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Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 24, 1917

Number 1740

A Man's Prayer

Teach me that sixty minutes make an hour, sixteen ounces one pound, and one hundred cents one dollar.

Help me to live so that I can lie down at night with a clear conscience, without a gun under my pillow, and unhaunted by the faces of those to whom I have brought pain.

Grant, I beseech Thee, that I may earn my meal ticket on the square, and in doing so may not stick the gaff where it does not belong.

Deafen me to the jingle of tainted money and the rustle of unholy skirts.

Blind me to the faults of the other fellow, but reveal to me my own.

Guide me so that each night when I look across the dinner table at my wife, who has been a blessing to me, I will have nothing to conceal.

Keep me young enough to laugh with my children and to lose myself in their play.

And then when comes the smell of flowers and the tread of soft steps and the crushing of the hearse's wheels in the gravel out in front of my place, make the ceremony short and the epitaph simple:

HERE LIES A MAN

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

FRANKLIN "SUGAR TALKS" TO GROCERS



"Wouldst Thou Have Profits, Then Do
Not Squander Savings, for That's the
Stuff Profits Are Made of"

This wise word of advise by Benjamin Franklin is as good to-day as it was in his time. The grocer who sells sugar in the old fashioned way, in paper bags, neglects the saving of time and work and the saving of overweight that HE COULD POSITIVELY SAVE by selling FRANKIN PACKAGE SUGAR.

The neat cartons and cotton bags are ready to hand to customers—no weighing, no tying, no bother with bag or scoop, no cost of bags or twine, no loss by overweight. It's the EASIEST and the only PROFITABLE way to sell sugar.

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

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

THE FRANKLIN SUGAR REFINING CO., Philadelphia

Let us help you with your Cheese Business

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

Fall Made Michigan
Soft and Creamy

Fall Made Wisconsin

A good line of
Imported and Domestic Cheese
at reasonable prices

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

DUTCH MASTERS SECONDS



Will stimulate your trade

Handled by all jobbers

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

MICHIGAN TRADESMAN

Thirty-Fourth Year

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REPEATING HISTORY.

In the game of hide and seek now being carried on in the Atlantic Ocean between the German raider and the British and French naval vessels, the honors are clearly with the German ship. It is self-evident that the raider has already caused so much damage that if she is now sunk she will go down to history as one of the Kaiser's most profitable investments. Not only is the destruction of vessels so great that it is admitted from London to-day that it will be severely felt, but the indirect consequences of the disturbance of traffic are certain to be extremely costly. Until the raider is located there must be anxiety and delay in every part of the ocean. As the raider is reported to have been last seen ten days ago, she may turn up three thousand miles away to-morrow. Coal she has in plenty as the result of her captures. Indeed, there is nothing to prevent her imitating the Confederate cruiser Shenandoah and going around Cape Horn to strike at the rich cargo ships of the Pacific—even at the munition ships plying between our Pacific Coast ports and Vladivostok—unless she should accidentally run into a British or Japanese cruiser. The *Moewe* got safely back to her home port, and it is possible that her successor may strive to follow her example. The *Greif*, it will be remembered, was not so fortunate, and was sunk on her way out. Indeed, we shall have to wait until the end of the war to hear how many ships tried to run the gauntlet before we can judge how efficient the blockade has been.

In such an ocean game of hare and hounds the odds favor the hare, as the Confederate cruisers showed. What had been expected was, however, that the wireless would so alter the situation as to make it infinitely harder for the hare to double on the pursuers. It was thought that as it only takes a few seconds to send out an S. O. S. call any captured ship unless entirely surprised could send a hasty warning even if she had to haul down her flag immediately thereafter. The *Moewe* on several occasions got alongside of her victims by strategy and then threatened to sink the prizes if the wireless sputtered a single

syllable. In such cruiser warfare every ruse is allowable and there is no more reason to take exception to this German's sailing under the British flag or hoisting a flag of distress than there was to attack Captain Semmes for regularly resorting to these same practices. We should have no reason to complain if this were happening right at our doors, for this cruiser appears to be doing what the submarines cannot expect in sight of land—safeguarding the lives of the captured crews in the historic fashion of sending them into port in a captured ship, precisely as the Confederates used to. Whatever the fate of the present raider, her career will again hearten the Germans and encourage many of them to think that they can really drive England to the wall by the use of their sea-power. Fantastic as this seems, they are at least entitled to say that in this war, as many English writers admit, the palm for initiative, daring and enterprise at sea belongs to them and not to the English, despite all their centuries of naval tradition.

It is not uncommon for the war equipment of a nation to be made in another country, and Krupp's product has been known and used the world over these many years, but it does grate on the sensibilities of a patriotic American to be informed that the Secretary of the Navy has awarded to Hatfield's, Limited, of Sheffield, England, a contract for 4,000 14-inch shells and 3,500 16-inch shells. The reason given is that the price is much below any that could be secured in the United States. All works in this country that are capable of turning out arms and munitions have been crowded to the limit these many months, prices of material have doubled or more, and cost of product has been high. These facts may be given as the reason for the high figures demanded by our manufacturers but always there has been a controversy between our munitions makers and the Government in regard to prices. It is a bit strange however that a country engaged in war and presumably requiring every effort of its mills to turn out product must be making shells for a country at peace. The presumption is that these shells will be carefully inspected by American experts.

Among the queer articles taken by burglars who broke open a showcase in a drug store of San Francisco, were a dozen bottles of flea powder. With that the burglars ought to be able to flee from justice.

Your show window tells a story every day to the passing public. If that story is one that inclines them to buy, well and good. If not, it is your own fault.

ABANDON BRUTAL POLICY.

Doubtless many persons are as tired of hearing Germany called the unjust as the Athenians were of hearing Aristides called the just; but there are times when one has no right to stop hearkening to a cry of injustice simply because it makes him tired. The latest outgiving concerning the Belgian deportations is of a kind so impressive and so authoritative that it must command attention after all that has come and gone. We refer to Cardinal Mercier's crushing reply to the letter in which Governor-General Von Bissing defends the deportations. With what brutal disregard of the actual situation of the men sent into foreign servitude these deportations have been carried out, the great Cardinal makes clear not only by his general assertions but by two instances, typical of "abundant examples" that might be given. One of these we here reproduce:

On November 21 recruiting began in the commune of Kersbeek-Miscom. From the 1,325 inhabitants of this commune the recruiters took away altogether, without any distinction of social position or profession, farmers' sons, men who were supporting aged and infirm parents, fathers of families who left wives and families in misery, each of them as necessary to his family as its daily bread. Two families found themselves deprived each of four sons at once. Among ninety-four deportees there were only two unemployed.

Is there any man with a spark of humanity and sense of justice who will not echo the Cardinal's concluding remark that the authorities of the German Empire may "think of our undeserved sorrows, of the reprobation of the civilized world, of the judgment of history, and of the chastisement of God," and thus be led to abandon this brutal policy?

ISLANDS NOT NEEDED.

By the acquisition of the Danish West Indies the sovereignty of the United States is extended over a territory a little less than half the area of Greater New York with a population of about 30,000. In the broken land bridge which sweeps from Florida and Yucatan to the mouth of the Orinoco enclosing the Caribbean Sea, the heavy piers, Cuba, Haiti, and Porto Rico, begin to taper off into the causeway of the lesser Antilles precisely in the group of the Virgin Islands of which the Danish Islands are a part. The military reasons for our purchase of the islands are negative. It is not that the United States needs them for naval stations, with Porto Rico only a stone's throw away. The fear is that with these islands on the market some other Power might step in. And since Great Britain and France are already well established

on the Caribbean, the implication is Germany, of course. To the Imperialist vision, no doubt, the acquisition of the Danish islands will be a forward step in a process that can only end with Trinidad and the South American mainland. When it comes to conjuring up a menace for the Panama Canal, the British in Barbados or the French in Guadalupe and Martinique will serve the purpose.

Historically, the departure of Danish sovereignty from the West Indies has only a sentimental value. It means the retirement of the Norseman from the New World, which he was the first of white men to reach. It is more than nine hundred years since Leif the Lucky and Vinland. If Viking enterprise never followed up that first landfall five hundred years before Columbus, it was because Europe itself offered a nearer and infinitely richer prize for the Northmen. Even the pleasant shores of Vinland could not compare with Britain, Northern France, Sicily, Russia, Constantinople. When the age of American discovery opened, the energy of the North was largely spent or absorbed in the life of the new nations of the Old World. The islands which Denmark has now sold are not the remnants of a period of discovery. They were acquired in the hunderum way of purchase and for commercial reasons, St. Thomas, in 1671, St. John in 1684, and Santa Cruz, the largest of the group, in 1733. Denmark's trade with the islands has been less than \$200,000 a year, and \$25,000,000 is for her an excellent bargain.

Occasional overhauling and house cleaning must commend themselves and it might as well happen in a state as anywhere else. Some one in Pennsylvania as the result of research has discovered that there are about a thousand laws on its statute books which are obsolete and useless. They are being tabulated and classified and it is proposed to repeal them by wholesale. Wherever there is any bit of good remaining in them or any necessity for any particular provision the attempt will be made to make general legislation meeting the requirements. Then, too, there are a good many unrepealed laws on the books which have been decided unconstitutional by the court and so inoperative and ineffective. All these are to be wiped out and to that extent the legal situation clarified. Probably like conditions could be found prevailing in almost every state in the Union, certainly all of the older ones and the example which Pennsylvania sets is a good one to follow.

Isn't it a shame that the highest praise a man ever gets comes out at his funeral?

DETROIT DETONATIONS.

Cogent Criticisms From Michigan's Metropolis.

Detroit, Jan. 22—We this week confine our literary efforts to the doings of the local U. C. T.

Next to a ton of hard coal for \$8, the most difficult thing to procure is a news note of Cadillac from its Secretary, Howard Jickling.

"Recognition night," held in honor of Grand Counselor Moutier by Detroit Council last Saturday night, brought out an unusually large crowd, all of whom were repaid many fold for their efforts. Fred Moutier has been a member of the Council for twenty years and holds a record for continuous attendance that is unsurpassed by few if any. He has not missed a meeting for sixteen years, with the exception of one, and that was caused by his visit to a neighboring council in the usual routine of U. C. T. duties imposed by his office, the highest honor to be held in the State. As a mark of the high esteem in which he is held by the local Council, Mr. Moutier was presented with a handsome loving cup. The esteem and love for this grand old man of the United Commercial Travelers is not confined to any one council, however, as was demonstrated by the remarks of visiting members at the meeting. Lunch was served and a general good time was evidently enjoyed by all present. Even A. G. MacEachron, of Cadillac Council, smiled occasionally.

Lou Burch, of Cadillac Council, has been endorsed by both Detroit councils for Treasurer of the Grand Council and an organized effort will be made to elect him to that office at the Grand Council meeting to be held in Bay City next June. His executive ability, acquired through years of service to the organization and as a member of the State Legislature, peculiarly fits him for the work of that office.

Indirectly, we learn that another traveler was initiated into Cadillac Council at the last meeting. Let the secrecy continue, we say.

L. H. Hart, of Detroit, Charles Hemstead, of Algonac, and Fred R. Smith, 121 Avondale avenue, Toledo, members of Detroit Council, are reported convalescent after sieges of illness. Mr. Smith suffered the loss of his right leg through blood poisoning and has been fitted with an artificial limb. He expects to be back on the road in a short time.

Cadillac Council is making preparations to bring back its unusual quota of prizes and honorary mentions from Bay City next June. A Grand Council meeting minus Cadillac is like a home without any children.

A kindly offer to U. C. T. members has been made by G. J. Munsell, member of Detroit Council and advertising manager for the Pathfinder Publishing Co., wherein he agrees to print free of charge requests for positions.

Grand Counselor Moutier announces the selection of the following Committee on Jurisprudence: Samuel Rindskoff, chairman; A. G. MacEachron and J. A. Murray, of Detroit. Mr. Moutier expects criticism in this selection because of the fact that all members have been selected from Detroit. His idea, which appears highly plausible in keeping the appointees in one city, is because of the importance of the committee and the fact they will be enabled to hold meetings from time to time that will be a decided advantage over the old custom of meeting yearly with the Grand Council and being compelled to rush their business through. The Finance Committee appointed by the Grand Counselor is as follows: A. W. Stevenson, Muskegon; R. A. Pringle, Jackson; and C. R. Dye, Battle Creek.

Apparently, the Grand Counselor does not believe in the old axiom, "Never say Dye."

Local legislative committees have been appointed by both Detroit coun-

cils with the idea of calling on members of the Legislature to urge a modification of the Henry law, so it can be handled under one department and to eliminate some of the objectionable features, thereby gaining the co-operation of all departments. Mr. Cunningham, of the State labor department, is lending his support to the movement.

Grand Counselor Moutier reports at the last meetings of Kalamazoo Council, eight were elected to membership, five initiated and one reinstated. The six names added to the roster made the membership and number of the Council coincide, 156.

Detroit Council, however, passed Council No. 9 at its first meeting.

The new robes used by the officers of Cadillac Council are the finest that money could buy. A logical result, quoth we, in lieu of the fact that Cadillac Council nestles serenely in the heart of Wayne county.

The committee to have charge of the campaign of Lou Burch is composed of A. G. MacEachron, M. J. Howarn and Cliff Starkweather. To further ensure the election of said candidate, Detonations will also occupy the trenches.

Detroit Council had intended leasing the Detroit opera house one night during the latter part of February, but voted at the last meeting to defer it until after Lent. Whereupon Mike Howarn—visitor and proud of his papal lineage or adherence to it—arose and asked when Detroit Council started keeping Lent. Dear reader, the doctor says rest and quiet will restore this impetuous Turk to normal health.

Henry Bishopric, representative of the Mastic Wall Board & Roof Co., of Cincinnati, was initiated into Detroit Council at the last meeting and Ed. Sovereen, representative for A. Krolik & Co., was transferred from Saginaw Council.

Then, again, perhaps, the Secretary of Cadillac Council doesn't believe it pays to advertise. That's why the National Cash Register Co., National Biscuit Co., Victrola Co., Armour & Company and hundreds of others find so much difficulty keeping pace with their expenses.

Frank Ferris, Senior Counselor of Cadillac Council, is laying plans for the June meeting in Bay City which will give the natives of that village something to comment on for the following eleven months.

Visiting members of the United Commercial Travelers are assured a welcome at either of the council meetings held in Elks Temple every second and third Saturday nights. Likewise, they will find considerable doing of much moment.

If we had our way, we would be pleased to make some of the coal brokers bit the dust.

James M. Goldstein.

Result of an Official Trip to Lansing.

Petoskey, Jan. 22—The retail merchants of Michigan will be interested to know that our State Secretary, Mr. Bothwell, and myself have just returned from a trip to Lansing, where we completed incorporating our State organization. We also had a very pleasant interview with the new Pure Food Commissioner, Fred L. Woodworth, and extended him an invitation to appear on our programme, which he is glad to accept, as he was anxious to meet the merchants of Michigan. We also held some conversation with him relative to good appointments and a judicious enforcement of our laws.

Mr. Woodworth left an excellent impression on us both and he had many kind words to say for the retail merchants. I believe he will make an excellent commissioner, as he seems to be endowed with broad and liberal views of the work he is undertaking. It is to our interest that the laws be well enforced, without fear or favor, by good deputies who are able to distinguish the difference

between willful and accidental violation of our pure food laws; and with a man like Mr. Woodworth in this position, I see no reason why our Association should not work in perfect harmony with this department.

From Lansing we went to Battle Creek and completed our State programme which will appear in the Tradesman next week, together with a write-up, and we ask you to be on the look out for it. We have some excellent speakers and a great deal of work to do and any suggestions you can make to our officers will be gratefully received.

The merchants of Kalamazoo are making, possibly, the most extensive arrangements for our convention ever undertaken by any Association; in fact, it is beyond the comprehension of a person who has not gone over their work with them. They are making plans for a large attendance and I do not wish to see them disappointed, so let me urge all our local associations to send full delegations this year. Every progressive merchant who does not belong to an association should plan to attend, as we have something for you all that will benefit your business.

Kalamazoo is well supplied with several good, reasonable priced hotels and restaurants, but I believe it would be well if you would write ahead, telling Mr. L. A. Kline, local Secretary, about what you want in the way of reservations and he will secure them for you.

John A. Lake,
President R. G. and G. M. Association.

Accompanying the above letter was a note to the editor of the Tradesman containing the following interesting information:

"Enclosed you will find a short letter which I wish you would run in the Tradesman of this week. Mr. Bothwell will have the programme in your hands in time to be printed next week and I will furnish you with a write-up to go with it. I believe that we have the best programme ever presented by our Association to the merchants of Michigan, and I would like to hear any comments you have to make when you see it.

"Mr. Bothwell and myself held two meetings last week one here and the other at Harbor Springs. At the latter place we were exceedingly successful in establishing a credit rating system. They had a fine supper and it was one of the most congenial crowds it has ever been my lot to associate with. I believe this will be

a great thing for Harbor Springs, as their method of extending credit has been one of the loosest propositions I have ever known. I wish Mr. Bothwell would get over his modesty and keep you people better informed of what he is doing, as you have so often requested." John A. Lake.

Juvenile Villa Bandits.

Graphic newspaper accounts of the raids of Villa, moving picture scenarios and juvenile literature of a sort, have recently borne fruit among a group of small lads living in a suburb of Cincinnati.

"The Villa Bandits," self-styled were composed of some half-dozen boys, all under 14 years of age, who were thoroughly organized, having a duly-elected "chief," a place of rendezvous, and a carefully-prepared schedule.

Several members of the organization admitted before officers of the Juvenile Court, that they had turned in false fire alarms, broken windows and "swiped" milk bottles from porches. A note-book full of addresses which "Villa" the bandit leader, said were places they planned to raid, was part of the evidence.

Two of the boys were sent to the Boys' farm at Glendale, Ohio, and the rest placed on probation. But the owners and proprietors of moving picture houses running lurid films and publishers of literature that encourages juvenile lawlessness and delinquency and lax home discipline, which allows young children to come and go and do as they please, were not rebuked.

Problem For Mel Trotter.

An old lady who is now 87 years of age recently propounded the following problem to her son:

"Sometimes when I feel blue and wish I could go to my reward in heaven, I wonder—after spending a hundred years in heaven—if I should become as tired of living there as I am tired of this earth, what I can do then. When I am tired of this earth, I have heaven to look forward to; but, supposing I should tire of heaven, what then?"

We recommend the purchase of

Hackett Motor Car Company

Stock at ten dollars (\$10) per share.
This stock should pay large dividends
and will greatly increase in its market value.

Michigan Motor Securities Co.

533-36 Michigan Trust Co. Bldg.

Grand Rapids, Michigan

Bell M 2442
Citz. 5288

Why Not Tax Luxuries Instead of Necessities?

Detroit, Jan. 22—A deficit in revenue, over \$200,000,000 is facing the United States Treasury. At once the plan is urged upon Congress to increase the duties on necessities like sugar, wool, coffee, rubber, etc., etc.

Why not raise the tax on imported luxuries? In 1915, according to the Commerce Reports, there were brought into the United States importations of precious and semi-precious stones amounting to \$15,000,000, paying an average duty of 17 per cent. In 1916 \$24,000,000 came to our shores. To this add gold and silver manufactures to the tune of \$3,000,000.

This is a free country. If people with surplus moneys want to spend them on these foreign luxuries, let them do so. But let them pay for it. Put duties of 100 and 200 per cent. on imported luxuries. This will not deter the well-to-do from buying them. It will only increase the inducements to have them. No luxury was ever taxed out of existence. Increased taxation only enhances its value in the eyes of its purblind devotees. Meanwhile, Government, which means you and I, will derive revenue, and the overwhelming burden on the shoulders of the wage-earner and the salaried man to make a living will be somewhat relieved.

There are other articles of idle luxury. Take ostrich feathers. If women must have this costly means of decoration to enhance their natural charms, let them pay for it. In 1911 \$7,000,000 of crude feathers were imported from South Africa, paying a duty of but 20 per cent. Why should not such a luxury pay 100, 200, even 500 per cent? "To him that hath shall be given!" Why should the poor perpetually pay? If the plethoric piper must have his pleasures and pastimes, why not let him pay for them?

Enlightened self-interest is the key-

note of modern economics as well as philanthropy.

Since our Solons are scraping the legislative bins for new sources of revenue, let them consider this. Under the present tariff act, importation of plumages, like paradise and gourah from the jungles of Sumatra and the Celebes, is prohibited. There apparently is no dearth of them, however, in this country. View the gorgeous window displays and the stylish headgear of fashion's throngs on the principal streets of any of our cities. The newspapers recently announced the sentence in a Federal Court of a ship's steward for smuggling in \$50,000 worth. If women are going to have these plumages, let them come in through the regular legitimate channels, and let them pay revenue to Government. Being excessive luxury, let them, too, pay excessive revenues.

A searching survey of the luxury imports, like silks, furs, costly fabrics, etc., etc., will soon show our worrying legislators how this \$200,000,000 deficit can very easily be made up by those best able to pay it.

"And from him that hath not, shall be taken even the little that he hath!" Why pile everything on the back of the unresisting consumer, poor and inarticulate?

Let the legislators shift somewhat the load now straining the wincing shoulder of the galled jade! For once let's play that happy little game, passing the economic buck, in the backyard of the well-to-do, yecept hard-to-do.

Let's apportion the economic burden more equitably, and we'll all be happier!

Hands off the necessities! Make up the Federal deficit, through increased taxes on imported luxuries.

B. M. Briggs.

Charity gives itself rich and covetousness hoards itself poor.

Sturdy Champion of the Rights of Merchants.

If for no other reason, the Michigan Tradesman, published in Grand Rapids by E. A. Stowe, deserves the support of every business man in the State for the valuable information recently published regarding insurance policies, their many technical phrases, and the successful fight it made against unfair adjusters who are wont to take advantage of these technicalities as against the better interests of their clients and eventually the companies they represent.

The State Insurance Commission has taken cognizance of the Tradesman's fight and in one case, at least, an adjuster will be refused a license should he again apply for one in this State.

The following advice, given in an editorial in a recent issue of the Tradesman, is worthy of careful thought and investigation of policies by the insured:

"Many insurance agents are writing policies and putting on the riders the words, 'Other concurrent insurance permitted.' This is not a good thing for the insured to permit. He should not tolerate the use of the word 'concurrent' for good and sufficient reasons. The main reason is that all of the policies taken out by the insured are not always written by the same agent and the forms naturally vary, possibly only in the case of a single word, but enough, under the circumstances, so that the forms are not concurrent. This gives the unscrupulous adjusters employed by adjust-

ment bureaus a club to use over the head of the insured at a time when he is peculiarly susceptible to false statements and misleading insinuations and enables them to coerce the insured to accept less than the face value of his claim. If any merchant has a policy containing the word 'concurrent,' it would be well for him to have it eliminated at once."

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

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

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

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

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

It is necessary for a business man to take some chances, but it is necessary to use some judgment in taking them. Don't take the attitude that business is a gamble.

ROYAL BAKING POWDER
ABSOLUTELY PURE

Advertising that has encircled the globe for generations has taught women everywhere that ROYAL BAKING POWDER is absolutely pure.

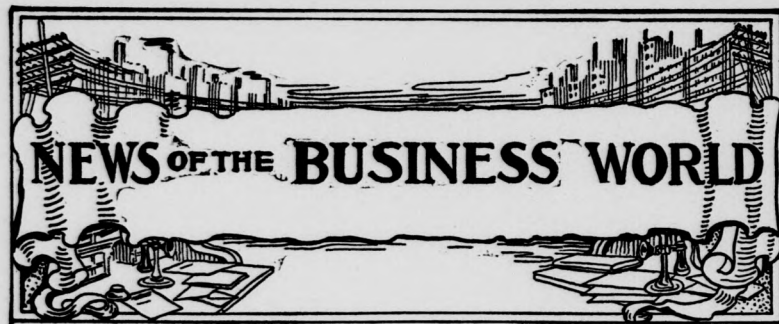
Wherever there is a grocery store there are also many women who will buy ROYAL BAKING POWDER more often and use it with more satisfaction than any other brand.

Contains No Alum—No Phosphate



ROYAL BAKING POWDER CO.

NEW YORK



Movements of Merchants.

Whitehall—D. A. Van Oort has engaged in the plumbing business.

Alma—Frank Carnicon, of St. Louis, will engage in the coal and wood business about Feb. 1.

Saginaw—Wagenvoerd & Co., bookbinders, have increased their capital stock from \$4,000 to \$15,000.

Ganges—The Farmers Mutual Telephone Co. has changed its name to Glenn Mutual Telephone Co.

Parma—George B. King has sold his hardware stock to Warren Rogers, who will continue the business at the same location.

Lapeer—The Lapeer Tire & Rubber Co. has engaged in business. John H. Whetstone and Jay M. Armstrong are the proprietors.

Muir—George L. West has sold his stock of general merchandise and store building to Frank A. Burtraw, who has taken possession.

Traverse City—E. B. Fick has sold his grocery stock to Abe Rabinovitch, who will continue the business at the same location on Cass street.

Clio—Jones & Haven, dealers in hardware and groceries, have sold their hardware stock to Fox & Watson, who have taken possession.

Saginaw—Mrs. W. A. Johnston, who conducts a grocery store on Jeffers street, has sold her stock to Mrs. J. A. Linton, who has taken possession.

Chelsea—The H. S. Holmes Mercantile Co. has changed its name to Vogel & Wurster, this firm having purchased the stock about two years ago.

Stanton—Leo Beardsley and Adelbert Stebbins have formed a copartnership under the style of Beardsley & Stebbins and engaged in the undertaking business.

McDonald—Loren Udell has traded his store building and stock of general merchandise to B. A. Clark, for his farm, near Beaverton. Mr. Clark has taken possession.

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

Chesaning—Leslie Crane, manager of the Arthur Ward Furniture Co., has purchased the stock and will continue the business under the style of the Crane Furniture Co.

Chesaning—Saul Goldstein has purchased the Phillip Bitterman clothing stock and will remove it to Saginaw and consolidate it with his stock of clothing and shoes.

Kalamazoo—Thieves entered the A. A. Ver West meat market, at 707 North West street, Jan. 19, carrying away the contents of the cash register and considerable meat.

Coldwater—Grant Eaton has sold a half interest in his grocery and meat stock to Frank Biyer and the business will be continued under the style of the Eaton Grocery Co.

Cedar Springs—Clair Beach & Sons have purchased the Peck & Weaver brick business block, meat stock and slaughter house and will continue the business under the above style.

Kingsley—R. H. Meyers has purchased the interest of his brother, H. C. Meyer, in Meyer Bros. hardware and agricultural implement stock and will continue the business under his own name.

Portland—Thomas J. Banfield, undertaker and furniture dealer, has admitted to partnership, his son, Arthur W., and the business will be continued under the style of T. J. Banfield & Son.

Gladwin—Fire destroyed the F. E. Burton store building and grocery stock and the Wright-Person Co. store building and stock of general merchandise, entailing a loss of about \$25,000.

Sault Ste. Marie—Fire destroyed the Eugene J. Haller store building, book, stationery and jewelry stock Jan. 17, entailing a loss of about \$25,000. The loss was partially covered by insurance.

Riverdale—Fire destroyed the A. J. Looker store building, restaurant and grocery stock, also the store building and confectionery stock of Charles Green. The loss was partially covered by insurance.

Alma—C. G. Falor & Son have removed their stock of clothing from Breckenridge to this place and will continue the business, adding lines of women and children's ready-to-wear clothing to the stock.

Jackson—The Edwards Corporation has been organized to manufacture automobile parts and accessories with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in cash.

Holland—George Henneveld, proprietor of the Central Park grocery store, has sold his stock to Dick Miles and Egel Glass, who have formed a copartnership and will take possession about Feb. 15.

Berrien Springs—A voluntary petition in bankruptcy has been filed in United States District Court by Henry Kephart & Son, the local druggists. Liabilities of \$10,648.31 and assets of \$3,544.02 are listed.

Allegan—Laurin Humm has sold his interest in the picture framing and undertaking stock of Cook & Humm, to William Nyberg, of Chicago, and the business will be continued under the style of Cook & Nyberg.

Durand—The Durand Automobile Co. has engaged in business to handle automobiles and operate a garage with an authorized capital stock of \$6,000, all of which has been subscribed and paid in in cash.

Saginaw—The recently organized Connery-Palmer Co. has taken over the J. E. Anderson Co. stationery and book stock, at 409 Court street, and will continue the business under the management of Gardner A. Palmer.

Constantine—Willis and Maurice Harvey have formed a copartnership under the style of Harvey Bros., purchased land and commenced the erection of a grain elevator which they will have ready for use about March 31.

Battle Creek—A. P. Richtmyer has purchased the interest of his partner, DeForest Lusk, in the bakery of Richtmyer & Lusk and will continue the business under his own name at the same location, 272 East Main street.

Muskegon—Thomas Vander Mey, grocer at 148 Pine street, has sold his stock to Frederick H. Roth and Albert Wendt, who have formed a copartnership and will continue the business at the same location under the style of the "Q" Grocery Co.

Saginaw—W. E. Laur has organized a stock company to buy and sell beans, hay and produce, with an authorized capital stock of \$30,000, \$15,000 of which has been paid in in cash. The business will be conducted under the style of W. E. Laur & Sons.

Charlotte—Fred Lyons, who recently lost his store building and stock of general merchandise by fire at Partello, will not rebuild, but has purchased the Henry Smith grocery and meat stock and will continue the business.

Lansing—The Jarvis-Estes Co., undertaker and furniture dealer, has commenced the erection of a two-story brick, steel and cement business block at the corner of Washington and Franklin avenues, which it will occupy with its stock.

Greenville—H. H. Fowler, who conducted a retail store here several years under the style of the Fowler Co., died Saturday as the result of heart disease, aged 47. He had been ill about two months. Deceased leaves a wife. The funeral was held Wednesday.

Detroit—Casper Kuschinski, who is engaged in the boot and shoe business, has merged the business into a stock company under the style of the C. & B. Sample Shoe Store with an authorized capital stock of \$7,500, all of which has been subscribed and paid in in cash.

Detroit—B. B. Wetsman, engaged in the men's furnishings business, has merged his business into a stock company under the style of B. B. Wetsman & Co., with an authorized capital stock of \$15,000, all of which has been subscribed, \$649 paid in in cash and \$14,351 paid in in property.

Moddersville—John W. Modders has sold his general stock to Chris. Ebles, who was formerly engaged in general trade at Dican. Mr. Modders will engage in the real estate business. He has lived in Missaukee county thirty-nine years and has been engaged

ed in trade at this place for fourteen years.

Benton Harbor—C. H. Godfrey & Son, who are engaged in the business of packing and canning fruits and farm products of all kinds, have merged their business into a stock company under the style of the Godfrey Packing Co. with an authorized capital stock of \$75,000 common and \$25,000 preferred, all of which has been subscribed, \$9,700 paid in in cash and \$66,300 paid in in property.

Detroit—Ralph Stoepel has been elected President of Burnham, Stoepel & Co., filling the vacancy caused by the death of his late father. Rice Miner has been elected Vice-President; Frank J. Martin has been elected Treasurer and P. A. McDonald Secretary. James Wilson has been advanced from Vice-President to chairman of the board of directors and general manager—both new offices recently created by the board of directors.

Manufacturing Matters.

Lansing—The Dudley Paper Co. has increased its capital stock from \$40,000 to \$100,000.

Detroit—The Sicklesteel Lumber Co. has increased its capitalization from \$20,000 to \$50,000.

Lansing—The Gier Pressed Steel Co. has increased its capital stock from \$500,000 to \$1,000,000.

Detroit—The Standard Tool & Manufacturing Co. has increased its capitalization from \$35,000 to \$100,000.

Detroit—The City Brass Foundry Co. has been organized with an authorized capital stock of \$2,000, all of which has been subscribed and paid in in cash.

Detroit—The F. J. Barrett Lumber Co. has engaged in business with an authorized capital stock of \$60,000, all of which has been subscribed and \$6,000 paid in in cash.

Jackson—The Field-Brundage Engine Works has been organized with an authorized capitalization of \$10,000, all of which has been subscribed and paid in in cash.

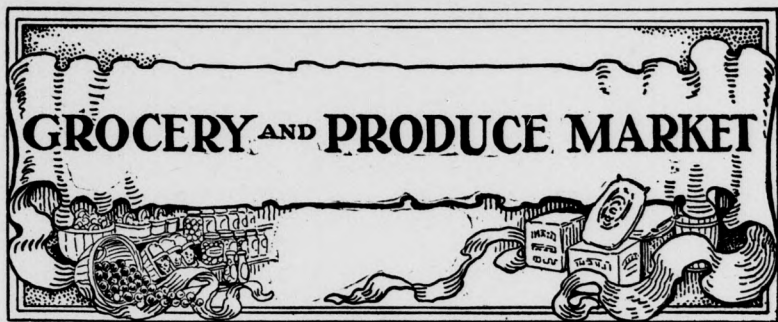
Detroit—The Wellington Truck Co. has been incorporated with an authorized capital stock of \$5,000, of which amount \$3,000 has been subscribed and \$1,500 paid in in cash.

Detroit—The Selig Knoppow Paint & Glass Co. has been organized with an authorized capital stock of \$11,000, all of which has been subscribed and \$2,000 paid in in cash.

Detroit—The Detroit Gauge & Metal Stamping Co. has been organized with an authorized capital stock of \$50,000 of which amount \$25,000 has been subscribed and \$5,000 paid in in cash.

Lansing—The Gier Pressed Steel Co. has increased its capitalization from \$500,000 to \$1,000,000 and will build an addition to its plant which will enable it to create three new departments.

Kalamazoo—The A. W. Walsh Co. has been organized to manufacture flavoring extracts and other grocers and druggists' specialties with an authorized capital stock of \$75,000, of which amount \$50,000 has been subscribed, \$1,176.98 paid in in cash and \$48,823.02 paid in in property.



Review of the Grand Rapids Produce Market.

Apples—Baldwins, Wolf Rivers and Tallmans, \$3.50@4; Greenings, \$3.50@3.75; Hubbardstons, \$3.75@4.25; Spys, \$5@6.

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

Beets—\$1.25 per bu.

Brussel's Sprouts—20c per qt.

Butter—The market is very much lower, both for creamery and dairy. Local dealers hold fancy creamery at 36c and cold storage creamery at 34c. Local dealers pay 30c for No. 1 in jars and 24c for packing stock.

Cabbage—\$6.50 per 100 lbs.

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—\$6 per bbl. for Early Black from Cape Cod; \$7 per bbl. for late Howes.

Eggs—Receipts of fresh are increasing some, but the market is very sensitive on account of the extreme high prices. The slight increase in the receipts occurring within the last few days caused a break of 4c per dozen in the price of fresh stock in the Eastern markets. The prices for the next week or two depend entirely upon the receipts. The high prices have curtailed the demand some, and it will not take much of an increase in the arrivals to cause prices to decline. An increase in receipts and a decline in price are both likely to come pretty soon. Local dealers pay 40c for fresh, holding at 42c case count and 43c candled. Cold storage candled are held at 38c for April and May, 34c for first, 32c for seconds and 30c 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 \$3.75 for choice and \$4 for fancy.

Lettuce—14@15c per lb. for hot house leaf; \$3 per bu. for Southern head; \$4 per crate for Iceburg 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, 16c per b.; pecans, 15c per lb.; walnuts, 16c for Grenoble, 15½c for Naples; 19c for California in sack lots.

Onions—Home grown \$6.50 per 100 lb. sack for red or yellow. Spanish

range as follows: Small crate, \$2.25; ½ crate, \$4; large crate, \$6.75.

Oranges—Pineapples Floridas, \$3.25; California Navals, \$2.75@3.

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 not so strong as a week ago and a few warm days are expected to send the price downward. Local dealers are still holding at \$2 per bu. Country buyers are paying around \$1.75.

Poultry—Local dealers pay as follows, live weight; old fowls, light, 18@19c; medium, 17@18c; heavy (6 lbs.), 16@17c; springs, 18@19c; turkeys, 22@25c; geese, 18@20c; ducks, 19@20c. 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.

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

Tomatoes—\$2.50 per 10 lb. basket.

Turnips—\$2.25 per bbl.

