well afford to devote the small amount of time and effort required to successfully conduct any campaign of this nature.

The Farm-Press.

I give it as my opinion that the improved relation among Michigan implement dealers and their customers is due in a very considerable measure to the changed attitude of the better class of farm and local papers.

The depreciation in the price of farm lands, due to the dissolution of the small towns, has become very evident to most thinkers and for this and other reasons, the farm press during the last few years has spread the gospel of community welfare to an extent which has established between the home merchants and his customer, a feeling of mutual need for co-operation.

Parcel Post Insurance.

At our last annual meeting, a resolution was offered to the manufacturer to the effect that it was the sense of this Association that shipments involving less than \$1 in amount should not be insured, except by special order of the purchaser. The sense of this resolution has been neglected by many manufacturers and your Secretary was instructed at the last meeting of your Board of Directors to follow up this resolution with a printed clause which it is proposed to attach to 1917 contracts as follows:

"You are hereby instructed not to insure parcel post shipments, in amounts less than one dollar, unless specific instructions to insure are issued with the order. Should these instructions be disregarded, all amounts so charged will be deducted at settlement time. This constitutes a part of the contract to which this clause is attached."

Your Secretary is prepared to furnish each member upon written application, without charge, a reasonable number of such stickers. This action is the result of an analysis of the rate which has been paid on parcel post insurance and which has been found to amount to from 10 to 300 per cent. of the amount of the invoice, and it has been deemed advisable that we carry all insurance on shipments in amounts less than \$1 each.

Agricultural Extension Work.

One of the most important phases of the average implement dealers' work should be to develop his territory along agricultural extension lines. This has been an important proposition, and has received the encouragement and assistance of such prominent organizations as the National Implement & Vehicle Association; different bankers associations; the National Federation, and the several State associations, but I give it as my opinion that as much good might result from the average implement dealer getting right down to brass tacks and exerting himself along these lines, as could come from any other source, not excepting his State experiment station.

With farm products at present prices; with the demand very much in excess of the supply; with half our farmers indifferent to the situation; it should be up to the implement dealer to lead the way to increasing yields per acre; to the development of new and unbroken lands; to point out to his customer the waste coming from unfenced fields; from inadequate and poorly equipped barns; from the use of worn-out tools; and the lack of labor saving appliances in the home.

The trouble is that many of our implement dealers do not sense the fact, that their territories are deficient in turning off a maximum crop production, and when both implement dealer and farmer are equally indifferent, the work done by Bankers Associations, manufacturers' associations, and others, is thereby largely wasted.

Let us get into the collar along this line, if not from motives of patriotism, then because of the indirect profit accruing to our business. It takes nerve and tact for a dealer to compel his farmer customer to adopt scientific methods, and to increase his yield per acre, but I actually believe that "compel" is not too strong a word to be used in this connection.

The implement dealer is the "Johnny on the Spot" who does or should know by actual contact, and as the result of careful study of the situation, the proper methods to be pursued in rebuilding the fertility of our soils, awakening the farmer to the sense of his obligations; encouraging the development of labor saving tools for the farmer's wife, and I say to you frankly that if your territory is not improved at the end of another year, as the result of your individual efforts, that there is something radically wrong with you, and that you are not meeting your responsibilities in the position which you occupy.

I recommend that this matter receive the discussion which it merits, and that the Resolutions Committee record the consensus of opinion of this Association in their report.

Re-Discounting.

To dealers whose local banks have not been in the habit of purchasing farmers notes taken in trade, the re-discounting privilege arising from the passage of the Federal Reserve Bank law, is of particular benefit. This privilege is not universal in its scope, nor does it constitute a convenient means for handling farm paper for all dealers.

In the first place the Federal Reserve Bank only re-discounts agricultural paper offered by National banks or by member banks among the state and private banks. Many of these have made no connection with the Federal Reserve Banks, and for this reason the Federal Reserve re-discount plan is only applicable in certain sections. To the dealers living in these sections this plan should be understood, and put in operation, as the dealer may thereby negotiate his paper for funds with which to take cash discounts and develop quick turnovers of his stock. The paper negotiated under this arrangement must mature in six months or less, and the note must indicate that it was taken for agricultural purposes. We recommend that dealers who do not have facilities for negotiating their paper conveniently should go into this matter for their personal benefit.

Appreciation.

In closing this annual report, I am at a loss to find the right words with which to express my feeling of appreciation for the hearty co-operation which has been tendered to me as Secretary by our Executive Board.

I also feel gratified at the encouraging attitude which has been maintained toward the work of this office, and the Association work in general, by our honorary members. The fraternal relationship which I hold with my old war horses who have been members of this Association for years, past, is something which I shall cherish through the succeeding years.

Woman an Important Factor in Motor Sales.

Every automobile sales manager recognizes and tries to impress upon his salesmen the importance of the woman in the sale of a car. Her point of view, always worthy of careful consideration, becomes more and more important as the price of the car increases, until, in the case of the motor car of the highest class, it is one of the decisive factors. In the automobile world there is a line of demarcation above which the mechanical side ceases to be a field of competition—above which the thousand and one details whose merits supply the selling points of the lower-priced care are accepted without question. It is in this high-grade field, where luxury, beauty and individuality are the factors governing the choice of the car, that the woman's point of view becomes of vital interest to the builder.

In the social life of the family the woman is the admitted leader. And both she and her husband realize that the motor car is primarily an adjunct of the social side of their existence. It is, therefore, only right and logical that in this case the woman's desires should be given careful study and conscientious thought.

The closed car has come to be recognized as the woman's car. It partakes of the nature of the home, and she brings to its selection and furnishing the same standards of luxury and good taste that she applies to her home.

Why He Laughed.

It was bathing time and from the bedroom of twin boys came the sound of hearty laughter and loud crying. Their father went up to find the cause.

"What's the matter up here?" he enquired.

The laughing twin pointed to his weeping brother, "Nothing," he giggled, "only nurse has given Alexander two baths and hasn't given me any at all."

AGRICULTURAL LIME BUILDING LIME

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

Johnson Paint Company

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



Our Salesmen are now on the road with our sample line of Blankets, Robes, Mackinaws and Clothing for the **Winter 1917**. We will not attempt to describe the line, but we can confidently predict that none better will be shown—if any equal it.

Our representative in your territory will advise you as to the date he will call.

Should our sales representative fail to call on you, a post card request to the line will receive our prompt and careful attention.

Brown & Sehler Co.

Home of Sunbeam Goods
Grand Rapids Michigan

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

USED AUTOS

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

Congress Automobile Tires

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

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

Sand Lime Brick

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

Brick is Everlasting

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

SHORT PRICE JANUARY NEEDS

4 and 4 1/4 ft. Cant Hooks \$1. Extra Handles 28c. Timber Carriers \$1.50. Steel Skid Tongs \$3.50. Single Bit Axes \$5.75, \$6.75, \$7.50 doz. Axe Handles at \$3.00, No. 1 \$2.25, No. 2 \$1.75, No. 3 95c. Pike Poles 8 to 14 feet 10c ft. Ice Tongs, Cordwood Saws, Chains, Shoes and Calks.
VanDervoort Hardware Co., Lansing, Michigan



"The End of Fire Waste"

COMPLETE APPROVED
Automatic Sprinkler Systems

Installed by
Phoenix Sprinkler & Heating Co.
Grand Rapids, Mich. Estimates Free Detroit, Mich.
115 Campau Ave. 909 Hammond Bldg.

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



Grand Council of Michigan U. C. T.
 Grand Counselor—Fred J. Moutier, Detroit.
 Grand Junior Counselor—John A. Hach, Jr., Coldwater.
 Grand Past Counselor—Walter S. Lawton, Grand Rapids.
 Grand Secretary—Maurice Heuman, Jackson.
 Grand Treasurer—Wm. J. Devereaux, Port Huron.
 Grand Conductor—W. T. Ballamy, Bay City.
 Grand Page—C. C. Starkweather, Detroit.
 Grand Sentinel—H. D. Ranney, Saginaw.
 Next Grand Council Meeting—Bay City, June 1 and 2, 1917.

Mr. Hach Replies to His Critic.

Coldwater, Jan. 15—I have read with interest the article in your last issue criticizing my optimism toward hotel men by virtue of my recent address before their convention in Detroit.

