

GRAND RAPIDS
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MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1888

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Thirty-Fourth Year GRAND RAPIDS, WEDNESDAY, JANUARY 31, 1917 Number 1741

FINANCIAL STATEMENT

NORTHERN ASSURANCE COMPANY

DETROIT

CLARENCE L. AYRES, PRESIDENT

Henry S. Hull, Vice-President Verne L. Tickner, Sec'y.
 Fred H. Aldrich, Gen. Counsel Geo. E. Leonard, Auditor
 Dr. W. J. Stapleton, Medical Director T. M. Heuss, Cashier

December 30th, 1916.

ASSETS.		
First Mortgage Securities (All on improved income bearing real estate)	\$1,006,669.99	
Premium Loans (of which none is for first year premiums)	17,938.41	
Policy Loans on this Company's policies as collateral	112,409.61	
Cash in Banks	34,689.04	
Agents' Balances	4,438.73	
Interest due and accrued	32,745.02	
Net amount of deferred and uncollected premiums (reserve charged in liabilities)	19,786.15	
Furniture and Fixtures	10,016.15	
Real Estate owned	6,631.53	
Due from other Companies on re-insurance	1,450.00	
Total assets not admitted	\$1,236,775.39	
Deducts assets not admitted	19,275.71	
Net admitted assets (consisting entirely of securities)		\$1,217,499.68
LIABILITIES		
Reserve (Michigan Standard) including liability reserve	\$1,083,240.53	
Less re-insurance reserve	24,030.22	\$1,059,210.31
Deferred annuities not yet due		9,910.35
Death Claims unpaid (proofs not received)		7,500.00
Premiums paid in advance		867.96
Present value of deferred life annuities		3,213.85
Reserve for Unpaid Agency expenses		907.94
Reserve for re-insurance premiums		1,548.26
All other liabilities		2,490.57
Capital Stock	\$ 100,000.00	
Net admitted assets	31,850.44	131,850.44
		\$1,217,499.68

GROWTH OF THE COMPANY

Year Ending	Income	Assets	Reserve	Paid-for Assurance in Force
Dec. 31, 1907	\$ 81,554.41	\$ 144,097.74	\$ 17,146.15	\$ 2,111,000.00
Dec. 31, 1909	142,852.98	256,481.26	115,236.25	3,906,648.00
Dec. 31, 1911	216,065.89	420,443.12	271,811.34	7,056,630.84
Dec. 31, 1913	311,028.20	676,046.68	531,439.87	10,077,462.00
Dec. 31, 1915	379,082.24	1,021,784.34	861,144.86	12,185,019.45
Dec. 30, 1916	433,713.35	1,236,775.39	1,059,210.31	13,707,101.78

GAINS DURING THE YEAR

Gain in admitted assets	21.22%	Gain in net surplus protection of policy holders	93.00%
Gain in reserve protection of policy holders	23.00%	Gain in paid-for assurance in force	12.49%
Paid-for assurance written during 1916 (net)		\$2,831,752.00	
Assurance terminated during the year from all causes, including death, expiry, surrender, lapse and decrease		1,309,669.00	
Net gain in paid-for assurance in force		1,522,083.00	
Paid-for assurance now in force (net)		12,185,019.00	
Total paid-for assurance now in force (net)		\$13,707,102.00	
Of the assurance in force at the beginning of the year, the termination from all causes was only		10.75%	
The termination from lapses was only		6.97%	

FAIR and EQUITABLE POLICY CONTRACTS, and CORRECT METHODS IN SELLING THEM, make SATISFIED POLICY HOLDERS, and this combination makes PERSISTENT BUSINESS, all of which makes for VALUABLE AGENCY CONNECTIONS.

EARL B. CALDWELL, General Agent, Grand Rapids, Michigan. 602 Grand Rapids Savings Bank Building. Telephone Citizens 2318.

Bell System



The Long Distance Telephone Advertises Itself

Wherever men converse, on business, politics, or sport; whenever women chat, the word Telephone is often mentioned.

One describes with pride a new and ingenious use he has found for the service. Another marvels at the rapid strides of science. A third gives a cordial invitation to "Call me up."

Of all utilities or commodities there is no other which is so frequently mentioned, showing that it is the Service of Universal Application.

Michigan State Telephone Company

FRANKLIN "SUGAR TALKS" TO GROCERS



"Drive Thy Business Let Not It Drive Thee"

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

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

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

THE FRANKLIN SUGAR REFINING CO., Philadelphia

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

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

MICHIGAN TRADESMAN

Thirty-Fourth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 31, 1917

Number 1741

SPECIAL FEATURES.