Some members of the Michigan federation of labor take exceptions to Claude O. Taylor of Grand Rapids, President of the organization above named, accepting money for campaign purposes from the State wet campaign committee in the fight against prohibition. Campaign expense statements filed with the Wayne county clerk by the wet committee showed \$8,681.01 was paid to Taylor for "canvassing votes." Although the constitution and by-laws forbid officers using their official positions for political purposes, Taylor found no difficulty in absorbing nearly nine thousand dollars of wet money. The methods of union labor leaders are peculiar to say the least.

Olin J. Baker has sold a half interest in his stock of photographers' supplies to Paul R. Coster, of Holland, and the business will be continued at the same location, 33 Fountain street, under the style of the Baker-Coster Photo Co.

The Stiles Construction Co. has been organized to manufacture and sell garages and other buildings, with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed and paid in in cash.

The Grocery Market.

Sugar—The market is in statu quo. Refined is steady on the basis of 6¾c for granulated. Raws have shown a little more firmness.

Coffee—The spot situation does not improve, which fact some circles attribute to the large supplies in the interior, accumulated from direct imports from Brazil and other producing sections. The roasters are inclined, moreover, to pursue a waiting policy because of the belief that Santos will give way before long. Futures have not helped sentiment, even the sinking of vessels in Brazil waters not having much stimulating effect. Milds are quiet and steady in sympathy with Brazil. Shippers in Maracaibo are still firm in their ideas on talk of a short crop and poor quality.

Canned Fruits—Apples are unchanged and dull. California canned goods show no particular change and no active business.

Canned Vegetables—Two outstanding features of the canned goods situation during the week have been the activity in future corn and the lack of interest on the part of the trade in futures of any description. Tomatoes have advanced to \$1.15, although they were sold at \$1.10 earlier in the week on the basis of standard No. 3s, f. o. b. factory. There has been a strong effort made on the part of canners to get the prices of spots up to \$1.40 f. o. b. factory, but only one or two small sales were made at that figure. Most of the business has been done at \$1.35, but there has been only a limited volume all told. The lack of interest on the part of the trade here is accounted for in some quarters on the theory that dealers generally have bought a little too freely, and that they are now concerned more in distributing what they have on hand rather than enter into new purchases.

Canned Fish—There has been no special activity in any department, although there is a general strengthening of values in evidence. Sardines are largely nominal. Salmon is firm, but the offerings continue light.

Dried Fruits—Very little attempt has been made to do business in dried fruit during the week, as there have been so many surrounding conditions make it difficult. One very serious factor is the congestion on the railroads. Fortunately, there is not much demand for prunes, as everyone seems to be well supplied; but on the Coast the market continues strong, prices ranging up from 6¼c according to size and seller. Raisins are a little easier on the spot but with no demand. This is due to the fact that shipments are gradually creeping in that have been a long time on the road and all of which should have been in before the holidays. There is no local demand for either peaches or apricots but the market continues strong based upon advices from the Coast.

Rice—The market is very quiet, the trade being inclined to hold off now that pressing requirements have been filled by the arrivals from the South. The dullness in part may be due to the fact that some of the grocers take inventories at the first of February. Incidentally, the deadlock in the South where the millers are fighting the farmer

for lower prices on rough rice, encourages the belief that some readjustment in prices may ultimately occur, although on the other hand the strength in food-stuffs generally makes against this theory.

Cheese—The market is firm at an advance of ½c. The consumptive demand is increasing somewhat and, as stocks are considerably lighter than usual at this season, a slight increase in the demand will probably put up prices. No radical change is looked for.

Salt Fish—No change has occurred in mackerel during the week. All grades of desirable mackerel are firm on a continued high basis. The demand for mackerel is quiet. Cod, hake and had-dock are unchanged from last week, being still scarce and high.

Provisions—Smoked meats are unchanged and in the usual normal consumptive demand. Pure and compound lard are both steady and in light demand at unchanged prices. Dried beef, barreled pork and canned meats are in light demand and unchanged.

Boycott That Got Toledo Grocers in Bad.

The association action which has gotten a lot of retail grocers of Toledo indicted, appears to have been an attempt on the part of the retailers' association to prevent jobbers from selling directly to a local consumers' buying exchange, and if the facts as stated in Toledo dispatches are backed up by evidence, it looks as though the association men are in bad.

For instance, it appears that an association of employes of the Doehler Die Casting Co., of Toledo, was formed for the purpose of buying goods of jobbers over the retailers' heads. It is charged that the officers and directors of the Grocers and Butchers' Association met Dec. 4 and adopted a resolution directing their Secretary, A. G. Weinandy, to warn the wholesalers not to sell to the Doehler Co.'s employes' organization.

Eleven wholesale grocers were called into a secret meeting of the officers and directors of the retail organization. At this meeting it is said the wholesalers promised not to sell to the Doehler organization. The wholesalers were told, it is charged, that if they did sell to the Doehler employes all members of the grocers and butchers' organization would refuse to buy from them.

The Doehler concern established a Toledo branch about three years ago and employs about six hundred men. Hot meals are furnished the men at cost, 20 cents. Supplies for these were purchased from local wholesalers at wholesale rates. The idea of a co-operative grocery, where all employes could buy their supplies at wholesale rates, plus the cost of handling, then took form. It was a big success for the Doehler employes, but not for the local grocers, for the price was cut on everything. Jobbers furnished the stock.

Following the retailers' meeting of Dec. 4, it is charged that a number of jobbers actually were boycotted on this account.

The grocers deny that they have done anything illegal.

MEN OF MARK.

Lieutenant Colonel Harding, Governor of the Canal Zone.

Enterprise, Miss., the land of the magnolia, was Chester Harding's birthplace. His father, a civil engineer at the hub of the world, famous for its brains and beans, had been persuaded by business assurances to settle in the South and there, in 1866, Col. Harding was born. At Tuscaloosa, Ala., where the family had taken up its residence, the early schooling and the later prep-

engineer at the end of that period and enrolled him as a citizen.

The writer is tempted here to push back the curtain of silence and to give in detail some of the many civilities which that hospitable city extended to her new-coming citizen. It will be no betrayal of trust, however, to say that his evenings were not passed in solitude and that his days were brightened by the recollection of them. The world, loving a lover, looked and smiled approval, and long before the wedding journey began the Queen City of the

his residence in this city; and since the Tradesman has no intention to put into type what Col. Harding would not willingly read himself to his friends, it believes itself justified in saying that the citizens of Grand Rapids found no fault with the Government that sent Col. Harding among them; that the district over which he had jurisdiction has never been more acceptably or efficiently served than it was during his residence here.

In the late fall of 1900 Col. Harding was transferred to Washington, where he was raised to the rank of Major and placed in charge of all public buildings in the District of Columbia. He remained in this position about ten years, acquitting himself with such signal ability that he was raised to the rank of Lieutenant Colonel. When Gen. Goethals was selecting his staff to build the Panama Canal, he invited Col. Harding to join him as Engineer of Maintenance during the construction of the Canal. He immediately removed to Gatun Dam, where he has since maintained his residence, although his duties took him almost daily along the entire line of the Canal from Cristobel to Balboa. He readily fell in with the spirit and

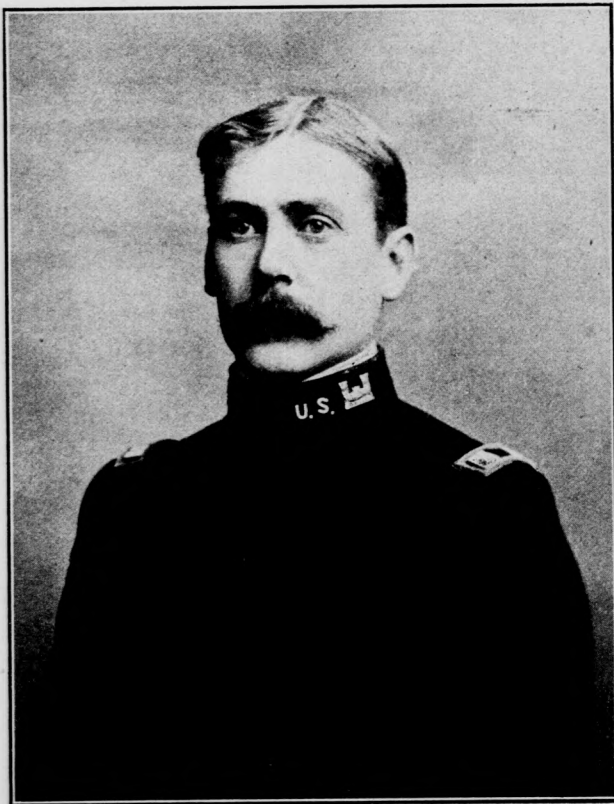
Harding. That he will discharge the duties devolving upon him with credit to all concerned goes without saying. He has never failed to discharge every duty with credit to himself and with satisfaction to the War Department and the public.

Col. Harding's family life has been an ideal one. Three children have joined the family circle—two sons and a daughter—now grown to manhood and womanhood. Mrs. Harding and the children have been in the habit of spending the heated term at their summer home in Massachusetts.

Col. Harding is a man of few words, in keeping with the traditions of the War Department. On one occasion, while stationed at Grand Rapids, he was invited to a banquet given in behalf of a popular movement then on foot to make Grand River a navigable stream from Grand Rapids to Lake Michigan. A prominent member of the Michigan delegation in Congress, addressing the representative of the War Department, somewhat pompously enquired of Capt. Harding:

"What, in your opinion, is the greatest obstacle to this vast improvement?"

"The proximity of the bottom of the



Lieutenant Colonel Harding as he looked seventeen years ago.

aration for college took place and he was graduated, at the age of 18, at the University of Alabama, in 1884.

For a year after his university training he turned his attention to such work as generally falls to the novice in a civil engineer's office, learning the letters of the alphabet of his art, and in June, 1885, he put this work by to enter the United States Military Academy at West Point.

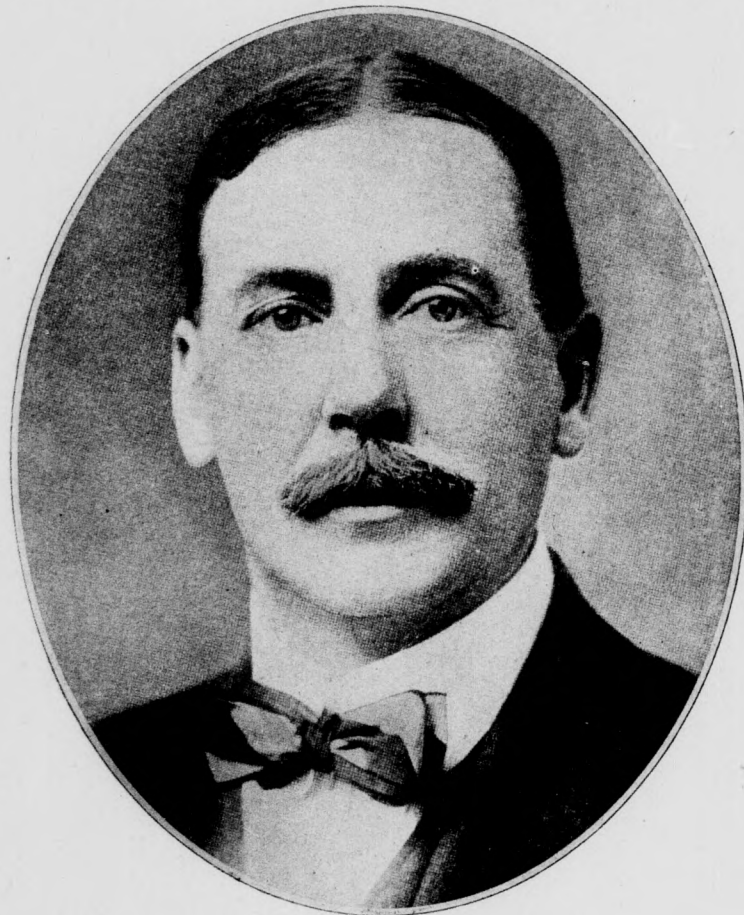
Those who know only by hearsay what even a little of life at this famous military academy is are well aware that, for the mastery of the subject matter and the accomplished acquirement of the minutest, practical detail, that Academy has no superior in the world, and that, when the course there is done, the graduate knows what he is expected to know. Completing the regular course in June, 1889, Mr. Harding was sent to the Engineering School at Willard's Point for technical study in civil and military engineering, where he remained for two years and a half, finishing the course in 1892.

His training over, he had "the world before him," with the Government to "choose his place of rest" and Chicago received him, first as Assistant Engineer in charge of that district. For two years he was a citizen of the interoceanic metropolis and St. Louis, envious as ever of her rival, claimed the young

Mississippi was the location of another Eden, with no flaming swords barring the entrance of a single gateway. Miss Krum, the daughter of a well and widely known lawyer of St. Louis was the sharer of this new Paradise, and when the St. Louis tarrying was over, Col. Harding, with wife and household goods, reported for duty at Washington, D. C., at the office of Chief of Engineers. Four months was the length of stay at the National Capital, when he was ordered to West Point as Instructor of Civil and Military Engineering.

The war with Spain was declared and his services were needed at Newport, R. I. He reported promptly and found himself under Major Lockwood's immediate orders in charge of torpedo defenses at Narragansett Bay. At the end of three months he was back again at his old position at West Point. In the fall of 1898 he received his promotion to a Captaincy, a rank which relieved him of duty at the Academy and brought him to Grand Rapids in February, 1899, as Captain of the Corps of Engineers in charge of the Government works in the Grand Rapids district.

It would be an easy and a pleasing task to say something of the appreciation of Col. Harding and his services by the citizens of Grand Rapids during



Governor Harding as he looks to-day.

mastered the details of the great undertaking and proved so valuable an associate and assistant to the Grant Builder whose name and fame are linked with the Panama Canal for all time to come that when Gen. Goethals relinquished his position as Governor of the Canal Zone—which includes the management of the Canal as well—the War Department, recognizing the merit of the man who stood next to the one first in command for so many trying years, naturally conferred the highest title in connection with the undertaking upon Col.

river to the surface of the water," was the prompt reply.

Thorough preliminary equipment, careful study of the needs and possibilities of his land and constructive common sense, rather than scintillating genius, constitute the equipment which has made Col. Harding the man he is. Possessing, apparently, an extraordinarily clear understanding of the proper relationship which should exist between a government and a people, he does not allow idealism to run away with his knowledge

of what is possible in the way of progress, and his great aim has been to further the growth and expand the usefulness of every undertaking committed to his care.

Robust in stature, unmobile in countenance, austere in thought and speech, courageous of heart and mind, strong enough to be tender, wise enough to both dream and act, Col. Harding's image of the best there is in our National life looms like a mountain peak among the conventional people who necessarily compose many of his associates and companions.

Bankruptcy Proceedings in Southwestern Michigan.

St. Joseph, Jan. 13.—In the matter of Charles E. Gray, bankrupt of Kalamazoo the final meeting of creditors was held at the referee's office, and the trustee's final report and account approved and allowed. Certain expenses of administration were allowed and ordered paid. The final order of distribution was entered, directing payment of a final dividend of 14.45 per cent. The trustee was authorized not to interpose objections to the bankrupt's discharge. Creditors having been directed to show cause why a certificate should not be made recommending the discharge of the bankrupt and no cause having been shown, it was determined that such favorable certificate be made. The final meeting of creditors was then adjourned without day.

Jan. 15.—In the matter of Maurice L. Pratt, bankrupt, garage and livery, Otsego, the trustee filed his first report, showing no assets above the bankrupt's statutory exemptions except accounts receivable for which he had received an offer of \$35 and cash of \$29.02. From the present indications there will not be any funds upon which to declare dividends to creditors.

Jan. 16.—In the matter of Adolph Speyer, bankrupt, cloaks and suits, Kalamazoo, the trustee filed his final report and accounts, showing total receipts of \$12,267.54 and disbursements of \$7,469.93, leaving a balance on hand of \$4,797.61, with request that the final meeting of creditors be called for the purpose of paying certain administration expenses and the declaration and payment of a final dividend. Two dividends of 10 per cent. have been declared and a final dividend of about 12 per cent. will be paid.

Jan. 17.—In the matter of Charles J. and Louis Rasak, and Rasak Brothers, a copartnership, bankrupt of Dowagiac, the adjourned first meeting of creditors was held and the trustee's first report, showing no assets above the statutory exemptions, was considered. The bankrupts were directed to deposit with the trustee the sum of \$50 for the purpose of paying the actual administration expenses. Upon the depositing of such funds the final meeting of creditors will be called for the purpose of closing the estate.

Jan. 18.—In the matter of John Crowley and the Wogeman City Bakery, bankrupt, of Dowagiac, the first meeting of creditors was held at the latter place and George Fields, of Dowagiac, was unanimously elected trustee, his bond being fixed at \$500. George Moore, Ben Salf and J. W. Brechner, of Dowagiac, were appointed appraisers. At the request of the bankrupt, John Crowley and by a unanimous vote of the creditors present and represented the trustee upon the filing of the inventory and report of appraisers was directed to sell the assets of the bankrupt estate at private sale. The bankrupt was sworn and examined by the referee and attorneys present and the meeting afterwards adjourned for thirty days.

Jan. 19.—In the matter of Mrs. J. C. Neuman, bankrupt, general dealer, at Dorr, the first meeting of creditors was held at Allegan, and Walter Brooks, of Grand Rapids, was elected trustee, his bond being fixed at \$900. The bankrupt was sworn and examined, whereupon the meeting was adjourned for thirty days. The sale of the assets of the bankrupt estate was held by the receiver at the store of the bankrupt and the stock, furniture, fixtures and accounts receivable sold to M. F. Powers, of Grand Rapids, for \$972.50, subject to confirmation by the District Judge.

Jan. 20.—In the matter of Elizabeth Hare, bankrupt, women's furnishings, Kalamazoo, an order was made, closing the estate and recommending the discharge of the bankrupt. The record book and files were returned to the clerk's office.

After a man has posed as a cynic for a few years he begins to think too little of his neighbors and too much of himself.

New Way to Settle With Dead-Beats.

If you happen to have money owing you from a proverbial dead-beat and he doesn't pay up or profess any ability to do so, why, just become his financial backer and lo, the bill is paid. At least, that's the way the grocers of Iowa are working out the bad debt problem, and according to the report of Secretary Judd of the Des Moines Chamber of Commerce, it is a great success.

There's nothing new about the idea, except in the way it is worked out as a somewhat novel proposition under the name "Morris Bank" plan. The whole idea rests on the assumption that men are "dead-beats" because they can't raise the money to emancipate themselves and if they could put debt on the same basis as the business man does they really possess enough of the spirit of fairness to make a good attempt. So much for the debtor; from the standpoint of the creditor, it is no worse to be an endorser on notes, the proceeds of which you are using, than to be a creditor without the money at all.

As an illustration of the way the plan works, Mr. Judd cites the following:

"A man who owes seven or eight merchants a matter of \$150 in small accounts and who can only pay a matter of three dollars a week, can pay it at one place and not of necessity have to dodge six or seven of them until payday again. In this way the merchants get their money and the debtor's mind is free to do better work for his employer. Statistics show us that very few of the borrowers fail to make their payments and if one should, it is prorated and the merchants will have to pay the bank the balance.

"There are very few business men but what will agree to go security on these old accounts. They are dead as it is and it is merely giving them an opportunity to have the use of this money, and it also gives the individual an opportunity to pay fifteen or twenty merchants at the rate of four or five dollars a week, where if it was necessary for him to call separately and settle these accounts they would probably never be paid."

Mr. Judd also states that the Association runs advertising regularly in the Des Moines daily papers, headed, "Pay Your Bills." This advertising copy is written by an expert who continually hammers home the fact that the dead-beat is the most despised of mortals and urging people to pay their accounts promptly.

The Association started the campaign by sending out a letter enclosing the form of a notice which employers were requested to hang up in their establishments, as follows:

Rule 1.

For Employes.

The employes of this firm must pay their bills.

Please do not allow any information of this character to be filed against you by the Retail merchants Bureau.

This Rule Must Be Observed.

Note—To observe this rule the Retail Merchants Bureau will gladly as-

ist any worthy employe to settle his accounts.

According to Mr. Judd, he received replies from more than 800 firms of the city, who agreed to post the rule and insist that the help observe it. At the present time about 1,800 business houses are using the notice.

The Future of Chemistry in America.

Germany has made great advances in chemistry. Some think that this is due to her system of education, and probably this is partly true. Some think that it is due to the far-sighted wisdom of public men. This, too, is probably partly true, but the real success of chemistry in Germany, in my own opinion, has been due to its greater popular appreciation. Historians have long since dropped the idea that kings and rulers in general amount to very much in the progress of a nation, and have adopted the broader conception that progress ultimately is in the people of a nation, their developing thoughts, their appreciation of the world that is about them.

The lesson to us in the United States is this—that if we wish chemistry to become a more potent factor in the industrial growth of our country we must take such steps as are necessary to bring about a popular appreciation of its value. Universities will help. Government aid will help, but these, too, depend upon popular appreciation both in their beginning and in their execution; after all, they are mere incidents to fundamental active causes. Create a demand for universities and universities will rise, as it were, over night; create a demand for governmental interest and governmental interest will come quickly and effectively, but demand is born of popular appreciation.—Metallurgical and Chemical Engineering.

Dasheen Growing Gains in States.

Dasheen in its growing cultivation promises to become a valuable member of the domestic vegetable group that furnishes starchy foods like potatoes. It has been mentioned heretofore as on trial by the Department of Agriculture after importation from Trinidad. Although a tropical growth it is adaptable as far North as South Carolina and is produced successfully in the warmer parts of Florida. It is a good shipper and is finding its

way to Northern markets on potato rates.

The edible portion is large central corm with several tubers much smaller in size attached to and around the corm. It contains a smaller proportion of water than the potato, its nearest domestic rival, and more protein, starch and sugar. It is prepared like the potato to eat, or may be made into flour. Tender shoots from the corm are like asparagus and form a good substitute.

Planted in February in Southern Florida and as late as early April in South Carolina the dasheen may be dug for home use Sept. 15 and the main crop may be harvested after the last of October. The clumps of tubers are left on the surface to dry and then the tops and small roots are broken off and the dasheens are placed in storage.

The sin of gluttony is common and therefore much condoned, but like every other violation of Nature's laws has a penalty. Fat inefficiency, sluggish mentality, the reddened nose, the pimpled face, certain of the chronic skin eruptions, and much fatigue and nervousness are due to the abuse of the digestive apparatus. Rich, indigestible foods in large quantities, highly seasoned to stimulate the jaded palate, are forced into a body already rebellious from repletion. Exercise is largely limited to walking to and from the table and bodily deterioration proceeds rapidly. Many an overfed dyspeptic, suddenly dragged by the stern hand of circumstance from a life of physical ease and plenty and forced to work out of doors suddenly discovers that his semi-invalidism has gone, that a chronic skin derangement of many years standing has disappeared and that a new vigor and zest of life has been given him.

People are warned against the use of ordinary chemical disinfectants, either in infantile paralysis or any other disease. Disinfectants are of no use. If people will wash their hands and keep their fingers out of their mouths, pay attention to the cleanliness of noses, throats, mouths and teeth in themselves and their children, they will do more to prevent all infectious diseases than can be done by the use of chemical disinfectants.

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E. A. STOWE, Editor.

January 24, 1917

INAUGURATE A BIG ISSUE.

There is something tremendously interesting in an evolutionary sense in the action of the National Wholesale Grocers' Association, referred to elsewhere in this week's paper, in appealing to the Federal Trade Commission to declare the favoritism enjoyed by chain stores to be "unfair trading" under the Sherman, Clayton and Federal Trade Commission acts. It is the first time the wholesalers have actually taken the field for the protection of their "little brothers," the independent retailers, and the way they have approached it tends to indicate that they mean business.

The Wholesalers' Association is well known as conservative in its actions, and, while its members have long realized that the life of the wholesaler is inseparably linked to the independent retailer rather than the chain store, they have not felt legally safe in assailing the system as an organization. Even now, they do not do it in the questionable way so many other associations have—as instance, the Toledo retailers, referred to in another column—but they merely bring certain facts to the Federal Trade Commission with an argument that the operation of chain stores upsets fair competition and tends unmistakably to the development of a "trust" in the grocery trade. Having done which, the Association states that it leaves the case with the Commission for action.

It is not presumable, however, that the Association will allow the matter to die, in case there should be large and commodious pigeon-holes in the official desk of the Trade Commission. Jobbers know too well how vital is the issue they have raised and it is probable more will be heard of it, even if the Commission does not act. If chain stores are to be tolerated equality of competition is impossible and the jobber and his customer are hampered, if not doomed. If the economic law were the sole factor in the case the latter fate would be certain.

In fact, in this issue is involved the whole principle of anti-trust legislation. For instance, it is logical to say that if one retail store is a legitimate enterprise ten or a hundred or a thousand or ten thousand under one ownership or management are legiti-

mate. Why not? But, on the other hand, it cannot be denied that chains of stores concentrate managements into fewer hands, and every time a chain store displaces an independent, monopoly is just that much furthered. With half of Philadelphia already fed through stores under less than a dozen managements, it is conceivable that a complete monopoly might result there as anywhere else.

Chain stores have been increasing astonishingly within the past five years. True, they have not displaced the independent altogether, but hundreds have gone to the wall and the others have commenced fleeing for shelter into buying exchanges. And both chains and buying exchanges menace the jobber, because if such great buyers can secure goods direct from the manufacturer at the price the jobber pays for them, what is the fate of the jobber? Fortunately, it is doubtful if they ultimately can do so at any controlling economy, but they are doing it enough to make the jobber realize his danger.

Nor is this all, for they are alike a problem to the manufacturer. Most manufacturers would prefer to rely on the jobber for distribution—do rely on him for 85 or 90 per cent. of their distribution—because they have long since discovered that direct trading with the 350,000 retail grocers of the country is more expensive than with 3,000 jobbers, who really accomplish the same efficient distribution, if not better. These are not matters of individual opinion, but of general consensus of experience, even with some manufacturers who deal direct for other reasons.

And yet, from the standpoint of the manufacturer, the chain systems are acquiring a magnitude of outlet which makes it highly imprudent for him to refuse to sell them. In Philadelphia the chain stores are, if anything, more attractive as an outlet for a manufacturer than the jobbers and their satellite independent retailers. In fact, one large manufacturer who recently went into that market with his product openly elected to use the chain stores, buying exchanges and less than a quarter of the jobbers, the others being, in his opinion, unnecessary to accomplish his purpose.

It would appear, therefore—and this is provable by ample facts—that the chain store is a menace to the manufacturer, the jobber and the independent retailer alike. Yet, it is legitimate in itself and a logical evolution from the principle of quantity price. If a manufacturer will sell a large quantity at a lower price than a small lot, the chain store can own its goods more cheaply than the independent with one store and can sell them in unfair competition with that independent. And when the retailer is driven out of existence, what shall become of the jobber? Instead of 3,000 jobbers in the country and 350,000 independent retailers it is conceivable that we might have half a million small chain stores and less than a hundred managements, or one, for that matter.

It is undeniable, therefore, that the chain stores, despite their legitimacy, are a "monopoly in the making."

SOWING THE WIND.

The Tradesman has had its attention called to the fact that two or three fire insurance companies refuse to eliminate the word "concurrent" from their policy forms, notwithstanding the fact that the retention of this word on riders frequently renders the policies invalid. One State agent, located at an interior city, wrote a local agent in the Western part of the State that the rider used by his company was enacted by the Legislature and could not be changed except by special legislation. Of course, the State agent was mistaken in making this statement. The Standard form was enacted and vitalized by the Legislature, but the riders are creations of shrewd insurance experts who undertake to word them so as to nullify the effect of the Standard form, so far as it is possible to do so. As a matter of fact these riders have become a fetish with some companies, which will fight hard to retain the illegal and nullifying features they have depended upon so long to protect them in securing favorable settlements with their policyholders in the event of loss.

One or two companies have also declined to permit their agents to accept policies in which this paragraph is included in the rider:

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

This action is due, of course, to the fact that the general manager of the company has a piece of the hog; in other words, has stock in some adjustment company which has been given to him outright in exchange for his influence in diverting adjustments to the bureau, instead of dealing directly with policy holders, as every insurance company should do. The company solicits business, through its local representatives, on the plea that it will give its customers a square deal by indemnifying them against loss in the event of fire. Yet as soon as a loss occurs, the company immediately changes front, farms the adjustment of the loss out to a concern whose only stock in trade is cajolery, bribery, bluff, bluster, intimidation and fraud. This is not in keeping with the letter and spirit of the insurance policy and must be abolished.

A singular disclosure in connection with this subject is that, in some cases, it has been found that mutual companies voluntarily place the adjustment of losses in the hands of adjustment bureaus owned by the general managers of board companies. This practice is so at variance with the precepts and fundamentals of mutual insurance that the Tradesman is unable to reconcile this action with good business principles.

WORKING BACK TO NORMAL.

It has been foreseen for a long time that when present foreign trade conditions were changed it would be necessary to work back to a normal basis of competition with other countries if we were to hold our expanded foreign business. That this process may be a gradual one instead of a result of sudden change is now thought probable. In that case it would begin with alteration of con-

ditions in some industries such as seems to be starting in the munitions trade as indicated by recent events, and would spread more or less steadily to others. The information available here as to the advance orders booked in various lines shows that nothing sweeping is likely to occur for a good while, but as these advance orders are exhausted or lessened there may be a tolerably steady attempt abroad to depend more and more on home output and not to buy from us as long as we demand the prices which now prevail. The agitation in some of the countries which buy most largely from us against increasing their imports and the general suggestion that importations be cut wherever possible shows how the situation is taking shape in their minds. Eventually this trend of events will necessitate readjustment of wages and prices here if the United States is to retain its trade on anything like its present footing. The policy adopted by bankers as to industrial loans will also, it is expected, have an important influence in effecting such a readjustment. Although prices in various lines are still on the increase, the indications seem to point to growing realization on the part of leading producers throughout the country of the necessity for readjusting the situation with a view to getting into a stronger competitive position as foreign demand for some classes of goods begins to fall off more and more steadily.

Among the larger business facts the traffic of the railroads calls for careful study from this time on. It looks as if the companies were making headway in relieving the blockade. Accordingly one gets from several of the leading roads, notably those of the Northwest, rather strong statements as to increase in traffic. The St. Paul reports operations 25 to 30 per cent. greater than last year at this time, the Burlington 16 per cent. increase and the Northwestern a gain of 35 per cent. as indicated by loadings. Even though the business of the country declines somewhat, the roads are likely to make a large showing for some weeks or months yet. From the standpoint of the stockholder there is a serious qualifying fact in such an increase in cost as to have arrested the gain in the net earnings which was shown for many months. A break-up of the blockade will diminish costs to some extent, but the evil of higher wages and higher prices for materials, as against the impossibility of getting higher freight rates still stands and there is no assurance of its removal in the near future.

The demand for small bills is so great that the Secretary of the Treasury has decided to issue one and two dollar greenbacks, none having been printed since 1885. This will be done by conversion of the greenbacks of larger denominations.

Don't be proud of the sharp retort that silences the other fellow. It is better to keep a friend than to shut one up.

PLAY UP ST. VALENTINE DAY.

In recent years there has been a growing tendency among retailers to make advertising use of every holiday or festival of any significance. Christmas, of course, as the great gift season of the year, has always figured largely in the merchant's programme. No other holiday in the entire calendar carries with it such a weight of business-getting possibilities.

It is possible, however, to make each festal day an item in the advertising programme. A good many merchants, for instance, put on special Easter windows the week before Good Friday. This is a comparative innovation in most places; yet it indicates the tendency.

Especially in the winter months it is desirable to take advantage of any holiday or feast day. Of these, one of the most conspicuous is St. Valentine's day. While not a legal holiday as is Washington's birthday a little later, it is, like Christmas, although to a lesser extent, surrounded by a great mass of popular tradition.

St. Valentine's day is the great day for young lovers. Every lady expects a valentine—perhaps a score of them. Every young man looks for some responsive recognition. Years ago the typical valentine was a crude, vulgar cartoon retailing for one cent; with occasional variations into a more expensive and more sentimental article that called for a higher price.

Now the tendency is toward gifts. These gifts are sometimes quite expensive. They represent business opportunities for the wide-awake merchant.

There is hardly a retail business which to-day does not share to some extent in the Christmas gift trade. The only difference in the St. Valentine gift trade is, that it is practically confined to young lovers and to juveniles. Of course it is as a drop in the bucket compared with the Christmas trade. Yet it represents a possible living up of a rather quiet month. It is a peg on which to hang some effective advertising. And it represents good possibilities of development.

Good merchandising consists very largely in recognizing and developing just such possibilities.

The one line that is sure of a sale is the valentine itself. There are comic valentines, and sentimental valentines. They make a good display, in the window or inside the store, and fit most logically into the drug or stationery departments of the general store. In this connection the stationery department can be played up to advantage.

Outside valentines themselves, there are gift possibilities. The popular line for this purpose is confectionery. The astute young man who wants to make a good impression accompanies his sentimental valentine with an assortment of the best chocolates in a fancy box. The merchant who handles a good grade of confectionery will often find it good business to secure a supply of gift boxes and put up some of his own stock, for gift purposes. This is a line of particular interest to the general merchant, grocer and druggist.

Even where there are no specific lines handled, the day has its advertising possibilities for any merchant. For a week or two ahead, a lot of people, particularly young people, are thinking about the day and what it will bring them. It is always good advertising to hitch up your window displays with something that has the favorable attention of a lot of people.

Any merchant, therefore, can with propriety put on a Valentine window. A few comic or sentimental valentines can be bulletined in the window; they will attract attention and appeal to the seasonable mood. In the accompanying display, show lines suitable for gifts. Urge in your show cards the gift idea. The immediate sales may be only a little better than an ordinary display of the same lines would produce; but the valentine-gift idea will help to educate people to link up this day with the idea of gift giving.

For instance, a furniture dealer at this season puts on display some of his finest pieces. In his accompanying show cards he puts forth the idea: "Give your wife and home this valentine." The "valentine" shown may be a \$200 furniture suite, or a \$50 set of dining room chairs or a comparatively small item; but the man who sees the display is reached by two lines of appeal. Here is furniture he would like to buy for his own sake; and here is a seasonable occasion for buying it. A double appeal is always stronger than a single appeal.

Any merchant can readily discover in his own stock similar possibilities. The hardware man can suggest a line of electrical goods, or a new range, or a complete line of kitchen utensils, aluminum, etc. The point is to link up the early February window displays with the topic that is in most people's minds.—St. Valentine.

The Tradesman has ascertained that many Michigan merchants hold insurance policies in the Grocers' Cash Deposit Mutual Fire Insurance Co., of Huntington, Penn. This company is not authorized to do business in Michigan. Any policy holder of this company who suffers a loss would have to go to Pennsylvania to prosecute his claim, unless the company paid the claim voluntarily. The Tradesman has asked the company to make a statement as to its methods in settling losses and will present same to its readers as soon as received.

That many negroes have not heeded Booker T. Washington's advice to be proud of their negro blood and not attempt to be like white people, is shown by the announcement that a negro woman has made \$500,000 selling stuff advertised to take the kink out of the hair of negroes and to make it grow. The woman has announced her intention to build a house near the estate of John D. Rockefeller in Tarrytown, but she may be expecting to make some more money by being paid a large price for land already purchased in that neighborhood.

NOTHING THE MATTER.

Is there anything the matter with the motor industry? If so, what is it? An automobile man says that while the fundamental factors, especially on the demand side, were never brighter, there are several disturbing elements on the side of production. Production during 1917 will not be lower than production during 1916; it will probably be higher: but it seems likely to fall below the quantity "projected." The manufacturer of the finished car must contract in advance with innumerable accessory manufacturers—makers of speedometers, tires, rims, lights, cogs, bolts, what-not. In many cases automobile manufacturers have met with extreme difficulty in making these contracts. These difficulties have not surrounded merely the price; there has been difficulty in actually getting the material at any price. The "projected" productions (the productions originally planned, and upon which orders for parts are based) are in most instances far above production during the past year. But manufacturers of parts are in many instances booked to capacity for months ahead; the raw steel makers, on whom they in turn depend, are also booked to capacity for months ahead. They are prevented from enlarging their capacity by the shortage of labor, for one thing. The inability of an automobile maker to obtain ever a sufficient number of a certain kind of bolt may tie up his production all along the line. In addition to this, several new models have gone wrong. One company recently had 20,000 new models thrown back on its hands. Many automobile factories have facilities for assembling, practically none for disassembling. It may cost an automobile factory more to repair a car than to build a new one.