My critic wants to know why my letter was not published in your journal. In the first place, I did not present a paper, but simply an informal talk, receiving a request from Grand Counselor Moutier at the eleventh hour, giving me no time for a paper or even a definite subject. However, I did inform you that you could secure a copy of the proceedings containing my address from the publishers of the Hotel Journal and if my critic is interested in the same, I will endeavor to furnish him the cause for my optimism through the columns of your journal as soon as possible.

Three years ago, the Grand Legislative Committee had the hotel men from all parts of the State at Lansing fighting every provision of the Henry hotel-law, known as Public Act No. 188. To-day, these same men offer co-operation in further legislation, making this act binding and in force. I believe this sufficient cause for being optimistic, in defense of which I will say that the sum and substance of my address was for a friendly and mutual relationship between traveling men and hotel men, which could only be established and maintained in a strict observance of their law and its enforcement by a further act of the Legislature providing for a hotel inspector.

If a resolution was adopted at that convention to raise hotel rates 20 per cent. I knew nothing of it, and from a personal view, judging from the present high cost of living, I am only surprised that they did not make it 50 per cent. instead of 20 per cent, in keeping with the coal barons, etc.

In conclusion, I will say if we have incurred the good will of the hotel men, well and good; and if the 20 per cent. raise in hotel rates confronts us, let us remember that if a traveling man has anything to sell which can be delivered, he is getting not only a 20 per cent. raise, but in many instances, from 50 to 100 per cent. and still more, and if he is not careful, he is laying himself liable to prove an alibi. So let us turn our attention to the channels which threaten us with even a greater hardship and one that will re-act on the head of every household. Let us act unitedly in the one cause that will give us better service and provide for the safety, health and welfare of the pub-

lic through the operation of this additional act creating the office of hotel inspector. John A. Hach.

Tribute to the Tireless Traveler For Trade.

Here's to the traveling salesman, the man who knows his line from the raw product to the frazzled edge of ultimate consumption, the man who knows human nature from the hard-to-please employer to the hard-to-suit customer, and on down to the man and woman who do not know what they want, but want it right away, the man who knows train service (or its lack), broad and narrow gauge, all hours of the day and night, the man who knows hotels of fifty-seven varieties of accommodation, and the man who withal maintains a big heart, a broad smile and an ever welcome hand clasp for the merchant who buys or buys not as the case may be.

On the average the world is good to this man, and he smilingly takes the bad with the good—it's all evened up, or will be some day, when he is called into the home office to be made general sales manager, and thereafter goes on the road only at his own good pleasure.

In the mean time he bumps the ties, makes occasional satisfactory sales and knows he suits the boss fairly well if only he is permitted to stay on the payroll and draw expenses.

Once in a while comes a big sale to a merchant rated A1 and never sold before. On his return to the house he is called into the office and hears those welcome words:

"Well done, Old Man, keep up the good work."

Time for the salesman is not measured by minutes and hours, but by train departures. If the prospective customer is busy, it's lose a day or lose a sale, and the flip of a coin sometimes decides which it will be.

God bless the merchant who realizes that one is as costly as the other and does his best to reduce the losses. Such a buyer knows the value of time—his own and the salesman's—and these supply the landmarks for some of the finest friendships in the world.

Revolt Against Greek Letter Fraternities.

Boston, Jan. 15—The uprising in Princeton against the University Club system suggests the much greater need of a revolt in all American colleges against the Greek letter fraternities. These fraternities are opposed to the spirit of democracy in every respect. They destroy the precious spirit of solidarity naturally present when men first enter college, before the artificial separations have begun their work. Not only do they create a gulf between those within and those left out, but they erect barriers be-

tween the members of the different fraternities. Certainly they are a most ill preparation for a citizenship in a democracy in after life, and to them must be traced some of the grave defects of our theoretically democratic National brotherhood.

Generally these fraternities lower college and university standards. They attract to the colleges young men and women who care more for the society and athletic sides of college life than for intellectual development. Tending as they do to luxury and extravagance, the standards they foster are harmful. It would be better for American education and life if this fraternity system could be brought to an end in all our institutions, and if in its place organizations including all the students were developed. It is safe to predict that this will be done in time, but why put it off?

Morrison I. Swift.

When you shade a price for one customer you do an injustice to other customers, and you make the favored one feel that perhaps some other is favored more.

Hotel Charlevoix

Detroit
EUROPEAN PLAN

Absolutely Fire Proof

Rates, \$1 for room without bath;
\$1.50 and upwards with bath.

Grinnell Realty Co., Props.
H. M. Kellogg, Manager



Signal Mountain Hotel

Signal Mountain, Tenn.

Two Thousand Feet Above Sea Level

Open All the Year

Reached by the Palace Cars
of the Chattanooga Traction Co.

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

BARRY HOTEL

HASTINGS, MICH.

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

GEORGE E. AMES, Prop.

THE RATHBONE HOUSE AND CAFE

Cor. Fulton and Division

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

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

HOTEL MUSKEGON

GEO. W. WOODCOCK, Prop.
EUROPEAN PLAN

Rates—\$1.00 without bath
\$1.50 and \$2.00 with bath

Opposite Union Depot and Goodrich Dock
MUSKEGON, MICHIGAN

CUSHMAN HOTEL

Petoskey, Michigan

LEADS ALL THE REST

W. L. McMANUS, JR., Proprietor
One Day Laundry Service
Send your linen by parcel post



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.

The Hotel Geib

Eaton Rapids, Mich.

L. F. GEIB, Propr.

AMERICAN PLAN

Artesian Water Steam Heat

\$2 Per Day

Sample Room in Connection

The Valuable Telephone

Is the one that

REACHES THE PEOPLE



15,578 Citizens Telephones in Grand Rapids

Connection with 95,000 Telephones in
in Detroit

200,000 in Michigan

USE CITIZENS SERVICE

Citizens Telephone Company

DETROIT DETONATIONS.

Cogent Criticisms From Michigan's Metropolis.

Detroit, Jan. 15—Alfred Thomas, formerly of Gladstone, was in Detroit last week in the interests of the Square Peoples Store, Menominee. While in the city he purchased a stock of dry goods which the store will add to its other departments about March 1. Mr. Thomas will be in charge.

Charles Johnson has become general representative for the Lovell-McConnell Manufacturing Co., and will retain the same offices, 1424 Dime Bank building, that he used when acting as special factory representative for the company.

F. J. Vigor, formerly in the dry goods business in Ohio, has opened a store at 157 Tireman avenue. After giving Mr. Vigor the once over, one immediately becomes impressed with the old saw about there being something in a name.

Sam Wortman, former Detroit boy who has been in business in California for the past few years, has returned to Detroit and accepted a position with Burnham, Stoepel & Co.

"Gasoline Probe Ends; Fail to Find Trust" headline in a daily paper last week. Ended in exhaust, as it were.

Last week while aimlessly meandering down Griswold street we noted the bulky and good natured frame of G. K. Coffey, of Grand Rapids, just ahead of us and in our eagerness to shake the hand of the Rapids native we rushed forward to greet him. During the rush we decided to give him a hearty "slap" on the back which we did using force that would cause harsh remarks from any one but the genial baking powder salesman. Greatly to our surprise, he whirled around and growled: "wotinell you doing, yudamfool." After we made our escape, we couldn't exclude from our mind what a remarkable resemblance the large one bore to G. K. Coffey, of the Rapids.

W. S. Backus, dry goods merchant at 3149 Jefferson avenue, West, is building a new home.

James R. Hayes, well known and popular proprietor of the Wayne Hotel, was elected President of the Detroit Hotel Men's Association at a meeting held last week.

Thieves stole a small amount of clothing from the department store of W. B. Singer last week.

Joseph Cohen, has purchased a stock of men's furnishing goods and expects to open for business March 1 at 912 Grand River avenue.

Owing to the large adverse vote cast last November, resolving in Detroit Jan. 1, was, as we say in French, apertisser.

Fire caused by an explosion in a dye room practically destroyed the building of the Jacoby Cleaning & Dyeing Co., 53 Howard street.

Martin Martinson, member of the men's clothing and furnishing goods firm of Martinson & Stafford, Flint and Alpena, was a Detroit business visitor last week. Mr. Martinson has charge of the Alpena store.

Samuel Glogower, local representative for Johnson & Johnson, New Brunswick, N. J., has returned to his duties after being confined to his home, 2008 West Grand boulevard, for several days.