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WE ARE LAW CRAZY.

We are law crazy. In the last five years our National and state law-making bodies have passed 62,550 laws, forgetting perhaps that God Almighty has made a very fair success out of His universe with only ten. This country, the greatest business organization in the world, permits fifty-five different systems of book-keeping in Washington and fewer than fifty of the 422 members of Congress before the present one ever looked a payroll in the face.

THE DANGEROUS SPOTLIGHT.

It is understood that there will be more or less automobile legislation undertaken this winter. There is certainly opportunity and need for it and the hope is everywhere earnestly expressed that it will be thorough and wise. It has come to pass that the number of automobiles has multiplied prodigiously. In 1906 there were only 120,000 of these vehicles in the whole United States. The number grew to a million in 1912 and December 1, 1916, it had reached the enormous figure of 3,352,000. Scores of factories are working hundreds of thousands of men overtime to meet the increasing demand, and the end of this year will doubtless see a million more vehicles on the road. This comparatively new form of locomotion naturally and obviously will require a great deal of regulation and the legislatures of pretty much all the states are considering the questions which the situation suggests.

It is respectfully submitted that one of the laws which Michigan needs more than any other is one like that in practical and successful operation in Massachusetts which aims to do away with the blazing, glaring spotlights which make travel on the highway at night decidedly dangerous. People touring in the Bay State are compelled to comply with that regulation as many can testify and the same witnesses while on the stand would cheerfully say that the rule is an exceedingly good one. A driver approaching one of these spotlights of great candle power is often absolutely blinded and is uncertain for a minute whether he is to have a col-

lision or go in the ditch. It is entirely possible to obviate and avoid this and the manufacturers can put on without extra expense a spotlight such as is required in Massachusetts, which, while illuminating the road 200 feet in advance, at no time sends its rays to exceed forty inches above the surface of the highway. Thus cars are able to go along the road at night as easily, as swiftly and as safely as in the daytime. There is no great cost connected with this convenience and every chauffeur and owner would favor the proposition could it be submitted to popular vote.

AMBITION STILL ALIVE.

All newspaper readers remember that in 1912 Champ Clark was a very vigorous and vehement candidate for the Democratic presidential nomination. In the Baltimore convention he started out with a goodly number of delegates, increasing in strength until his friends fancied him a probable winner. That would have happened if Mr. Wilson had not hooked up with Mr. Bryan and the latter threw the weight of his influence toward the man from New Jersey and it was enough. Naturally Mr. Clark has not thought well of the great Nebraskan on any day since then. Mr. Wilson was as good as his word and made Mr. Bryan Secretary of State, but later they had a falling out and there was a resignation in the cabinet with more or less ill-feeling at the time, although it was not sufficient to prevent the ex-Secretary from supporting the President, after a fashion, anyhow, in the last campaign.

That presidential bee has been buzzing very busily in Mr. Clark's bonnet ever since. He had the sense to see that there was no use of fighting Wilson in the convention of 1916. His renomination was a foregone conclusion, the logical one to make and the only thing to do. So the Missourian acquiesced in it gracefully, but now he is out in the open again with his standards up and his banners flying, seeking the nomination in 1920. The old adage that the early bird catches the worm does not apply in presidential politics. The bird which gets out earliest is liable to be shot or stoned, crippled, injured or chased away, so that some later and wiser bird may get the prize. Every reason which prompted Mr. Bryan to oppose Mr. Clark in 1912 still obtains, but perhaps that is no conclusive reason why they may not make a coalition in the years to come. It is quite probable that, in view of past experiences, the speaker would agree to give the Nebraskan a place in the cabinet if he has the chance of making one, and if so, the Nebraskan's ideas might be modified and his attitude

mollified. It is remarkable that there are so many presidential aspirants so early in the field on both sides.

The fire insurance combine maintains a printing office at Chicago to prepare, print and distribute rider forms for the use of local fire insurance agents. The man who drafts these forms is evidently schooled in the art of indirection, subterfuge and evasion. For instance, one of his forms which is in very general use, provides for coverage of "signs and awnings * * * * * contained **IN** the building" insured. Who ever heard of a sign or an awning inside a building? The wording should be "signs or awnings located on the inside or outside of the building." Yet when the Tradesman called the attention of the general manager of an insurance company to this paragraph and respectfully requested him to instruct his local agent to correct it on a policy which had been sent in to the Tradesman for inspection and criticism, he sent one of the most insulting letters ever concocted in this country, arrogantly denying the request and making dire threats to ruin the equirer and his business unless he ceased championing the interests of the merchants of Michigan.