Sometime ago educational requirements for entering upon the study of medicine were considerably advanced. That was for the benefit of the profession and particularly those who at times must have the attention of a physician. The preliminary preparation is an important part of any technical education. It would be better, of course, if every doctor, lawyer, minister, etc., had a college education before entering upon special study. It gives a breadth and a foundation which is invaluable. At a recent meeting of the Association of American Law Schools held in Chicago the president of that organization made a strong plea for higher standards in preparation for legal study. His argument is certainly sound and his recommendations ought to become effective.

The Supreme Court by its decision announced last week tightens the rules and regulations of the temperance cause and puts a crimp in the business or social ambitions of those who wish to sell or use spiritous liquors. West Virginia's prohibition amendment prohibits citizens from receiving liquor for use in their homes shipped by common carriers in interstate commerce. The claim was that, for example, anyone wishing to give a dinner could provide wine at their home or buy whisky for their personal use and have it shipped as

other goods are. By a vote of 7 to 2 the court declares that this statute is constitutional. It says that Congress did not intend to forbid the individual use of liquor but that it can exercise power over interstate commerce. In other words a West Virginian can not be prohibited from drinking intoxicating liquor, but he can be prohibited from getting it in his own state, which comes very near amounting to the same thing.

Fakes are perpetrated on unsuspecting people everywhere. Down in Georgia a man picked up considerable money by pretending to find diamond rings. Just as a person was passing he would pretend to "find" a ring. He would call attention to its sparkle and say that the owner, of course, would give a handsome reward. Unfortunately, he was leaving town in a few hours and could not hunt up the owner. If the other party would give him a small sum he would turn over the valuable ring to him and he could collect the reward. He got from 50 cents to \$5 for his "finds" and disposed of rings worth 15 or 20 cents apiece.

The Tradesman regrets to note that several trade journals are still carrying advertising announcements of the Brenard Company, of Iowa City, Iowa. This concern has been repeatedly exposed as fraudulent by the Tradesman. Its methods are not good. Its practices are not above criticism. The contract it makes with its customers is sufficient to warn careful merchants from having anything to do with it. The character of some of its employees is sufficient cause for extreme caution.

New England rum used to be the best article of trade with the natives of Africa. The remark has been made many times that we sent a cargo of rum with every missionary to darkest Africa, but that is not so any longer. Wrist watches and cheap jewelry are more popular with the natives. The wrist watches on leather straps are in great demand, the dusky denizens of Africa believing they are dressed up when they wear a wrist watch. And some of them wear little else.

Advertising is the life of trade and a millionaire manufacturer of tobasco sauce who died recently in New Orleans, believed in advertising after death. He committed suicide, but left a note to his wife, in which he directed her as follows: "I want our 'green heart' trade mark conspicuously displayed on my tomb, preferably made of a stone slab."

The Housewives' League of Cincinnati is going to celebrate its seventh anniversary by having a banquet in which the potato will be boycotted. The members of the league have voted to eliminate potatoes from their own tables at home, and they will not find any on the menu of their annual dinner.

Do you omit the price from some of the goods you show or from some of your advertisements because you are forgetful, or because your prices are high? It's a mistake in either case.

Most of the world's heroes dwell between the covers of novels.

GOVERNMENT VS. BUSINESS.

Mutual and Reciprocal Relations They Should Sustain.*

I can not imagine anyone entertaining you on the relation of government to big business, although the Government has been entertaining big business for some years past and big business has been entertaining the Government. This subject was suggested to me by the committee and I want to thank the committee for this invitation to be present. It is a real honor to have the opportunity of addressing an audience like this. You do not get that opportunity very often.

It is also a pleasure to attempt to discuss such a question as this before this kind of a gathering. This age in which we live is a furious and fast one. We sat here and turned our heads to the left when we started and before we finished the first course, they were passing around the proof of the photograph they took of us. I heard someone say that nowadays you have to run twice as fast as you can to stay where you are and twice as fast as that to get ahead.

Tackling this subject before you fellows makes me think of the remark of the fellow who came home and saw his wife trying to pound a nail with a flat iron. She missed the nail and hit her finger, and he said, "Be careful, my dear, you can't pound a nail with that. Use your head."

It seems to me, gentlemen, that I get the cue from that story that the Government in recent years has been using its head about this question. At one time we had combinations galore, as you know, and there were all kinds of unfair methods used in competition. There was a great growth in various parts of the country of absolute monopolies, the using by the Government of no head in the growth, until the demand came all over the country that the thing be stopped. This has all happened in your life time. Finally, the demand went over the country that something must be done. These combinations were growing so that something had to be done to protect the people.

It seems to me that the only real object and end that real government can have is to secure the greatest good for the greatest number and I believe our Government tries to do that. In this particular case it has been very difficult. It has been a hard road to travel. I know that it got so, up to a few years ago, when the business man said, "Tell me what I can do. I don't know what is legal and what is not; if you will only tell me what I can do, I will be satisfied, but I don't like to try to make a living only to wake up some morning and find myself in jail for something that is illegal." So we find the pendulum swinging back again. Once there was no restriction, then the demand came for restrictions and the Sherman law was enacted in 1890. That law stated what is unlawful, but it has taken

many years to determine the meaning of that language. That is one of the rocky roads mentioned. It has been the cause of a great deal of litigation.

Finally, good has come out of all that and the business man of to-day understands better what he can and what he can not do. I finally believe that the feeling is swinging back again and that it is now not quite so much government interference—a little more freedom to the business man, a little less restriction—so that in our brief life time we have seen the pendulum go around the circuit.

Government is simply a matter of experiment and ever since the first civilized country started trying to have a government it has been a matter of experiment, but we learn by experiment and by experience. I believe that the history of the Sherman law and the Clayton law has finally taught us what not to do, at least, and pretty well what to do.

The Sherman law itself is not very different from the laws which were enacted prior thereto, yes, centuries prior thereto; and I find on studying this question that it is as old as the hills; that years and years ago laws were enacted to prevent monopolies and combinations in restraint of trade. This law that was enacted on July 2, 1890, declared that every contract, combination in the form of trust or otherwise, or conspiracy in restraint of trade or commerce among the several states or with foreign nations was illegal. For the first ten years after the Sherman anti-trust law was passed there was hardly anything done, but then they started and there have been a great many prosecutions under each administration since, down to the present administration, where again there has been very little prosecution under this act. The result of all this prosecution can be summed up in this way, that the area of uncertainty in the law has been greatly narrowed and that its scope and effect has been pretty clearly defined. The school of literal interpretation has been eliminated and a reasonable and more definite interpretation has been adopted.

The ordinary agreement of purchase and sale do not violate the first section of the Sherman act, even though they may operate to restrain trade or commerce and is not illegal. Every contract, combination in the form of trust, or conspiracy, the direct object and effect of which is to control prices, restrict output, restrain from competition, or exclude and evict, imposes an undue restraint upon trade and commerce, and is in violation of the first section of the act.

Size alone does not constitute monopoly. The attainment of normal methods of business development is not a violation of the law; but by means of the stockholdings whereby the control of commerce among the states in any particular line of industry, especially those who are concerned in such efforts because they are engaged in monopolizing, or attempting to monopolize interstate commerce, is a direct violation of the act.

It seems to me that the report of

the Commission, as summed up thoroughly, states the result of all this litigation which has taken place under the Sherman anti-trust law. I believe to-day that, having served under both Republican and Democratic administrations and having served under both Attorney-Generals, I am convinced of this, that the matter is not the politics or the administration, but that the Government is sincerely attempting to help the business man of to-day and not harm him; and that both administrations, and both Republican and Democratic Attorney-Generals desire to prevent and stop the illegal and unfair methods of competition and to give free reign to fair and honest competition in every line and to assist the business man in every way possible; but to oppose him when he comes to the illegal methods.

I believe that that is the policy of the Government to-day. I believe, also, that from the part of the business man who at first did not use his head any more than the Government that to-day the business man is the same way. I believe that the large majority of the business men of the country to-day are fundamentally honest, that they want to do the square thing; that they want to do what is right. They want to make a fair profit in their business, but no one can question but that they want to do business right and on the square, and you have got to admit that even of your competitors, to-day. This is a condition that did not exist some years ago. The square man to-day is certainly on the top, and the crooked man is not liked by anyone. He has no friends in any community or in any business.

All that the square man of to-day wants to know is, "What can I do that is right? Don't leave me in doubt about it. If you will tell me what is illegal, I will keep away from it. I have not been able in the past to find out what I can do and what I can not do."

Locally, during the administrations that I have been in the office, this law was brought into force in three cases. The first case I will mention, because I think it was of least concern to the Government. That was the Kellogg Toasted Corn Flakes case. There are present here representatives of the Kellogg Toasted Corn Flakes Co. I have no quarrel with them and I do not believe they have with me. I did not have much of a quarrel with their company, at least after they changed attorneys. I did have a little trouble with their first attorney, but when they secured another attorney who knew the law, I had no further trouble whatever. I might say here, that the law, as regards their case, seems to be absolutely clear, and that is this, that you can not fix the resale price of an article that you manufacture and sell. Whether I agree with that, or you do, is another question. I have my doubts about it at times. I cite the Gillette Razor Co., the Eastman Co. and other concerns where they have spent millions of dollars in advertising. I can see where they might have an interest after the article is

sold, but if I sell you that glass, and you pay me for it, you can throw it away or give it away, but I have no right to tell you what to do with it after I sell it to you. That was the foundation for a long series of cases. They have decided it from every angle. It applies to every kind of an article that is manufactured and sold. Legally, you can not sell an article that you manufacture to a jobber and compel him to sell to anyone at a certain price that you fix.

Mr. Kellogg had a container for his product upon which there was a patent. On this container was printed the language that this package could not be sold for less than 10 cents. They fixed the price to the jobber, retailer and consumer. That, as I say, is an absolute violation of the law and can not be done.

Their first attorney was a patent attorney from Kalamazoo. He could only see the patent feature and, therefore, to his eyes, because of this patent they had the absolute right to fix the price of the contents all over the country. After fighting the case for some time (in the first place he demurred to the bill), I filed what is called an expediting certificate. After an argument before the Circuit Court of Appeals, who denied his motion and sustained the Government, he prepared to appeal to the Supreme Court. At this point Mr. Kellogg changed attorneys and Mr. Buckingham, of Chicago, one of the best lawyers and one who has had as much experience along this line as any attorney in the United States, came on here immediately, dropped the appeal and consented to the decree of the Court. There was never really any fight. A consent decree was entered and they have been selling ever since the same as anyone does, and I was informed to-night that they like it better, that is, selling the article for so much money, and that is the end of the transaction, so far as they are concerned.

The second case was much worse. That was the case of the Master Horseshoers' Trust. You would not think that horseshoers would get into a trust arrangement, and yet one of the worst was the Master Horseshoers' Trust. They had a trust and held meetings like you have here. All their proceedings were taken down stenographically. They had contracts all typewritten and signed, so that it was an easy matter to prove what took place. They had an absolute agreement between everyone controlling the sale, output and price throughout the country, and prevented anyone from putting even a calk on his own horse. It had to be bought from the master horseshoer and put on by the master horseshoer. This was in direct violation of the law. They had their contracts and when any manufacturer kicked on the proceedings (I found proceedings where the manufacturer appeared at the meeting with his own attorney, and when this attorney advised them that this was in direct violation of the Sherman law they just laughed at him), he was forced to do as they said or get out

*Response by Hon. Clyde L. Webster, Ex-U. S. District Attorney, at annual banquet Michigan Wholesale Grocers' Association at Detroit.

of business. If the client dared to follow his attorney's advice (I found two or three manufacturers in the country who were sweating blood), every other manufacturer was putting him out of business because he did not enter the combination. Such a combination could not win out in court.

The worst one of all was the Bath Tub Trust case. You have all heard of it, probably because it was the worst. It was a "peach." That was a real combination in restraint of trade.

They used to put enamel on bath tubs and such ware by pounding it on with a hammer. It had to be hot and the man pounding it on had to stand close to the furnace. It was a hard job. Finally, as time went on, they put the hammer on the end of a long stick. Then the man could hammer the enamel on and stay farther away from the heat. Then a man invented an automatic hammer whereby he could get 75 feet from the tub and automatically pound the enamel on the iron ware and get it on much better.

Because of this patent, they formed a combination that extended all over the United States and absolutely fixed the prices of enamel ware throughout the country. They had a large, complete and forceful organization and they did enforce it. If a manufacturer, jobber, wholesaler or retailer dared to oppose it, they were put out of business. There were fifty-six defendants in this case. After the first trial was over, two of the defendants

could have gotten out, but Trial Judge Angel would not dismiss the case except as to these two. They, however, would not accept this. "We want to be vindicated by a jury," they said. So they stayed in and were convicted with the others. In the end it cost them a large sum of money.

The first trial was fought by attorneys from all over the United States. The jury disagreed. The first trial lasted six weeks. It was just at this time that I was appointed and I had to go over large books of evidence, and it was some job.

Judge Session tried the second case in a little over a week. The argument for dismissal of the defendants, instead of covering over three days, was about fifteen minutes. The case went to the jury and all the defendants were convicted and paid over \$60,000. The case itself, which is what I mentioned, is an illustration of what you can not do, a clear illustration of a violation of the Sherman law which should be enforced. Theirs was a combination of the rankest kind, employing the rankest methods to enforce it. They were put out of business, and I say that they ought to be.

I believe that the status of the thing to-night is this, that the business man and our Government are together; that they want to prevent being done what is wrong, and I believe further that there will be in the future less and less prosecution, less and less law on the subject, and more regulation. I believe that the business men of the country would like it better if

the matter could be regulated to prevent unfair practices, with but as little prosecution as possible throughout the country.

Sidelights on Celery City and Environs.

Kalamazoo, Jan. 22—At the regular meeting of Kalamazoo Council, held Jan. 13, we had the honor of having with us Grand Counselor E. J. Moutier, who commended the Council on the splendid work the officers are doing and the enthusiasm which prevails among the members. Five new members were initiated and we have eight more to take the work at the next meeting.

When the Kalamazoo National guardsmen return home from the Mexican border, there will be a public demonstration planned and carried out by the Chamber of Commerce. This was decided upon at the meeting of the Chamber of Commerce directors. The details of the celebration have not been worked out as yet, but a patriotic programme will be arranged and the entire city will participate in the affairs of the occasion.

Arrangements were completed for a meeting of the Detroit-Chicago Pavedway Association in this city some time in February at a session of the Chamber of Commerce good roads committee. The meeting will bring good roads enthusiasts to Kalamazoo from Detroit, Ann Arbor, Battle Creek, Chicago and other points directly concerned in the construction of the proposed paved way.

The Limousine Top Co. held its annual meeting Wednesday afternoon. The past year has been a remarkably successful one from every standpoint and the outlook for the future is even brighter. While no definite action has been taken, the question of erecting a new plant is being seriously considered. The additional room is needed.

We wish to thank Frank Saville for the following item:

"Readers of the Tradesman perhaps noticed that included among the names of those present at the Worden Grocer Company annual roundup last week that Clyde James, of the Kalamazoo branch, was present. Certain one who were in a position to know say that Clyde remained over until the next day to return to Kalamazoo. Now Clyde says that the reason for his bandaged and bruised condition is the fault of a wreckless auto driver running into him on the Gull road near Richland. We don't wish to infer that Clyde's memory or his alibi is poor, but we can form our own conclusions."

George Freeman, manager of the Hygenic Baking Co., of this city, had the misfortune to get the fingers of his right hand into a cog wheel of the bread mixer a few weeks ago. He is improving nicely. George is a very optimistic fellow and says he had thought some of having his fingers trimmed anyhow, as it only makes him more efficient in punching holes in the doughnuts.

Castner Bros., successors to C. D. Flansburg, are making a few alterations in their store, preparatory to repainting and decorating same.

A very pleasant and businesslike meeting was held at the Retail Grocers and Meat Dealers' Association rooms last Monday evening preparatory to the State convention of the Association, which meets in Kalamazoo Feb. 19 to 24, after which a fine oyster supper was spread for those attending.

Herbert Betke, grocer and butcher of Parsons street, is closing out his stock and will move on his farm southeast of the city. We join in extending Herb. the best success in his new venture. W. S. Cook.

One can't expect nummers to keep mum.



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

Barney says—

It's a big job to ship all the orders we receive each day, but it certainly pays, and I am sure a part of our big increase each year is due to the fact that we ship orders so promptly.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS



Advertising the Banking Business— Farm Book-keeping.

A number of bankers have stated that their mail continuously contains advice as to advertising ready-made plans with promises of "pulling" copy. This is probably the experience of nine out of ten bankers. The advice to advertise is good and articles in the banking journals offer many excellent suggestions. The idea that it is unnecessary and undignified for a bank to advertise has been pushed off the bridge by the train of progress. Publicity, judicious educational banking publicity is now recognized as a necessity and no bank which desires to grow can afford to ignore this avenue of business building. The people have been educated to look for business pointers in the advertising columns of the publications they read and are, to a very large extent, governed as to the medium of their business transactions by these advertisements. This applies to all business, banking included.

Specious arguments are used by advertising agencies and those selling financial advertising ideas as to why the banker should let an outsider do his work. Of course, this is a legitimate way of business getting, but are these arguments sound and are the statements facts? This is open to doubt. Long distance service too often results in copy which is defective, because local conditions and local sentiment is not understood or taken into consideration. An advertisement that would be a "cracker-jack" for one bank would fall flat in the territory served by another. There is a great deal of merit in the idea advanced by J. N. Kuhl, President of the Alton Savings Bank of Alton, Ia., that every bank can write its own advertisements better than an outsider.

If a bank official would put on paper the line of talk he gives to a client in the office of the bank, newspaper advertising copy would be turned out that could not be beat, because it would be straightforward and on a level with the public with which the bank does business.

The average layman knows but little about the machinery of banks, therefore the advertising should be educational. Who is better equipped to educate the man than those whose duty it is to see that this machinery is working smoothly? The more this knowledge is spread before the people, the more confidence they have in the bank, and the man who keeps his money at home is soon convinced the bank is the best place for it; that every check he draws is a receipt for every payment made.

Bank advertising should be continuous. In time it will build business beyond the expectation of the advertiser

if the copy is instructive and changed at least once a week. Good advertisements with simplified published statement reports will do the business.

Another word as to farm credits and farmer book-keeping. The preparation by the banks and merchants—co-operating—of a farmer credit rate sheet would tend to stabilize the business of the agriculturist as nothing else would. Its purpose is to list assets and liabilities in the same way a merchant's rate sheet is used and, in addition, will reveal the system of farming by which the money is to be earned with which to pay off the indebtedness. The annual investment of farm capital is governed by the same principle as other investments—not to invest all the capital in one crop. The division of farm capital into food and feed crops to support the family and stock, and crops for market, is both a sensible and safe division of the capital invested. The only way to educate the farmer along business lines is to insist on the use of the credit rate sheet before extending either store or banking credit.

Much good is being done by bankers in stabilizing general business, but no work is more important and far reaching than the proper education of the farmer.

One result of the war has been to check a continuous outflow to foreign countries of the savings of foreigners working in this country. This is shown by Government figures as to postal savings. There are now more than 660,000 postal savings depositors who have deposited in excess of \$108,500,000. The net gain in November was \$4,250,000, twice that of November, 1915, and in five months since July 1 was \$22,500,000 or more than the gain for the entire year ended June 1, 1915. At this rate the gain for the current year ending June 30, 1917, will probably be \$54,000,000. This spirit of thrift is also reflected in the reports of savings banks all over the country and shows there is a fair proportion of our population fore-handed enough to put aside a portion of surplus earnings. It is not enough, and those who are to-day receiving larger wages than ever before, more than enough to off set the high cost of living, should put a portion of this surplus in the savings banks.

Once cultivated, the savings habit becomes a sort of second nature. Not long ago a Grand Rapids man employed on a salary suggested to his wife that every time either of them walked down or up town, they would put the amount they would have spent for car fare into a pocket bank until full, and then into a Christmas club savings book. The result is the pocket bank has been opened twice and payments on a \$25 Christ-

You employ a plumber when your plumbing is defective, a lawyer when you have legal difficulties. You do it because of training experience. The same reasoning should cause you to appoint this company your executor. It has had more than a quarter of a century's experience.

Send for blank form of Will and booklet on Descent and Distribution of Property.

THE MICHIGAN TRUST CO.

OF GRAND RAPIDS

Audits made of books of corporations, firms and individuals.

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

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

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

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

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED

mas bank book have been paid up for two months. This started the young man of the family. He has not only a \$25 Christmas club book paid up to date, but has also started a regular savings account, putting aside odd pennies received in change, saved car fare, etc. There is no doubt this young man, who works in a store Saturdays and some times in the afternoons after leaving high school, will have a snug sum to his credit upon reaching the age of 21. It is altogether probable that he will not only not touch that nest egg, but will continue to add to it, thus laying the foundation of a successful business career, for he will carry into business the same ideas of economy, whether he works for others or for himself, thus increasing his value to himself and to the community.

As has been wisely stated, the country bank—as distinguished from the big institutions in large cities—is the “the indestructible unit in a system of free banks.” The Federal Reserve system, as administered by the Federal Reserve Board, especially that portion of regulation regarding reserves, penalizes these independent banks. A country bank should be preserved as a community institution and its independence maintained, whether it be a State or National bank. This independence is vital to the self expansion of those who engage in business activities surrounding it. A reasonable profit is necessary to enable that bank to properly serve its patrons. These profits arise from its schedule of prices for the services performed, and no outside institution should have the power to compel exorbitant charges or to impose rules which would so cut profits as to render the best service to the community impossible. The Federal Reserve banks, by entering the open mart for business, create a competition not in spirit with the law providing for the organization of these Federal Reserve institutions, which should be banks for banks only. Then, again, when the Reserve Board steps in and arbitrarily, by a par clearance, deprives the country bank of a source of revenue, the Federal Reserve banks invade the rights of the country banks. Does not this administration of the Federal Reserve law really transform member banks into Federal Reserve branches? There should be no rules or laws, outside of general banking restrictions, which would interfere with the independent management of the local bank. Its officers and directors are men vitally interested in the community the bank serves. They are in close touch with its business development and problems and with the business affairs and needs of the members of the community. In nine times out of ten the local bank, instead of being a Shylock grabbing for its pound of flesh, is a disinterested counselor and a material, beneficent help, receiving, in return for its services, reasonable remuneration the customer willingly and gladly pays. The power of the Federal Reserve Board should be curbed by additional legislation and collection charges and the disposition of sur-

plus reserves should be left as far as possible to follow the natural laws of use and locality. Paul Leake.

Opposed to Reinstatement of Country Check Charges.

The National Wholesale Dry Goods Association has issued an appeal to its members to oppose the passage of the Kitchin bill providing for the reinstatement of exchange charges on country checks.

The bill is now before the Banking and Currency Committee of the House. The Association says in its appeal:

“Representatives of some of the banking interests are said to be in Washington now for the purpose of urging the enactment of this or a similar measure. You will recall that this Association was very influential in causing the Federal Reserve Board to make effective the provisions of the Federal Reserve act relative to the collection of checks at par.

“It is suggested that you protest against the reinstatement of exchange charges on country checks, addressing your protest to your Congressman, to the members of the House Committee on Banking and Currency and to Hon. Charles S. Hamlin, Governor of the Federal Reserve Board, Washington.”

England's Awakening.

This war has wakened England. It has made the workingman work at full-tilt for the first time in his life. He has been willing to do it, because the product served a national purpose instead of the profit of another person. He has been physically able to do it, because an increased wage gave him better food. He has discovered how to do it, because the pressure of necessity has unlocked brain cells which in ordinary times would have required a term of education to coordinate. The war has turned the middle-class home inside out and freed the respectable unemployed into usefulness. It has given new and more active forms of employment to women caught in domestic service and the parasitic trades of “refined” dress-making, millinery and candy manufacture. Finally the war has given a career to upper-class Englishmen. For the first time in their lives they feel they have found something active to do through noble sacrifice. The sigh of relief that went up at the discovery that life was at last worth living, if only because of its brevity, was echoed in the poetry of officers as it drifted back from the trenches.—Century.

A Great Thing.

“This boy scout movement is a great thing to teach boys patriotism.”
“I suppose it is, but it makes it awful hard to find a boy that's got time to split kindling wood for his mother.”

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

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

LOGAN & BRYAN
STOCKS, BONDS and GRAIN

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

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

Private wires coast to coast
Correspondence solicited

THE
OLD NATIONAL BANK

GRAND RAPIDS MICH.

177 MONROE AVE.

Complete Banking Service

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

Our 3½ Per Cent
Savings Certificates are a desirable investment

Our Rate the Lowest

Our Service the Best

United Automobile Insurance Exchange

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

INSURANCE AT COST

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

Veit Manufacturing Co.

Manufacturers of

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

THE PREFERRED LIFE INSURANCE CO.

Of America offers

OLD LINE INSURANCE AT LOWEST NET COST

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

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

Fourth National Bank

United States Depository



Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on Savings Deposits Compounded Semi-Annually

3½

Per Cent Interest Paid on Certificates of Deposit Left One Year

Capital Stock and Surplus
\$580,000

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

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

Is There Such a Thing as a Jinx?

Cincinnati, Jan. 22—The writer has a friend who is developing a peeve at the Cosmic order, because, as he puts it, his "Jinx is working overtime." And he is not an ignorant, uneducated man, but a man of genuine culture and ability above the average. He is now in his early forties, and fully realizes that it is now up to him to make good. He has absolutely no bad habits, and he is quick, apt and intelligent. But he insists that he is pursued by a jinx—one of those stealthy, lynx-eyed, pussy-footed, untiring jinxes, which are supposed to camp on a fellow's trail until they ultimately get on his nerves or—get his goat.

There is little profit in a purely academic discussion, but honestly isn't it strange how adverse things happen sometimes, just one after another? Some days are that way at the store—complaints, accidents, poor buys and rotten sales—why do they come bunched? The English language is extremely rich in words and phrases synonymous with, and expressive of, the untoward. Words, phrases and idioms embodying the idea of the adverse have been imported into our language from many widely separated sources. Why so much smoke if there isn't a little fire? Superstitious negroes of the South often claim that they are hoo-dooed, but my friend would be highly insulted if anybody charged him with being superstitious. At the same time he declares that he has a jinx.

Of course he isn't sincere about it—and all that jinx-talk is merely a sort of safety-valve. His saving sense of humor keeps him from becoming pessimistic and bitter; but he surely has had a nerve-racking series of jolts. He is competent, but a more unlucky man would be difficult to find. He is willing, but all the gods that he have conspired to sift him, test him, and try his very soul. He embarks on the most promising enterprises, but they terminate disastrously. He has met so many reverses he has about decided that the best way for him to go forward is to turn around and back up.

Prior to the outbreak of the great war, he quit the concern he had been with for years and started into business for himself. His line was advertising novelties, and he had bought stocks to the limit of his rather limited capital. Being an experienced advertising man, and knowing his lines, he launched his business and got going in less time than he had anticipated. He sold his goods without difficulty, and sold them at a fair profit. He was congratulating himself on having taken the plunge, when all at once the unexpected happened, and the great war was on. Almost instantly his business stopped stock still: he couldn't get any more stocks of advertising novelties. Such goods came from Austria, and the British embargo on Austrian shipping put an end to their importation. His little business automatically ceased. He can't revive it again until the war is over, for American manufacturers do not appear to go in very strongly for advertising novelties. They may in course of time, but they are not doing so now.

With his own promising little business gone to the discard, my unlucky friend applied for a position, and presently got one—position as sales manager of a concern making wood working machinery. The salary was a good one, the prospects were lovely. The new sales manager was rapidly making good. And then the unexpected happened; through no fault of his own, and without the slightest warning, he lost his job. For a long time this concern had been trying to induce another man to come into the firm—a young, energetic and resourceful fellow, who was in a position to put some capital into the business. He was slated for the job of sales manager. Hitherto he had not seen his way clear to accept the proffered position; but one day he telephoned the president that he had decided to accept the proposition. They were glad to get him, and anxious to have his capital; and,—but wasn't that tough on my friend?

His next position was that of first assistant to the branch manager of a big film-producing company with headquarters in the East. It was a fine job and carried a lot of responsibility. My friend plunged into it with a mad desire either to make good or blow out a mental cylinder-head. There was no task too arduous for him. He literally wore himself thin doing things a man cannot ordinarily do. And he made a prodigious hit with his new boss. And then, one day there appeared in the manager's office a young fellow from the East. In his hand he held a scrap of paper with a dozen (maybe only half a dozen) lines of neatly typed instructions from the big chief, whose bold autograph appeared at the end. The communication instructed the branch manager to take on the bearer, Mr. So-and-so, as assistant manager. The younger man had a pull, or the big chief thought the job was as yet unclaimed,—anyhow the instructions were unequivocal, and explanations wouldn't explain: the new man went on, and my friend went out. Tough, wasn't it? Wait, this isn't all.

After the lapse of several months, my friend connected up with another position. This time promoting the stock of a big, newly-organized automobile company. It was a fine proposition, and my friend was hopeful. It was good stock, and he is a good salesman. And he was going to it with fine prospects of making good. And then the jinx. And this time the strangest and most unexpected of all things happened: the president of the company suddenly took it into his head to commit suicide. This, of course, disorganized things instantly. The stock was immediately withdrawn from the market pending the settling up of the affairs of the president. That left my friend precisely in Othello's position—his occupation gone.

Just now he has no position. He is looking for one—and, as he is a high class man, I am sure he will find something before many weeks. But will it last? He says it can't, if that pesky jinx continues on his trail.

Frank Fenwick.

If you have an iron will don't let it get rusty.



THE BANK WHERE YOU FEEL AT HOME

GRAND RAPIDS SAVINGS BANK

WE WILL APPRECIATE YOUR ACCOUNT
TRY US!

Kent State Bank

Main Office Fountain St.
Facing Monroe
Grand Rapids, Mich.

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

Resources
9 Million Dollars

3½ Per Cent.

Paid on Certificates

Largest State and Savings Bank
in Western Michigan

We Recommend

Citizens Telephone Company

First Mortgage 5% Gold Bonds

TAX EXEMPT

Price 100 and Interest, Yielding 5%

Write for Descriptive Circular

HOWE SNOW CORRIGAN & BERTLES

INVESTMENT BANKERS

GRAND RAPIDS SAVINGS BANK BLDG. GRAND RAPIDS, MICHIGAN.

The only way in which you can be assured that your property will be distributed as you personally desire is by having your will drawn and a responsible executor named to carry out its provisions.

This Trust Company is especially chartered by the State to act as executor under will

Ask for booklet on
"Descent and Distribution of Property"
and Blank Form of Will

GRAND RAPIDS TRUST COMPANY

MANAGED BY MEN YOU KNOW
OTTAWA AT FOUNTAIN. BOTH PHONES 4391

Allen G. Thurman & Co. announce the admission to the firm of Louis A. Geistert. The firm will hereafter be known as

Thurman, Geistert & Co.

101 Michigan Trust Bldg. - Grand Rapids, Mich.
503 G. R. Savings Bank Bldg. - Grand Rapids, Mich.
Francis Smith Bldg. - Muskegon, Mich.

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

Grand Rapids, Jan. 5—In the matter of Henry Vander Ploeg, bankrupt, a petition in bankruptcy has been filed and adjudication made, and the matter referred to Referee Corwin. The schedules show liabilities amounting to \$6,179.71, and 17c is the amount of the assets. The following is a list of the creditors of the above named bankrupt.

Secured Creditors.
 Jennie Dubbink, Paonia, Colo.\$358.70
 Jennie Boone, Zeeland 207.06
 Holland City State Bank, Holland 268.70
 First State Bank of Holland 545.52

Unsecured Creditors.
 Mrs. G. H. Dubbink, Holland\$272.48
 Henry Plakke, Holland 210.12
 Bert Naberhuis, Holland 73.08
 John S. Brower, Holland 88.09
 Mrs. John Brower, Holland 276.99
 Klass Kolvoord, Hamilton 353.26
 Henrietta Kollen, Holland 143.02
 Mary Kollen, Holland 70.08
 John W. Beardslee, Sr., Holland .. 70.72
 C. J. Lokker, Holland 215.16
 Peter Semelink, Vriesland 70.04
 Gerrit Meengs, Holland 71.74
 H. Vander Ploeg, Chicago 74.12
 Mrs. N. Westerloo, City 105.06
 Henry Tellman, Putneyville, New York City 141.44
 Martin Tromp, Holland 151.99
 First State Bank of Holland 122.89
 J. A. Olson Manufacturing Co., Chicago 7.48

David C. Cook Pub. Co., Chicago .. 78.67
 Butler Brothers, Chicago 7.89
 MacMillan Co., Chicago 97.72
 American Bible Co., Chicago 30.80
 P. F. Vollad & Co., Chicago 27.14
 L. E. Waterman & Co., New York 17.34
 Blanch Lyman Art Shop, Chicago 6.38
 A. H. Vilas Co., Chicago 41.12
 John C. Moore, Rochester 9.51
 Scholl Portrait Frame Co., New York 13.03
 Association Press, New York 14.03
 M. & H. Stationery Co., Brooklyn 20.40
 Weis Manufacturing Co., Monroey 67.02
 Weimann & Meunch, Milwaukee .. 13.15
 A. S. Klein Co., Chicago 6.53
 American Book Co., Chicago 27.31
 Conklin Pen Manufacturing Co., Toledo 19.50
 World Book Co., Yonkers-on-Hudson 9.78
 Joseph Dixon Crucible Co., Jersey City 40.74
 F. S. Webster Co., Chicago 22.04
 Taber Prang Co., Springfield, Mass. 1.19
 Ginn & Co., Chicago 111.50
 American Sunday School Union, Philadelphia 8.57
 West Publishing Co., St. Paul 2.25
 Garden City Engraving Co., Chicago 4.90
 Guyahoga Picture Frame Co., Cleveland 12.82
 G. A. Hartman, Chicago 5.37
 Will P. Canaan, City 8.19
 J. B. Hulst, City 72.45
 Board of Publication, New York 140.90
 Bradner Smith & Co., Chicago 4.79
 H. R. Pattengill, Lansing 7.30
 Century Co., New York48
 D. C. Heath & Co., Chicago 27.61
 Allyn & Bacon, Chicago 13.63
 Dennison Manufacturing Co., Chicago 20.51
 Presbyterian Board of Pub., Chicago 77.67
 A. L. Burt & Co., New York 9.11
 Longmans, Green & Co., New York 32.13
 F. H. Revell & Co., Chicago 25.41
 Curtiss & Cameron, Boston 2.35
 M. A. Donahue & Co., Chicago 3.20
 Martin & Co., Chicago92
 A. C. McClurg & Co., Chicago 22.57
 E. Higgins, City 6.33
 W. A. Wilde Co., Chicago 1.69
 Barse & Hopkins 2.43
 Pittsburg Plate Glass Co., Pittsburg 14.40
 Oxford University Press, New York 48.33
 Saalfeld Pub. Co., Akron 28.03
 Thos. Nelson Sons, New York 96.62
 B. Sevensma, City 51.63
 G. R. Stationery Co., City 419.36
 De Grontwet, Holland 129.76
 Fris Book & News Depot, Holland 17.26
 Mayer Schoettle & Schraier Co., Ann Arbor 4.17
 De Voe Reynolds Co., Chicago 3.14
 C. M. Barnes Wilcox Co., Chicago 30.05
 A. Flannagan Co., Chicago87
 Sharpe Partridge Co., Chicago 28.40
 Funk & Wagnalls Co., New York .. .44
 Otto P. Kramer, Holland 29.07
 Witness & Sabbath Reading, New York 34.00
 Johnson Gordon Co., Chicago 3.03
 Holtzman Brothers, New York .. 4.52
 Hope Pub. Co., Holland 20.70
 G. H. Hospers, Ontario, N. Y. 24.74
 Gibson Art Co., Cincinnati 9.89
 Hazeltine & Perkins Drug Co., Grand Rapids 5.27
 Charles Scribners Sons, New York 8.84
 F. M. Hulswit, Grand Rapids 27.66
 David Forbes, Grand Rapids 1.36
 Diekema, Kollen & Tencate, Holland 11.65
 Third Reform Church, Holland .. 42.84
 Holland City Bank, Holland 69.50
 Minnie Vander Ploeg, Holland 56.25
 Paul F. Scheulke, Holland 38.67
 John B. Nykerk, Holland 69.60
 H. J. Kollen, Holland 34.58
 Martin Tromp, Holland 34.58
 Bert Slagh., Holland 45.75
 Derk Meengs, Holland 137.90

Teunis Prins, Holland 209.28
 Albert H. Meyer, Holland 62.56
 Gysbert Blom, Holland 55.58
 John Kleinheskel, Holland 34.45
 January 6—Henry H. Hutchins, of this city, has filed his voluntary petition in bankruptcy. Adjudication has been made and the matter referred to Referee Corwin. The schedules of the bankrupt reveal the fact that the only assets are 50 cents cash on hand; while the liabilities are \$353.78, including \$292.73 due on open accounts. Following is a list of the creditors of the bankrupt:

Unsecured Creditors.
 Dr. G. H. Baert, Grand Rapids \$ 11.00
 Dr. G. H. Southwick, Grand Rapids 32.50
 Dr. O. J. Loftquist, Grand Rapids 32.00
 Dr. F. C. Kinsey, Grand Rapids 19.50
 Dr. H. C. Wolfe, Grand Rapids .. 20.00
 Ira Rosenberger, Grand Rapids 6.50
 G. R. Grocer & Meat Dealers
 Protective Assn. 42.50
 S. Harkema, Grand Rapids 3.35
 Huge & Backart Coal Co., Grand Rapids 21.30
 Ray Sprague, Grand Rapids 26.53
 M. N. Farris, Grand Rapids 9.50
 Menter Company, Grand Rapids .. 8.00
 G. R. Loan Co., Grand Rapids 60.00

Jan. 12—Jonas A. Church, Greenville, has filed a voluntary petition in bankruptcy. Adjudication has been made and the matter referred to Referee Corwin. The schedules of the bankrupt reveal the fact that the assets consist of \$3,392.48, including \$750 claimed as exempt, and also \$1,729.48 due on open accounts. The liabilities consist of \$2,775 secured claims, and \$8,974.55 in unsecured claims.