Rich & Francis have purchased the general stock of Otto Volk, 1031 Mack avenue, and will assume management within a few days.

W. C. M. Scott, of the Scott Drug Co., 2232 Jefferson avenue, West, at a meeting of the Detroit Retail Drugists' Association last week, was elected President of the organization.

"Johnnie" Thompson, owner of the McKinnon Hotel, at Cadillac, and manager of the Bancroft Hotel, at Saginaw, is President of a recently incorporated company which will build a million dollar hotel in Detroit. The building already under course of construction, is located at Lafayette

boulevard and First street, will be ten stories high and will be called the Hotel Fort Shelby. While the report does not state who will have the management, it is assumed and hoped that it will fall to the lot of Mr. Thompson.

Leonard A. Seltzer, druggist at 32 Adams avenue, West, is again attending to the management of the store, after a short illness that confined him to his home.

Grandstaff & Son have opened a men's furnishing goods store on Grand River avenue.

Texas plans a dry vote. Another opportunity for the dries to soak the wets.

The arrival on Dec. 30 of a 9½ pound baby girl was the cause of rejoicing at the home of Carl Hauser, local representative for the National Cash Register Co.

J. Ruhana will open a modern grocery at 552 Dix avenue this week.

Thieves smashed the plate glass in the front of the Miller-Hoefer Co.'s jewelry store at 33 State street last week and stole goods amounting to \$244.

M. J. Diekich has opened a men's furnishing goods store at 452 Clairpoint avenue.

Charles E. Bilow and Knox Trigg have been appointed city salesmen for Burnham, Stoepel & Co., representing the linen and men's furnishing goods departments, respectively.

"The stocking," reads a news story, "did not appear until the eleventh century." Well, it made up for all lost time during the past year—so far as appearances are concerned.

C. Rusinek has opened a grocery and meat market at Apple and St. John streets.

C. C. Oglesbee has opened a confectionery store at 1368 West Fort street.

A meeting which calls for a large attendance is planned by Detroit Council for next Saturday night as a mark of recognition for Grand Senior Counselor Fred Moutier, who is a member of the Council. A campaign has been inaugurated by the Council which promises to raise the membership figures considerably. E. C. Brevitz, Senior Counselor, is bending every effort to leave his office in a blaze of glory—and seems in a fair way to succeed.

S. Vasos and J. Conduis will open a restaurant at 824 Dix avenue in a few days.

E. T. Kelley, manager of the Detroit office of the National Cash Register Co., returned last week from a three day convention of district managers of the company at Dayton, Ohio.

Edward Nelson, former Ludington boy, who came to Detroit about a year ago to enter the employ of Edson, Moore & Co., is now city representative for that house.

The Sultan Auto Parts Co. has opened at 124 Cass avenue and will deal in second-hand auto parts.

G. W. Gillis and F. Stockwell are in New York in the interest of Edson, Moore & Co.

The Firestone Tire and Rubber Co. announces through its Michigan manager, H. A. Coffin, that final arrangements have been made calling for the construction of a building to cost in the neighborhood of \$500,000 and to be erected on the company's lease site at the Northeast corner of Woodward avenue and Canfield avenue, just opposite the company's present location.

E. M. Rothman, Woodward avenue dealer in men's furnishings, has sold a one-story brick block of four stores at 1277-83 Gratiot avenue to Sreer Brothers. The property has frontage of 90 feet and depth of 100 feet and is between Meldrum and Beaufait avenues. The consideration is not made known. Value of the property is estimate at \$25,000.

James M. Goldstein.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 15—Mrs. Charles F. Aupperle left Monday noon for an extended trip to the Pacific coast. She will take the Santa Fe route and expects to visit Los Angeles, San Francisco, Long Beach and other coast cities. Returning by way of the Denver & Rio Grand route, she will stop over at Salt Lake City and Denver and arrive in Grand Rapids about May 1. Mr. Aupperle accompanied her as far as Chicago.

Claude R. Lawton and Hull Freeman are on the sick list.

The question uppermost in the minds of the members of our Council is, "When are we going to have another pot luck dinner?"

Every hotel is annoyed by persons who come in and accept conveniences without contributing any money to the upkeep of hostelry. The high cost of living has made it necessary to reform and in Chicago the hotels have announced that hereafter the girl who comes into the hotel to powder her nose with the powder furnished by the hotel and to take a dash of toilet water, must pay a dime for the service. The next thing will be to charge a dime when a man comes in to occupy an easy chair while he smokes a cigar purchased outside.

Dick Warner, Jr., is going to Siberia to sell salt. So is Fred, Beardsley going to Japan to sell tea. Nit in both cases.

Richard Warner, Sr., (Worden Grocer Company) bears his years with becoming grace and dignity. He is the oldest city salesman in Grand Rapids and is still on the job six days a week, fifty-two weeks a year.

Weldon Smith, the Allegan baker, celebrated his 50th birthday anniversary one day last week. Weldon not only "makes the bread with the hungry smell"—and makes it well—but he is now Mayor of Allegan, which is a pretty good indication of the esteem in which he is held by his fellow citizens. No one could be Mayor of Allegan who made bad bread or who was a bad citizen, because the people of that enterprising city are particular about the bread they eat and the character of the men they elect to make and administer their laws. A good baker means quite as much to a community as a good preacher or a good doctor, because he contributes in equal measure to the mental and physical health of the community.

Allen F. Rockwell.

News and Gossip From Sagacious Saginaw.

Saginaw, Jan. 15—The News editorial of last week woke up Saginaw to the extent of the Board of Trade withdrawing in favor of one large association, which will represent the citizens generally. Heretofore we have been associated to death with associations. President Oppenheimer, Mr. Schust and others have resigned their present offices and will all pull together for one big association. Car line extensions, pure water and good roads are some of the vital issues at hand.

Seen in windows on Genessee avenue: 1st block: Clearance Sale, ¼ off. 2nd block: Mark Down Sale, ½ off. 3rd block: Clean Out Sale, ¾ off. 4th block: Empty—all off.

C. C. Coleman was called home from Alma for a week on account of the illness of his wife.

Warning! Only 345 days left to do your Christmas shopping.

Recent additions to the force of the E. L. Gardiner Co. are Miss Ethel Bowman, Miss Wilda Holstrum, Miss Ola Kreiman, Miss Vera Kreiman and Archer Roseberry.

An explosion of a gasoline stove in the rear room started a fire which destroyed the Posey barber shop on Washington street. Mr. Posey was badly burned.

It is simply a matter of choice in Saginaw. Which would you rather do? Pay 10 cents to see E. H. Sothern in motion pictures backed by a scenic production costing thousands of dollars or pay 30 cents to see "Slap-Stick Brothers," direct from a big run on the

"Kerosene Circuit" present their antique comedy called "The two Ham-fats?"

W. A. Samuels has purchased a half interest in the Everett House. Dr. McKinney, his partner, has gone on an extensive trip and Mr. Samuels is in personal charge.

Magicians are not all on the stage. Some are employed in meat markets deftly making one kind of meat look like pork chops. Still others are in candy stores performing the mystery of scooping up stale candy from a heap of fresh bon bons and they wonder why some customers wish to examine their purchases.

Now is the time to resolve not to break your New Year's resolution again.

Hold-in-the-Wall Gardiner has introduced his "sample case" window display to Saginaw. It consists of a specially constructed shelving arranged so as to show a sample of nearly every article in the store. A sample will always be in sight until the lot it represents is sold out. Hundreds of articles will now be seen where dozens were before. With Gardiner's ever changing stock, the "sample case" will change accordingly. This is something new to Saginaw and is already creating the desired effect.

Owing to the shortage of coal, Sunday trains on the Pere Marquette out of Saginaw have been cancelled and the car shops at Ionia have been closed down. J. B. Laughlin.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Jan. 17—Creamery butter, extras, 39c; first 37@38c; common, 36@37; dairy, common to choice, 30@33c; poor to common, all kinds, 25@30c.

Beans—Medium, \$6.50@6.75, pea, \$6.50, Red Kidney, \$7@7.25; White Kidney, \$7.25; Marrow, \$7.50. Cheese—No. 1 new, 21½@22c; choice, 20@20½c; old 21@23c.

Eggs—Choice, new laid, 50c; fancy hennerly, 52@54c; storage candled, 40@42c.