Clever Cincinnati Crook.

A well-groomed, prosperous-looking "gentleman" with carefully-concealed crook proclivities, recently put one over of a different sort on a leading Cincinnati hotel.

When he registered at the office he demanded a good, outside room with bath, and intimated that he didn't mind the cost. He ordered up expensive cigars and drinks, tipped the bell-hops generously, and appeared to be fairly rolling in wealth, to use a favorite phrase with "city editors."

In the course of a few days he phoned down to the office that he was leaving for Los Angeles and asked them to send a boy over to the railroad ticket office and buy him one first-class ticket with Pullman reservations, and add same to his bill. And this was done, and the ticket was sent up to him.

Some time later the fellow went over to the ticket office and told the clerk that he had changed his mind about going to Los Angeles, and asked for a ticket to St. Louis instead. His request was granted, and the difference of \$40 was handed to him. And then the hotel suddenly missed its prosperous-looking guest, who had gone away without the slight formality of settling his account.

Hotel people throughout the country should be on the outlook for this guy, or others who may imitate him in pulling off this strictly new and up-to-date stunt.

War Brings Overalls Vogue for Women.

Overalls for women! That is the latest trick of Dame Fashion. The style is set by the women munitions workers of Europe, and now a great American company which has specialized in overalls for men only announces it will soon be turning out hundreds of thousands of this garment for the fair sex.

The materials will be chambray, soft cotton, khaki and black sateen, in stripes, checks, white and blue—very dainty and attractive. Many big firms have started to clothe their women workers in the biturcated garment—and the women and girls like them.

Advanced

Gem Motor Car Corporation

stock set aside at \$7.50 has been sold. New price furnished on request.

The Gem is a going concern in that it is prepared to deliver cars.

It has a contract by which it received 1,000 chassis the first year---no experimental stage, no materials problem.

It is sure of a demand, as it builds both delivery cars and pleasure cars, and is selling lower than any other car using the same construction.

Grand Rapids was selected for the factory site because nowhere else are conditions so good for the class of car we build, and nowhere else can be secured so good a class of wood-workers for making high-class delivery bodies.

Write us for detailed information.

DEUEL & SAWALL, Inc.

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

QUEEN OF THE ANTILLES.

The Enchanted Semi-Tropical Island of Jamaica.

(Concluded from Jan. 10)

As we climbed upward and over the gashed and jagged heights we encountered passing clouds and views, whereupon the brilliant green of the tropic foliage would darken against the gray background of mist and cloud; then the suddenly emerging sun would lighten up the wondrous green, covered with sparkling rain drops, when the flying clouds chasing shadows across far-stretching valleys, filled with plantations and crude huts and villages where scattered peasants live and the swollen mountain rivers roaring over the rock and pouring into deep ravines—hurrying down the distant slopes toward the sea—all producing a most thrilling scene from our mountain viewpoint. Between breaks in the hills charming bits of landscape are formed in matchless pictures. The air is delightful and exhilarating; the silence of the hills is golden; the beauty inspiring.

One was also impressed with the awful waste of power and inclined to conjure over the possibilities of industrial force that might be evolved from the direction of rushing waters to a myriad wheel of industry, filling all the land with dynamic kilowatts.

We enjoyed for many hurrying hours these changing enchanting views of interior Jamaica at its best. In the descent of the Southern slopes we arrived at the famous Castleton gardens, situated in the Wag Water Valley, about twenty miles from Kingston and about 450 feet above the sea. These extensive gardens form a wondrous labyrinth of trees and plants and shrubs and flowers from all parts of the tropics. There is a fine bathing pool in the river and one of the finest and most enormous clusters of bamboo in all the West Indies.

Descending the hills over the circling road, we obtain changing views of fertile valleys below, the distant city of Kingston white and green and the emerald sea flashing beyond to the far horizon. As we approach our journey's end, we realize that we have passed through one of the most beautiful tropic countries in the world and received impressions of grandeur and glory that can never be forgotten or described.

It was a wierd and wonderful change from the curving arched highway over the radiant hills to the quiet drive through the broad level sizzling streets of the interesting old capital city of Kingston to the famous Myrtle Bank Hotel, located on the palm fringed sea beach, where our hungry party were welcomed as guests. The hotel is a great, quaint, solid, octagonal looking building, its three and four stories built within spacious verandas and piazzas, broad and deep. Its main facade faces Harbour street toward the city and its Southerly side faces an attractive marine park extending to Kingston harbor, one of the finest in the world, consisting of a great bay, separated from the blue Carribean flashing in the distance, by

a long narrow neck of land almost enclosing it.

The Myrtle Bank, like the Titchfield, is under American management and is modern and up-to-date in every essential respect.

Across the brilliant bay is old Port Royal—redolent with the traditions of a century that is past, the storied scenes of pirates and buccaneers, memories of England's heroic Admiral Nelson and the daring knighted and benighted old pirate, Sir Henry Morgan, with its quaint old church and relic ruins of private rendezvous. Few tourists realize, as they wander aimlessly through the meager old ruins of old Port Royal, that in 1692 it was the fairest and wealthiest city which the English had then built in the New World, renowned for its docks and warehouses and stately streets, all of which were turned into

roofing that was extensively used in reconstruction after the great fire some years ago, but which is being rapidly replaced by roofs of cement.

It is a place "where one moves slowly." Even an American gradually comes into low-speed, with emergency brake on as he travels through its hot white streets. In the glaring sun one cannot move rapidly—in the shade one doesn't care to move at all.

Kingston is purely a commercial city. The business section was rebuilt after the destructive fire of 1882. Then the unexpected earthquake of 1907 set the buildings all awry or crumbled them completely, as though a forty-two centimeter shell had struck. The main buildings now are noted for stability, rather than imposing or beautiful structure. The aim seems to have been to make them earthquake proof and everlasting—

is delightful. At all times the atmosphere is washed to crystalline purity, through which one looks admiringly at soft shining snow-clouds drifting and floating in "a concave ocean of azure and gold," to borrow a most attractive and descriptive phrase. The city itself is not beautiful, not impressive, not charming as Havana or San Juan; not of such historic interest as many other West Indian cities, but it has an individuality that one feels impressively.

Kingston, with its surrounding crescent rampart of mountains and hills, decked in green and gray, spattered with iridescent colors and the sparkling blue sea at its feet, is not typical of Jamaican beauty and grandeur.

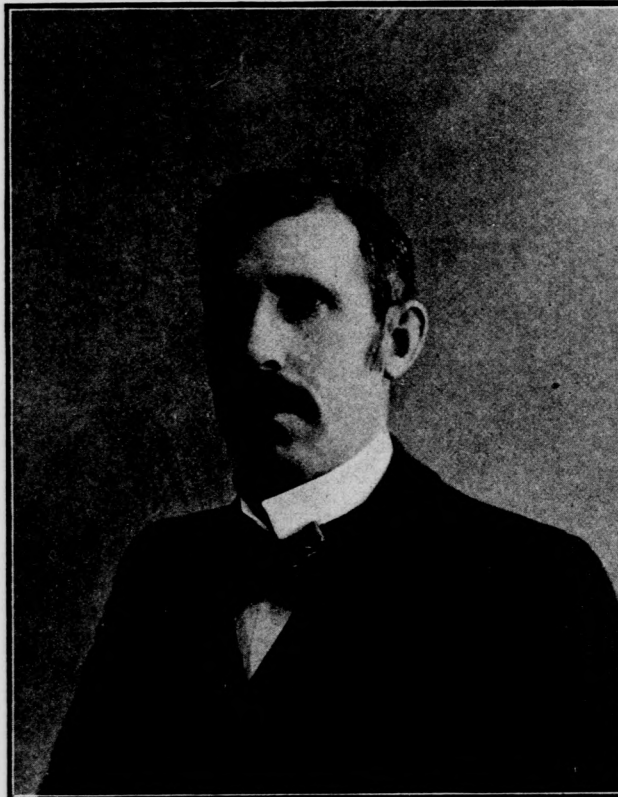
Back among the cool groves of its picturesque hills and valleys and along its magnificent shores, is the matchless beauty and inspiring grandeur, viewable from 2,000 miles of wonderful roads and sea shore which has given it classification as one of the three most beautiful islands in the world.

The streets of Kingston are well paved and the population well served by electric cars, autos and horse cabs. Cab rates fixed at a dime by ordinance tempt the visitor to avoid walking. The business part is within a small compass. The streets run at right angles, are comparatively free from noise and uncrowded. The temperature and consequent enervation are not conducive to crowds. Unlike all other cities in the West Indies, the streets are comparatively deserted in the evening. There is no promenading as in other island towns. Loitering seems to be a sort of recreation. The life and gayety of Havana is not there—open cafes and restaurants are conspicuously absent.

Kingston has a fine assortment of slums. Its population presents all shades of color and varieties of garb. Joseph's celebrated dresscoat would here be commonplace. Extreme poverty prevails among the greater portion of the native population, but the equable climate and bountiful nature, providing varied nature foods in tree and plant and shrub and vine and root, prevent intense suffering from cold and hunger. The natives live mostly in the open air, houses being essential only for shelter and sleep.

Kingston is the center of the commercial professional and official life of the island. The great majority of the British inhabitants of Jamaica live there. The white population of the island, mostly British, constitutes, about 5 per cent. of the census enumeration. The remaining 95 per cent. are "black" and "colored." It is intensely interesting to watch the people, who seem happy, cheerful and cordial, taking life as it comes untroubled by to-morrow.

King street and Harbour street are the principal commercial streets and there are located the principal stores and shops which are most extensively advertised in diverse ways, from which there seems no escape for the tourist. These stores and shops are spacious and packed with varied stocks, the trade being for the most part in substantial English wares and



George Clapperton

a mass of ruins, and 1,500 of its inhabitants buried by an earthquake of terrible violence which at the same time laid waste the entire flourishing colony of Jamaica in three minutes' time. Its scattered ruins afford but slight trace of its former greatness and vanished glory. After the destruction of Port Royal Kingston came into existence across the bay on the mainland. Kingston is conventionally described as "a city with a noble background of mountains and sloping gently toward the sea," a rather sweeping and easy generalization. It is an interesting tropic city, but quite inferior as a capital city. This is not surprising in view of the character and history of the population of Jamaica, 95 per cent. of which is colored and noted for lack of energy, enterprise and initiative. The wonder is that so important a capital city has been built and maintained at all. It is sometimes called the "tin roofed city," from the corrugated iron

hence the comparatively low structure and absence of sky scrapers. King street is the principal and, perhaps, the finest business street. It is the Broadway of Kingston. At the foot stands a fine statue of Sir Charles Metcalf, removed from old Spanish Town, where it originally stood, and on the Park, at the other end, is a statue of Queen Victoria. The wide, spacious colonnades in front of the buildings enable one to walk nearly the whole length of the business section protected from old Sol's aggressive rays. Like most of the coastal tropic cities the heat is intense in places exposed to the direct rays of the sun, but wherever there is protection from their direct force the moving sea air has a delicious coolness, conducive to loitering and inactivity, in which respect there is marked contrast with our American cities. Hence sunstroke is practically unknown. In the evening and early morning, if one is disposed to test it, the temperature

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American Motor Truck Company

of Detroit, Michigan

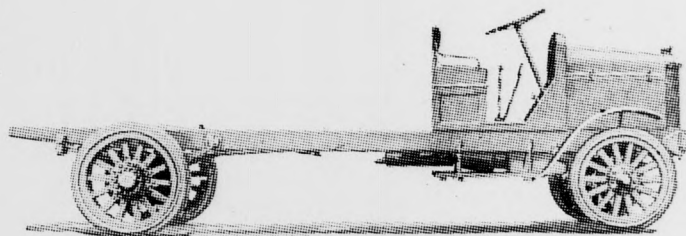
Biggest field for large, quick profits in the Motor Truck Industry. No other line of business has ever made such giant strides and no other line of securities has ever offered such money-making possibilities to both Large and Small Investors.

THE MOTOR TRUCK is a recognized commercial necessity—It has come to stay. Notwithstanding the fact that the Industry is only in its infancy it has assumed overwhelming proportions. THE DEMAND IS EVER IN EXCESS of the supply

ONE HUNDRED MILLION DOLLARS will be paid by Motor Companies this year is the estimate of conservative authority.

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Capacity 1½, 2, 3½, 5 Tons

BUY SHARES NOW and secure a free common stock bonus. The Company is now offering for sale a limited amount of its 7 per cent cumulative preferred stock and each subscriber receives a bonus of common stock, par value of all shares \$10. All shares fully paid and non-assessable.

INVEST in the AMERICAN MOTOR TRUCK COMPANY stock. Get in on the ground floor, and watch your investment grow. Join forces with a Company with a brilliant future and managed by men of ability and experience

\$500 invested in a certain Motor Truck Company is to-day earning \$3,000 per year. Don't delay—it is the EARLY investor that gets the BIGGEST profits. Descriptive circular on request. Bank references

American Motor Truck Company

404-405 Scherer Building

Office Open Evenings Until 9 O'Clock

Detroit, Michigan

fabrics. They are attractive to visitors who seem to furnish most of the patronage on account of the excellent quality and cheapness of the goods. The attendants are or seem to Americans slow going, but courteous, and especially trained as salesmen. Concentration and conservation of effort seem to be characteristic. These stores are wide open from 8 a. m. to 4 p. m. every week day except Wednesday when they close at 2 p. m. and Saturday at 6 p. m. Few die from overwork or nervous prostration. Longevity is at a premium.

One of the most fetching business cards of the great British stores of Kingston is the general advertisement of the furnishing of a suit of clothes, tailor made from finest English fabrics, in four hours at prices fabulously low. The shrewd British tradesman seems to regard that card as a most adroit and irresistible appeal to the susceptibilities of the average American on foreign soil. It never seems to occur to his trading mind that the aforesaid average American might prefer a fairly respectable "fit" and a garment on which the buttons would stick, and in which the seams would stay put, even though it required five mortal hours in the making.

Kingston contains some substantial English churches, a fine catholic cathedral, numerous statues of kings and queens and other more or less heroic and historic figures, good schools, substantial public buildings, an attractive theater obtained after five years of argument and discussion, a peculiar and unique variety of open air movies, canopied by a great sky filled with stars, in wondrous moonlight, the pictures peculiarly adapted to the colored patrons.

But the chief attraction of Kingston is the Myrtle Bank. It is located directly across the bay from the ancient center of Port Royal, heretofore immortalized in this narrative, and is the rendezvous for modern raiders and free-booters from all over the world. Everything in Jamaica worth while radiates from the Myrtle Bank. As stated, it is up-to-date—that is American. There one revels in fifty-seven varieties of sea food from actual taste—the only simon-pure "planters' punch"—and sees all the people. So we stopped there, not on account of the price, but to maintain inviolate our reputation.

The harbor of Kingston is among the largest and finest in the world. This matchless harbor resembles some-what an inland salted lake with a narrow opening between the peninsula along its Southern side and the mainland. It is a magnificent body of blue flashing water, fringed with stately lonely looking coconut palms and mangrove bushes. This beautiful harbor on one side and the towering green mountains behind detract from the appearances of the capital city itself.

Nearly all the attractive points in Jamaica are easily accessible from Kingston by rail or auto. Kingston contains the headquarters of the Jamaica Government Railway, which runs Westerly to old Spanish Town, twelve miles distant, whence one

branch runs Northerly through the hills to the Northern coast at Annota Bay, thence Easterly along the coast to Port Antonia. The other branch runs Westerly and Northerly through the island to Montego Bay on the Northeastern coast. Both branches pass through great scenic country. The most attractive trips, however, are by open auto over the 2,000 miles of excellent roads that cover the entire island. While the various trips are commonly characteristic of Jamaica, its grandeur and beauty and life, each one possesses especial interest and charm, so that a month may be spent most delightfully in touring the island in this way.

It will be sufficient to briefly describe a couple of trips which give one a fair conception of the topography and interest and charm of Jamaica.

On a delightful afternoon we drove from Kingston to Old Spanish Town through low-lying mangrove covered lands and fertile banana fields of lower St. Catherine Province. In this level region the rainfall is deficient and the fields are in part watered by irrigation from the mountain streams. On the way we passed some of the most unique and picturesque trees on the island and the government prison farm, attractively laid out and highly cultivated by picturesque groups of negroes clad in calico two piece garments marked with a distinguishing broad arrow. It seemed to us that a distinguishing anchor would be less suggestive.

Spanish Town, the ancient capital and oldest town in Jamaica, is located on the banks of the Rio Cobre (Copper River). It was founded in 1560 by Spanish settlers and called St. Jago de la Vega. Although it still has a population of 7,000, it has the appearance of a deserted town in the long slow process of disintegration and decay. It is a quiet, funereal sort of place of great historic interest, and there is abundant evidence of the former importance and glory of this "city of the dead."

One sees few people on its quiet streets and one wonders how its population makes any kind of a living. There is very little commerce and but one industry, it being the center of a great banana and sugar parish, and appears to be the residence of the families of many of the hands employed on the surrounding plantations and estates. It was the original English capital of Jamaica. The governor lived there, the legislature met there, the supreme court sat there and the great cathedral was there. The old king's house the old assembly rooms, the old court house and other state buildings still remain, interesting and picturesque—deserted relics of vanished glory. They surround a public square, in the midst of which is a little park filled with tropical trees and shrubs, corresponding in appearance with the empty, neglected, old buildings. Perhaps the most striking object in the square is the statue of Lord Rodney (by Bacon) in Roman attire, holding a truncheon solemnly in his extended right hand, standing under an octagonal pavilion with Corinthian adornment, sur-

rounded by a sort of Sybils temple. Lord Rodney must have been of some importance in his day, but he is a lonely looking figure now, amidst the quiet, unadmiring black population. His majestic figure, posing for heedless posterity as a work of art, commands more than passing interest from the tourist.

The old governor's house or king's house, as it is called—massive, empty and forlorn—is attractive in its silent eloquence relative to the grand days of long ago. As one saunters through its stately corridors, its great silent halls and spacious rooms still containing pieces of massive hand-made old mahogany furniture, one is impressed with the thought of the proud and noble occupants of former centuries. The governor and his noble retinue, who in their pride and majesty essayed the mighty task of directing the destiny of the little outlying colony of the Isle of Sunshine, glorified themselves; but the humble unappreciative colonists finally came to the conclusion that the governing business was overdone and that they would take a hand in it themselves, and so things changed and the great house became silent and deserted as the government passed out of its great halls and became vested in the governed. The public offices are now in Kingston.

The massive old ovens and kettles, the cement bathing pools that would do credit to a modern gymnasium, attest the magnitude and extent of the great life in king's house, the foundations of which were laid in 1523. A short distance away stands the grand old cathedral, formerly a Spanish Red Cross church of St. Peter, which, with later additions, became the great English cathedral of Jamaica, where still live the remains of many connected with the history of the island, and contains many tablets and monuments of historic value dating back to 1660. One wanders with strange fascination through the lonely streets of old Spanish Town in an atmosphere of desertion. It contains a few people of the professional planter and official class, a few merchants with unattractive stores, but most of the scattered inhabitants are simple, easy going, smiling black folk.

As our auto stopped while we went into a little shop to purchase a few old relics of Spanish days, these childish people, men, women and children, crowded about us in their eager curiosity to see the visitors and to watch for an opportunity to do some trivial service for a chance penny. We spent several delightful hours in this strangely quiet old capital, dozing in the bright tropical sunshine and dreaming of former greatness and the glorious days that are dead.

From Spanish Town a delightful drive extends along the charming banks of the Rio Cobre river to the quaint village of Bog Walk. The great gorge and magnificent scenery along the way makes it one of the famous beauty spots of Jamaica. It is the wondrous beauty and grandeur and charming variety of nature in this crumpled up island that attracts and inspires the visitor.

One of the most interesting and characteristic sights for the traveler along the great white roads of Jamaica is the natives tramping in groups between the inland hills and the city, bearing on their heads baskets and bundles filled with closely packed products of soil and tree to the market places and their little purchases back to their humble homes. Most of these tireless jolly pedestrians are women and girls—barefooted, broad backed, with swaying hips and figure straight and lithe and strong. One approaches a figure moving ahead, having the appearance of a sturdy young woman straight as an arrow with brisk, swinging step, but a passing glimpse of a face old and wrinkled as her native hills suggests the age of Methusaleh; but it has been suggested that Methusaleh wasn't so old after all, considering the pace he had to go. These simple, ill-clad but cheerful black folks trudge merrily along all day in the journey from their homes in the distant hills, perhaps ten to twenty-five miles, to the town market place, where they remain over night, sell their loads at retail, tramp wearily back the next day with the few shillings obtained in cheap goods or the small coin of the realm. One sees an occasional donkey carrying a man on its back or drawing him in a cart or, perhaps, a family rides haughtily by their less fortunate neighbors. The men appear to ride in state, while the women walk over the king's highway. Enquiry as to the reason for this distinction, brought the suggestive reply, "Women, dey afraid to ride."

The trip from Kingston to Newcastle by auto is one of the grandest and most exciting in Jamaica. Newcastle is an old military contonment, perched about 4,000 feet above the sea, twenty miles from Kingston, established by Sir Chas. Metcalf, Bart, which is short for Baronet. We made the trip on a delightful Sunday afternoon. We drove through Hope Gardens, a few miles from the city, at the foot of the green hills in the Liguane Plain. They contain botanical groups, an experimental station, extensive nurseries and wonderful assortments of ornamental tropical trees and plants such as cocoa, citrus fruits, rubber, nutmeg, vanilla and various other varieties, also extensive collections of orchids, palms and crotons. The young plants and trees are supplied to planters at very low prices, about a penny apiece. Adjoining these attractive gardens is the government farm school, where young men and boys may obtain knowledge and training in all branches of tropical agriculture. The grounds are attractive and contain a number of substantial buildings. From the foothills the ascent is made over an old military road in a distance of about ten miles. This famous old road appears to have been modeled after a streak of chain-lightning on a precipitous bank of towering clouds. It is a rock road which zig zags along the sides of perpendicular mountains, twisting into spirals over rocky bluffs, towering in the sky in dizzy grades along the edges of cavernous precipices yawning below, verdure covered

to their utmost depths until one gasps and looks for the skyline. One whirl brings a majestic view of green mountain side and wondrous blue cloud-flecked sky above; another whirl presents a jagged cloud mountain across a narrow green valley and the distant glistening sea. During the entire ascent each successive step is hidden and seemingly impossible. From one point the New Castle barracks appear to be almost straight above on a high mountain top; from another they appear to be miles away over mountains and valleys and accessible only by an aeroplane. In fact, one frequently feels for his head as he sweeps upward and wonders whether he is in a vehicle or an airship. The highway was originally shaped after all the letters of a Chinese alphabet, but was subsequently shuffled up by an earthquake. The swiftly changing scenery is exquisitely charming and indescribably grand. It defies the power of writer's pen and artist's brush to portray its matchless beauty. At every turn one gets a fleeting view of Kingston, lying white in the distant plain, and the iridescent sea beyond, and the great barracks or a native village, apparently suspended on the edge of a distant inaccessible mountain peak. Somehow, some way the high power car twists and turns and backs and curves on stupendous gradients along precipitous mountain sides, rolls over the tops and skims across ravines until it finally swings into the table land of New Castle. There the machine stops, our heads finally stop whirling and with sighs of relief and gratitude we gaze over a panorama of green mountains piled in tiers, great rolling clouds above, and far below us gray and white valleys flecked with riotous colors stretching far away, and flashing seas—all comprising a large part of the beautiful Isle of Sunshine and its encircling turquoise waters.

These mountain barracks, away up in the clear, invigorating sky, have been used for centuries as a sort of military recruiting hospital. The old Newcastle burial ground contains many military monuments to officers and men buried there. There are spacious level suspended grounds, officers' houses nestling among green hills, soldiers' barracks, hospitals, stores, chapel, etc. All are now deserted. A couple of young British soldiers were the sole and lonely occupants and caretakers. They appeared delighted to see someone from the lower world and piloted us about the wondrously picturesque region, pointed out distant objects and places and showed us where the rare fruits and orchids grew. One of the boys who guided us about had been quartered there, separated from his young family back in England, for two years and was patiently hoping to get back to them sometime during the present calendar year. This was in March. We tried to console him with the suggestion that this wonderful cloud-land, desperately lonely as it might seem, was still preferable to the trenches of Flanders occupied by so many of his comrades. He, however,

The Car Shortage— The Cause and The Remedy

Transportation conditions in Michigan are at this very moment of the greatest importance to every citizen of the State. It is becoming a question, and a very serious one, whether enough freight cars can be secured to safeguard our food supply, and whether enough coal cars can be had to keep our coal bins full.

The condition calls direct attention to the importance of railroad transportation which, in normal times, performs a service that is accepted as a matter of course with little or no thought as to how it is provided.

Everything we eat, everything we wear, everything that goes into the houses in which we live, is at one time or another handled by the railroad. *Our transportation system is an artery through which the life blood of our daily existence flows. We rely on our railroads for our daily needs.*

Industrial companies rely on the railroad for their coal and other supplies; merchants simply carry stocks necessary for their current demands, depending on the railroads to bring more as needed, saving both the manufacturer and the merchant an investment for storage which would otherwise add much to the cost of doing business.

Now, with transportation facilities jammed with an overload of traffic, the question naturally arises as to why the railroads have not cars enough so that we need not worry about our food supply and our coal supply. The answer is easily found. *Cars cost money and the only way a railroad can get money to buy cars is to earn it or borrow it and both ways are founded on ability to earn.*

The earnings have been so poor until this last year that railroads have not been able to buy equipment, and in many cases, like the Pere Marquette for example, they have been obliged to take their good earnings to pay up debts incurred in lean years.

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

The remedy lies in a broader policy of regulation, a constructive policy for the future, based on co-operation and mutual interest.

Paul H. King

Operating Receiver

seemed eager for release, even to the trench lines.

From this point our guide led us around the mountain edge for a couple of miles to a cyclopic rent in the great mountain chain, constituting the famous Hardwar Gap of Jamaica. As we approached we got marvellous glimpses of the great Jamaica's wonderland, its stupendous valleys and mountain sides extending a score of miles, its exquisite tropic foliage swept by sunshine and cloud shadows, but within five minutes the entire space was filled with rolling mist that shut out the world, except the little mountain space on which our auto stood, and we were gazing in speechless wonder and silence into veritable primeval chaos. We turned about and crept slowly back along the mountain way suspended in space in eager quest of a safe standing place on solid earth. In a few minutes we were back at the barracks, in glorious transforming sunshine, far above the rolling clouds. The great wig-wagging loup-the-loup descent was made without power, a delightfully exciting and desperate flight through sky and cloud, with an occasional dash through a picturesque mountain village, or rich plantation, down, down, steadily, swiftly whirling downwards, towards the sea and a beautiful sunset, the temperature growing slightly warmer with every changing mile, back to earth, with nerves slightly frayed, but filled with glorious memories.

We have traversed the great Amalfi way in sunny Italy, the wondrous Simplon Pass in Switzerland, the great mountain drives of Colorado, but have nowhere had a more exciting and glorious ride or viewed more beautiful and charming scenery than on this auto trip to Newcastle. Another great chronicler, Anthony Trollope, took this ride to New Castle in a common carriage, not an auto, during the year this writer was born, not to be more specific, and wrote that "Nothing can be grander, either in color or grouping, than the ravines of the Blue mountain ranges of Jamaica."

Sunday is a great day in Jamaica, a day of rest, of religious observance. No cock fighting, as in Cuba. All classes, white, black and colored, go to church, a characteristic British Sabbath. All the natives in town and country appear in finest dress of variegated colors. The transformation from the noise and jollity and excitement of the market places on Saturday night to the silence and quietude of the Sabbath is marked indeed.

We can hardly conclude this narrative without, at least, some casual observations on the people, their customs, conditions and industries. The population of Jamaica is about 850,000. As stated, about 95 per cent. are "black" or "colored," of every conceivable shade of complexion, "black" predominating, but there is a considerable intermixture of races and the people specifically called "colored" of mixed blood. The offspring and descendants of slave girls and their white masters, constitute a large and important factor. But

the pure blooded descendants of men and women originally brought over from Africa in ship loads generations ago are in the majority and probably will continue to predominate. The whites have decreased.

The colored or mixed blood—people ranging from dark to fair—are ranged in classes, simple peasants or domestics of inferior status, higher classes of colored mixing with higher classes of whites on terms of more or less social equality, middle classes with white middle classes according to social status and financial position. They are merchants, professional men, government officials, clerks and planters who own land.

While there are innumerable classes and gradations of black and colored, the great mass are not materially affected by social considerations. There are no Jim Crow cars. All ride on the level. It is said that there is as much social happiness and contentment in Jamaica, take it for all in all, as there is in any country where the population is of one race or is practically homogenous.

The colored people form the bulk of the agricultural workers, the peasant proprietors, the artisans and laborers of the town. They are "the people." The vast majority of the population live outside of towns. Jamaica has one city of 60,000 inhabitants, a few towns whose total population is about one-half that of the city. The rest live out among the green hills and valleys under the vast open spaces and blue sky.

The bulk of the lower or working classes are said to be unmarried and no disgrace attaches to them because of that unconventionality. Among the higher classes marriage is more prevalent. About one-half the adults live together without the formality of marriage in any form, yet filial relations and customs seem to be quite generally established and recognized. This condition presents one of the serious problems of church and state. Social and moral improvement depends in the last resort upon the economic and industrial improvement of the country, and church and school are steadily contributing thereto.

Sir Sidney Olivier, in "White Capital and Colored Labor," says, "I am convinced that a colony of black, colored and white has far more organic efficiency and far more promise in it than a colony of white and black," whatever that may mean. Anyhow, there seems to be no race problem in Jamaica in the sense that it is known in the United States.

Agriculture is, of course, the principal industry, still pursued by primitive methods. Women as well as men work in the fields and at other out door work. Economic progress is slow, but yet improving.

A great deal of land is held by British absentee proprietors, and a great deal by native white men residents of the island, and by colored men who acquired it by purchase or inherited it from white ancestors and by black men who form the peasant proprietors of the country.

The Jamaica negro, strong and intelligent, is the workman who has made possible industrial development

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Full Address.....

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in the tropics. As we have elsewhere stated, he is well fed and clothed and housed by Uncle Sam, became an important factor in building the Panama Canal. His distinguishing characteristic is good humor and kindness.

The life of the Jamaican workers is still an everlasting struggle for the bare necessities of life, yet they are happy and cheerful, laughing, whistling and singing at their work. They are children of song and laughter. It is said that life is worth living as long as one is warm and can sing.

Intense poverty prevails, but it is not a pitiful struggle with cold and winter. The sun shines always and in warmth and sunshine and nature's bounty people are happy.

The lives of these humble workers are devoted to obtaining food and clothing and paying taxes, from which, as in the case of death, there is no escape.

The government of Jamaica is a semi-representative system. The government is largely in the hands of the natives, but under a more or less dominant oversight and direction of the English. A vast majority of the officials and legislators are natives. The governor is an Englishman, but the next important official, the colonial secretary, who frequently acts as governor, is a Jamaican and other high officials and most of the minor officials are Jamaicans. Most of these offices are elective. The native, if a direct taxpayer to the extent of ten shillings a year, is entitled to vote, but, as a rule, he looks to the governing classes, so-called, rather than his own influence. There are no political parties and self government in the sense that we know it is not in Jamaica.

The manners and customs of the Jamaican people approximate English. The language is English, with a fearful and wonderful range of pronunciation; the literature is English; the religion, what there is of it, is English. All outside influence is English.

The Jamaicans seem to be proud of their connection with the British empire. They believe Britain to be the greatest country in the world. They are genuinely loyal to the English government. Some 6,000 of the colored Jamaicans have joined the English forces in the present war.

The Jamaicans, as a rule, are law-abiding. They are comparatively free from serious crimes, but trifling misdemeanors are frequent and the laws relating to them often ignored.

While we were in Kingston, Dr. Barth visited the public health officers and made some investigations as to municipal effort toward improvement in sanitation and public health. He found that, while their work along those lines is not comparable in extent or efficiency to those of our own country, it is quite extensive, its efficiency increasing and slow, but steady progress is being made.

Industrial progress is slow. As stated, banana raising and the tourist trade constitute the chief industries. Jamaica is the greatest banana producing section on the globe, although Panama is crowding her for first

place. The annual product is of the value of about \$17,000,000. The trade is dependent upon free access to outside markets, America especially. A few years ago when the U. S. Congress contemplated imposing a duty of 5 cents a bunch on bananas, Jamaica was dazed and terrified. The proposed duty menaced the principal industry with destruction. The banana industry has developed largely through the capital and efficient methods of American corporations. I believe the future industrial development of Jamaica will be the result of similar influences along other lines of industry. In this way the skill, efficiency and earning power of the native Jamaican is increased, with consequent improvement in the social and economic conditions of the country. Whatever may be said of the great American corporation, its methods and appetite for profits, it is still the greatest agency for industrial progress in the West Indies.

I am inclined to believe that Jamaica will remain permanently a British colony, although a prominent English writer, Archibald Colquhoun, has written that "It is certain that other West Indian islands, in view of local geographical and economic conditions and especially in view of the change which will be wrought in those conditions by the opening of the Panama Canal, must sooner or later be divided between Canada and the United States." This was written, however, before the present world war and its transforming effect upon the governments and geography of the world.

The tradition and the heart of the Jamaican people are British.

George Clapperton.

Might Have Been Worse.

The novelist was out walking and came upon a bull in a field. He only saved himself from being thrown over a barbed-wire fence by jumping it at the cost of torn garments and many scratches.

As he sat on the grass beside the fence the farmer appeared.

"What do you mean," the novelist shouted, "by letting such a savage bull as that run loose?"

"Surely the bull has some rights in the field," the farmer replied, smiling quietly.

"But do you know who I am?" the novelist exclaimed, "I am Henry Hilary Dash, author of 'Gilt Hair' and 'The Lips of Love,' and a member of the National Literary Society.

"Great Scot!" said the farmer. "Why didn't you tell the bull?"

Teutonic Philosophy.

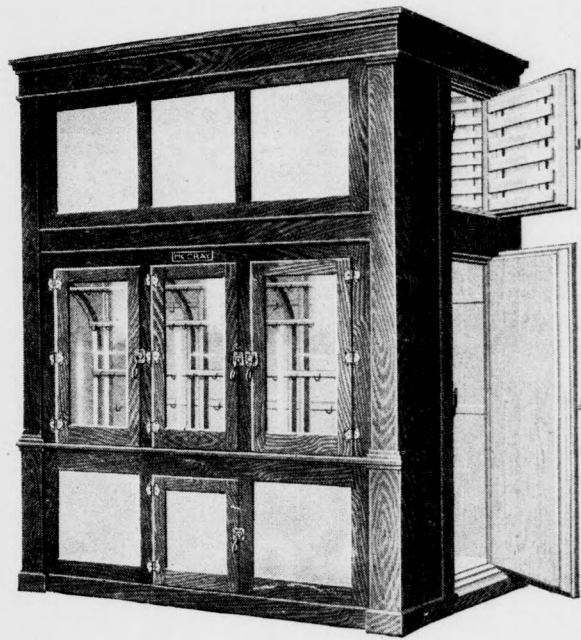
The cub reporter saw a hearse start away from a house at the head of a funeral procession.

"Who's dead?" he enquired of the corner store-keeper, who was watching from his door.

"Chon Schmidt."

"John Smith!" exclaimed the cub. "You don't mean to say that John Smith is dead!"

"Vell, by golly," said the grocer, "vot you tink dey is doing mith him —bractising?"



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One of your big problems is to make your meat department pay you profits. This is due to the fact that all of the goods handled in that department are of a perishable nature, and, therefore, there is a continuous loss because of waste and spoilage.

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McCray coolers and display cases will save enough within a short time to pay for themselves. They are used in the best and most successful grocery stores and markets in the country.

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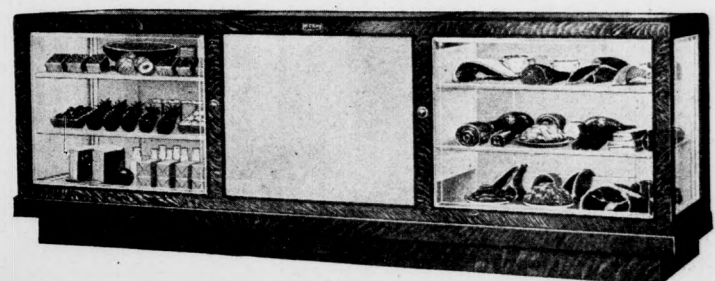
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Silk Sport Styles Very Strong—Taffetas Much Discussed.

Buyers of silk and other goods are having a time in procuring any goods as it is difficult to pay the price, and worse for the manufacturer to be able to deliver them; the worst of the situation is that there is no encouragement regarding the improvement of affairs. The dye question has somewhat improved, but the high cost, the variety of colors wished and the brighter shades coming in for spring keep the manufacturer busy nowadays. Silk holds a strong position, as it is fashionable, well liked by all women and without a substitute of equal appearance.

Many of the silk firms are of the opinion that piece-dyed crepes will be freely used this spring. Satin and medium crepes are freely ordered. In the general interest, relating to colors, many retailers may have old goods redyed as the retail market seems each season to become devoted to a few shades only. Raw silk orders at 10 per cent. advance are not eagerly sought for these days. Some buyers have bought too freely of silks and the wrong weaves at that; as they will be sold at reduced prices. Buyers' opinions and fashion authorities do not always agree and both have to deal with very elusive subjects, women and fleeting fashions.

There is plenty of talk around New York in regard to the favor that taffeta enjoys, or has until some began to dispute taffeta's claim, to be the silk of the day, present and for spring. In the West and Central states there is no disputation going on for taffeta ranks first. Here there is an uneasy feeling, but the well poised manufacturer usually claims that satin will continue to be strongly favored during the evening gown session and then quite subsides in favor of taffeta. Corded silks, like faille and poplins, are gaining strength of late in a slow but continuous fashion.

During the present season the call for satin has been strong and many of the model costumes have been made of this fabric which is soft and is easily manipulated after the graceful ideas of the day. Taffeta is also very soft, drapes well and has sold so well that much more would be put in work if there was time to have it ready for spring delivery. Several firms have withdrawn their satins after selling all of their production. The entire question is what will women buy? They are very apt to buy some of both with the quantity in favor of taffeta.

Georgettes are sharing with taffeta the intimation that their sale is wan-

ing, but in the trade it is difficult to find anyone willing to decry either fabric. Some cutter complained that Georgettes were not as well made and also that taffeta was giving way to satin, and the rumor grew. Raw silk prices would prevent making satins for the popular spring fabric and Georgettes are in such demand that orders for them are never caught up with. All crepes are being well sold up with as they have become staple and are always kept going. A house dealing in crepes and taffeta continually venture the opinion that navy, taupe, blackberry, gray, tan, beige, old gold, rose, Papanese blue and a warm cerise will be good property in crepes.

Chiffon will have quite a large part in combination gowns of serge, etc. Silk Jersey has attained considerable favor and is shown in beautiful shades for palm beach suits. Striped and figured taffeta has a steady sale. The designs are unusually fine, especially the Egyptian and Japanese effects, the Russian, Persian and generally Oriental ideas of past and present times.

Under the above title some of the most attractive fabrics on the market are shown in various weaves and under names of original and taking effect. Sports have taken a regular strangle hold on the trade, and retailers must supply the demand for which there are fabrics without end in stripes and plain colors, of tussahs, ribs, shantung, Jersey, etc. There is no falling off in such clothes at resorts or in the city. A few lines have been withdrawn from sale, but many remain. Ribbed effects are favored. Heavy weights are best for this style of dress. Natural shades and strong colors have the call. Wide stripes seem now to be favored by the cutting trade, but from a fashion standpoint the very wide spaces are not viewed as being as smart as those of more moderate dimensions. Vivid contrast in coloring is liked and high colors generally. We are in the midst of a silk period and no matter what it costs women will have it, but they keep manufacturers busy furnishing rare designs, wonderful colorings and new weaves.

Tinsels are keeping up well for trimmings, trains and entire dresses. Such combinations as coral and gold, black and silver, gold and Oriental blue, salmon and gold, silver and rose, water green and silver are still selling well for evening wear. For fancy work for the holidays tinsel ribbons have sold well. A new Georgette for blouses has a white ground with designs in stripes, etc., of purple, green,

flame, gold, etc., that match the sport shirtings, as this crepe is intended for sport blouses.

Quite a number of foreign novelties have lately been sent here to catch the resort season. One is a ground of narrow golden stripes, half an inch apart, between which are tiny white dots and over this is printed a Paisley pattern. A taffeta shows a large, plaid pattern combined with shiny ovals and circles. Combination effects show part of the design woven and part warp printed.

Ribbed pongee in sport and natural colors have bar and the now favored golf ball designs. Printed linings

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BARLOW BROS. Grand Rapids, Mich.



Texto Crochet

Is a firm twisted three cord fibre silk thread that has all the lustre of pure silk and yet is as easy to work with as a cotton thread. We consider it one of the most satisfactory articles of its kind on the market and do not hesitate to recommend it to our customers. Packed one dozen of a color to the box also in carton assortments of four dozens consisting of twenty-two of the best shades.

It retails at 15 cents per spool and costs the dealer \$1.00 per dozen. Try a carton assortment. We are distributors for Western Michigan.

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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

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

are to be used. Foulards, in various floral, bar, stripe, etc., designs, are on white and neutral grounds. Hand-some designs and a good quality of silk is thought to be able to bring foulards to the fore this spring. Indian designs are seen on sport silks. Chiffon, crepe, voiles and heavier silken fabrics are seen with printed effects of unusual designs. Persian and Paisley designs are having a mild revival which may develop over night, as Paris thinks well of both. Separate skirts have been shown of these silks to be worn with Russian blouses of plain crepe embroidered with beads and silk. As combinations and trimmings these striking designs are effective.

Increasing quantities of raw China silk are gradually coming to this country, but the best never comes; it grows better, but never best when we order, their wondrous robes consume it all.

On such grounds as blue and gray are circles half an inch wide and three inches in diameter on one side of which is a very vivid figure of a butterfly. Other grounds have circles of another color filled with contrasting stripes. Sharp contrasts are used this season with the skill that only experience can bring. Sport suits of striped silks are prepared for the winter resorts with soutache and embroidery. A plain white faille is sent over as a model with long blouse; border on skirt and blouse, belt and collar are embroidered in colors. Another silk sport suit is a box-pleated skirt skirred on cords at the top and coat shirred at the waist; girdle of silk cord and tassels. Pearl gray satin has a cape-collar and wide sleeves opening down the outside with tassels and picots; sash tied at back; steel bead and rose silk embroidery on collar, cuffs and ends of the sash.

A blouse and upper skirt part are of printed Georgette; collar of yellow crepe over blue and rest of costume of blue; designs are of red and orange. Doucet has a model of blue Georgette over bright grass green taffeta. Printed and plain Georgette of a deep rose shade has a girdle and long ends of Japanese blue. A bayadere taffeta of midnight blue and yellow is combined with the blue shade of Georgette. The French houses use much Georgette in their models sent here.—Dry Goods.

Bargain Counter.

Bargains in dress goods and bargains in lace,
Bargains in garments of beauty and grace;
Here are the offerings piled in a heap,
Bargains on bargains—remarkably cheap!
Wait, let's see whence these bargain goods came
E'er we plunge into the bargaining game!
Look at that exquisite waist—it was made
Down in the slums by a woman ill paid;
Glorious plume for a wonderful hat?—
Little child hands gave the beauty to that!
Bargains in goods? Why, they're bargains in pain,
Bargains in bodies and bargains in brain,
Bargains in manhood and womanhood, too,
Bargains in childhood here offered to you;
Bargains in hate and oppression and greed,
Bargains in hearts that must suffer and bleed,
Bargains from sweatshops and pestilent holes,
Bargains in labor and bargains in souls.
Here on the counter together they lie.
Bargain sale! Bargain sale! Come on and buy!

What Business Really Is.

Business is business. Nowadays it is more.

Business is psychology. It implies a study of human ways and tastes. It means an understanding of crowds. It comprises cultivating public opinion. It includes forecasting public desires.

Business is honesty. It no longer connotes overreaching, shortchanging, cozening, and haggling. It does not take a business liar long these days to stumble over himself.

Business is charity. To furnish a means of honest, self-respecting livelihood to a hundred human beings is doing more real charity than doling soup to two hundred beggars. More good and more welfare come from providing employment than from relieving panhandlers.

Business is courtesy. It is not obsequiousness. It implies the art of handling people skillfully. It means self-control, self-discipline, good breeding, knowledge of character.

Business is progress. It does not consist in wheedling people to deal with you once, that you may overcharge them; but it consists in treating customers so that they will come back. The pleased customer means cumulative progress.

Business is ethics. The best preaching is by example. The straight business man preaches six days in the week honestly, integrity, fidelity, and economy. He is a moral stimulus to the community.

Business is politics. The right kind of business man pays his taxes, supports civic enterprise, stands for law and order, refuses to pay toll to grafters, and altogether represents the backbone of justice.

Business is telling the truth. There is crooked big business, there is shifty little business, there is nasty business, and shady business. But there is enough real business to furnish life-blood for all these suckers. The main body of business in this country is sound as a dollar. It is intelligent, fair and public spirited.

Business is National prosperity. We could get along without any other class of men better than without business men.

Business is National honor. Our reputation abroad is made or unmade by our business men.

Business never meant more than it does to-day. It never needed more men of sterling character. There is room in it for the best brains, skill, and moral worth of the country.

Frank Crane.

Uncertain.

A woman, pocketbook in hand, said to the man in the box-office at the theater: "Young man, before I buy my ticket, tell me whether or not this is a moral, proper show."

He pretended not to hear her, and pointed out the seats that were still vacant on the plan.

"Young man," she repeated, "why don't you answer me when I ask if this is a moral, proper show?"

"Because, madam," confessed the agent, "I'm not a good enough judge of human nature to know which way to answer without losing a customer."

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

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The (3) Day Cure for
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Why the sales of C. M. C. and PRINCESS BRANDS of Mercerized Crochet Cotton have always been big and steadily increasing and in many instances replacing other brands. They are both smooth and lustrous threads of just the right twist to produce the best results in crocheting. Made in White, Ecrú and a big range of good selling colors.

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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

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To Detroit, Jackson, Holland, Muskegon, Grand Haven, Ludington, Traverse City, Petoskey, Saginaw and all intermediate and connecting points.

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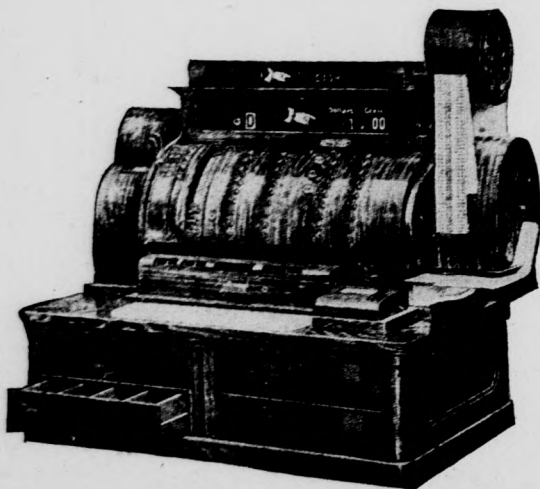


Think, plan and decide. Will you prepare now to make more money in 1917, or stand by the old methods that hold you back?

You want to make more money, Mr. Merchant—every merchant does—and we can help you do it.

Then correct these weaknesses in your store system, for 50 per cent. of the causes of all retail failures are due to them:

- (1) *Failure to safeguard your money on cash sales.*
- (2) *Failure to get money for goods sold on credit.*
- (3) *Failure to record money received on account.*
- (4) *Failure to keep track of C. O. D. sales until you get the money.*
- (5) *Failure to manage the business properly, etc.*



This register sits on the counter

The complete new National Cash Register stops the first four of these troubles. That's the very reason why cash registers were invented.

This up-to-date register also helps to reduce the losses due to the fifth cause—poor management, etc.

Let us look these facts squarely in the face. More than 16,000 retailers failed in 1915. So why should you do business at random and risk failure when there is a remedy?

Cash registers help others to succeed, and the same thing can be done for you.

Write us to-day.



Scores of stores like yours are buying cash registers. You have the judgment of all these store to help you decide what to do for 1917.

When so many stores like yours buy cash registers, there must be a good reason or they wouldn't buy them.

Here are just five of those reasons:

- (1) *They stop mistakes.*
- (2) *They prevent losses.*
- (3) *They remove temptation.*
- (4) *They increase trade.*
- (5) *They increase profits.*

Increased profits. That's what you are working for—what every merchant everywhere is working for.

And that's the very reason why thousands of stores like yours are buying cash registers—to help them control their business better and make more money.

The modern cash register is the result of more than thirty years' experience in the study of store problems, and of the suggestions of successful merchants everywhere.

Let us explain to you more in detail just HOW a complete National Cash Register will help you.

Write to-day for particulars.



This register sits on the floor

The National Cash Register Company, Dayton, Ohio

AUTOMOBILES AND ACCESSORIES

Practical Hints For Intelligent Motor Drivers.

The old order is rapidly changing. And, as is quite common when old orders change, many people are benefited. The old order I have in mind is the unprofitable habit of putting up one's car for the winter. It is unprofitable because it is equivalent to taking interest-earning dollars out of the savings bank, or out of safe investments and keeping them idle in the old family sock.

That a motor car is an investment no one will deny. It represents a considerable sum. You realize, when you buy a car, that you are tying up a goodly amount of cash in it, but you part with this money willingly enough because you know you will receive ample return in those peculiar joys that motors give their owners.

When you buy a car you expect it to run pretty consistently. If a salesman said to you: "You understand, of course, that this machine will not work on Sundays and holidays," or "this automobile will run only in the mornings," would you accept the statement calmly and buy the car?

Not by a hatful.

You would most probably invite that salesman to drive his car to the ocean and keep on driving.

Yet what difference is there between having a car that won't run week-ends and putting your car in cold storage for four or five months—from the viewpoint of the return on your investment?

In the words of all stump speakers, "I pause for a reply."

Even if yours is a touring car, there is no need to cheat yourself of over a third of its working power. For a very moderate sum it is possible to buy a detachable top which will turn it into a closed car in about fifteen minutes. And a most presentable closed car at that. If your mind boggles at the thought of a detachable top, put up the regular collapsible top, adjust the side curtains, buy a heavy overcoat, or a leather coat, fleece lined, or a robe or two and some woolen socks and gloves. Innumerable heaters are to be had at small cost—steering wheel heaters, heated foot rails, hot air registers, portable heaters and so on almost without end.

The movement to promote year round motoring has been steadily growing with the increased facilities for its enjoyment. Manufacturers are making closed cars for year round sale in constantly augmented numbers and varieties.

The most recent and popular development in the promotion of year

round motoring is the convertible body—closed in winter, open in summer. In all its forms it is an example of that ingenuity and practical inventiveness which has been one of the most potent factors in the spectacular growth of the entire automobile industry in America.

Chief among the convertible bodies now in favor is the sedan, which is little but an enclosed touring car meant to be piloted by a member of the family. In some models the entire top, with windows, is a separate unit which fits neatly into the touring body. In others the top is permanent but the window sashes are removable. Both types have their advantages and their weaknesses. But both are good. Next come the convertible coupe, the coupelet, and the cabriolet—which are to the two and four passenger roadsters what the sedan is to the touring car. Choice among those types is merely a matter of taste and personal requirements. They are all splendid aids to year round motoring.

A point worth mentioning is that you need not be deprived of the use of your car even if it should be two or three years old. There are detachable tops to fit almost anything on wheels, regardless of vintage.

The enjoyment of winter motoring rests largely on a moderate expenditure for accessories, coupled with a few commonsense precautions in operating the car.

Let us consider for a moment just what effect cold weather has upon the car. The most obvious thing that comes to mind is that the water in the radiator may freeze and cause a breakage when the motor is started up again. Worse than that, if the water freezes it may freeze somewhere in a waterjacket, and when you start up again, and the engine gets hot, you are liable to have a waterjacket cracked. No matter where the freeze may occur, it is pretty certain to cause a more or less serious leak. The best preventive for a frozen cooling system in the daytime—or rather when the car is not in the garage—is a ready-made radiator and hood cover. There are several makes on the market nowadays, one virtually the same as the rest. They are made to fit the hood and radiator shapes of nearly all American cars, and not alone do they cover the machine more thoroughly, but they look many hundred per cent. better than the old-time horse blanket, bear robe or newspaper.

Covering the hood and radiator of a car that has been running and is standing at the curb with the engine

stopped is good practice because by keeping the engine warm it makes restarting easy. It may be well to remind you, however, that when you leave your car at the curb with the engine running the radiator should not be covered.

In winter it is even more important than in summer to give the storage battery the care it needs. One of the easiest ways to save the battery is to help it by keeping the engine warm overnight, so that starting will be comparatively easy in the morning.

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.

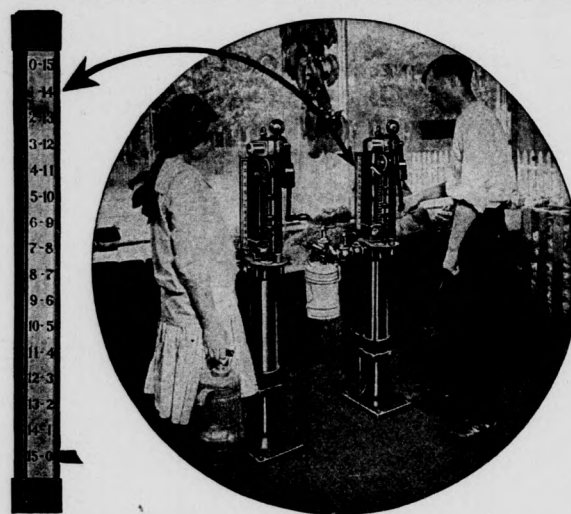
Tuthill Titanic Springs

No Center Hole—No Center Nib—No Center Breakage

SHERWOOD HALL CO., LTD., Distributors

30-32 Ionia Avenue, N. W.

GRAND RAPIDS, MICHIGAN



Avoid Costly Guessing!

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

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

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

BOWSER
ESTABLISHED 1885
Self-Measuring Outfits

solve this and many other important problems,

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

Look at the illustration of the Computer shown above—you hang the customer's can on the pump nozzle and when the can is filled an indicator points to the exact selling price of the oil delivered. Your customers receive no more nor less than they pay for and you receive all of the profit due you.

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

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

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

Sales Offices in All Centers—Representatives Everywhere

During the winter you will probably run at lower speeds on the average than in summer. Hence the generator will have less chance to keep the battery charged. And since the added darkness of winter forces you to burn your lamps longer each day, your battery really needs more charging than it does in spring and summer. If you don't have much chance to run faster than from ten to fifteen miles an hour most of the time, help to generate current for your battery by running the motor quite fast for short intervals while the car itself is not running. Be careful, however, not to let the motor race.

If you do not care to take this means of storing up energy, take the car to a battery service station and have the charging done there. Still another expedient is to buy a home charging outfit, which enables you to charge the battery by using current from the electric light circuit. It is an inexpensive device.

One of the reasons why it is important to watch your battery carefully in cold weather is that the chemical processes act more slowly at low temperatures than in summer heat. It is necessary to keep the distilled water in each cell at the proper level and you should not only own a hydrometer but use it freely to test the specific gravity of the electrolyte.

When the motor is cold, it is hard to start for two reasons: First, the mixture does not readily vaporize. Second, the oil between the pistons and the cylinder walls is congealed with the result that the pistons are more or less stuck and require abnormal effort on the part of the starting motor—and therefore the battery as well—in order to break them loose.

When you step on the starter button and spin the engine to no avail, stop spinning it when you find that the motor does not respond within a reasonable space of time. If your motor does not start the first time, get out and prime it, or wrap hot cloths around the carburetor. Spinning it the first time has broken the stuck cylinders loose. Warming the carburetor will make the mixture vaporize easily, and after that you should have no trouble.

Keeping the engine warm overnight prevents the oil from congealing, relieves the starting motor and the battery of much unnecessary strain and keeps the carburetor from getting so cold that the mixture condenses in the manifold, instead of vaporizing.

It is advisable with most motors to use a lighter oil in winter than in summer. The instruction book that came with your car probably advises you in detail on this point.

John Chapman Hilder.

Increased Value in Motor Cars.

Despite the high prices of every commodity automobile owners are receiving more for their money to-day than ever before. In the last few years efficiency has been the watchword in every branch of the motor car industry. Constant application to this policy has produced labor-saving devices and methods which

have enabled the motor car makers to give greatly increased values. Even with the big rise in the price of steel and other metal products essential in building of automobiles, and in spite of the increased cost of labor, the motor manufacturer has kept down the selling price of cars to a minimum.

It is true that many makers have had to increase the prices of their cars, but an analysis of the situation will prove that the prices of automobiles have not been increased in the same proportion as those of other commodities. This is true of all cars in all classes, class being determined by the price. It is no longer a question merely of reliability in the making of an automobile, as all machines which can stand the test of competition must be good cars—capable of taking the owner about any place he cares to go—so the great problem for the makers has been to secure the greatest efficiency in production. As quantity production is necessary for minimum price builders have by efficient methods simply been getting the price within the scope of the largest number of users.

War orders have sent the prices of materials, even the smallest parts, soaring, and unless the manufacturer was farsighted enough to prepare for the situation, he found himself in a difficult position. The material market left the maker a choice of three courses; first, lowering the standard of the car by using cheaper material; second, raising the price of the car to meet the increase in materials; third, building for the future and for permanency the best car of its type for the same money. J. Walter Drake.

Warming Up the Motor.

For those who drive at night at this time of year and leave the car standing for several hours while attending the theater or dining, a simple and effective scheme for ensuring quicker warming of the motor is recommended. A good way to get the motor warmed up is to place a good sized piece of newspaper over the front of the radiator. The air suction caused by the fan keeps the paper from falling off. If there is non-freezing dope in the radiator, the water may become too hot after a few miles of driving. In this case, providing the car is equipped with a self-starter, all that is necessary is to stop the motor and release the paper, after which the engine may again be started. In all cases the motor should be primed with gasoline in cold weather to ensure easier starting and prevent overtaxing the starter.

Informed.

A famous scientist was present at a dinner at which one of the guests began to deride philosophy. He went on rudely to express the opinion that the word "philosopher" was but another way of spelling "fool."

"What is your opinion, professor?" he asked, smiling. "Is there much distance between them?"

The professor surveyed his vis-à-vis keenly for a moment, then, with a polite bow, responded:

"Sometimes only the width of a table."

New Jack for Autos.

A comparatively new device on the market is a jack that works on an entirely different principle from the ordinary type. The old familiar lever that was either forgotten at the start of the trip or was left lying by the roadside after a tire change has been done away with. The new jack is operated by a smooth, endless chain that operates a worm gear and easily and quickly raises or lowers the car. To lift the car, the motorist simply gives a few pulls on the chain while standing nearly upright and away from springs, tire irons, and other projections. To lower the car, the motorist pulls the chain in the opposite direction and removes the jack by drawing it towards him.



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



Registered U.S. Pat. Off.

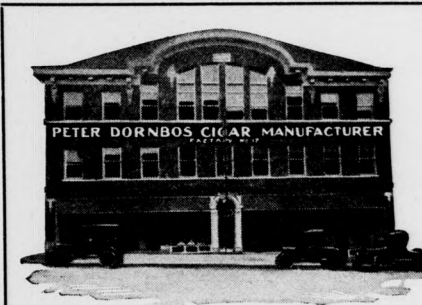
Have been built up by years of fair dealing, of honest manufacturing, an unwavering policy of maintaining the high quality of the goods and by extensive and persistent advertising.

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

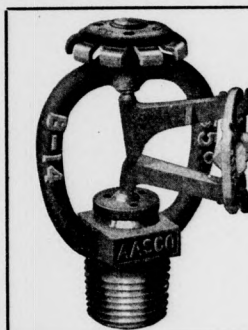
The genuine Baker's Cocoa and Baker's Chocolate have this trade-mark on the package and are made only by

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

USE UNILATERITE MASTIC FLOOR COVERING IN BANKS, THEATRES, HALLS, LODGE BUILDINGS, CREAMERIES, CANNING FACTORIES. LOOKS LIKE Plain Linoleum, wears like steel, is soft to walk on, and slip-proof, originates no dust, keeps out cold. Ask for sample.
Frank L. Dykema Co. 201 Shepard Bldg. Grand Rapids, Michigan



Home of the Pleasing
Dornbos Cigars



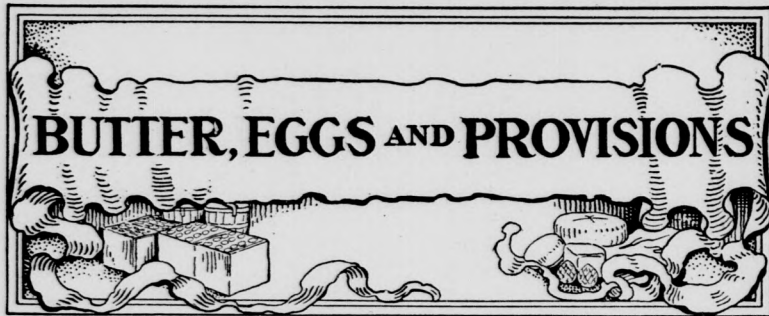
"The End of Fire Waste"
COMPLETE APPROVED
Automatic Sprinkler Systems

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FACTORY SITES AND Locations for Industrial Enterprises in Michigan

The Pere Marquette Railroad runs through a territory peculiarly adapted by Accessibility excellent Shipping Facilities, Healthful Climate and Good Conditions for Home Life, for the LOCATION OF INDUSTRIAL ENTERPRISES.
First-class Factory Sites may be had at reasonable prices. Coal in the Saginaw Valley and Electrical Development in several parts of the State insure Cheap Power. Our Industrial Department invites correspondence with manufacturers and others seeking locations. All inquiries will receive painstaking and prompt attention and will be treated as confidential.
Address **GEORGE C. CONN,**
Freight Traffic Manager, **Detroit, Michigan**



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

Functions of Potatoes in Keeping Body Tissues Alkaline.

The general use of potatoes in the average family and the better customs prevailing in many homes in preparing the tubers food are based on sound economic and dietetic reasons, according to specialists of the Office of Home Economics of the U. S. Department of Agriculture. Studies of the preparation and use of potatoes as food are reported in Department of Agriculture Bulletin No. 468, recently issued.

Potatoes are easy to cook in a variety of ways. From the point of view of dietetics, they furnish starch in one readily digestible form, contain mineral substances of importance to the body, and—a fact less generally known—tend to make the tissues and fluids of the body alkaline, so counteracting the tendency of meats, eggs, fish and like foods to create acid conditions. Since the body does its work best when its condition is either neutral or slightly alkaline, potatoes, like most vegetables, perform an important function in the diet besides furnishing energy-producing material. This scientific fact justifies the custom that is prevalent in many families of serving a goodly supply of potatoes or other vegetables with each helping of meat.

Potatoes, however, while a valuable addition to a mixed diet, alone are not suited to meet the needs of the body because of their poverty in proteins and fat. Of these latter important elements protein is furnished in meats, eggs, fish, milk, beans and similar foods, and fat in butter, bacon, table oils, and the fats and oils used in cookery.

Greater care than commonly is exercised should be taken in peeling potatoes. Very often 20 per cent. of the potato is pared away. This results not only in the waste of considerable potato but also in the loss of one of the most valuable portions of the tuber, since the soluble mineral salts are present in the material near the skin, which would be removed and thrown away. These salts can be preserved by a more careful removal of the skin, as by shallow paring or rubbing, and also by boiling or baking the potatoes in their jackets.

Paring before boiling, however, may be the most desirable method of cooking potatoes which through an undue exposure to light may have acquired a bitter taste, or those which have been kept until late in the spring, since in this way more of the disagreeable flavor

is eliminated. Such potatoes may also be soaked before cooking.

While these methods may be desirable with potatoes which have been exposed to light, they result in the loss of considerable food value without compensating advantages when applied to new or well-matured potatoes. If such potatoes are boiled after paring, they should be dropped into boiling water instead of being placed on the stove in cold water. By the latter method there is twice the loss of protein, or tissue-building elements, resulting from the former. The loss of mineral matter is about the same by each method. There is no loss of starchy material in boiling unless portions of the tuber break off.

Practically the only loss when potatoes are baked in their skins is of the water which escapes as steam. The more or less common custom of pricking holes in the skin of baked potatoes or breaking them is explained by the fact that unless the steam which is formed inside the skin is allowed to escape it will change back into water and produce sogginess.

Potatoes which have turned green and sprouting tubers have present a considerable quantity of solanine, an acrid poisonous substance which, although not dangerous in the quantities ordinarily met with, gives a disagreeable flavor. It is best, therefore, to avoid such potatoes or to cut out green or sprouting portions.

The New Hen.

The new hen which Uncle Sam is trying to produce at Beltsville, Md., is sufficiently on the way so that the "head husbandman of the Government farm" can assure a waiting nation it will have white plumage, yellow legs, red ear lobes and a moderate sized comb. In laying qualities and the size of its eggs it will resemble the Leghorn. It will have as much meat on its body as a Wyandotte, Barred Rock or Plymouth Rock. We are promised that this model hen can be studied through a big exhibit next season. That seems to be the kind of fowl the world has been waiting for, and the quicker it can be spread over the country the larger the measure of human happiness ensured. Nobody is "agin the Government" when it comes to the matter of hens with enhanced laying powers, and a generous supply of meat on their bodies. Here is another reason for welcoming the year 1917.

The clerk who cannot answer intelligently the questions customers ask about the goods he is selling has no excuse unless he is inexperienced, and that excuse will not hold for long.

GUARANTEED
 PURE

Bel-Car-Mo
 BRAND
 Peanut Butter

MANUFACTURED BY
 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
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GOLD BOND

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GOLD BOND

Coleman
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LEMON
 and
 Pure High Grade
VANILLA
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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.

H. WEIDEN & SONS
 Dealers in
**Hides, Pelts, Tallow, Furs
 and Wool**
 108 Michigan, N. W. Grand Rapids, Michigan

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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**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.

Operating Costs of Retail Grocery Stores.

The Graduate School of Business Administration of Harvard University, which has been studying in a scientific and practical way the cost of operating retail grocery stores, has just made public its first bulletin of conclusions, and it furnishes perhaps the most dependable basis on which to make a study of the retailer's administrative ability ever combined. It summarizes studies covering the operation of more than 500 grocery stores, the actual data coming chiefly from 253 stores, in both large and small cities in the Middle West, although incomplete figures of almost as many more were considered in part.

Briefly stated, it is found that retail grocers do business at an average cost of 16.5 per cent., make a net profit of from 2½ to 5½ per cent., and turn their stock over in trade seven times a year, although stores carrying meats turn their stock nine times. The summary of the findings is contained in the following table, each item being shown with the lowest, highest and average data figures, together with a few instances of practical attainments of extreme economy and efficiency by superior system and ability, toward which the computers suggest it may be practical for retailers to strive:

	Low	High	Common	Standards attained by a group of more efficient stores
Gross profit on merchandise	14.6%	27.9%	21.0%	....
Salaries and wages of buying force	0.1	2.4	0.5	....
Other buying expense	0.0	0.5	0.02	....
Total buying expense	0.1	2.4	0.5	....
Salaries and wages of sales force	3.5	10.6	6.5	5.0%
Advertising	0.01	1.8	0.1	....
Wrapping and misc. selling expense	0.03	1.4	0.4	0.3
Total selling expense	4.5	10.8	7.0	5.5
Wages of delivery force	0.6	3.5	1.5	1.0
Other delivery expense	0.3	3.4	1.5	1.0
Total delivery expense	1.1	5.9	3.0	2.5
Management and office salaries	0.3	3.8	1.5	....
Office supplies and expense	0.01	0.4	0.1	....
Total management expense	0.4	4.0	1.7	....
Rent	0.3	4.1	1.3	0.8
Heat, light and power	0.1	0.8	0.2	0.15
Insurance on stock and store equipment	0.03	0.5	0.1	....
Taxes	0.01	0.5	0.1	....
Repairs and renewals of store equipment	0.01	1.4	0.1	....
Depreciation of store equipment	0.03	0.9	0.2	....
Total fixed charges and upkeep expense	0.8	5.6	2.0	1.5
Telephone	0.01	0.6	0.2	....
Ice and Cold Storage:				
Groceries only	0.01	0.6	0.1	0.1
Groceries and meats and provisions	0.03	0.7	0.3	0.2
Other miscellaneous expense	0.01	1.2	0.1	....
Total miscellaneous expense	0.1	2.4	0.5	0.3
Losses from bad debts	0.01	1.4	0.5	0.2
Total expense statement	10.4	25.2	16.5	13.0
Net profit from merchandise operations.				
Loss	3.3	11.0	2.5-5.5	....
Interest	0.2	1.7	0.8	....
Number of stock-turns during a year:				
Groceries only	3.5	23.8	7.0	12.0
Groceries and meats and provisions	7.0	26.4	9.0	14.0
Average annual sales per salesperson ..	\$5,000	\$20,000	\$10,000	....

Metric System Gets a Boom in Grocery Trade.

As a result of the persistent work of such loyal souls as Major Fred Drake, of Easton, Pa., and his associates in the National Wholesale Grocers' Association, culminating at last week's conference of the American Association for the Advancement of Science, a new association was formed last week, to be known as the American Metric Association, committed to the immediate adoption of the metric system in commercial matters in this country.

The new association has chosen the following officers, and will complete the organization shortly by selecting an executive committee:

- President—Dr. George F. Kuntz.
- Vice-President—William J. Schiefelin.
- Secretary—Howard Richards.
- Treasurer—Arthur P. Williams.