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

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

Potatoes—\$2@2.10 per bu. Rea & Witzig.

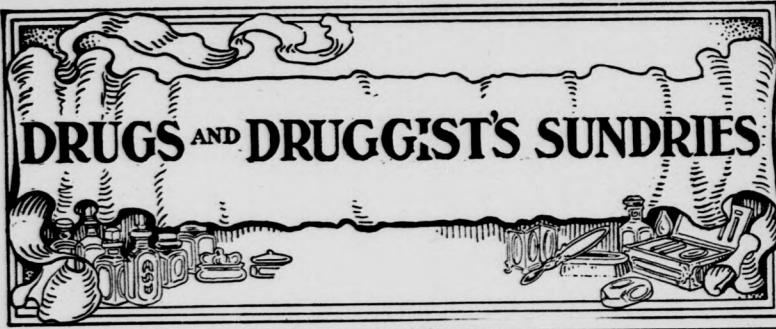
W. R. Brice Retires From Business.

William R. Brice, who has been engaged in the produce business at Philadelphia for over a quarter of a century, has sold his interest to his partner, C. M. Drake, who will continue the business at the same location under the style of C. M. Drake & Co. W. J. Kane will continue in charge of the butter department and H. C. Davis in charge of the egg and poultry department. All these gentlemen are well known in Michigan through their frequent visits to this State and the Tradesman joins the many friends of the house in wishing it continued success.

The Cutter Sales Co. has been organized to handle stereopticon and picture display and projecting machines with an authorized capital stock of \$5,000, of which amount \$2,500 has been subscribed, \$1,500 paid in in cash and \$500 paid in in property.

William Judson and wife sail from New York Feb. 21 on the Mexico for Nassau, Bahama, where they will remain a fortnight, after which they will visit Miami, Palm Beach and other Florida resorts.

For each disease there are a dozen cures that don't.



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.

Proper Height For a Prescription Case

The low prescription case has many advocates, and in some instances it works out very well. The writer has in mind a drug store in an Eastern city. This store employs four or five clerks. Ordinary counters, with cases on them, run down two sides of the store. These are connected by a counter placed just in front of the prescription department. This counter runs crosswise, and, with the other two, forms three sides of a rectangle. The cross counter is a good idea, at least, for this store, as it affords just that much more counter space. Five or six feet back of the cross counter the prescription department begins, and here is placed a low prescription case. The point is this. Customers in the main part of the store can look back and see the clerks at work in the compounding department. They can see their heads and shoulders, they can note whether they are busy or not, and they can see that no loafers are congregating. But, on account of the distance intervening between the cross counter and the prescription case, it is not easy for a customer to carry on a conversation with a clerk who is employed in compounding.

This is an excellent arrangement. There was a druggist who bought out a store and found that his predecessor had allowed some of the town's most prominent citizens to form the habit of dropping behind the prescription counter for a daily smoke and chat. These were not "loafers," mind you. There was the leading banker, a lawyer or two would fill in now and then, and some of the local merchants "belonged." They didn't drink and they didn't do anything really objectionable, but occasionally there would be a funny story told with an accompanying burst of laughter, and at times the talk would become a trifle loud. Loud pedal or soft, it didn't sound

so well from the front of the store. Sometimes the proprietor thought the whispering did more actual harm than the louder talk. It seemed to smack of mystery. The druggist didn't want to offend these people. He couldn't afford to do that. But he didn't care to have them holding their daily meetings in the rear of his store. He gave the matter considerable thought, and finally decided that a low prescription case might help him solve the problem.

He figured that it would have one effect, anyhow; it would show customers that there was no actual mystery involved. Then he thought that publicity might make his inherited friends less inclined to spend so much time in the store. So he tried a low prescription case, and it had the desired effect. Little by little the attendance at the daily meetings grew less, and eventually the meetings ceased altogether. This problem is one that nearly every druggist has had to face in some form. There seems to be a certain amount of fascination about the rear end of a drug store.

Some people like to be on the "inside," like to have privileges that others cannot claim, or do not claim. Nearly always an embarrassing situation is created for the proprietor. Customers fresh from the sick room are in no mood to have their medicines compounded in an atmosphere that smacks of hilarity. The gentlemen behind the tall case may be the very finest in town, but if the customer can't see them he can't be expected to know that, and it probably wouldn't make very much difference if he did.

Once it was a common thing to see this phrase printed on a card and tacked over the prescription case: Silence Secures Accuracy.

Hilarity and good-fellowship may not interfere with the accuracy of the prescription clerk, and probably do not. That long suffering individual is accustomed to work amid adverse surroundings and invariably comes out with credit. But it is the impression that counts. Then some customers don't like to think that they are not on the "inside," and there is another class that is inclined to "butt in." Take it altogether, the druggist has to be a diplomat of no mean order.

The recollection comes to mind of a young druggist who was a firm convert to the low case theory. He bought out a store, immediately scrapped the high prescription case and installed a low one. It was very low, practically a counter only waist high. His great difficulty was that

people would walk up to the counter and talk to him while he was compounding, and many of them did. He wasn't bothered with loafers, but when he was working on a prescription for a fussy customer he couldn't leave it to wait on others. The customer could see him and he couldn't get away. On the other hand, other customers who came in could see him, too, and some of them, not understanding the situation, would go out. When his clerk was on hand between them they managed very well. But when the proprietor was alone now and then embarrassing situations would arise. You see, he didn't have enough help.

The druggist who is working short-handed can often perform wonders with the sheltering aid of a high case. Perhaps he is working on a prescription that requires filtering. He can explain this to the customer, and while it is being filtered can sell a cigar, a cake of soap and keep the crowd moving. High case or low case—there are arguments on both

sides. A good deal depends on the situation. This recalls the old minstrel show argument about the proper length of a piece of string. It all depends on what you are going to use it for.

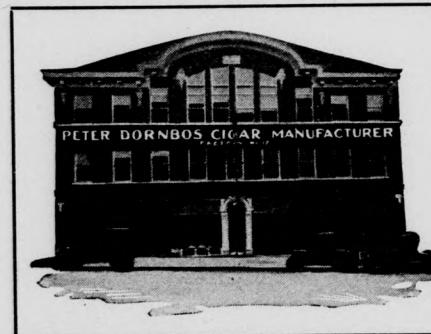
Prominent Place.

If you use store cards or placards as a means of calling attention to your goods, service, etc., be sure that they are displayed prominently enough to receive the maximum reading. A good display rack is made by building an easel from box lumber, painting it or staining it nearly to match store furniture fixtures. Stand it near the front entrance of your store. Placards can be quickly and easily changed and everyone entering your store will see and read them.

Heystek & Canfield Co.

Wholesale

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



Home of the
Pleasing

Dornbos Cigars

The Richest Cream

Direct from the country, makes PIPER'S DELICIOUS ICE CREAM both fresh, pure and appetizing.

We are exceedingly careful about our sources of supply. Much of it is obtained from registered thoroughbred herds, and the balance comes directly from prosperous farmers of the better class who employ the most up-to-date dairying methods.

But before freezing, every particle of this cream must successfully undergo a most exacting test of our own. In fact, so carefully is this test conducted that it becomes next to impossible for anything but the best to reach our freezing vaults. By actual chemical tests, the food expert of one of the leading hotels in Michigan recently found that PIPER'S shows the highest percentage of butter fat. Taking into account our unequalled method of freezing and packing, PIPER'S CREAM is, therefore, the richest, the most nourishing, and the most delicious and satisfactory cream you can possibly buy.

Your best customers are also your most particular ones—anchor them firmly to your business with PIPER'S—the one best ice cream.



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



Bell System

The Essence of Success is the Proper Use of Time.

Every prosperous business man is habitually enterprising and alert. He estimates the minimum time required for every transaction, then tries to finish the work within the allotted period.

To the mind of such a man, the question frequently recurs throughout the day, "Cannot this be done by Long Distance," and upon consideration, he often decides that the telephone method is not only practical but preferable.

Michigan State Telephone Company

WHOLESALE DRUG PRICE CURRENT

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

Acids		Mustard, true, oz.		Ipecac	
Boric (Powd.)	17@ 25	Mustard, artifl oz.	@ 2 25	Ipecac	@ 75
Boric (Xtal)	17@ 25	Neatsfoot	85@ 95	Iron, clo.	@ 60
Carbolic	72@ 76	Olive, pure	2 50@3 50	Kino	@ 80
Citric	80@ 90	Olive, Malaga, yellow	1 60@1 75	Myrrh	@ 1 05
Muriatic	2 1/2@ 3	Olive, Malaga, green	1 60@1 75	Nux Vomica	@ 70
Nitric	7 1/2@ 10	Orange, Sweet	4 00@4 20	Opium	@ 3 50
Oxalic	80@ 90	Origanum, pure	@ 2 50	Opium, Camph.	@ 90
Sulphuric	2 1/2@ 3	Pennyroyal	2 25@2 50	Opium, Deodor'd	@ 2 75
Tartaric	82@ 85	Peppermint	3 25@3 50	Rhubarb	@ 70
Ammonia		Rose, pure	18 00@20 00	Paints	
Water, 26 deg.	8 @ 12	Rosemary Flows	1 50@1 75	Lead, red dry	10 @ 10 1/2
Water, 18 deg.	5 1/2@ 9	Sandalwood, E.		Lead, white dry	10 @ 10 1/2
Water, 14 deg.	4 1/2@ 8	Sassafras, true	1 25@1 45	Lead, white oil	10 @ 10 1/2
Carbonate	14 @ 16	Sassafras, artifl	50@ 60	Ochre, yellow bbl.	1 @ 1 1/2
Chloride	25 @ 35	Sperm	1 00@1 10	Ochre, yellow less	2 @ 5
Balsams		Tansy	3 50@3 75	Putty	2 1/2@ 5
Copaiba	1 00@1 40	Tar, USP	30@ 40	Red Venet'n bbl.	1 1/2@ 4
Fir (Canada)	1 25@1 50	Turpentine, bbls	@ 62	Red Venet'n less	1 1/2@ 5
Fir (Oregon)	40@ 50	Turpentine, less	67@ 72	Vermillion, Amer.	25@ 30
Peru	4 50@4 75	Wintergreen, tr.	5 50@5 75	Whiting, bbl.	@ 1 1/2
Tolu	60@ 80	Wintergreen, sweet birch	4 00@4 25	Whiting	2 @ 5
Berries		Wintergreen, art	1 75@1 85	L. H. P. Prepd.	1 60@1 70
Cubeb	70 @ 75	Wormseed	5 50@5 75	Insecticides	
Fish	15 @ 20	Wormwood	3 75@4 00	Arsenic	11@ 15
Juniper	8 @ 15	Potassium		Blue Vitriol, bbl.	@ 16
Prickly Ash	@ 30	Bicarbonate	1 90@2 00	Blue Vitriol, less	17@ 25
Barks		Bichromate	60@ 65	Bordeaux Mix Dry	14@ 20
Cassia (ordinary)	25@ 30	Bromide	1 80@2 00	Heliole, White powdered	35@ 40
Cassia (Saigon)	90@1 00	Carbonate	1 60@1 75	Insect Powder	30@ 50
Elm (powd. 35c)	30@ 35	powdered	60@ 65	Lead, Arsenate	10@ 30
Sassafras (pow. 35c)	@ 30	Chlorate, gran'r	95@1 00	Lime and Sulphur Solution, gal.	15@ 25
Soap Cut (powd. 35c)	23@ 25	Chlorate, xtal or powd.	90@ 95	Paris Green	37 1/2@ 43
Extracts		Cyanide	@ 1 50	Miscellaneous	
Licorice	38@ 40	Iodide	4 30@4 40	Acetanalid	85@ 95
Licorice powdered	70@ 75	Permanganate	2 75@3 00	Alum	9@ 12
Flowers		Prussiate, yellow	@ 1 50	Alum, powdered and ground	11@ 15
Arnica	1 40@1 50	Prussiate, red	@ 3 50	Bismuth, Subnitrate	3 80@4 00
Chamomile (Ger.)	80@ 85	Sulphate	@ 1 10	Borax xtal or powdered	
Chamomile (Rom)	55@ 60	Roots		Borax	10@ 15
Gums		Alkanet	1 25@1 30	Cantharades po	2 00@2 00
Acacia, 1st	50@ 60	Blood, powdered	20@ 25	Calomel	1 91@2 00
Acacia, 2nd	45@ 50	Calamus	50@3 50	Capsicum	30@ 35
Acacia, 3rd	45@ 50	Elecampane, pwd.	15@ 20	Carmine	6 50@7 00
Acacia, Sorts	25@ 30	Gentian, powd.	30@ 35	Cassia Buds	@ 40
Acacia, powdered	40@ 50	Ginger, African, powdered	20@ 25	Cloves	30@ 35
Aloes (Barb. Pow)	30@ 40	Ginger, Jamaica	30@ 35	Chalk Prepared	6 @ 8 1/2
Aloes (Cape Pow)	20@ 25	Ginger, Jamaica, powdered	30@ 35	Chalk Precipitated	7 @ 10
Aloes (Soc. Pow.)	40@ 50	Goldenseal pow.	7 50@7 70	Chloroform	75@ 83
Asafoetida	1 00@1 10	Ipecac, powd.	3 25@3 50	Chloral Hydrate	1 92@2 12
Asafoetida, Powd.		Licorice	35@ 40	Cocaine	5 40@5 60
Pure	1 15@1 25	Licorice, powd.	28@ 35	Cocoa Butter	60@ 70
U. S. P. Powd.	1 30@1 50	Orris, powdered	30@ 35	Corks, Ist, less 70%	
Camphor	1 01@1 05	Poke, powdered	20@ 25	Copperas, bbls.	@ 2
Guaiac	40@ 45	Rhubarb	75@1 00	Copperas, less	2 1/2@ 7
Guaiac, powdered	50@ 55	Rhubarb, powd.	75@1 25	Copperas, powd.	4 @ 10
Kino	70@ 75	Rosinweed, powd.	25@ 30	Corrosive Sublim.	1 75@1 80
Kino, powdered	75@ 80	Sarsaparilla, Hond. ground	75@ 80	Cream Tartar	50@ 55
Myrrh	@ 40	Sarsaparilla Mexican, ground	30@ 35	Cuttlebone	45@ 50
Myrrh, powdered	@ 50	Sassafras	30@ 40	Dextrine	7 @ 10
Opium	17 00@17 20	Squills, powdered	45@ 65	Dover's Powder	@ 3 00
Opium, powd.	18 00@18 20	Tumeric, powd.	13@ 20	Emery, all Nos.	6 @ 10
Opium, gran.	18 00@18 20	Valerian, powd.	70@ 75	Emery, powdered	5 @ 8
Shellac	45@ 50	Seeds		Epsom Salts, bbls.	@ 3
Shellac, Bleached	45@ 50	Anise	30@ 35	Epsom Salts, less 3 1/2%	@ 7
Tragacanth	2 50@3 00	Anise, powdered	@ 25	Ergot	1 20@1 50
Tragacanth powder	2 25	Bird, Is	@ 10	Ergot, powdered	2 75@3 00
Turpentine	10@ 15	Canary	8@ 12	Flake White	15@ 20
Leaves		Caraway	70@ 80	Formaldehyde, lb.	15@ 20
Buchu	1 75@1 85	Cardamon	1 80@2 00	Gelatine	1 10@1 15
Buchu, powdered	1 85@2 00	Celery (Powd. 40)	30@ 35	Glassware, full cs.	75%
Sage, bulk	67@ 70	Coriander	20@ 30	Glassware, less 70%	
Sage, 1/2s loose	72@ 78	Dill	25@ 30	Glauber Salts bbl.	@ 1 1/2
Sage, powdered	55@ 60	Fennel	@ 75	Glauber Salts less	2 @ 8
Senna, Alex	70@ 75	Flax	7 @ 10	Glue, brown	13@ 18
Senna, Tinn.	40@ 45	Flax, ground	7 @ 10	Glue, brown grd.	12@ 17
Senna, Tinn. pow.	50@ 55	Foenugreek, pow.	10@ 15	Glue, white	15@ 25
Uva Ursi	18@ 20	Hemp	8@ 12	Glue, white grd.	15@ 20
Oils		Lobelia	40@ 50	Glycerine	60@ 72
Almonds, Bitter, true	15 00@16 00	Mustard, yellow	19@ 25	Hops	45@ 60
Almonds, Bitter, artificial	7 75@ 8 00	Mustard, black	19@ 25	Hops, iodine	68@ 91
Almonds, Sweet, true	1 25@1 50	Mustard, powd.	22@ 30	Iodine	5 @ 8
Almonds, Sweet, imitation	65@ 75	Poppy	@ 50	Iodoform	6 73@6 94
Amber, crude	1 75@2 00	Quince	@ 1 25	Lead Acetate	20@ 25
Amber, rectified	2 50@2 75	Rape	10@ 15	Lycopodium	@ 2 25
Anise	2 00@2 25	Sabadilla	40@ 50	Mace	85@ 90
Bergamont	8 00@8 20	Sabadilla, powd.	@ 40	Mace, powdered	95@1 00
Cajeput	1 35@1 60	Sunflower	7 @ 10	Menthol	4 50@4 75
Cassia	2 25@2 50	Worm American	@ 25	Morphine	8 45@8 70
Castor	1 75@1 88	Worm Levant	1 50@1 75	Nux Vomica	20@ 25
Cedar Leaf	1 25@1 40	Tinctures		Nux Vomica, pow.	@ 20
Citronella	90@1 20	Aconite	@ 75	Pepper, black pow.	@ 35
Cloves	1 85@2 00	Aloes	@ 65	Pepper, white	@ 40
Cocconut	20@ 25	Arnica	@ 75	Pitch, Burgundy	@ 15
Cod Liver	4 75@5 00	Asafoetida	@ 1 35	Quassia	12@ 15
Cotton Seed	1 35@1 45	Belladonna	@ 1 65	Quinine	12@ 15
Croton	1 50@1 80	Benzoic	@ 1 00	Rochelle Salts	43@ 50
Cupbebs	4 50@4 75	Benzoic Compo'd	@ 1 00	Saccharine oz.	@ 1 80
Eigeron	1 75@2 00	Buchu	@ 1 50	Salt Peter	42@ 45
Eucalyptus	1 25@1 35	Cantharadies	@ 1 80	Seidlitz Mixture	35@ 40
Hemlock, pure	@ 1 00	Capsicum	@ 90	Soap, green	20@ 25
Juniper Berries	18 00@18 20	Cardamon	@ 1 50	Soap, mott castile	13@ 15
Juniper Wood	2 50@2 75	Cardamon, Comp.	@ 2 00	Soap, white castile case	@ 8 50
Lard, extra	95@1 05	Catechu	@ 60	Soap, white castile less, per bar	@ 90
Lard, No. 1	85@ 95	Cinchona	@ 1 05	Soda Ash	4 1/2@ 10
Lavender Flow.	5 50@5 75	Colchicum	@ 75	Soda Bicarbonate	2 1/2@ 6
Lavender, Gar'n	1 25@1 40	Cubebs	@ 1 20	Soda, Sal	1 1/2@ 5
Lemon	2 00@2 25	Digitalls	@ 80	Spirits Camphor	@ 75
Linseed, boiled bbl.	@ 98	Gentian	@ 75	Sulphur roll	2 1/2@ 6
Linseed, bld, less	1 03@1 08	Ginger	@ 95	Sulphur Subl.	3 @ 7
Linseed, raw, bbl.	@ 97	Guaiac	@ 1 05	Tamarinds	15@ 20
Linseed, rw, less	1 02@1 07	Guaiac, Ammon.	@ 80	Tartar Emetic	@ 80
		Iodine	@ 2 00	Turpentine Ven.	50@3 50
		Iodine, Colorless	@ 2 00	Vanilla Ex. pure	1 00@1 50
				Witch Hazel	65@1 00
				Zinc Sulphate	10@ 15