It is understood that Major Drake and Dr. Arny will be two of the five members of the executive committee.

As a direct result of this movement, the wholesale grocery firm of R. C. Williams & Co. has already given orders to change all its 1917 labels so as to state both the standard and metric terms of weight, measure and numerical count. Just how far beyond the label the plan will be carried is not yet settled, but Arthur P. Williams states that he thoroughly believes in the metric system for convenience and for efficiency, even to the elimination of units of 12 and the substitution of the "dizaine," or unit of 10, as a commercial commodity.

"One has only to look at the thing

a minute as applied to the way we buy beans," he said, in explaining it to the writer. "Take Michigan beans for an illustration. We bought red kidney beans, 165 pounds to the bag, at \$6.25 per bushel of fifty-eight pounds. How many can tell, without using a pencil and figuring it out, how much a pound that was? Well, take the other system. We bought Manchurian and Japanese beans, in bags of 100 pounds each, at \$6.25 per bag of 100 pounds, which anyone can tell at a glance was 6.25 cents a pound. And that's the way the system would work in everything we handle.

"I am convinced of its efficiency, convenience and entire practicability once people make up their minds to adopt it. The National wholesalers have already issued tables of metric equivalents, and have indorsed the plan many times over. Now we must put it into operation, and we are willing to be pioneers, although I believe many others will follow, and before long we will have the trade thinking in terms of the metric system. The war and our expanding relations with countries which have long used the system all favor the present as the time to begin."

"Bury the Hatchet" in Your Town.

Merchants of most towns should have an annual ceremony of "Burying the Hatchet." Besides impressing the public with your willingness to forget the past and make the future better for everybody in your town and community, it would be good business policy to do away with bickering, the idea that your competitor

is only in the way and should be treated as an interloper—recognize that your town can never prosper without co-operation, everybody pulling together.

Instead of "knocking" your neighbor, and advising a customer that he can buy a certain article to better advantage in the city, send that customer to some other merchant in your town—be sure to keep the money at home.

Maybe that other merchant is a better chap than you think him, and the next time he has an opportunity to return favors, he is more than likely to do that very thing. At least, treating him with proper consideration, showing a disposition to give him a chance at any business you cannot handle yourself will not injure you, and you can bank on its helping the town, so why not resolve right now to do it?

Good deeds come home to bless you, in business as well as in other affairs of life, and count large where supplanting bickering, lack of co-operation, and consideration of the other fellow.

Yes, you need a public ceremony of "Burying the Hatchet" in your town. —Trade Outlook.



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

WHEN BUSINESS MEN DISCONTINUE
 classifying their customers as "trade" in their merchandising by hitting them "where they live" then
ADDED SALES ARE BOUND TO RESULT
 Our processed letters hit them where they live because there's flattery in a personal letter. The cost is a fraction of a cent.
B. D. COATS COMPANY
 Michigan's Largest Form Letter House
 47-49 Monroe Avenue Grand Rapids, Michigan

Bread is the Best Food

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

Fleischmann's Yeast

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

Sell Bread Made With
FLEISCHMANN'S YEAST

It is Popular
 Housewives and Chefs like and use
MAPLEINE
 It is undoubtedly one of the most useful flavors.
 Order of your jobber or
Louis Hilfer Co.
 1503 Peoples Life Bldg.
 Chicago, Ill.
CRESCENT MFG. CO.
 Seattle, Wash.

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

Watson-Higgins Milling Co.
 Merchant Millers
 Grand Rapids, Michigan
 Owned by Merchants
 Products Sold Only by Merchants
 Brands Recommended by Merchants

THE MAN WHO SELLS.

Some of the Fundamentals He Must Possess.

Most of us who have things to sell have managed somehow or other to sell these things, but few of us have ever reduced the selling part of business to a scientific basis as we have the manufacturing or merchandising activities.

We have gone too long on the theory that salesmen were born and not made; that there was no known method of determining whether a man could sell goods or not. We have regarded the whole proposition too much as a game of chance and have selected men at random, principally because they looked to us to be pretty decent sort of fellows, and were not marked in any personal way that would affect them in approaching other people.

However, all sensible executives nowadays realize that the matter of selecting salesmen is not wholly a matter of taking a chance. We know that there are more or less definite set rules that can be followed in the employment of salesmen. We realize that we can measure men to some extent as we measure materials; of course not to the mathematical accuracy that we can measure materials, but we do know that we can size up men with reasonable exactness before we employ them.

I have no quarrel with any of the men who have made the teaching of salesmanship a business. I believe

that many of them have done a vast amount of good. My only complaint against some of them has been that they have held the subject of salesmanship up in the clouds too much; that they have led people to believe that salesmanship was a thing apart from other things in life and was a thing that had mystery and difficulty about it, and that a man had to have a certain natural aptitude of this kind before he could be taught to sell goods.

I have been connected with the manufacture of goods nearly all of my business lifetime, and it took me some time to realize the difference between manufacturing and selling. It finally dawned upon me that the real difference was that in manufacturing you are dealing with tangible things, which you can control almost completely, while in selling you are dealing largely with intangible things, which are very hard to control.

If, for example, you wanted to make water-glasses: If you had a model, and of course you can get a model, you could make a million glasses just like one model. Yes, you could make ten million or one hundred million of them, depending wholly upon the size of the factory you wanted to build, the amount of money you wanted to put into equipment, the amount of material you wanted to buy, and the number of men you wanted to employ.

The making of these water-glasses is a fixed proposition, controlled wholly by yourself, but the number

that you make depends entirely upon the number you can sell, and this number is not controlled by yourself because when we cross the line between manufacturing and selling we pass from the thing which we do control—the number which we can make—to the thing we do not control—the number we can sell. This is what I mean by saying that we deal with concrete things in manufacturing against intangible things in selling.

I believe, however, that we have reached the point now where some of us at least believe that we can exercise a reasonable control in the selection of the men necessary to market our goods just as we can in the men employed in the making of our goods.

After all, the one great question in the selling of goods is the employment of salesmen. As a matter of fact, you can say in one sentence the one controlling thing about all business, namely, the selection of the right men.

I believe we can formulate some definite plan or a set of rules which can be used successfully by all concerned in the employment of salesmen.

One of the very first things to set down as a rule is that no man should be employed on the first interview. I believe that it is necessary to see a man at least two or three times before you can size him up properly. It is only human for a man applying for a position to put his best foot forward, just as it is human for a fellow to put his best foot forward in court-

ing the young lady he wants to be his wife. He naturally wants to make a good impression, and he is not entirely natural under these circumstances. If you see a man two or three times—or even five or six times—you are able to size him up in a way that you could not do in one interview.

Then, again, I believe it is a good idea to have more than one person see a man before he is employed. I know some concerns use the method of having a man see two or three of their men, and then these men get together and compare their impressions.

While this is a slower process of employing men and takes more time, yet it has been my experience that time taken at the beginning in the employment of a man is time well spent, because changes are always costly to any concern.

Another rule, I think, is that no man should be employed who can not be as easily fired as he was hired. This refers particularly to the employment of your relatives, your wife's relatives, or sons of friends. It is easy to hire these people, but sometimes almighty hard to fire them!

Personally I have never taken a great deal of stock in the man who on the first interview pulled out a number of letters of recommendation, because it has been my experience that men who have the greatest number of letters of recommendation usually need the greatest number.

In this matter of giving letters of recommendation, I believe that most

Every Grocer

is interested in profits and satisfied customers. He wants to handle an article he *knows* is going to be a *repeater* and pay him a good margin of profit as well.

KC BAKING POWDER

Mr. Grocer pays you a larger margin of profit than any other standard brand. It is being constantly advertised—has stood the test for years and years and has given perfect satisfaction. **And Remember**—our guarantee stands back of every can sold over your counter.

K C Baking Powder complies with all pure food laws—Contains no albumen (Sometimes called white of egg.)

JAQUES MFG. CO. - - CHICAGO



business men are more or less moral cowards. When we dismiss a man from our service, we don't tell him the truth, because we dislike to hurt his feelings. We adopt the course of least resistance, and we let him down as easy as we can by telling him that business is falling off or we are cutting down expenses, or some other excuse, when we know full well in our own hearts that we are letting the man go because he is incompetent. Then we cap the climax by offering to give him a letter to the whole world, because these letters usually begin with "To Whom It May Concern"—and we give this man a clean certificate of character and ability for the balance of his days. If we were only more truthful when we discharge a man and would not write untrue statements in letters of recommendation, there would be greater efficiency in the business world to-day.

I do not believe that as a rule it pays to employ unsuccessful men, men who have not succeeded in their previous occupations. There are, of course, some few exceptions to this rule, but why bother with exceptions? Some one may say that you may be doing a man a great injustice by not giving him another chance even if he has been unsuccessful. I don't think so, because every concern is not willing to adopt such a rule as this, so that the fellow you do not employ because he has been unsuccessful has plenty of chances left to get a job with the men who make no such rule.

I will give briefly some of the things I have tried to find out in talking with men before employing them as salesmen:

The question that I put down as No. 1 on this list is—Can he give a surety company bond? You can dodge this question all you like and make excuse for certain men who can not give this kind of a bond, but in ninety-nine cases out of a hundred there is something wrong with a man who can't give a surety company bond.

The next thing, has he a reason or an excuse for leaving his last employer? Can he give his last employer as well as his previous employers as references?

Did he work as a boy, or was he brought up in complete idleness until he was of age?

Did he learn to overcome obstacles in his youth, or did he begin to tackle the problems of the world as a full-grown man?

The next thing, of course, is a perfectly obvious one and may seem like a foolish one, but are his habits good? I don't mean by this is he 100 per cent. good, but is he a decent sort of fellow?

Does he over-indulge in things which he should not?

Would he impress you favorably if he were trying to sell you something instead of applying for a job?

Has he saved any money? If not, why not?

Can he get to the point quickly, or is he one of those fellows who take a circuitous route?

Can he answer objections quickly? Try him out by asking him to tell you

three reasons why he thinks he can sell your goods, and in this way test him on his ability to think quickly and to give logical answers to questions when put to him quickly.

Is he quick-tempered? A little hard to determine this, but as a rule quick-tempered men do not make the best of salesmen, because every man weakens himself in the eyes of another when he loses his temper.

Is his voice pleasing or rasping? A silly question, you may think, but one of great importance to the man who is seeking an opportunity to sell your goods.

Has he respect for the opinions of others?

Do his voice and manner impress you as carrying conviction when he makes a point?

Has he got enthusiasm in his nature? Does he state a thing enthusiastically and is he positive in his statements?

Can he listen as well as talk? In other words, has he terminal facilities? Does he know when to stop talking?

Is he easily discouraged when told he can't have the job or that you don't think he can sell the goods?

Is he willing to undergo a course of training before he begins to sell goods, or does he think he knows enough about salesmanship to sell anything?

I am a great believer in the systematic and careful training of men. I have no patience with the man who says you can't talk to any two men alike, because this is simply his way of saying his methods are better than any other.

While it is true that in selling goods you don't talk to any two or three men in exactly the same way, yet you must have as a foundation for your salesmanship the same general fund of knowledge for one man as you would have for another.

I believe that any article to be sold can be shown and demonstrated to everybody in about the same way. For the same reason that if I should ask how much 11x9 amounted to, you would not go over the entire multiplication table to tell me, but you certainly would have to know the multiplication table before you could tell me. That is my theory of the training of men. They don't go over all they know in answering any specific

question, but they have to have a great general fund of knowledge about the thing they sell to answer intelligently any question that may be asked of them.

It has been my experience, and probably yours, too, that the railroads, hotels, restaurants, taxicab drivers and others charge just as much for incompetent or untrained salesmen as they do for those who are efficient and well trained. If you put a man on the road or put a man behind the counter, it costs you just about as much whether he knows or does not know his business.

This being the case, I can not understand why so many people are willing to put up with incompetency and with mediocrity when the estab-

lishment of a training school and the proper teaching of all their salespeople would bring about an immediate improvement in their business.

And the very first thing I would teach in any school would be the necessity for courtesy. The great prevailing fault among American salesmen and saleswomen is the fault of discourtesy. Deny it if you wish, but a thorough test will convince you of its existence. Allow me to lay stress upon this for a moment, because it is so important in all branches of business and in all walks of life. Courtesy costs nothing, and yet it pays bigger dividends to the man or woman who possesses it than any other requisite they have.

Hugh Chalmers.

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

STOCK-TAKING.

Some of the Reasons Why It Is Essential.

While the number of retailers who take stock at least once a year is steadily increasing, yet there are altogether too many who are not yet doing so.

Generally speaking, those who do not make a practice of taking stock may be divided into two classes. The one is the small dealer. The other is the dealer whose business has assumed substantial proportions and who year after year has a fairly good surplus of cash on deposit at the bank.

Ask the latter why he does not take stock and he will tell you, as he told the writer, that he does not need to do so.

"Why should I?" he will say. "I know by the cash I am accumulating that I am making money. Why, then, should I go to all the trouble of taking stock in order to confirm that which I already know?"

"Oh, it's useless for me to take stock," the small dealer will tell you. "I'm making a living, and as long as I am doing that why should I trouble going over my stock and making an inventory in order to find out within a few dollars just exactly where I stand?"

That both these excuses are fallacious there can be no doubt. It is patent to every business man who has had experience in taking stock. He knows that to neglect doing so is to court danger.

The mariner at sea is never obsessed by such a delusive theory. The sea may be calm, the weather clear, and everything in "apple-pie order," but he keeps his eye on the compass, takes observations daily in order to ascertain his true whereabouts, and consults the barometer in order to ascertain the trend of weather conditions. He leaves nothing to chance, knowing that if he did so he might suddenly find his vessel upon the rocks.

The dealer, be his business large or small, may think he is sailing along under fair-weather conditions and heading in the right direction, but unless he has ascertained through the medium of stock-taking and drawing up an inventory he certainly does not for a fact know that it is so.

Some years ago, at a meeting of the directors of an incorporated company, the president announced that it would be possible to pay a dividend on the previous year's business. This was welcome news to the directors, for it was the first time for some years that such an announcement had been made, for the company had been notoriously mismanaged. But there was one man on the board, and a new one at that, who had made a marked success in the retail trade. Consequently he wanted to know on what basis the president was making his statement.

"Where's your inventory?" he enquired.

"Oh, we haven't taken an inventory," replied the president.

"Well in the name of heaven, how do you know that you can declare a

dividend?" exclaimed the inquisitive director.

"Simply by the fact that we have the cash in the bank," replied the president with an air of confidence. "What can you want better than that?"

"I am glad to know that you have money in the bank," persisted the director, "but I want better evidence than that before I'll consent to the payment of a dividend being declared."

As the result of this director's persistency an inventory was ordered and the board adjourned to await its preparation before taking action, although the president declared that it was unnecessary.

When the inventory was taken it was found that instead of there being a surplus as the result of the year's business there was a deficit of several thousand dollars.

A few years ago the president of a company which in the two years of its existence had made considerable headway announced that a dividend would be paid. When, however, an audit was ordered and presented it was found that the president had been basing his estimate on the flimsy claim of appreciation in good-will. The profits were next to nothing.

One of the shareholders of this particular company was not far wrong when, quoting an old axiom, he remarked: "Good-will is the rag with which some men plug up the leak in the balance sheet."

Recently a retailer became perplexed because his profits, in spite of a large increase in the volume of his business, did not show any increase. He thought about it by day and thought about it at night. He felt sure that it was not because of any lessening in the percentage of profit that he added to his buying cost, that being worked out on the same basis as he adopted when he started in business three years before. Finally, giving up all hope of discovering the cause himself, he consulted one of his creditors.

"When did you take your last inventory?" asked the latter.

"I have never had one taken," replied the retailer.

"Well, you take one at once," advised the creditor. "I think that will show you where the leak is."

And sure enough it did. It showed that while the sales had increased year by year the stock had increased at a far greater ratio. In other words, the dead stock was eating up the profits.

In another instance a retailer, after being induced to take stock, discovered that his expenses were no less than equal to 20 per cent. of his gross sales and that his method of figuring his profits on the cost price of his goods, instead of on the selling price, had been a serious blunder.

Had these concerns not taken an inventory they would to-day either be still groping in the dark or have fallen over the precipice of bankruptcy, at the foot of which there already lie altogether too large a company of commercial failures.

Primarily the object of the inventory is to enable a balance sheet to

be prepared in order that the position of the business at the close of a certain period may be ascertained. Important and all as that undoubtedly is, yet that is not the only purpose it serves. To those who are able to "read, mark, learn and inwardly digest" that which the inventory contains, a fund of most valuable information is revealed.

Owing to the increasing competition of business, due largely to the advent of the department store and its mail-order ramifications, it is becoming more and more important for the retailer to know within a fraction the cost of doing business. Merchants may guess at it, as many of them appear to do. And in their guessing some of them may come approximately close to the actual cost. Others, again, may be guided by the experience of men in the same line of business. But neither guessing at the cost nor taking the experience of another is the correct method. Of the two the latter is the more sane and safe. But even then the conditions obtaining would necessarily have to be the same. And this is about as unlikely as it is to find two oak trees exactly alike.

Consequently, every merchant has got to find out for himself what his cost of doing business is. And the only way in which he can do it is by the taking of an inventory at stated and regular periods.

Every retailer who is giving intelligent thought to his business is becoming more and more impressed with the necessity of concentrating his efforts on lines upon which he can obtain a fair profit and, on the other hand, devoting the minimum of attention to lines which, for various reasons, return him little or no profit. There is nothing in the world which will give him as much light on this subject as the systematic inventory. It also furnishes the light whereby he can discover slow-moving and dead stocks.

Every business has its leaks. The only difference is one of degree. Some leaks are so obvious that they are easily discovered. Others are as mysterious as the most distant of the planets. There are few, however, that the inventory will not discover. And the leak that is found can usually be stopped.

There is scarcely a retailer in the country but who, were he to sell out to-morrow, would want to figure in his good-will, as well as his stock, as an asset. Under the most favorable of conditions the good-will value of a business is a subtle quantity. One well-known economist has declared that "good-will is practically as much a part of the capital invested in a business as the plant and goods in a manufactory or a shop." And the dictionary defines good-will as "the value that a business has over and above the stock in trade and the money invested in it." But definitions are of very little use when it comes to the valuation of the good-will of a business. That, however, which does possess potency is the inventory. True it is not a measure by which a strictly accurate value can be obtained. But it helps considerably in ar-

riving at an approximate value.

As something like 95 per cent. of the business of the country is carried on under the credit system, it naturally follows that the credit standing of the retailer is a matter of great importance to him. Character undoubtedly goes a long way in establishing the credit standing of any business man, for there are plenty of men with an abundance of capital whose credit is nil. But still character is not the determining factor in the establishment of credit standing in the mercantile world. As a matter of fact, it is as a rule relegated to second place. That which takes the first place in determining the line of credit that shall be accorded, either by the manufacturer, jobber or banker, is the financial standing of the applicant. And every business man knows from experience that the only proof of financial standing that will as a rule be accepted is the inventory.

To be able to show an inventory when it is demanded—and a series of them is better still—is always a strong point in a business man's favor, for it shows that in one of the fundamentals of good business practice he is not found wanting.

To prepare and furnish an inventory after one has been demanded may establish a business man's financial standing, but it will not remove the stigma which had previously been created regarding his careless and unbusiness-like methods because of his being compelled in the first instance to acknowledge that stock taking was a practice he had never followed.—Wm. Lewis Edmonds in *Hardware*.

Alaska as an Asset.

At present Alaska is paying 200 per cent. annually upon the purchase price. The reports for the fiscal year ended with June itemize as follows: Copper leads the list, being \$26,500,000; next comes fish, chiefly salmon, valued at \$18,000,000 followed by gold to the value of \$16,000,000. Silver mining yielded \$1,000,000. All other returns, including furs, bring the total annual yield to \$67,000,000.

It is only since Klondike days that Alaska has at all been taken seriously, and even from that date the development has come slowly. For instance, the \$26,000,000 of copper produced last year amounted to only \$4,600,000 in 1912. But the point in all this is that Alaska has hardly been scratched. Government experts estimate that it contains deposits of coal worth billions of dollars, besides much tin and petroleum. Here it is well to remember that this is the only coal for 10,000 miles along the Pacific Coast. It is entirely within conservative bounds to say that Alaska will be producing \$100,000,000 annually within ten years.—Century.

A Little Mixed.

A doctor sent by messenger a box of pills to a patient and a basket of rabbits to a friend. The messenger left each package at the wrong address. The patient who received the rabbits was surprised to read the directions:

"Take two every half hour."

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.

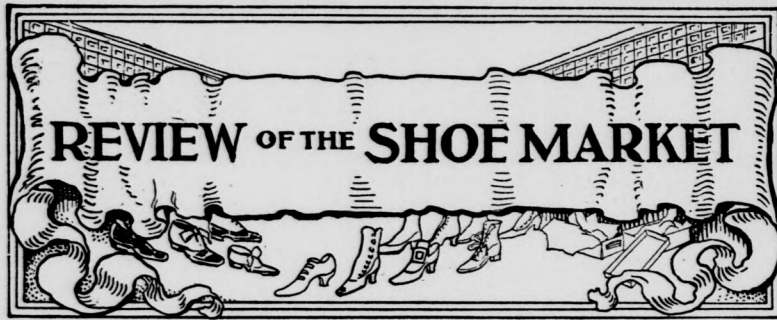
Therefore, be sure you thoroughly understand the real issues before endorsing any anti-coupon measure.

KIRKMAN & SON

MAKERS OF

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

BROOKLYN, N. Y.



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

Practical Lessons From Present Conditions.

Written for the Tradesman.

In an article published in last week's Tradesman, the writer called attention to some unusual conditions confronting the shoe industry of this country: namely, the scarcity of leather, the present high-water mark insofar as retail prices are concerned, together with certain dangers implicit in this whole situation. The key-note of that article was, as the reader will perhaps recall, buy conservatively, clean up as you go, buy on a thirty to sixty day basis, keep cool and avoid doing anything that will help to render more tense a really critical situation. And all this is in harmony with a resolution passed by the National Shoe Retailers' Association, at their recent convention in the city of Cincinnati, and was expressed time and again by the very best retail shoe dealers of the country in private conversation in and about the convention hotel.

But this note of extreme caution—this acknowledgment of an unprecedented and highly critical situation—should be kept sub rosa by all shoemen: it is not for general circulation. Looking at the matter on its practical side, this whole high-cost movement has served to pull many a poor retail shoe dealer out of a bad hole. Although prices have been high to the dealer, the dealer (generally speaking) has been able to come clean. He has sold fewer pairs, perhaps; but he has made more money. In fact it has been a time of unusual prosperity among retail shoe dealers and general shop-keepers carrying shoes along with other lines of merchandise.

Hitherto people have been paying too little for their shoes. Many a man who paid five dollars for his derby or felt hat, paid only three dollars for his shoes. There was just one of his hat; but he got two shoes. And one of his shoes represented more actual value in material, and required more and higher-paid work, than was represented by the one hat for which he paid five dollars. The woman who paid from fifteen to thirty-five dollars for a hat, thought she had gone the limit if she gave five or six dollars for a pair of prettily lasted shoes. Now there was something radically wrong in this state of affairs. Shoes were selling for too little. Dealers were exercising too much conservatism in their marking. They were doing business on a perilously

narrow margin of profit. All of them saw what needed to be done, but comparatively few of them had the nerve to do it.

But along came old brother Hi-Cost, and the situation changed overnight. The front pages of all the newspapers in the land featured the increasing, advancing, soaring prices of everything—leather among the rest. Shoes were popularly supposed to be made of leather, hence—and the public saw the point. Also they felt it. It was dug in, driven home; otherwise and differently put, it was clinched. And they came to it without a whimper. They paid the difference and asked no rebate for economy's sake. For the first time, within the memory of men now living and doing business at the old stand, they paid somewhere around the neighborhood of what shoes of a given grade are actually worth. They weren't fleeced, they were simply asked to pay a fair and reasonable price. And they paid it. And when the retailer rang up the cash he made a mental note of the effect that he had at last put over a transaction that yielded a fair return for his investment of money, time, talent and perseverance.

All of which goes to show that we sometimes get what we are working for by not working for it: in other words, it comes just sort of sporadically, as it were.

Which, of course, is nice; but the practical question is this, How long is this salubrious situation going to last? When will the shoe-buying, shoe-consuming public become otherwise minded; in other words, balk, and demand a harking back to old-time shoe-retailing prices? That depends upon retail shoe dealers. It is up to the men who retail shoes, and nobody else. Progressive men amongst them have been for a long time advocating the importance of grading-up methods. They have been preaching the gospel of better merchandising methods. We are all familiar with the plea of the better store with its more up-to-date furniture and equipment, its new windows and new lighting appliances; its higher order of service and its more dependable merchandise. All of which, to be sure, costs more money than used to be required by the old-fashioned shoe store, but it means a better class of business, and it means better satisfied patrons. It involves a better-paid and more efficient salesforce, and it contemplates the substitution of clean-cut, businesslike methods in the place of old-fashioned hit-or-miss methods of doing business. And the whole movement, summing it up

There is Money for You in the Sale of The Bertsch Shoe Line

The sale of one or two pair will not make you rich—not that.

But if you are handling a LINE of known qualifications—a line that is going to give your customer more for his money in QUALITY and SERVICE than he gets from other similar lines—you are making your profit, and at the same time you make a friend—one who will stay by you and who will bring HIS friends to YOU.

The BERTSCH SHOE LINE is THE LINE that will make you friends.

It has built into it those qualities that will give the ADDED SERVICE and SATISFACTION.

Every pair made by us is built that way.

The people in your community know and believe in the BERTSCH SHOE

Because

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

The Great "Bullseye" Boot

Greater Than Ever



Price \$3.40

Get them now while you can

The Auto Tire White Sole Compound

The Original
 and
 Greatest Quality
 in
 Pressure Cured
 Rubber Boots

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

briefly, is a movement towards service, in which the shoe store patron profits along with the dealer who develops the same.

Now, the very practical question is, Shall we go back, or shall we go forward? Shall we revert to former methods—close marking, together with the insecurities and inevitable hardships that go therewith—or shall we keep up a bold front and continue to get what shoes are really worth? Instead of lowering the price when conditions in the leather market reverts to more normal levels, why not demand that the manufacturer make up the difference by new and increased values actually going into the shoe, so that the customer shall actually get a better shoe for the money than he has been getting heretofore? When prices drop back to a more nearly normal level (as they are apt to do, if not suddenly, at all events some time or other), there are two methods of re-adjustment insofar as the marking of goods is concerned: we can either cut the retail price, or we can put the difference in actual shoe value. Of the two methods, the latter is far better. It is in line with the very thing that progressive shoe retailers have been trying to do for lo these many years.

Another thing that has come to light very clearly during the last twelve months is that women have come at last to realize the importance of what has been termed the style note in their shoes. The phrase may not be a very happy one from a literary point of view, in that the feet aren't just the place we should look for "notes," but what's the use of being hypercritical? The phrase has apparently come to stay. Women want pretty shoes. It helps the figure and it enhances the smart appearance of a stylish dress. "Some women now want a different pair of shoes to match the color of each of their gowns," laments a veteran retail shoe dealer. But why lament the fact? If the ladies (God bless 'em) want such things, I, for one, say let 'em have 'em. This is a free country. What well-dressed lady can get through a season with a single hat? Some hats go well with certain dresses, and not so well with others; and the same is true of shoes. Short skirts are still the vogue, and short skirts bring the feet into the lime-light, so to speak. They must be shod in neat-appearing, perfectly stylish shoes.

We can safely leave it to shoe manufacturers to keep things going in the matter of shoe styles for milady. That is their business. They've been at it quite industriously in the past; and we are not for a minute to suppose that they'll discontinue their efforts in the near future. Prices in the leather markets of the world may continue at present high levels, or they may slump; but new colors in glazed kid, and new fabrics, and new combinations will be brought out from time to time—and the women will continue to buy. And herein lies the point—retail shoe dealers must get in the game and help it along. Buy pretty shoes. Display stylish

footwear creations. Feature them in the advertising. Talk them up in the store. Don't let the wave of the present style-charm in female footwear recede an inch. The experience of the last twelve months has demonstrated tremendous possibilities in new, smart and high-priced lines of shoes for women's wear. The retail shoe dealer that hasn't gotten the lesson has nobody to blame but himself—but having acquired the lesson, he should not forget it.

Cid McKay.

Defiant Rumania.

The Rumanian Chamber of Deputies, sitting at Jassy, the new capital of Rumania, has issued a statement indicating not only a hopefully courageous, but a defiant attitude, in spite of existing conditions apparently so adverse. The purport of this notification to the Central Powers and to the world at large is that Rumania has not been conquered—will not be conquered. Rumania has yielded her territory, but not her army. Dark as conditions now appear, she is expecting, through the valor of her army, to get her territory back.

The significance of this manifesto is in the unflinching declaration that Rumania is proposing to fight on. The final clause contains the declaration, "We have driven many enemies from this land and we still are able to conquer." That is the sort of spirit that has won many apparently hopeless causes in the history of war struggles. It is of large significance that the Rumanian army has been preserved; it has, from trustworthy information, retreated in good order; retreated making stands at various points, but moving apparently to a predetermined line of defensive and future offensive. This last suggestion is presumptive, but it is the reasonable guess that the retreat of the Rumanians, which has never been a demoralized stampede, is upon a worked-out tactical scheme, that is but an item in the Entente Allied plans.—Baltimore American.

Sunlight Kills Germs in Clothes.

That clothing harbors myriads of disease germs was demonstrated to the Academie de Medicine in Paris by Professor Trillat recently, and the Scientific American notes that fabrics differ in their tendency to retain them, silk and cotton being less dangerous than woolen garments. Professor Trillat says that exposing clothes to the rays of the sun is the most effective method of ridding them of these microbes.

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

May's
HONORBILT
SHOES
Backed
by Quality
Boosted
by Consistent
Advertising

Why?

Why is a Rouge Rex Shoe a good shoe for the man who works?



Because:—

1. The upper stock is pliable and therefore comfortable, and at the same time of a texture that resists hard wear.
2. The soles are cut from the best of sole leather, specially treated to give it lasting quality.
3. The lasts are full and roomy, and designed for the best fit possible, insuring comfort to the feet of the wearer.
4. They are well made, the stitching extra strong, and the soles securely fastened.

The same reasons make Rouge Rex work shoes desirable for the dealer. They satisfy the customer, insuring his continued patronage.

If you have not bought your shoes for spring business, write us today, and a salesman will call.

HIRTH-KRAUSE COMPANY

Hide to Shoe

Tanners and Shoe Manufacturers

Grand Rapids, Michigan

A Comparison



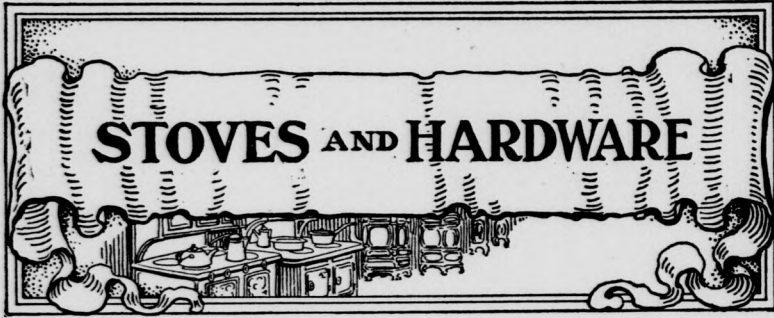
of last year's inventory with the one you are now taking, as far as our shoes are concerned, when you take into consideration your purchases of them you will find that the part of your capital invested in shoes of our manufacture has paid you good dividends in the shape of real profits.

Our Trademark guarantees Quality always.



Rindge, Kalmbach, Logie Company

Grand Rapids, Mich.



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.

Feature Skates in the Sporting Goods Department.

Written for the Tradesman.
 "Daddy, I want a pair of ice skates. Charley Hildreth's got a pair and he ain't as big as me."

If one parent in a certain small town heard that request this month, several hundred heard it. There was no river near-by, and what little skating was done took place on ponds.

This year, however, a municipal councilor with a head on his shoulders ordered out the fire department, flooded a big corner of the public park, and produced a first class skating rink. Admission free, no danger of drowning. And the hardware stores in that particular town have sold more skates this month than in any previous January in that town's history.

If there aren't any ice-skating facilities in your town—or if the river is so dangerous that parents refuse to buy skates for their children—why don't you, Mr. Hardware Dealer, start an agitation in favor of a municipal rink.

The cost is small. The sport is popular and healthful. The incidental benefits to the January hardware trade are large. And with a rink on solid ground, perhaps supervised by a park caretaker, the familiar and terrifying dangers of river skating are avoided.

Or, if there isn't any ground available, have a section of the river ice where it is particularly solid swept clean and fenced off, and freshly flooded from time to time.

It is the hardware dealer who starts something—or who sees to it that a friend in the town council starts something—who is going to do the lion's share of the January skate business.

Incidentally, something else can be started in your town that will help immensely to boom the skate trade. That is a municipal hockey league. Here, again, the enterprising hardware dealer can do the starting, with good results for himself and the municipality. If you have played hockey and know the game you are particularly qualified to take the lead. If you don't know hockey, get next to a few young men and older men who do, and offer your store as a meeting place for the organization meeting of the municipal hockey league. Get the local industries, the printers, the dry goods and grocery and hardware

clerks to form teams—and get things started.

Anything of this sort which you do outside the store has a beneficial effect on business. True, your competitor may hang back, may refuse to help and yet may benefit also—but that is inevitable where all men aren't equally enterprising. Your benefit will be the larger for the active part you take in organization.

Another line of profitable activity is in the encouragement of curling. This sport, so popular among "braw Scots," is just as popular with other folks once they are introduced to it. It is a sort of sport which, once started, keeps itself alive. Unlike hockey, it is a sport for older men, and its devotees do not abandon it when they pass out of young manhood.

Where such winter sports are already organized, the hardware dealer will benefit by active participation. If he is a good curler, that very fact will bring him into close touch with the devotees of that sport. If he has offered a hockey trophy, or if the head clerk of his sporting goods department is a hockey enthusiast, or if one or two of his boys are on one of the league teams, these circumstances bring him nearer to the sport than any amount of non-participating publicity. The man who mixes is, in the sporting goods trade, the man who wins business.

Outside of active participation, either personally or through members of the store staff, a most desirable form of publicity is found in attractive window display.

For instance, a neat window arrangement of bright, shiny skates is in itself attractive to any boy. For that matter, a good many girls are interested. Ice skating is in most places a popular pastime with both sexes.

It is better still, however, if the window dresser adds the "man alive" touch to the display.

Thus, in a recent small town skate display, in the center of the window was shown a piece of glass edged with salt which, in turn, graded into a fringe of turf. Around this centerpiece, the display of skates was arranged. A more elaborate effect could, of course, have been secured with a carefully poised dummy of a skater just stepping forth upon the "ice." In the big city stores, still more elaborate scenic displays are often staged.

Nevertheless, for the ordinary dealer with limited display facilities, a little realistic touch of this sort is ample to attract the notice of passers-by. Many small town merchants who read of elaborate city window dis-

plays shrink from attempting anything of like nature owing to dread of the labor and expense involved. Yet the merchant with an adaptable mind can pick out of the big city display some one feature which he can stage in his own window with little expense or trouble and which will give to an otherwise very ordinary display a touch of novelty.

If there is any good coasting in your town, toboggans or hand sleighs can be featured to advantage. Incidentally, here you may find again an opportunity to start things. An otherwise rough hill or bank might, by grading a little, be converted into a good slide for the kiddies; or even where the land is pretty much on the level, a satisfactory slide could be built up at slight expense. The kids enjoy a slide immensely, and in most places all that is needed is to take the more prominent bumps out of a natural slope.

While naturally the hardware dealer's chief attention will be given to outdoor sports, there are indoor possibilities which need not be neglected. Basketball is popular in most communities; perhaps an inter-school or Sunday school league could be formed for your town. Then, too, punch bags and gymnastic outfits are always seasonable; and the growing army of men and women who take exercise rather than "dope" can be recruited to a marked degree through an active publicity campaign. If you circularize a mailing list or use newspaper space to boost skate and sled sales, it will be good policy to in-

Horse Blankets

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

Large Assortment

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

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

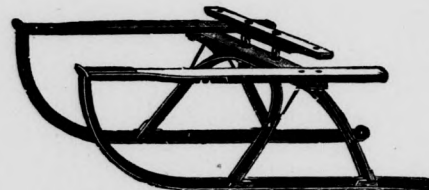
Grande Brick Co., Grand Rapids
 So. Mich. Brick Co., Kalamazoo
 Saginaw Brick Co., Saginaw
 Jackson-Lansing Brick Co., Rives Junction

Johnson Paint Company

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

AGRICULTURAL LIME BUILDING LIME

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



Last Call on Snow Goods

Will clean out all snow goods left at 1/3 less than you can buy next fall for.

Kalamazoo Cutter Gears \$4.45. Light Bob Gears 1 inch \$6.75, 1 1/4 \$8.75, 1 1/2 \$10.75, 1 3/4 \$12.75.
 Runner attachments \$4.95, \$6.95, \$8.95.
 \$30.00 Blue Cloth Trim Portland Cutters \$19.75. Heavy Farm Bobs \$21.75. Cutter Shafts \$1.75. Cutter Poles \$3.75. Cutter Shoes 5c lb. Bob Wood Work.
 Drive Toe Calks all sizes \$1.95 100.

Van Dervoort Hardware Co.

Lansing, Michigan

Foster, Stevens & Co.
Wholesale Hardware



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

Grand Rapids, Mich.

identally refer to these indoor possibilities.

In connection with the skate business, the enterprising retailer can pull off some good publicity stunts. One merchant pulled a lot of trade one winter by hiring the best fancy skater in town to demonstrate his art to the young folks. The outlay for a few hours' time each day was not very large, yet the stunt made that particular store the skate center of the community. Where the store staff includes a good fancy skater, the stunt can be tried to even better advantage.

Another dealer watching the town skating rink noticed that the ladies had to sit down on the ice to adjust their skates. He provided several inexpensive benches painted with the store advertisement and in addition to earning a great deal of gratitude, he picked up some extra business through this advertising device.

Another dealer, without waiting for the municipality to act, rented a large vacant lot a short distance from his store and had it flooded for a skating rink—and advertised in the papers that he had done it. Naturally, he had a monopoly of the advertising space inside that lot, and he used it liberally and to advantage.

It is worth remembering that, while these sporting goods lines are seasonable, and limited to the winter months, the selling of skates now paves the way to the selling of baseball outfits when the springtime arrives. The devotees of hockey in winter are baseball fans in summer; and the curling rink and the lawn bowling club membership lists are in many communities almost identical. An energetic campaign for sporting goods sales right now does more for the hardware dealer than merely bring him immediate business; it puts him into close touch with the sporting spirit of the community, and helps to make of his store a recognized center for every healthful athletic sport.

Victor Lauriston.

Time For the Railroads to Play Fair.

Muskegon, Jan. 22—The State of Michigan has millions of acres of undeveloped land which are producing no revenue and will be an expense to the State until they are developed.

The railroads claim that they cannot carry passengers for two cents a mile because the State is so sparsely settled.

The Legislature claims the right to demand that the railroads adopt modern safety devices and pay their just share of taxes, based upon the physical valuation of the property, the same as other tax payers, while the railroads ask a just compensation for services rendered.

All lines of business have found that their operating expenses have increased during the past two years. Higher wages and an increased cost of materials have forced most manufacturers to advance the price of their goods and it seems evident to any fair-minded man that similar advances in operating expenses must have occurred in the railroad business.

The railroads are indispensable to the development of this State. Should all of the transportation lines be removed from the State it would become a wilderness in a hundred years, because no civilized man would live where there was no means of transportation. The people of this State, however, are equally indispensable to

the railroads, and if all of our citizens should suddenly leave Michigan, the railroads would not operate twenty-four hours. Inasmuch as both parties to this controversy are indispensable to each other, would it not be better for a committee from the Legislature to meet with a committee from the railroads and earnestly consider how they might co-operate for the true advancement of all? There is such a thing as being "penny wise, and pound foolish."

It is evident that railroads cannot give service if their revenues are not sufficient to even pay the operating expenses, and some roads claim their revenues have not been equal to their expenses. It is not honest for the Legislature to rob the stockholders by making rates which practically confiscate a certain portion of the legitimate revenues and compel the railroads to carry passengers for less than actual cost.

If the railroads are not honest in their statements, it is due them, and the people at large, that their statements be corrected, for the majority of our citizens wish to deal fairly with these great public servants. They may have been arrogant in the past, and grievously sinned, like most of the rest of us, but is it not time for a constructive, progressive movement, in which both parties to the controversy can show their good faith by honestly considering the other's side, and then seeing if they cannot work together?

There are millions of acres of undeveloped land in Michigan. The Sand Farmer believes that there is not one acre of this land which cannot be made to produce profitable crops, if properly understood and properly tilled. The amount now being spent by the railroads in attempting to increase their rates, and by the citizens determined to oppose an increase, would place 25,000 acres of this land under successful tillage each year. If these lands produced thirty bushels of wheat to the acre they would add \$1,125,000 per year to the wealth of this State.

Is it not time that we forgot the past and formulated a sane, constructive programme for the development of our waste lands, which will produce increased revenues for the railroads and allow them to give us the service which is absolutely necessary for the competition the Michigan manufacturer is being called upon to meet?

Louis P. Haight.

Letter to State Agent Equitable Insurance Co.

Grand Rapids, Jan. 22—While in Allegan last Saturday, I was shown a letter you recently wrote Mr. Montague relative to the request one of your policy holders made regarding the elimination of the word "concurrent" from his policy. When the letter was shown the policy holder earlier in the week, he immediately cancelled his policy in your company, replacing it with a policy of the same amount in the hardware mutual at Minneapolis which writes insurance at 50 per cent. of the board rate and has created a \$600,000 surplus—invested in bonds—during the past ten years. This is going to be the inevitable result every time a reasonable request is made of an agent by a merchant and denied. Any company which refuses to comply with this condition will ultimately suffer the loss of pretty much all its mercantile insurance in Michigan.

As the word "concurrent" has no business in a policy and is kept there solely to enable the adjuster to browbeat the policy holder in the event of a loss, I think you will agree with me that the sooner it is eliminated the better it will be for all concerned.

The same is true of the paragraph which is now being added to most of the mercantile policies in Michigan providing for the adjustment of losses by the State or local agents of the insurer, instead of by an adjustment company. This action has been made

absolutely necessary for the manner in which adjustments have been conducted by the adjustment companies. For cases in point, I refer you to the Valley City Chair Co. and Hatchew and Brooks. In the former case the adjustment agent undertook to settle a loss appraised at \$142,000 for \$56,000. He finally paid \$114,000. In the other case he undertook to settle a \$7,000 loss with \$3,900 insurance at \$2,400. He was subsequently forced to pay the full face of the policies, less \$7. I hold that the insured has a right to insist that he be given the privilege of doing business direct with the company which takes his money and carries his risk and that the creation of a third party to come between the two principals is wrong in theory, incorrect in practice and disastrous in results.

I, therefore, ask you to reconsider the letter you recently wrote your Allegan agent and authorize him to accept the conditions he was recently requested to embody in the Hughes policy. Unless you do this I shall take an appeal to your company. If you are sustained in this position the name of your company will be published every week in the Michigan Tradesman as one which refuses to do the fair thing by its policy holders.

In this connection permit me to say that I have had my attention called to many policies issued by your agents which are null and void through the failure of the agent to provide for additional insurance at all in the riders.

E. A. Stowe.

The Boy and the Beer.

"My son," said the father, "take that jug and fetch me some beer."

"Give me the money, then, father."

"My son, to get beer with money, anybody can do that, but to get beer without money, that's clever."

So the boy takes the jug, and out

he goes. Shortly he enters and places the jug before the father.

"Drink," said the son.

"How can I drink," says the father, "when there is no beer in the jug?"

"To drink beer out of a jug," say the boy, "where there is beer, anybody can do that; but to drink beer out of a jug where there is no beer, that's clever."

More men would acquire knowledge if they could absorb it without being taught.



Our Salesmen are now on the road showing our 1917 line of

Winter Goods

Square Blankets, Stable Blankets
Robes and Auto Shawls

Winter Clothing

Mackinaw Coats, Sweater Coats,
Hockey Caps, Flannel Shirts,
Gloves, Mittens, Half Hose
and Lumberman's Socks
Blanket-Lined and
Sheep-Lined Coats

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

Brown & Sehler Co.
Home of Sunbeam Goods

Cor. So. Ionia and Cherry
Diagonally across from Union Depot
Grand Rapids Michigan

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



**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.

Comprehensive Programme for Michigan Hardware Dealers.

Marine City, Jan. 22—Arrangements for our annual convention, which will be held in Detroit at the Hotel Statler on Feb. 13, 14, 15 and 16, are progressing very favorably and the programme so far arranged makes it apparent that this will be the best convention we have ever held.

There will be four speakers on the programme each of whom would be considered a headliner at any convention, and I am giving you particulars in regard to them on the enclosed circular, which, by the way, also gives other information relative to the convention.

The jobbers and manufacturers of Detroit have extended an invitation to the Association and its guests to participate in an entertainment at the Board of Commerce on Thursday evening, Feb. 15, while a special committee has been appointed to entertain the visiting ladies during their stay in Detroit.

The demand for space in the big hardware exhibit, which will be held in the armory, has been heavier than usual and practically all booths have been disposed of. O. J. Darling, 214 Ross avenue, Highland Park, Detroit, is manager of the exhibits and reports that there are only a few booths still available. They will be disposed of long before the convention opens.

Following its usual custom, the Association will conduct a buyer's contest, so that all delegates who place orders at the convention will receive prizes according to the number of orders placed. This has proved a very interesting feature of recent Michigan conventions and is along the line of co-operation which the Association is always extending to its exhibitors.

On Tuesday evening, Feb. 13, there will be a theater party, the delegates having their choice between seats at the Temple Theater (vaudeville) and the Lyceum Theater, where "Peg O' My Heart" (an Irish comedy drama) is the attraction.

The membership of our Association has grown this year and it is hoped that we will reach the 1,200 mark by the time the convention opens.

From the above facts, it occurs to me that you might find some news item worthy of reproduction.

I assure you that I greatly appreciate the co-operation you have always extended to us in the past.

A. J. Scott, Sec'y.

The circular Mr. Scott refers to is as follows:

Tuesday Afternoon

(Open session, everybody welcome)

J. S. Knox, whose services are in demand in all parts of the country as a speaker, will discuss from a practical standpoint, the subject, "Buying, Selling and Management."

Mr. Knox is one of that kind of men who realize that a problem must be recognized before it can be solved, and after he recognizes the problem, he analyzes it and is prepared to present a logical solution. He has given special attention to the merchandising problem of the dealer in the smaller towns and rural centers.

Following his address, Mr. Knox will be prepared to talk personally with the delegates and answer any questions which they may see fit to put up to him on any special phase of his subject.

Wednesday Morning

(Open session, everybody welcome)

Edward D. Moon, another man who has made a study of the small towns

and their possibilities, and who has been a successful small town merchant himself, will speak on "The Community's Business."

Mr. Moon, in a practical way, offers suggestions as to how the merchant can not only retain the trade of his town and vicinity, but also how to develop new business that has been overlooked. He does not deal with theory; he hands out facts, most of them based upon actual experiences gleaned from personal investigation.

There will be an open discussion following the address of Mr. Moon.

Horatio S. Earle, known throughout Michigan as "Good Roads" Earle, will talk on, "Building Bigger and Better Business."

Mr. Earle believes that success in the retail field, or any other line, does not happen by accident. He feels that no man lives fully up to his opportunities unless he studies the business in which he is engaged, and takes advantage of every legitimate means at his command to make his business not only profitable, but a credit to himself and the community in which he lives.

Being directly connected with the hardware line as a manufacturer, Mr. Earle can talk from experience to the dealers in this line, and his address is bound to prove interesting and hopeful.

An open discussion will follow the address of Mr. Earle.

Wednesday Evening.

(Closed Session)

There will be a closed session for retail hardware dealers only, at which time President Woodward, of the National Retail Hardware Association, will address the members, and the balance of the evening will be entirely given over to the question box. Those who have attended these question box sessions in the past know that from this feature alone, any delegate will derive in value more than the cost to him of his trip to the convention.

Thursday Morning

(Open session, everybody welcome)

James W. Fisk, who has had twenty years' training in retail merchandising, most of which time was spent as director of selling service for some of the country's largest retailers, will combine in his talk, three kindred subjects: "Making Credits Pay," "The Art of Collecting," "The Cost of Doing Business."

Who is there in the hardware line but what has a whole lot to learn about all of these three problems which confront him every day of his business life? Mr. Fisk will be prepared to lead in the discussion following his address, and our members will thus have at this time, the benefit of the services of a man who is perhaps better able to advise them than any other one man we might secure.

Friday Afternoon.

This will be a closed session at which time officers will be elected, the place of the next meeting decided upon, and committee reports will be presented.

Members are urged to stay and attend this meeting.

Largest Insurance Lobby Ever Seen in Lansing.

Railroad legislation, liquor bills and amendments to the election laws may be forced into the background and insurance measures may occupy the center of the stage during the present session of the Legislature.

Insurance companies are organizing the biggest and most effective lobby that has ever been sent to Lansing, as word has gone out that the Attorney General's department has prepared a number of radical changes in the insurance code, and while the members of the Legislature have not been informed as to the proposed amendments, it appears that the insurance men have advance information and are preparing for a busy winter.

At the session two years ago Senator Charles W. Foster, of Lansing, put through a bill calling upon the Attorney General's department to codify the insurance laws. It was generally agreed that a codification was badly needed.

There are numerous insurance laws now on the statute books which are obsolete, and it is understood the bill prepared by Assistant Attorney General Samuel Pepper will repeal many of the old laws.

However, it is said that the new bill will seek to incorporate in the insurance code many ideas that have been introduced as separate measures during previous sessions and which have met defeat.

As an example of what the State's legal department has in mind, the proposed bill specifies that the Insurance Department shall have the right to fix the maximum rate to be charged by fire insurance companies. Under the present law the rate is established by a rate bureau.

It is said that fraternal associations will be hit hard by some of the proposed changes, and word has reached Lansing that their representatives will be here in force to prevent the enactment of any bills inimical to their interests. One man who should know says the Michigan Legislature will be watched this year by the entire insurance world.—Lansing State Journal.

Flakes From the Food City.

Battle Creek, Jan. 22—If it had been the crowning of a king the inauguration of a President or any other such prominent event, it could not have been done in any more stately or gorgeous manner than was the initiatory work of the Grand Rapids degree team, Saturday evening, Jan. 20, in the lodge room of Battle Creek Council. A. N. Borden occupied the Senior chair and he certainly can handle the work in a wonderfully efficient way with the support of the other Grand Rapids boys. We boys all wished we were candidates again and really envied the three candidates initiated by the team. Following the completion of the work, the Council was honored by an address from Eugene Welch, Grand District Deputy of the Michigan jurisdiction, and before he was through talking, we know why he held the high office he does. Oh, yes, he told a story! Wouldn't be Gene Welch if he didn't. And then, too, another surprise in the person of Frank S. Ganiard, of Jackson, Past Supreme Counselor, who also made

an address, and we might say that we knew somebody was talking every minute and I would have hated to have seen any traveling man, not a U. C. T. member, hanging around there after Frank was through. Just like opening a bee hive in the spring! A number of short talks from other State officers followed until a late hour.

Battle Creek Council's part in the affair? Yes, we banqueted the visitors in the Masonic Temple, the White Shrine serving the meal, and right here let me say that no better meal was ever served, especially considering the fact that this was the White Shrine's first banquet, the same being served immediately upon the arrival of the delegation. Our Senior Counselor, R. E. Longman, is some host and anybody who went away hungry or without being welcomed, did not meet him.

To fittingly close the session, Frank Stiles, of the Postum Cereal Co., and a member of Battle Creek Council, presented the guests with handsome souvenirs of Battle Creek through the kindness of the Postum Co. "Lest they forget."

Passing upon the whole event, we can only say that there never has been anything quite so impressive in our Council, but now that we have had the first affair it won't be long until we will hustle up enough candidates for another!

Simmons & Kingsley, who for nearly four years have been conducting a general store in Urbandale, have sold their interest to Bracey Brothers. The Bracey boys are well and popularly known in Urbandale and we venture to prophecy a very successful future for the new firm.

Charles H. Skinner, who recently purchased a fine home in Urbandale and moved there, was elected President of the village at the election a few weeks ago. That doesn't go with the purchase of a home in Urbandale, either. Just plain "being a good fellow" is what gets it.

The Grand Leader, one of our large department stores, has opened a new store adjacent to its original place, which will increase its capacity over one-half. The improvement is a very noticeable one, being on Main street, and elicits commendation upon its attractive architecture.

D. M. Waite has purchased the restaurant of C. L. Bennett, on Claire street. Mr. Waite will be remembered as a baker here for many years, owning a number of retail shops during that time and being successful in nearly all of them. His thorough knowledge of the business should bring him success and we sincerely trust he may have it.

Otto L. Cook.

A Marquette correspondent writes: Thomas R. Lindsay, who travels for the Hibbard-Spencer-Bartlett Hardware Co., has been transferred to Sandusky, and with his family will leave Marquette for Ohio as soon as he can dispose of his household furniture and make other necessary arrangements. Mr. Lindsay has a wide circle of friends in the city who regret his departure, but wish him success in his new field.

Packing Stock Butter Wanted

Always in the market
Write us for prices
Will mail you a price card weekly on application

H. N. RANDALL,

Tekonsha and 382 East Main St.,
Battle Creek, Mich.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 22—H. H. Herendeen, the man of Underfeed furnace fame, is out enjoying good health again, after his accident of a few weeks ago.

F. H. Buck has made a change in houses and territory. He is now representing the Chamberlain Medicine Co., of Des Moines, Iowa, and is making Michigan territory. Fred says he will get down to our meetings now once in a while. We hope so, as we are always glad to see any of the old-timers roll in.

Dan Shephard, the proprietor of the Shephard resort, at Lake Odessa, is some fisherman, so we are told. He has been fishing through the ice all winter and says he will get that mysterious fish which has been pulling his bobber in-under if he has to take a swim in the icy waters of that beautiful lake.

Now, boys, let's all get busy and boost for the big annual banquet at the Hotel Pantlind, Saturday, March 3. The committee composed of William Francke, Charles Perkins, O. W. Stark, John Wells and Fred Croninger, have arranged for some of the best speakers and entertainment that we have ever had and also the best menu that has ever been served. The price is \$1.50 per plate and every member should be there. The committee has tickets for sale. Call them up and make your reservations now, as it looks from where we sit as if seats might be scarce later on.

The Midnight Club met at the home of May and John Olney last Saturday night and enjoyed one of the most pleasing dinners which has been served so far this year. The usual sport (500) was then participated in and Gerty and Pete Anderson brought home the bacon in the way of winning the first honors. Katherine Burr walked off with the salt and pepper shakers and don't remember, but think that Oty Heinzelman got the hose supporters. If he didn't, he ought to have them.

The next of the series of dancing parties given by the Council will be held next Saturday night, Jan. 27. Come on, some of you fellows who feel old and get a touch of that liquid from the fountain of youth. A special programme and music and extra refreshments for all. Tickets only \$1 a couple.

You members who have not paid the last call for an assessment get the money in to A. F. Rockwell, Secretary-Treasurer, at once or you are in line for suspension and you cannot afford to be without the protection.

Our next regular meeting is Saturday, Feb. 3, at 7:30 o'clock. Several candidates and a great many important matters are to be discussed. Everybody come.

The officers and some of the members of Grand Rapids Council went to Battle Creek last Saturday night in answer to an invitation sent to us by Battle Creek Council to come over and put a few candidates through a course of sprouts and fit them for the ranks of the grand commercial army. We were entertained and fed royally by those genial Battle Creek fellows and girls and sent homeward bound with a grand reception and feeling that they had enjoyed our visit as much or more than we had ours.

William F. Griffith, of Howell, who has traveled for Farrand, Williams & Clark, wholesale druggists of Detroit, continuously for thirty-five years, has been confined at his home since Dec. 20. He has so far recovered that he has gone to Florida for a two months' vacation.

Claud R. Lawton, who travels for the Voigt Milling Co., is ill at his home with scarlet fever, in consequence of which Walter, the senior member of the household, is making his headquarters at the Crathmore. Walter looks very disconsolate over

the situation, but is gratified over the receipt of encouraging information from the bedside of the son.

Laverne F. Jones is again behind the counter as manager of the Jones Seed Co., on North Ionia avenue. Mr. Jones' only failing is his penchant to go around in his shirt sleeves, no matter how warm or cold the weather may be. Arthur N. Borden.

British War Fortunes.

War fortunes are being made in Great Britain, says the Edinburgh "Scotsman," in the manufacture of munitions of war, in shipping, in coal, in many trades that have been stimulated to unusual energy and by fishermen—by the few who have been left to carry on that industry. Trawler skippers are driving their own motor cars and their wives and daughters ride in them clad in costly furs. Potato growers are gaining great wealth by the rise in "spuds." "A little over two months ago," says "Scotsman," "a South Lincolnshire farmer sold his 1,000 acres of growing potatoes at £40 an acre, on the assumption that the price would be £5 a ton. He made a profit of over £20,000, but the purchaser is in a position to sell to-day at double the price he gave, and to make a profit on the deal of £40,000. Imagine £60,000 from 1,000 acres of potatoes! So much for the romance of the humble tuber, the staple food of so many hundreds of thousands of poor people, who will soon grimly wonder where the romance comes in, if to-day's abnormal prices are not immediately readjusted, and potato exploiters taught that there is a limit to profit mongering, even though the nation is in the throes of a great war."—Evening Wisconsin.

Twine Manufacturers Absolved.

Although the cost of almost everything for which there is any demand has advanced, it is doubtful whether the price of many commodities has gone up more than that of binder twine. While this is an article which the general public may not know much about as entering into the cost of living, it is something upon which the farmer is dependent for binding his wheat, and when its price rises as rapidly as it has risen in recent months, the farmer first feels the pinch, but in the end the people have to pay.

Owing to the early advance in the cost of this commodity, the feeling which existed against the company which principally supplies the farmer with binder twine was greatly increased, particularly in the West. Although there are six other American manufacturers of binder twine, this company appears to have been made the culprit for all of them. But now comes the Senate Committee on Agriculture, which has been investigating the charge, and reports that neither this company, nor any of the six other manufacturers of binder twine, is at all responsible for the rise in price. The responsibility is placed where it rightfully belongs, upon the Government monopoly created by Carranza's absolutism in Yucatan.—Providence Journal.

A strong arm may indicate a weak head.

Ulterior Motive of the Kalamazoo Stationery Co.

Petoskey, Jan. 22—I notice an article in the Tradesman of last week under the title of "What is the matter with Kalamazoo?" Some of the statements made are so misleading that I wish to correct them. The motive that prompts large manufacturing concerns, such as this one, to supply their help with some of the staple provisions at cost is not a desire to benefit their help; but usually to prevent their employes asking a raise in wages.

The fact that staple groceries are



John A. Lake

most generally used causes them to select this line. They claim to charge enough to cover overhead expenses and yet save their employes from 15 to 20 per cent. of the total wages paid them. Let us take, for example, a family whose grocery bill is \$6 per week, one-half of which are staples such as this corporation handles. The average grocer would net on this \$3 of staples about 3 per cent., or 9 cents; and his gross would be 15 to 20 per cent. or less than 60 cents. If 60 cents represents from 15 to 20 per cent. of their employes' wages, then I pity the men working for such a concern.

You will notice that this concern does not handle butter, eggs, milk and other perishable produce it is necessary for their help to purchase

some place; and if the staples are taken from the stores which supply these articles, it will greatly increase their cost. They do not pay anything to the farmers of their community for produce. Therefore, they discourage the building up of their rural communities. They do not rent stores, employ clerks or conduct their business on any of the modern lines; therefore, they have a demoralizing effect upon the business life of their city.

They speak of all large concerns doing this way. I wonder if the people of Michigan have such a short memory as to have forgotten the time when this was customary and it became necessary to enact laws to free their employes from the high prices of the company stores and permit them to trade in the open market. To ask the people of Michigan to return to such a method would be ridiculous.

There is no question but all lines of business have room for improvement, including the paper making business; and in speaking of the general rise in prices, I wonder if any commodity has increased any more than their own, which has increased until the paper expense account has passed the rental expense and stands next to labor in the average merchant's expense account.

Would it not be well for this great concern to reduce the price of paper and thus enable the merchant to reduce his expense account and enable him to sell goods a little cheaper?

There is no question but we have room for a modern Moses to lead us out of the wilderness; but so far as I can see this concern or any other concern which does not adapt its own business to be operated at cost has made no step forward.

John A. Lake.

How Trading Stamp People Punish Their Enemies.

The local agent of the Sperry & Hutchinson Co. is taking a novel way of "getting even" with those who criticize the methods of his concern. He mails them printed matter in defence of his company in a sealed envelope under a 2 cent postage stamp. The letters bear 6 cents in postage due stamps, which amount the recipients are forced to pay. When they open the envelopes and ascertain how they have been inveigled into paying 6 cents for something they will never even look at, they are naturally wroth and say things which would not look well in print.

The Grinnell-Row-Althouse Co. has changed its name to the Grinnel-Row Co.

BUY DIRECT SAVE BIG MONEY **MICHIGAN \$280.**
Convertible
ALL YEAR TOPS
\$109.00
THIS PRICE GUARANTEED FOR 30 DAYS ONLY

Make Your Winter Motoring a Pleasure by Installing a Season Round Top Which Affords the Owner an Enclosed or Open Body Car for All Season Use at This Remarkably Low Price

MICHIGAN AUTO TRIMMING SHOP
 Auto and Carriage Tops, Cushions, Robes, Storm Fronts, Radiator Covers, Seat Covers and General Repairs
 422 Bond Ave., N.W. We save you money Grand Rapids, Mich.



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

Pickings Picked Up in the Windy City.

Chicago, Jan. 22—The past week will go down in history in Chicago, owing to the cold famine and strikes. First, at the beginning of the week, there was not enough coal in Chicago to last any one individual over a day or two. This condition got so bad that the Governor of the State was called upon to force the railroads to make special deliveries, and just as this was about righted, the flat janitors went out on a strike, demanding an advance of \$3 per month, causing considerable suffering with thousands of people in the city of Chicago. When this was about settled, the head of the coal drivers' union ordered the drivers to strike for an advance of 50 cents more a day. This forced the city to include every available vehicle to transfer coal to public buildings and to public schools. The unions, no doubt, are a decided disadvantage to Chicago.

Chicago now is getting very economical. Instead of using horses, as in the past, to haul the snow after a heavy snowstorm, they are now utilizing the summer sprinkling wagons, chaining the scraper on the rear. This, as one can see, is quite a saving for the city.

The La Salle Hotel, of Chicago, has put in service fifteen new taxicabs, and handles the hotel business with this equipment for guests of the hotel only.

One of Grand Rapids' old boys, Allen Cameron, is now connected with the Eagle-Macomber car, manufactured at Sandusky, Ohio, handling the sales force in the city of Chicago, located at 307 West Madison street.

Why worry about your business for 1917. Place your advertising in the Michigan Tradesman and watch your business grow.

It is now the intention of the city, when the south side street ends are opened up to the lake, to pass up 26th street. The people would like to know why pick on 26th street.

Mathew Berry, manager of the Tree Tanglefoot department of the O. & W. Thum Co., Grand Rapids, spent a day or two in Chicago last week, looking up business for this house. From the experience some of the estates and the people had with the tree vermin, no doubt he will enjoy a prosperous business trip.

Here's a good one. At the rate of twenty-two breaths a minute a man who lives to be seventy years, takes 809,424,000 breaths. If he is a diver and swimmer, knock off about 12,480 breaths. This will leave a breath pressure, if put in one mass of 25,586 tons. (P. S.) The writer has not

counted in the snorers. I suppose this will equal a few more tons.

J. E. Shafer, with the McKutcheon Roller Bearing Co., of 322 South Michigan avenue, Chicago, has been called to Athens, Mich., to settle the estate of his uncle, Clark J. Cilley, for his mother, Mrs. John Shafer. Mr. Shafer was born at Dundee, Mich. On his return to Chicago, he will open offices and feature the Shafer bearing, of which he is the inventor. This shows again that Michigan comes to the front.

A chance to do a little figuring: A freight train leaving Zion City for Waukegan, a distance of six miles, carried two brakemen. As the rear end of the train was leaving Zion City, the rear brakeman started to walk the length of the train, arriving in Waukegan at the same time the engine pulled across the city line. Will somebody please figure out how far the brakeman walked. Don't forget, in figuring, the distance was six miles the train had to go. When he started from the caboose the engine was a mile out of Zion City; when he and the engine arrived at Waukegan, the caboose was a mile out of Waukegan. Please answer in next week's Tradesman.

Joseph J. Fisk, traveling for the Liggett & Myers Tobacco Co. in Wisconsin, is returning to his territory, after making an extended visit to Michigan.

Chicago Saturday night was visited by one of the heaviest snow storms of the season, and to top this off it started to sleet and freeze, causing a great many accidents throughout the city. Saturday night was the wind-up of the Allied Bazaar at the Coliseum, and the attendance right up to the very moment was as great as at any time during the week. The success of this affair, as predicted, was far above expectations. If this money is turned over to the Red Cross of the Allies, which it is the intentions of the committee to do, it will amount up into the thousands. Anyone attending the affair, it is reported, went broke.

The National automobile show will open at the Coliseum Jan. 28 and from the talk one hears it will be the greatest automobile show in the history of Chicago, for the reason that every factory reports 1916 their most prosperous year.

It is now being talked by the city fathers to build one of the largest convention halls, adjoining the municipal pier, in the country. This would be one grand thing for Chicago.

North Michigan avenue from the Rush street bridge will be widened so that Michigan avenue will then become directly connected with the Lake Shore Drive, giving Chicago one of the prettiest boulevard systems in the world. This work will begin, it is predicted, in the early part of the spring.

The Chicago Savings Bank and Trust Company, which has been an affiliated member of the Chicago Clearing House Association since May 1, 1902, has been elected to full membership.

The Burlington road has ordered 1,500 gondola cars from the Pressed Steel Car Company and the Illinois Central has ordered 500 furniture au-

tomobile cars from the Standard Steel Car Company.

The Lehigh Portland Cement Co., Allentown, Pa., has purchased and will continue the business of the Chicago Portland Cement Co. The executives of the former corporation have been succeeded by the officers of the latter company which includes the retirement from the presidency of the latter by Norman D. Fraser, President, and the election of Harry C. Trexler in his place. The company's Chicago offices are in the Consumers building.

The North Shore Golf Club has taken a new lease from Laura E. Heron to the forty acres just west of the Chicago & Northwestern at Kenilworth for ten years from Jan. 1, at an annual rental of \$4,000. The club has a nine-hole course at that place, the north line being Kenilworth avenue and the west line Ridge road. The club contemplates the construction of a new clubhouse to cost \$20,000. The club has the privilege of buying the land within seven years for \$100,000, plus \$1,000 for each year or fraction of the year which may have expired.

The P. A. Starck Piano Co. has doubled its selling space at 208 to 212 South Wabash avenue to meet the increasing demand upon the business. The company has heretofore occupied the first-story and basement in the Henry C. Lytton building but has now entered into a new lease through Albert H. Wetten & Co. taking the first and second floors and the basement of the building at that place for ten years from May 1 at an aggregate rental of \$270,000. The company are large manufacturers and dealers in pianos and piano players. It is the intention to remodel both floors and to make this the most attractive piano salesroom in the city. After so long a period of depression in the renting market it is encouraging to note a revival upon an enlarged scale.

The development of Indian Hill, the newest of the attractive residential and club communities on the North Shore, has attained a degree of success beyond the expectations of its promoters. Many attractive homes have been built upon the property and numerous more are in contemplation. Of the original 250 acres acquired for this purpose there remains on the market only twenty acres in small parcels in the most desirable parts of the tract. It is believed that the remaining portion will soon be disposed of. The establishment of this community is the outcome of a decision upon the part of some of the leading residents of Winnetka to form a new country club. The parcel acquired by those interested in the formation of the club was ideal for the purpose and in the center of an already well-developed section of the North Shore. One corner of the tract is six-tenths of a mile from the Kenilworth station of the Chicago & Northwestern Railway and the other corner is seven-tenths of a mile from the Winnetka station, while a new station, known as Indian Hill, was established on the property. Charles W. Reattoir.

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.

The Hotel Geib

Easton Rapids, Mich.

L. F. GEIB, Propr.

AMERICAN PLAN

Artesian Water Steam Heat

\$2 Per Day

Sample Room in Connection

BARRY HOTEL

HASTINGS, MICH.

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

GEORGE E. AMES, Prop.



Signal Mountain Hotel

Signal Mountain, Tenn.

Two Thousand Feet Above Sea Level

Open All the Year

Reached by the Palace Cars
of the Chattanooga Traction Co.

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

Hotel Charlevoix

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

UPPER PENINSULA.

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, Jan. 22—The Soo had two big fires last week, almost destroying the entire stock of stationery of the B. Haller Co.; also doing much damage to the stock of F. R. Price, the Rexall druggist. Our new fire chief was Johnny on the spot and prevented the fire spreading to other buildings.

The heavy snows covering the Soo and surrounding country the past few days has greatly delayed traffic and freight shipments although the railroads are doing their utmost to relieve the situation.

While at Toronto last week, your scribe met M. McKay, one of the oyster kings of Canada, who wished to be remembered to his many Michigan friends. Previous to his residence in Toronto, Mac was one of the best known travelers on the road in Michigan.

We also heard from our old friend, Dad Hayward, at Ann Arbor, who wished to be remembered to the boys in the U. P. Dad is working as hard as ever and has several new stories which he is holding for his next visit to Cloverland.

There is unusual activity among the Soo travelers this week, selling tickets and getting ready for the big annual banquet which is to take place Saturday, Feb. 3, at the Park Hotel. The tickets are only \$4 per couple. It is hoped there will be ample room to accommodate the fraternity.

Charles Field, one of our leading cigar dealers, returned last week from a visit to Detroit, Lansing and other Southern Michigan cities and states that everything is looking pretty lively for a good year during 1917. In talking of politics, which at the present time is the popular topic in Detroit and Lansing, Charles declares that the candidacy of Chase S. Osborn for the United States Senate is meeting with great favor and that it looks good for Osborn.

John F. Moloney has sold his launch, Juniata, to Louis Packalona. Mr. Moloney has for a number of years run the Juniata between the Soo and Oak Ridge Park and way points. Mr. Moloney plans to build a number of new cottages at Oak Ridge Park and increase the attractions there, making it one of the most popular resorts on St. Mary's River. The new owner of the boat will continue the regular schedule, also making Whitefish Point.

That the Carnegie library is highly valued by Soo people can be vouched for from the annual report, which shows an increase over last year in its readers of 2,786, 1916 readers numbering 29,251. In addition to this, 1,399 readers came for Sunday reading between December and May. Eight hundred and sixty-eight new books were added to the library this year, making a total of 12,213. This is considered a splendid showing for the library and it is hoped that 1917 will do still better.

The ferry is still making regular trips between the two Soos and, from present indications, will keep the traffic between the Soos open during the entire winter. It is expected that by making periodical trips at night there will be little difficulty in keeping the channel open.

The Soo suffered a serious fire last week when the Haller block caught fire from the furnace, the loss being estimated at \$20,000. The building belongs to the J. P. Haller estate and was damaged to the extent of \$5,000. The book store conducted by Eugene Haller sustained a loss of \$10,000 and Fred R. Price's drug store, in the same block, was injured to the extent of \$2,000, while James R. Ryan's music and cigar store was damaged to the extent of \$1,000. The fire started in the furnace room under the main part of the Haller book store, being caused by an accumulation of

gas and soot in the furnace, burning through the floor in the rear of the south room of the book store. While Mr. Haller carried insurance to about half of the normal value, this only represents about 33 per cent. of his actual loss, owing to the advance in the price of books. Guy Kemp, janitor of the block, and Eugene Haller were in the basement about 9 o'clock, when everything appeared to be perfectly safe for the night, but about 9:20 a dense smoke was discovered coming from the building and the fire department was immediately notified. This is a severe blow to Mr. Haller, but he states that the building will be repaired and the store re-opened as soon as the adjustment of the insurance is made.