Announcement

Motor Car Company Secured for **Grand Rapids**

THE Hackett Motor Car Company of Jackson, Michigan, have decided to move their factory equipment to Grand Rapids. Plans are now under way for the first of the new buildings, which will be of brick and concrete construction and of the Day Light type -- modern in every detail.

Pending completion of the Company's new plant here, operations will be conducted at the Company's present factory in Jackson.

After a careful investigation of a great many other cities, some of which even offered a handsome bonus as an inducement to secure this Company, Grand Rapids was decided upon as the most ideal location, because of the progressive spirit of your people, your large number of skilled workmen, who are home owners --- clean, ideal American citizens --- and the complete absence of that undesirable element found in large centers.

The excellent transportation facilities afforded by steam and electric railways centering in Grand Rapids for the shipping in of material and distribution of cars, the good will and hearty co-operation that is given every clean, worthy undertaking by your sterling

business men, bankers and manufacturers, through your splendid Chamber of Commerce and your excellent Banking facilities—

These are the factors that make your city the most ideal location for a Big Motor Car industry.

The Hackett Motor Car Company is now building and delivering cars. They have a large dealers' organization. Their 1917 material and parts contracts are all executed. Their 1917 season's output is contracted for with definite shipping specifications on file and deposits paid on these orders. A large export order has been awarded this company because of the excellent construction of their car—this one order alone will make a handsome profit for the company.

The Hackett Company is a member of the National Automobile Chamber of Commerce and therefore enjoys all the benefits from the cross-licensing agreements, which are an invaluable asset to any motor company.

Grand Rapids and Western Michigan people now have the opportunity of becoming financially interested---part owners---in a HOME company and help make it one of the largest in the State; and share in the Big Dividends awaiting the capital investment for building of motor cars.

The people of Grand Rapids and Western Michigan are already personally acquainted with the management of The Hackett Motor Car Company and therefore these men need no further introduction.

For Detail Information Telephone or Write

Michigan Motor Securities Company

533-36 Michigan Trust Co. Bldg.

Grand Rapids, Michigan

Citizens 4283
Bell Main 2442

SPECIAL PRICE CURRENT

12

Table with columns for product names and prices. Includes sections for Smoking, CIGARS, TWINE, VINEGAR, and WICKING.

13

Table with columns for product names and prices. Includes sections for Rob Roy, CIGARS, TWINE, and VINEGAR.

14

Table with columns for product names and prices. Includes sections for WOODENWARE, Wire End, Churns, and Mop Sticks.

15

Table with columns for product names and prices. Includes sections for Window Cleaners, Wood Bowls, WRAPPING PAPER, YEAST CAKE, and AXLE GREASE.



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

Table with columns for product names and prices. Includes sections for BAKING POWDER, Special deals, and K C Baking Powder.



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



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



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

SEND FOR SAMPLES

17

Table with columns for product names and prices. Includes sections for Climax, Proctor & Gamble Co., Swift & Company, and Soap Compounds.

Table with columns for product names and prices. Includes sections for WASHING POWDERS, Lautz Bros. & Co., and Snow Boy.

Table with columns for product names and prices. Includes sections for Naphtha, Queen Anne, and Oak Leaf.

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.

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

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

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. Gover, Loomis, Michigan. 752



I BUY, SELL AND EXCHANGE FURMS & BUSINESS PLACES
QUICK CASH sales my specialty.
If you want to buy or sell address
FRANK P. CLEVELAND,
THE REAL ESTATE EXPERT.
1669 Adams Express Building, CHICAGO, ILL.

For Sale—National Cash Register, #3630 machine, electric or hand power, 1 drawer, equipped with adder, six departments, 9 keys. Used sixteen months. Good as new. Also L. C. Smith typewriter, No. 5, good as new. Will sell cheap. Address J. H. Krapfl, Anamosa, Iowa. 754

For Sale—Only campus store State College. W. J. Cooper, Mt. Pleasant, Mich. 755

For Sale—Two three-story brick furniture plants completely equipped and ready for operation in twenty-four hours. Inventory \$120,000. Best railroad facilities. No labor troubles. \$30,000. Address W. J. Parker, Corunna, Michigan. 756

Dillon—The leading commercial broker in Detroit, has been fortunate in listing for sale one of the best grocery stores in Detroit; now doing a business of over \$80,000 a year. Reason for selling our client has amassed a comfortable fortune and wishes to retire from active business on account of age. Price inventory about \$8,500. Don't overlook this golden opportunity if you want a real bargain. Dillon, 301 Congress Bldg., 34 W. Congress St., Detroit, Michigan. 757

Dillon—Offers a grocery store located in Hillsdale county, now doing over \$1,200 a month. We will sell this store at inventory, about \$2,500. Dillon, 301 Congress Bldg., 34 West Congress St., Detroit, Michigan. 758

For Sale—Only drug store in thriving Northern village of 500 in resort region. Has grocery department. Stock small, but well assorted. Address No. 761, care Tradesman. 761

Bakery For Sale—Well established wholesale and retail trade. Only bakery in good Northern Indiana town. Day mixer. Middleby-Marshall oven. Cheap rent. Good shipping trade. Worth investigating. Address F. J. Klein, 117 W. Jefferson Ave., Fort Wayne, Ind. 759

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. 760

For Sale—Hardware stock in a thriving city. Established 20 years at same location. All cash trade. Stock consists of well assorted general hardware and paint. Will invoice about \$4,500 to \$5,000. All in good, clean condition. Will E. Banker, 1935 East Third St., Dayton, Ohio. 762

For Sale—Bakery and lunch, excellent location, opposite depot, all cars passing. 18,000 population. Brick oven, good fixtures. Frisco Bakery, 123 No. Broadway, Pittsburg, Kansas. 763

For Sale—New and up-to-date department store in one of the best and fastest growing districts in the city of Toledo, Ohio. It is a money maker and will bear investigation. Best reason for selling. For further information, write F. J. Miller, 714 Phillips Ave., Toledo, Ohio. 764

Wanted—To exchange 60-acre farm for a good hardware stock. Give description of stock in first letter. Address No. 775, care Michigan Tradesman. 775

Will Trade—My 180-acre farm ten miles south of Battle Creek, 1½ miles of East Leroy, for stock of merchandise or good two or four-family flat or apartment house in Grand Rapids. Box 142, Nashville, Michigan. 765

For Sale—Clothing and furnishings. Chance for someone to get a bargain. About \$12,000. Doing near \$30,000 a year. Old stand. Fine location. Can be handled with \$6,000 cash, at a big discount. Stock buyers stay away. Box 769, care Tradesman. 769

For Sale Or Exchange—My business block consisting of three stores and flats on second floor, well located and rented, for medium sized farm. Would take stock and tools. Address Box 410, Nashville, Michigan. 766

For Sale—Best rooming house in Adrian, Michigan. Twenty-four sleeping rooms, living rooms and barber shop. Fully equipped, furnace heat. All for \$1,400, \$600 cash, balance \$25 month. Rent \$25 month. J. C. Studley, Battle Creek, Michigan. 770

For Sale Or Exchange—\$7,000 stock of dry goods, carpets, cloaks and furnishings. Stock is clean and up-to-date. Will be sold cheap. Would take small farm or home in city up to \$3,000. Box 410, Nashville, Michigan. 767

Wanted—To buy or rent small bakery in good small town in Polish neighborhood. Write A. Baker, 8 Devis Place, Detroit, Michigan. 771

For Sale Or Exchange—71-acre farm 2½ miles of Plainwell and 3 miles from Otsego. Extra good farm house and barn. Best dark sandy loam soil, level and very productive. Would take home in city or stock of merchandise up to \$3,500, terms on balance. O. M. McLaughlin, Nashville, Michigan. 768

For Sale—Bakery. Fine location in Michigan town of 6,000. Good retail and wholesale trade. Everything new. Rent \$30. Must sell immediately. Have other business. Will invoice \$2,000. \$1,400 will buy it. Address M. E., care Michigan Tradesman. 772

For Sale Or Exchange—80 acres hardwood land unimproved, well located, \$2,000. Fourteen acres, seven-room house, good barn, other buildings, fruit for home use, located four blocks from high school, \$1,700. Take dry goods, groceries, shoes, laundry or trade for farm. Robert Adamson, 301 W. State St., Paxton, Ill. 773

Jewelry Store For Sale—One-half of fine jewelry store at a sacrifice. Owner ill. H. P. Vories, Pueblo, Colo. 774

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

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

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

For Sale—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

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

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

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—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—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

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. Hoenig, Prop. Hotel Palms, West Palm Beach, Florida, for instructive booklet. 716

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

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

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, hosiery, 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. Stelhorst, care the A-D Service, Greenville, Michigan. 746

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

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

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

HELP WANTED.

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

Conservative Investors

Patronize

Tradesman Advertisers

Wherein Mutual Companies Have Learned By Experience.

Detroit, Jan. 15.—I am quite interested in the first editorial in the issue of the Michigan Tradesman Jan. 10, regarding insurance rates. I am not in the insurance business and any interest I might have in any insurance company is so far removed that it would not affect my views on the question. If you are going into a discussion of this matter in the interest of communities on various lines of business, you may be interested in the experience which my family had in a matter of this kind. My father and grandfather were leather manufacturers in the East. Their insurance was largely carried in what was known as the shoe and leather mutual companies. Their trade was practically with shoe manufacturers, who also carried insurance in these same shoe and leather mutuals. When the great Boston fire took place and practically eliminated that portion of the city lying southwest of the present postoffice building, it simply wiped all the shoe and leather houses out of Boston and the mutual shoe and leather companies were bankrupt, because they could not pay their bills. My father's concern not only suffered the loss of their insurance, but their customers were unable to collect their insurance, which caused a great many of these old well-established concerns to go into bankruptcy. This, I think, is the danger of trade mutuals.

You may also be interested in studying a system which is in vogue in New Hampshire. I am not familiar with it, as the law reads to-day, but at one time there was a very large amount of mutual insurance done in New Hampshire by communities. For example, a small town would carry the insurance on all its industries and homes and in event of loss, it was charged into the tax levy. These are merely suggestions which occur to me from reading the article in your paper. George C. Conn.

The point made by Mr. Conn is well taken, because it represents a condition that was quite common twenty, thirty or forty years ago. At that time the New England mutuals were quite apt to confine their risks to a single locality, like Boston or Lynn, for instance. But experience soon demonstrated that this was not the safe thing to do, so they mended their ways and revised their methods by writing only scattered risks or restricting the number of risks they would write in a single block or a single locality. Furthermore, a number of them now refuse to write anything but sprinkled risks, which, of course, reduces the risk very materially as well as the rate.

In the opinion of the Tradesman, it seems as if the ideal insurance is the mutual or stock company which writes isolated risks on a single class, like hardware stores or drug stores, for instance. In such cases the risks are so remote from each other, as a rule, that a number of conflagrations is not likely to precipitate a heavy loss. Furthermore, companies which write policies on one line only naturally become experts in that particular line and are able to make suggestions and make rules curtailing the fire hazard which companies doing a general business and frequently represented by slovenly and incompetent agents cannot undertake.

It is a well-known fact that there are a large number of these class companies which are writing class risks only. They accept these risks at from 50 to 75 per cent. of the board

rate and experience has demonstrated that there is money in the business on this basis.

The man who carries this class of insurance feels that he is under obligations to keep his risk in the best possible condition. There is no incentive for him to exact the last pound of flesh in the event of a fire, because he does not feel that he has been taken advantage of by the company or likely to be brow beaten and insulted by adjusters who represent adjustment bureaus owned by the general managers of the old-line companies.

Because of these facts the mutual and stock companies writing this class of risks are able to hold their expense accounts down to about 10 per cent., whereas the old-line companies figure that the expense of doing business is 40 per cent. It is a common knowledge that the regular agency receives an average commission of 20 per cent. on all business that originates in his office and that the state and district agents receive about 10 per cent. additional. This leaves only 10 per cent. for the maintenance of expensive offices, extraordinary salaries and outrageous incidentals indulged in by many old-line companies.

In no other line of business with which the Tradesman is familiar is the expense of doing business permitted to absorb so large a proportion of the amount of the sale, and it goes without saying that this ratio of expense cannot be maintained indefinitely. It is not good business to continue a system which saddles so large an expense on the cost of doing business.

Recent Changes Among Michigan Banks.

Ishpeming—In addition to the regular quarterly dividend of 4 per cent., the Peninsula Bank of this city, has declared and paid this month an extra dividend of 4 per cent., making total dividends for the year of 20 per cent. The Peninsula Bank has enjoyed a steady growth ever since its incorporation.

Saginaw—Walter S. Eddy, of this city, is a member of a new syndicate which has just assumed control of the Merchants' National Bank of New York City, an institution with a capital of \$2,000,000, surplus and undivided profits of \$2,519,000 and deposits of \$23,379,000. The Merchants' National was founded in 1803 and is the third oldest bank in New York City. Former United States Senator Theodore E. Burton, of Ohio, has been elected President of the Bank and Mr. Eddy a member of the board of directors.