The Soo hockey team is preparing to try its mettle against the St. Paul champions this week and has added to its list Murray and Skinner, former copper country players. More will be told next issue.

A. J. Short, one of our local capitalists, returned this week from a business trip to Calgary.

M. Freidman, well known grocer in the Canadian Soo, who left a few weeks ago, accompanied by his wife, for the Mayo Bros. hospital, where Mr. Freidman underwent a serious operation, is expected home shortly. His operation was successful and Mr. Freidman writes that he is feeling like a new man and enjoying perfect health once more.

Fred Anderson, of the Soo, left last week for Hendricks quarry, where he has taken a position for the winter.

Bob Wright, who has had charge of the clothing department of the Leader store, has resigned to accept a similar position with the Model.

V. Agnew, who for several years was salesman for the Raymond Furniture Co., leaving about three years ago for Regina, has returned to the Soo.

R. B. Stack, of the Stack Lumber Co., Masonville, was a business visitor here this week.

"If we'd work for the things we wish for we'd get most of them."

L. Seaman, of DeTour, was a business visitor at the Soo last week.

Mr. and Mrs. J. F. Goetz, of DeTour, spent several days at the Soo visiting friends last week.

That Soo, Ontario, lives up strictly to its rules and regulations will be vouched for by Mr. Hussey, of the Hussey Ferrier Co., who was charged with buying fowl on the market before the hour established by law, and fined \$1. Mr. Hussey says it does not pay to always be the early bird.

So live that the life insurance men will not be the only mourners when you pass out.

J. MacManman, Canadian representative for the Cornwell Co., who has been spending the holidays with friends and relatives in Saginaw, has returned to the Soo and taken up his duties again.

C. R. Parker, conducting one of the finest grocery stores in the Canadian Soo, has moved into his new large and commodious store and is now able to take care of his largely increasing trade. Mr. Parker has been very successful since starting up in business and has every confidence in the future success of the Canadian Soo.

"Old Noah was not a promoter, but he managed to float a lot of stock."
William G. Tapert.

New Company Instead of a Merger.

Detroit, Jan. 22—In your issue of Jan. 17, we note that you have been misinformed under the article of the MacIvor & Crotser Lumber Co. having merged its business into a stock company under the style of the J. A. MacIvor Lumber Co.

This is not correct. The J. A. MacIvor Lumber Co. is a new corporation with an authorized capital stock of \$100,000, \$70,000 common and \$30,000 preferred, all of which has been subscribed and also paid in in cash.

J. A. MacIvor Lumber Co.

Received Too Late to Classify.

Joseph D. Kain of Detroit, for the past eighteen years traveling representative of A. Krolik & Co., has severed his connection with that house and made his initial trip to Grand Rapids this week for Rice, Stix & Co., of St. Louis. He will visit Grand Rapids regularly hereafter.

Harry Howe, special representative for Burnham, Stoepel & Co., made his initial trip to Grand Rapids this week and will visit the city regularly hereafter.

Judge Landis of the United States District Court at Chicago, has dismissed the case of the Illinois railroads which tried to substitute the 2.4 cent rate for passengers prescribed by the Interstate Commerce Commission for the 2 cent rate of the Illinois law, but the question will be carried to the Supreme Court. This passenger-rate question is one of the many tangles into which the railroad men are constantly getting through conflict between National and state laws. The railroad officials are subject to fine and imprisonment if they fail to remove the discrepancy between the intra-state rate and the new rate. The Illinois Commission will not allow the roads to raise the State charge and naturally they do not wish to cut the interstate charge. The railroads base their hopes on a Supreme Court decision which is assumed to make the interstate rate dominant where there is a conflict. It is a remarkable fact that our Government, composed as it is of forty-nine units, has so few clashes between Federal power and state power and between the different states. Rarely has there been anything of first importance in that line. Nevertheless the policies of these various governments toward the railroads have introduced many controversies during the past few years. They are annoying rather than seriously damaging, whereas in the early days of the republic it was feared that many political questions would arise to endanger the Union of the states. Only one of the first importance came to a conflict and that was settled by the civil war.

Monroe Cogitates While Snowed In at Mackinaw.

Mackinaw City, Jan. 22—How can I write any more bear stories when there are no bears to write bare stories about?

We saw Wilbur at Honor last week. He rushed up and demanded to know if our madam burns family soap. Some time ago friend Brubaker was telling in his lamentations that on a certain trip no one met him at the train. Now lately every time I get into a large crowd many enquire as to why he did not come before.

It is no trouble to travel up this way, as they canceled both the North bound and the South bound trains and the car ferry is stuck out in the ice, so you just don't travel.

Mackinaw is a fine place to stay. You can sit and watch the cockroaches run up and down the cracks like fords on a country road. The main difference is they never run out of gasoline.

When you go to Frankfort, do not forget your diving suit, as last week there was about one inch of water on the depot floor which seemed to even cause a fog on the agent's otherwise sunny countenance.

Charles Moody, the genial Pellston

merchant, enjoyed a visit to his daughter in Petoskey Sunday. Charlie is feeling fine now. His election bets are all paid and he has discovered a new use for flashlights.

Mark S. Markham, county treasurer of Emmet county, states that he has secured very comfortable quarters for his new home in Petoskey and that he and Mrs. Markham are enjoying the change.

A. W. Stevenson reached the city only about twelve hours behind his schedule. Steve was, as usual, bound for Muskegon.

As usual, the papers are telling about the worst storm in years. We know it was bad, as we drove from Onkema to Frankfort. Well, our clothes were pretty well aired at the end of the drive.

Frank Dillebaugh (National Biscuit Co.) was calling on trade in Beulah, Honor and nearby towns last week.

Again we pause to ask why will otherwise gentlemanly men smoke cigarettes in a closed bus—something very offensive to 90 per cent. of the traveling public? No man who possesses one spark of respect for the comfort of others will do it.

The snow up here has blocked the country roads, preventing mail carriers from making their deliveries. In fact, it is nearly one-half as deep as Illinois mud was last winter.

I read the other day: A mule by any other name would be a Chronic Kicker. Good night. E. P. Monroe.

News and Gossip From Sagacious Saginaw.

Saginaw, Jan. 22—An agreeable surprise to Saginaw business men was the announcement of the erection of a large plant to be occupied by the Saginaw Malleable Co. This newly organized company includes among its stockholders the General Motors Co. and others as prominent and is backed by unlimited capital. It will employ 450 men at the beginning and will double the number as soon as the first furnaces are in operation, continuing to enlarge until 1,600 men will be employed. The plant will occupy a large site near the Pere Marquette tracks, affording excellent shipping facilities. Operations will begin about July 1.

Seen in Bay City last week: Large cloth sign trimmed with evergreen, reading "Holiday Goods." Yet or again?

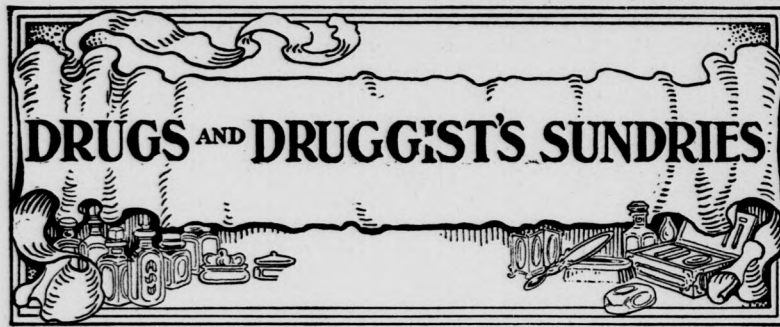
The local aerie of Eagles pulled off a big stunt last Thursday night in the form of an old fashioned minstrel show and one ring circus. Russell Craner was the shining light in the minstrel show and the chief attraction of the circus was Fred Jenks, producing clown of the Hagenbeck-Wallace show.

Hole-In-The-Wall Gardiner has purchased a half interest in the Cartwright-Murray Co. Mr. Cartwright will retire from the company and the new house will consist of Mr. Murray and Mr. Gardiner. Mr. Murray, who for years has been traveling for Edson, Moore & Co., Detroit, will continue in that capacity. The policy of the new company will be announced later. Nothing but success can result from such a combination as Mr. Murray and Mr. Gardiner.

Much concern is felt over the water situation here. It is claimed the refuse from the Dow Chemical Co., at Midland, makes the river water unfit for use. Fish have been found dead under the ice and others have reported dead minnows coming through their water pipes. Something should be done at once.

Hole-In-The-Wall Gardiner and wife are resting in Battle Creek for ten days.
J. B. Laughlin.

Henry Vinkemulder leaves Friday for New Orleans, where he will attend the annual convention of the Western Fruit Jobbers' Association. He will also visit Alabama and Florida while in the South, remaining away about a month. Mrs. Vinkemulder accompanies him.



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.

Substitution in Physicians' Prescriptions.

A generation ago we had the day of the so-called "shot gun" prescription, which plenty of pharmacists still active will remember as an old friend. It was no uncommon thing to get a prescription calling for ten or twelve ingredients and the number has been known to run over twenty. It looked like gunning for disease with a scatter gun; if one ingredient didn't land, another might; at least, that was the explanation sometimes facetiously advanced. Anyhow, it is easy to see how the shot gun prescription acquired its name. In those days the druggist took down a good many bottles and did a good deal of weighing and mixing. Times change and men change with them. Now a goodly portion of that work is done in a manufacturing laboratory and the druggist handles one bottle where he formerly handled five. Keeping to our figure of speech, we might say that these are the days of the high-powered rifle in so far as prescribing goes.

The past two decades have seen a great deal of useful accomplishment throughout the laboratories of the world. Many valuable synthetic compounds have been perfected and we are all familiar with the long list of serums, anti-toxins and coal tar preparations. Now a laboratory discovery is of interest to scientists and students, but is of little use to practicing physicians, pharmacists and the general public until it has been put into commercial shape and can be secured and dispensed. Sometimes it is a long step from the laboratory to the manufacturer. Many high-grade manufacturers have followed the scientist closely, however, and some of them have done valuable research work themselves. Besides putting a laboratory discovery into commercial shape, it is necessary that it be advertised extensively in order

that physicians and pharmacists everywhere may know just what it will do. The manufacturers have spent a great deal of money in this work and are spending more every day. And it is only fair to assume that they are entitled to supply the demand for their products which they have created.

The layman has no means of knowing what goes into a prescription. The doctor writes it, but he does not supervise the compounding. All this is necessarily left to the integrity of the druggist, and we may say that, as a general rule, he has earned the reputation of living up to his obligations. There are a few druggists, however, who are not so scrupulous and who do not hesitate to employ substitutes of their own make or that they have bought in bulk from some pharmaceutical manufacturer for the little extra profit they afford in the compounding of prescriptions. Aside from the question of right or wrong involved, the proposition is worth discussing from a strictly business standpoint. Should a man be able, through some stroke of sharp practice, to grab a hundred thousand dollars and "get away with it," as the saying goes, there might be some foundation for deeming that a profitable transaction—if we look at proximate results only and leave the question of right or wrong out of consideration. Most people believe that money acquired in a questionable way never does its possessor any real and permanent good. Now and then we see a man who has grabbed a fortune by devious methods, kept out of the clutches of the law and who, apparently, is able to enjoy his money without any twinges or qualms. But it is only "apparently," as we would find if we were only able to look beneath the facial mask that he turns toward the world.

The average human being is so constituted as not to be able to enjoy money dishonestly acquired. He may fool the world and he may try to fool himself, but in this latter undertaking he seldom succeeds, possibly never—at least, for any great length of time. This makes unearned increment of little value and we have all seen cases where fortunes acquired in roundabout ways have toppled like a house of cards. So many of these fortunes collapse that we are almost inclined to believe them subject to a definite force.

But let us put all this aside as purely academic discussion and get down to a business basis. By means of compounding prescriptions the druggist may acquire a fortune and often does, but not through a single transac-

tion. Slowly he builds his business edifice, each prescription a brick. His reputation for reliability is the mortar. Now if he uses doubtful bricks and poor mortar his wall will soon topple. He is apt to be overwhelmed at any time and forced to start anew. Aside from the question of right or wrong, is it good business? We think not.

For many centuries this was a business maxim—let the buyer beware. The purchaser took all the risks. The writer can remember as a boy that when a suit of clothes was purchased there was a lot of haggling. The dealer fixed a price and the customer tried to see how much he could beat him down. Having secured what seemed a bargain the customer departed and perhaps the next day a neighbor, who was a better bargainer bought a similar suit for less money. We don't say that all clothiers did business along these lines, but many did, and were none the less thought of. Then the one-price man came along, fixed one price, stuck to it and got lots of business. He built a fortune and transformed business methods. Now the one-price store is the rule rather than the exception and dealers of all kinds spend fortunes in assuring the buyer that he need not beware—that his interests are safe in their hands. And they live up to their claims. It is not necessarily a question of honesty, although we believe that most men prefer to do business along straightforward lines. It is a matter of good business.

The same rules apply to compounding. It is good business to give the customer exactly what the prescription calls for.

Persistent substitution soon gets noised about. The doctor does not hesitate to tell his patients to avoid such a store; this news travels, and the result is a lot of bad advertising and a consequent falling off in business. How much better it is to guard the prescription department with jealous care, as most druggists do, and feel that you are daily building business. Twenty years ago some things "went" that won't go now. There has been a general tightening up in all lines. We are glad to say that the druggist was always in the van of progress. That unauthorized substitution is a ruinous business policy we think every fair-minded pharmacist will agree. There is but one thing for the pharmacist to do when he gets a prescription and that is: fill it precisely as it is written. Any tampering with it is not only dishonest, but is a betrayal of the faith and confidence that have been reposed in him.

Seaweeds as a Fertilizer.

Experiments made with seaweeds at Nova Scotia prove them to be rich in potash and to contain considerable nitrogen and phosphoric acid. Seaweeds in their natural state have long been used by farmers in Nova Scotia for manurial purposes, as the weeds readily decompose when spread upon the ground. Experiments are now under way for finding a method of economically drying and grinding the weeds for purposes of shipment.

Boomlets From Bay City.

Bay City, Jan. 22—F. J. McCartney has resigned his position with the Sharpless Cream Separator Co. and accepted one with the Johnson Harvester Co.

George H. Pringle, McIvor, who has been engaged in the general mercantile business for twenty-five years, has sold his stock to his son, W. H. Pringle, who has conducted a general merchandise business at Emery Junction for several years. The two stocks will be consolidated and the Emery Junction store discontinued.

H. E. Thompson & Co. is the style of the firm which has recently engaged in a general merchandise business at Emery Junction, occupying the store building recently vacated by W. H. Pringle.

Sam Webber, Linkville, has sold his stock of general merchandise to Fred Wolf, who will continue the business.

Julius Cramer, Pigeon, has purchased the grocery stock of Charles Maire, who took possession Jan. 1.

It is reported that Joseph Hirshberg, Deckerville, has sold his stock of general merchandise to a man from Chicago, and has bought an interest in the department store of his brother, Max Hirshberg, of Bad Axe.

Arthur E. Starks, of the firm of Starks & Parks, retail grocers, Gaylord, has purchased Mr. Park's interest in the business and will continue the business at the same location. Mr. Parks has returned to Onaway, his former home.

The completion of the Detroit, Bay City & Western Railroad into Port Huron, giving Bay City direct communication with that thriving city, is something that Bay City people have been looking forward to for many years. Several years ago a company was organized and twelve miles of road bed was graded, but for some unknown reason the project was abandoned. The first passenger train was run into Port Huron the past week and, as soon as temporary terminal facilities can be arranged, a daily passenger schedule of two trains each way will take effect.

W. T. Ballamy.

Your Selection Sale.

Have you a family trade? Are you located in a small town? Or are you ambitious that your store shall become the family store of your neighborhood? Try the following plan for holding a series of weekly sales of certain articles: Send out twenty-five letters to names selected from your books, asking the customers if there is any article which they would like to have included in the special sale which you will hold during the coming week. Invite them to write you the name of the article and inform them that the articles mentioned in the first ten replies will be placed on special sale. They should select only one article. It is a good idea to enclose a list of articles and ask them to select one. This sale should be made a continuous feature, or rather a series of continuous sales. Send out letters to a new list of names each week.

If you will not tolerate loafing on the part of people not connected with your store, you certainly ought not to allow your employes to loaf.

Heystek & Canfield Co.
 Wholesale
 Wall Paper Paints
 Window Shades Factory Supplies
 GRAND RAPIDS, MICH.

Nesselrode Pudding

Is a new and unique mode which is proving most welcome and delightful at dinners and parties. It is richer, with a more delicate flavor than is possible in ordinary ice cream. The secret is in the making.

A custard of selected fresh eggs and the richest pure cream is mixed with a delicately flavored sauce of our own manufacture. Then it is garnished with French Maroons, Glaced Cherries or Candied Pineapple, each of which gives the pudding an exquisite flavor. Finally, it is frozen with the methodical care which has made PIPER'S Delicious Ice Cream famous for smoothness and keeping qualities.

The French Maroons, or Chestnuts, are unequalled in America for their flavor. All fruits and nuts are first specially treated so that they do not become hard or lumpy when frozen.

Nesselrode Pudding comes in the usual brick form. It is neatly wax-wrapped, securely packed, and is shipped at zero temperature. It is only one of many novel and delicious creations, of our own, each a good and sufficient reason why PIPER'S is the One Best Cream for the Dealer.

Order a sample shipment, and convince yourself. Or, better still, write for our agency proposition.



Claude G Piper

Wholesale Distributor

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

Both Phones 2388

1917

The year 1916 is now a thing of the past and all that has occurred during that period of time becomes history.

In the midst of the best business conditions that this country has known in many years, we step over the line into the year 1917 and face what we believe to be another year of good business.

There never was a time when general conditions were possessed of so many startling occurrences and such a great number of commercial, financial and political questions, but the position of the American people at the present time in all these undertakings is so strong that we can expect good results as we try to look down through the ensuing year.

We are expanding our business in several lines and shall call upon the trade with a larger and stronger force than ever before and at the beginning of the year especially ask our customers to reserve their orders for druggists' sundries, stationery, sporting goods, etc., until one of our sundry men or specialty men have an opportunity of calling upon them.

We shall make the filling of orders complete and prompt service the slogan of the year.

Hazeltine & Perkins Drug Co.

Wholesale Druggists

Grand Rapids, Michigan

WHOLESALE DRUG PRICE CURRENT

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

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

GROCERY PRICE CURRENT

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

ADVANCED

- Canned Salmon
Arbuckle Coffee,
Galvanized Pails
Galvanized Tubs
Wisconsin Peas

ADVANCED

- Sardines
Manila Paper
Flour
Olives
Giant Smoking

Index to Markets

By Columns

Table listing various grocery items and their prices, organized by column (A, B, C, D, E, F, G, H, J, M, N, O, P, R, S, T, V, W, Y).

Table 1: Market prices for items like Ammonia, Axle Grease, Baked Beans, Bath Brick, Bluing, Breakfast Foods, Brooms, Brushes, Butter Color, Candles, Canned Goods, etc.

Table 2: Market prices for items like Clams, Corn, French Peas, Gooseberries, Hominy, Lobster, Mackerel, Mushrooms, Oysters, Plums, Peas, Peaches, Pineapple, Pumpkin, Raspberries, Salmon, Sardines, etc.

Table 3: Market prices for items like Adams Black Jack, Adams Sappota, Beeman's Pepsin, Beechnut, Chiclets, Colgan Violet Chips, Colgan Mint Chips, Dentyne, Doublemint, Flag Spruce, Heshey Gum, Juicy Fruit, Red Robin, Sterling Gum, Sterling 7-Point, Spearmint, Wrigleys, Trunk Spruce, Yucatan, Zero, O. K. Gum, etc.

Table 4: Market prices for items like McLaughlin's XXXX package coffee, Holland, Felix, Hummel's foll, Hummel's tin, Confectionery, Mixed Candy, Chocolates, Clothes Line, Galvanized Wire, Cocoanut, etc.

Table 5: Market prices for items like Peanuts, Crackers, National Biscuit Company Brands, In-er-Seal Trade Mark Package Goods, Other Package Goods, Bulk Goods, etc.

SPECIAL PRICE CURRENT

12

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

13

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

14

Table with 2 columns: Item Name and Price. Includes categories like Woodenware, Wire End, and Charcoal.

15

Table with 2 columns: Item Name and Price. Includes categories like Window Cleaners, Wood Bowls, and Wrapping Paper.

AXLE GREASE



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

BAKING POWDER

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

Special deals quoted upon request.

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

Royal

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

FITZPATRICK BROTHERS' SOAP CHIPS

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

SEND FOR SAMPLES

Advertisement for 'The Only Five Cent Cleanser' by Fitzpatrick Bros. Includes an image of the product and promotional text.

Advertisement for 'Economic Coupon Books' by Tradesman Company. Includes text about saving time and expense.

16

Roasted Dwinell-Wright Brands



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

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

SALT



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

SOAP

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

17

Table with 2 columns: Item Name and Price. Includes categories like Climax, Gloss, and White Fleece.

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

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

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

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

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

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

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

Snow Boy 100 pkgs., 5c size 3 75 60 pkgs., 5c size 2 40 48 pkgs., 10c size 3 90 24 pkgs., family size 3 20 20 pkgs., laundry size 4 15

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

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

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

WRITE FOR PRICES

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.

Let Us Conduct Your Sales

Any kind of a sale you want. An ordinary sale will only sell your staples and leaders, but, your sticklers will remain. For dates and terms address the most reliable concern in the business—UNITED SALES CO., 6 E. Main St., Battle Creek, Mich.

Wanted—To exchange North Dakota land for good, running stock of general merchandise. Want to start another store, so stock must be a running one. P. J. Nelson, Slayton, Minn. 779

For Sale—Double brick block. Clothing store with or without stock. Dry goods store with fixtures ready to move in. Business established 31 years. Always prosperous. Good location, good chance for one or two men to get into business. Owner wishes to retire. Address A. J. Wilhelm, Traverse City, Michigan. 780

For Sale—Millinery and art goods business in thriving manufacturing town of 5,000 in southern part of State. Excellent opportunity for party with small capital. Call or address Mr. Visser, Kimmel Millinery Co., Division and Island, Grand Rapids, Michigan. 781

Business For Sale—Shoes and groceries in Central Michigan town of 2,000. Good location, good business, cheap rent. Address No. 782, care Tradesman. 782

Provide For The Future—Send for information about farms and income properties in Tennessee, Indiana, Wisconsin, Florida or other states. Big values—merchandise accepted in exchange. Investigate now. Phillips, Manchester, Tennessee. 783

For Rent—Detroit store. Large beautiful brick steam heated store 30 x 80 with full basements. Fully equipped throughout with shelving, seven silent salesman cases, safe, tables, counters and window fixtures. Will lease store and fixtures for \$90 a month to responsible parties. Heat included. Address Mrs. E. A. Cone, 1503 East Jefferson Ave., Detroit, Mich. 784

For Sale—General store stock, consisting of dry goods, shoes, hardware, drugs, groceries and store fixtures. These goods are in No. 1 condition. Will inventory about \$4,500. A bargain to the man with cash. Reason for selling other business. Could reduce stock if necessary. Address Box 202, Sandusky, Michigan. 785

For Sale—For cash only, a \$10,000 stock of clean, well selected hardware in one of the best farming sections of Northern Indiana city of 6,000 population with one other hardware stock about the same size. This stock will be sold on a basis of Jan. 1, 1916, invoice prices for a quick sale. No dead stock and an old established business. Address 786, care Michigan Tradesman. 786

Clothing Bargains—For quick sale, several small lots men's spring suits. Broken lines from our mail order department. Not all sizes to each pattern, but complete ranges in splendid assortments for small town merchants. Prices figured on cost of woolsens and trimmings bought in 1915—30 per cent. lower than to-day's market. Write quick for swatches, sizes, details and prices. Francis O. Lindquist Co., Grand Rapids, Michigan. 788

For Rent—Foundry, 44 feet by 66 feet, with rattling and casting room, 32 feet by 64 feet, cupola and coreovens, coke and iron loft with power hoists. All buildings equipped with sprinkler system; located near business section of city. Enquire Fox Typewriter Co., Grand Rapids, Michigan. 789

For Sale—199-acre stock and grain farm four miles northeast of Dowagiac, Michigan. Good buildings. Will take some property in part payment. Wm. Wallace, 1419 Forbes Ave., St. Joseph, Michigan. 790

For Sale Or Exchange—Furnishings and lease forty-room hotel. Net profits last year \$2,000. For particulars address No. 791, care Tradesman. 791

Poor health compels sale of stock of drugs, books, paints, wall paper, picture mouldings and sundries. Address Box 75, Ypsilanti, Michigan. 792

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. 796

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

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—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 FARMS & BUSINESS PLACES
 QUICK CASH sales my specialty.
 If you want to buy or sell address
FRANK P. CLEVELAND,
 THE REAL ESTATE EXPERT
 1609 Adams Express Building, CHICAGO, ILL.

For Sale—National Cash Register, \$630 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—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

Will Trade—My 180-acre farm ten miles south of Battle Creek, 1 1/2 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 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 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 2 1/2 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

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

For Sale Or Exchange—80 acres hard-wood 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

Stocks Wanted—Write me if you want to sell or buy grocery or general stock. E. Krusenga, 44-54 Ellsworth Ave., Grand Rapids, Michigan. 304

Excellent Opening—For a bazaar, furniture and undertaking business. A new two-story brick building, 29 1/2 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

WANTED—Stocks of Merchandise. Shoes. Clothing and Dry Goods. Write or wire.

UNITED SALES CO.

6 East Main Street
 BATTLE CREEK, MICHIGAN

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

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

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

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—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

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 \$18,000 cash business. Reason for selling, health. Address W. G., care Michigan Tradesman. 732

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

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

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

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

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—Salesman for Michigan on commission to sell tapestry goods, curtains and covers and lace curtains to department stores. Bickel & Co., 1011 Filbert St., Philadelphia, Pennsylvania. 887

CHAIN STORES.

Trade Commission Asked to Find Them Monopolies.

The National Wholesale Grocers' Association has taken up the cudgel against chain stores and mail-order houses, or rather against the preferential prices they enjoy at the hands of manufacturers, and has urged the Federal Trade Commission to take action to declare such preferential sales to direct buying retailers "unfair trading" under the Sherman, Clayton and Federal Trade Commission acts.

This information has not been general until the issue of the official bulletin of the Association last week, when it became apparent that a recent conference between a committee of that organization and the Federal Trade Commission held at Washington on Dec. 15 was of more than passing significance to every jobber and every independent retailer in the country. To quote from the Bulletin:

"Notwithstanding these statutes, great monopolies are growing up in the grocery trade of the United States. Discrimination and unfair methods of competition are contributing to the success of these monopolies.

"To-day the great bulk of groceries is distributed to consumers by the small independent retail grocer. The remainder of the business is handled by the chain store and the large retailer. But the small independent retailer is daily losing ground. He is being driven from the field by the discrimination mentioned. The great majority of the food manufacturers are unwilling and unable, except at a loss, to incur the burden and expense of distributing their products direct to some hundreds of thousands of independent retail grocers throughout the country, but some of these manufacturers are apparently willing to and unquestionably do sell direct to a few favored retailers, and by this discrimination they make it most difficult and sometimes impossible for the small independent retailer, to whom the manufacturer will not sell direct, to meet the competition of the chain store or the large retailer, who are the immediate beneficiaries of the discrimination in question. If English means anything, this kind of discrimination is unquestionably, to adopt the wording of the Federal Trade Commission act, an 'unfair method of competition in commerce.'"

The committee which conferred with the Commission comprised Oscar B. McGlasson, its chairman; O. J. Moore, fifth vice-president; Senator J. H. Blackwell, John S. Brady, O. C. Mattern (acting for Frank C. Letts), and secretary and counsel. Mr. McGlasson's argument may be condensed as follows:

"It is an unfair method of competition in commerce for a manufacturer, who relies upon wholesale channels for the distribution of a large part of his output, to discriminate against his said wholesale customers, and also against that large body of retailers to whom such manufacturer does not sell by selling a part of his output direct to certain retailers, thus enabling such favored retailers to narrow and restrict the competitive field by driving out of business those merchants who suffer

such discrimination. Such course on the part of a manufacturer tends to monopoly and restraint of trade and is an unfair method of competition in commerce; the manufacturer should confine his sales, in his own discretion, either to the wholesale or the retail channel, or sell direct to the consumer."

"The National Wholesale Grocers' Association has from the time of its organization uniformly respected the Government's interpretation of the act of July 2, 1890," says the "Bulletin" in commenting on this, "and has not at any time taken any direct or indirect action upon the subject of the discrimination practiced by those manufacturers who rely upon wholesale grocers for the necessary service of distributing the great bulk of their output, but nevertheless sell a small percentage of their output direct to favored retailers; except that on December 15, 1916, Mr. McGlasson, chairman of the Federal Trade Commission Committee, did most forcefully present this important economic and legal question for consideration and discussion by the Federal Trade Commission.

"Following its established policy in such matters, the Association has now decided that it will take no further action upon the subject except in accordance with such rulings and decisions as may be issued by the Federal Trade Commission under existing statutes as amended from time to time by Congress.

"Accepting President Wilson's definition of the purpose of the Federal Trade Commission. Mr. McGlasson's committee has called the attention of that body to an existing condition that, beyond any question, makes for monopoly.

"These favored retailers, with the invaluable aid of manufacturers who supply them, are now rapidly attaining a strong position in the retail channels, and are also beginning to enter the wholesale and manufacturing field, where they menace also the life of the independent manufacturer and wholesaler. Many of those manufacturers who are discriminating against the great body of independent retailers are surely preparing their own downfall as well.

"The multiplication of chain stores and large retailers will, through various stages of amalgamation, inevitably result in monopoly. After a powerful monopoly gained domination of the tobacco industry, from sources of production on through to the consumer, the Government acted. The same has been true in other lines of business.

"The Federal trust statutes are avowedly designed to prevent discrimination and unfair methods of competition and monopoly. It now remains to be seen whether the Government will permit a far more gigantic monopoly than any that have preceded it to be built up with ever-increasing rapidity and to obtain control of the first necessity of life.

"It is a fact that the present anti-trust laws are weak and ineffective? Have those statutes no adequate preventive features, and must the Government suffer damage to occur before it may interfere in behalf of the public? If so, the laws are palpably

defective. But the present laws, if enforced, are sufficient.

"There is economic waste whenever one of those independent retailers who are now performing by far the greater part of the essential service of distribution is driven to the wall. The burden of this waste inevitably falls upon the consumer."

Manufacturing Matters.

Central Lake—The Argo Milling Co., of Charlevoix, has purchased the A. F. Walbrecht flour mill and will continue the business as Argo Mill, No. 3, under the management of Henry Bogart.

Petoskey—The Northern Michigan Pulp Co. has been organized with an authorized capital stock of \$50,000 common and \$50,000 preferred, of which amounts \$75,000 has been subscribed and paid in in cash.

Battle Creek—The North & Strong Lumber Co. has engaged in the manufacture of lumber and timber products, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in cash.

Hamtramck—The Hamtramck Lumber and Supply Co. has been incorporated with an authorized capital stock of \$100,000, all of which has been subscribed, \$6,639.02 paid in in cash and \$93,360.98 paid in in property.

Detroit—The Pittelkow Heating & Engineering Co. has been incorporated with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed, \$2,244.98 has been paid in in cash and \$22,755.02 paid in in property.

Detroit—The Detroit Automatic Clamp Co. has engaged in business at 139 Beaubien street, with an authorized capital stock of \$40,000, all of which has been subscribed, \$11,225 paid in in cash and \$28,775 paid in in property.

Benton Harbor—The Chicago Stove & Range Co. has engaged in the manufacture of all kinds of heating apparatus with an authorized capital stock of \$150,000 common and \$50,000 preferred, of which amount \$100,000 has been subscribed and paid in in property.

Cadillac—The Williams Bros. Co. have re-organized for the purpose of continuing corporate existence, with an authorized capital stock of \$300,000, all of which has been subscribed and paid in in property. The concern manufactures lumber and other forest products.

Detroit—The Detroit Auto Heater Co. has engaged in the manufacture of heating systems and apparatus and accessories and parts for autos, power conveyances, etc., with an authorized capitalization of \$3,000, all of which has been subscribed and \$1,500 paid in in cash.

Fremont—The Fremont Manufacturing Co. has been organized with an authorized capital stock of \$20,000, \$10,000 of which has been paid in in cash. The company will manufacture and sell plumbers' tools and devices which were invented and patented by Amos F. Bacon.

Muskegon—Chas. S. Clover, engaged in the foundry business, has merged his business into a stock company under the style of the Clover

Foundry Co. with an authorized capital stock of \$50,000, of which amount \$37,420 has been subscribed, \$2,670 paid in in cash and \$34,750 paid in in property.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Jan. 22—Creamery butter, extras, 39c; first 37@38c; common, 34@36; dairy, common to choice, 28@33c; poor to common, all kinds, 23@28c.

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, 40@42c; fancy henery, 42@45c; storage candled, 38@39c.

Poultry (live)—Fowls, 18@23c, springs, 18@22c; old cox, 15c; ducks, 20@22c; geese, 16@17c; turks, 25@28c.

Dressed Poultry—Turks, per lb., 25@32c; ducks, 18@24c; geese, 16@19c; chicks, 20@25c; fowl, 18@23c.

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

The California grape growers realize that prohibition in their State means ruin to their business. The California Grape Protective Association held its annual meeting recently and put itself on record as divorced from the saloons. The resolution calls for high license, the cleaning up of all places where spirituous, vinous or malt liquors are sold to be drunk on the premises, the closing of residence districts to saloons and midnight and Sunday closing. By such drastic reforms the grape growers hope to put off prohibition as long as possible.

Men who think they know it all are never able to prove it.

BUSINESS CHANCES.

Merchandise closing out auctions conducted anywhere. Beaumont, 611 East 28th, Kansas City, Missouri. 796

For Sale—If I advertise an article in this paper it's a Bargain. A postcard brings you full particulars. All in Battle Creek. 1. Drug stock, one mile from bank corners, fine residence district, on car line. Five year lease, fine trade. Snap for young pharmacist. \$1,800. 2. Another. \$10,000. Best stock in city. 3. Best rooming apartments in city, on Main street. Centrally located, 18 rooms, finest beds and linen. Steam heat, electric sign. Rent \$55 month. Will net owner \$1,000 year. This will not last ten days. \$1,100—\$700 down, balance monthly, or \$1,000 cash. Get busy. J. C. Studley, Battle Creek, Michigan. 797

For Sale—Two electric Hobart coffee mills, one Roberts portable baking oven. A complete baking outfit with Hubbard portable oven, National cash registers, Toledo computing scales, wall cases, two American Beauty floor cases, other store fixtures. W. Maxwell, Kalamazoo, Mich. 798

General Merchandise and real estate auctioneer. Closing out and reducing stocks, address Leonard Van Liere, Holland, Michigan. 799

AUCTIONEERS—Retail Auction Sales To Reduce Or entirely close out your stock of merchandise made in any part of the United States or Canada; by expert commercial auctioneers of reputation and long experience. By our system of selling stocks of merchandise, we quickly turn them into immediate cash. For terms and dates, address F. J. BOWMAN SALES CO., BLACK RIVER FALLS, WISCONSIN. 793

For Sale—Stock of groceries and fixtures inventorying \$2,500 in town of twelve hundred located in best farming community in Michigan, ten miles from Flint, electric lights, paved street, railroad and trolley line. Annual business \$11,000. Address No. 794, care Michigan Tradesman. 794

For Sale—An absolutely clean stock of dry goods, consisting of staples only, as ready-to-wear and fancies all cleaned up. Town 3,000. Stock about \$6,500. Railroad pay roll about \$30,000 a month. Excellent stock with low rent. Town has all modern improvements. Good chance for a good live man. Owner wishes to change to another line of business in same town. Address No. 795, care Michigan Tradesman. 795