Tecumseh—P. W. A. Fitzsimmons, President of the Lilley State Bank, since the death of the late Lucius Lilley, resigned the position at the annual meeting of the stockholders. Mr. Fitzsimmons' retirement was necessitated by the large amount of other business connections in Detroit. He will, however, still retain his place on the board of directors. R. A. Heasen was elected President.

St. Johns—John W. Fitzgerald retired Jan. 1 as Cashier of the State Bank of St. Johns after a service of twenty-five years. He will spend the winter in California, returning in the spring to

look after his fruit farm in Benzie county. F. L. Thome, who has been with the Bank for many years will succeed Mr. Fitzgerald.

Boyer City—Frank Kaden has been elected President of the Flint National Bank in place of W. S. Shaw, who retires because of his large and varied interests in different parts of the State.

Lake Odessa—G. A. Weed has been elected President of the Farmers and Merchants' Bank to fill the vacancy caused by the death of J. J. Eckardt.

Evart—J. A. Hall has been elected Cashier of the Evart Savings Bank. James R. Postal, who has so well filled the position for a number of years past, will continue his connection with the Bank as Vice-President.

Alma—Frank O. Parker, assistant postmaster of Alma has left the local postoffice and taken a position as Assistant Cashier at the First State Bank of Alma.

Annual Meeting of Grand Rapids Dry Goods Co.

At the annual meeting of the Grand Rapids Dry Goods Co., held Monday, the following directors were elected: Charles W. Garfield, Guy W. Rouse, Heber A. Knott, Christian Bertsch, Robt. W. Irwin, Harold Sears, E. Lemke, Wm. B. Holden and E. A. Stowe. Election of officers resulted as follows:

- President—E. A. Stowe.
- Vice-President—Guy W. Rouse.
- Secretary—Wm. B. Holden.
- Treasurer—Harold Sears.

Petoskey—The Northern Michigan Pulp Co. has been organized to manufacture and deal in sulphite and other pulps for making paper and other kindred products, with an authorized capital stock of \$50,000, of which amount \$75,000 has been subscribed and paid in in cash.

New Supply Company Organized.

The Grocers & Butchers Supply Co. has been organized with a capital stock of \$10,000, one-half subscribed, distributed among three stock holders as follows:

- William K. Boot—\$2,500.
- Henry W. Highstone—\$1,250.
- Abram Boerema—\$1,250.

The officers of the company are as follows:

- President—William K. Boot.
- Vice-President—Henry W. Highstone.
- Secretary and Treasurer—Abram Boerema.

The company will engage in business at 5 North Ionia avenue and will cover not only the trade of Grand Rapids, but that of Western Michigan as well. Mr. Boot has been on the road for the Grand Rapids Butchers Supply Co. for ten years and is thoroughly familiar with the needs and requirements of the trade. Mr. Boerema will act as office man.

A barber sometimes combs a man's hair as the man combs it himself, but a tonsorial artist never does.

BUSINESS CHANCES.

For Sale—By owner, great bargain if sold by Feb. 15, 1917, 480 acres high level land, all tillable, 340 acres under cultivation, 140 acres unbroken, 25 miles southwest of Winnipeg and four miles west of Sanford, Manitoba. All black loam with clay subsoil. Soil from 18 inches to 3 feet deep, in the heart of the famous "Red River Valley," the wheat belt of the Northwest. No better land anywhere. Price \$30 per acre, one-half cash, balance on easy payments. For particulars address Fred Jessen, Morocco, Ind. 776

Partner Wanted—Hardware and tin shop. Have not enough capital to stock up properly. This is an opportunity seldom offered in a first-class location. If you are interested it will pay you to investigate. This store 30 x 105. Invoice \$3,500. Located in beautiful Edgewater. A. P. Nelson, 5528-30 Broadway, Chicago, Illinois. 777

For Sale—Good, clean variety stock including dry-goods and furnishings. Invoice about \$7,000. Town population 1,650 Northern Indiana. Address No. 778, care Tradesman. 778

CRACKERS		Cecelia Biscuit		Marshmallow Pecans	
National Biscuit Company Brands		18	22
In-er-Seal Trade Mark Package Goods		Cheese Tid Bits	20	Melody Cakes	20
Per doz.		Chocolate Bar (cans)	20	Mol. Frt. Cookie, Iced	14
Baronet Biscuit	1 00	Chocolate Drops	20	NBC Honey Cakes	15
Flake Wafers	1 00	Circle Cookies	15	Oatmeal Crackers	12
Cameo Biscuit	1 50	Cocoanut Taffy Bar	16	Orange Gems	12
Cheese Sandwich	1 00	Cocoanut Drops	16	Penny Assorted	15
Chocolate Wafers	1 00	Cocoanut Macaroons	25	Picnic Mixed	16
Fig Newton	1 00	Choc. Honey Fingers	20	Pineapple Cakes	18
Five O'Clock Tea Bet	1 00	Coffee Cakes, Iced	15	Priscilla Cake	10
Ginger Snaps NBC	1 00	Copia Cakes	14	Raisin Cookies	14
Graham Crackers	1 00	Cracknels	25	Raisin Gems	15
Lemon Snaps	50	Crumpets	15	Royal Lunch	12
M. M. Dainties	1 00	Cream Fingers	13	Reveres Asstd.	20
Oysterettes	50	Crystal Jumbles	14	Rittenhouse Biscuit	18
Peanut Sandwich	1 00	Dinner Pail Mixed	15	See Saw, S. or M.	11
Pretzeenos	50	Extra Wine Biscuit	14	Snaparoons	16
Royal Toast	1 00	Fig Cakes Asstd.	15	Social Tea Biscuit	18
Social Tea Biscuit	1 00	Fig Newtons	16	Spiced Jumbles, Iced	15
Saltine Biscuit	1 00	Fireside Peanut Jumb	13	Spiced Marshmallow	18
Saratoga Flakes	1 50	Fluted Cocoanut Bar	15	Sugar Crimp	12
Soda Crackers, NBC	1 00	Frosted Creams	12	Tokens	16
Soda Crackers Prem.	1 00	Frosted Raisin Sqs.	14	Triby Creams	18
Tokens	1 00	Fruited Ovals	12	Vanilla Wafers	25
Uneeda Biscuit	50	Fruited Ovals, Iced	13		
Uneeda Jinjer Wayfer	1 00	Full Moon	12	Butter	Boxes
Vanilla Wafers	1 00	Ginger Drops	16	N B C, Square	10
Water Thin Biscuit	1 00	Graham Crackers	12	N B C, Round	10
Zu Zu Ginger Snaps	50	Ginger Snaps Round	11	Soda	
Zwieback	1 00	Golden Rod Sandwich	18	N B C Soda Crackers	10
		Hippodrome Bar	15	Premium Sodas	12
Other Package Goods		Honey Block Cakes	17	Saratoga Flakes	16
Barnum's Animals	50	Honey Cakes, NBC	15		
Soda Crackers NBC	2 50	Iced	16	Oyster	
		Honey Fingers Asst.	15	Dandy, Oysters	10
Bulk Goods		Household Cooks, Iced	14	N B C Oysters Square	10
Cans and boxes		Imperials	12		
Animals	13	Jubilee Mixed	15	Specialties	
Atlantics, Asstd.	16	Kaiser Jumbles, Iced	15	Nabisco (10 cent tins)	1 00
Avena Fruit Cakes	15	Lady Fingers Sponge	35	Nabisco (No. 204 Tin)	2 00
Bonnie Doon Cookies	12	Leap Year Jumbles	25	Festino (No. 202 Tin)	1 75
Bo Peeps, S. or M.	11	Lemon Biscuit Square	12	Festino (25c tins)	2 50
Bouquet Wafers	22	Lemon Cakes	15	Lorna Doone	1 00
Canto Cakes	18	Lemon Gems	15	Anola	1 00
Cartwheels, Plain	12	Lemon Wafers	20	Anola (202 Tin)	1 40
Cartwheels, Iced	13	Lemon Thin	20	Minerva Fruit Cake	3 25
		Lorna Doone	20		
		Luxury Biscuit	18		
		Macaroon Jumbles	25		
		Mandalay	14		
		Mary Ann	12		

Above quotations of National Biscuit Co., subject to change without notice.