If the bill prepared for public safety, which has been presented to the Legislature, becomes a law, it will be unlawful for a boy to hitch behind a wagon or sleigh or for a person to ride on the running board of a street car. It prohibits any one to coast with a sled or "vehicle on wheels" on any walk not specially set aside for that purpose by city authorities. The measure gives pedestrians the right to cross the streets and highways at street intersections or at regularly designated street crossings, but if they cross anywhere else they will do so at their own risk.

The high cost of living has hit one industry a severe blow. Tramps do not prosper as they once did. Food is so high that the housewives at whose back door they beg scolds them and tells them there is plenty of work to be had, and she can't afford to give them a hand-out. They are afraid to put up the old excuse of looking for work and not being able to find it, for their bluff is called and they are offered a job.

According to a Spokane paper, Washington's first year of prohibition was entirely satisfactory. The bankers note a big difference in the small depositor's favor in 1916, as compared with his bank account in 1915. Postal receipts, building permits have made great gains in the State, and it is estimated that prohibition has saved approximately \$4,000,000 to Spokane in the twelve months under the new law.

Late News From Michigan Banks and Bankers.

Lowell—A. L. Bennett, of Vergennes, who has been President of the Lowell State Bank since the death of Thomas F. Doyle, resigned that office at the annual meeting last week. Mr. Bennett feels that he does not care to have this responsibility longer as it is difficult for him to come into Lowell as often as his business interests demand. E. D. McQueen, liveryman and veterinary surgeon, well known in Lowell and vicinity, succeeds him.

Kalamazoo—Thirty-two years associated with one banking institution, and during that time to have risen from the ranks of the collector to Vice-President of the institution is the distinction which belongs to Herbert W. Parker of the Kalamazoo City Savings Bank. In 1884 Mr. Parker entered the employ of the Kalamazoo City Bank which was formerly located at Main and Burdick streets. From collector he went on up along the line, to the Teller's window, then to Assistant Cashier, and finally to Cashier, and Vice-President. When in 1909 the City Bank and the Kalamazoo Savings Bank consolidated, Mr. Parker was made Vice-President, which office he still holds.

Croswell—F. J. Battersbee, for twenty-two years Cashier of the First National Bank of Croswell, has resigned his position, disposed of all his interests, including his residence in this city, and plans to retire from active business life for a time at least, moving from Croswell permanently.

Detroit—Stock of the Central Savings Bank is now on a 1 per cent. a month basis. The bank has been paying 10 per cent. a year. Payment will be made monthly. The growth of the Bank is shown by the increase in assets from \$883,487.66 in 1905 to \$11,407,810.94 shown in the last statement, December 31, 1916. Total deposits at that time were \$10,649,507.28. The Bank has six branches of the main office, which is in the Majestic building.

Port Austin—A final dividend of 13.2 per cent. has been declared in the estate of James H. Hall, former banker who had private banking houses at Port Austin and Kinde and who failed several years ago for upwards of \$200,000, of which about \$140,000 was represented by bank deposits. Dividends amounting to 30 per cent. had previously been paid.

Help your employes to develop confidence in the store and in the goods, but especially encourage them to develop confidence in themselves.

A patient usually has more confidence in his doctor than the latter has in himself.

Storekeeping and Fishing: A Comparative Story.

Written for the Tradesman.

Fishing, or "the contemplative art," as dear, old Izaak Walton, our patron saint, so aptly put it, is the one form of recreation or recreative sports that never lacks for apologists. To be sure each age possesses and produces its Philistines who hoot at fishing and anglers—unbelieving and unsympathetic persons who assert that fishing is "a lazy man's past-time"—but they are to be pitied rather than censured; for those who have eyes, yet cannot see, are no less blind than the sightless born.

The born angler hails with inexpressible delight the first early premonitions of spring—swelling buds, greening hillsides and those doughty little scouting parties of the great army of migratory song-birds. There is a responsive thrill in the inmost depths of his being as he notes these significant tokens, and then immediately it occurs to him that he must go through his fishing-knit and see that everything is as it should be; that he has an ample assortment of hooks, flies, artificial lures, leads, floats, lines; that his minnow-seine has no snagged places in it, and his minnow-buckets are in good order; and his rods are in good condition. And right eagerly does he look forward to the coming of the first bright, balmy day of March or April, when the wind is in the South or the West, when atmospheric conditions are just right, the sky unfecked, and the water of his favorite stream sufficiently warmed and cleared, and anticipate the profound joy of that first faring-forth with his rod and reel. Ah, you poor boob-Philistine that sees nothing in the ancient and honorable sport of angling, how we pity you in your dinky little cubby-hole of an office, shop or store, as we go forth in the dew-wet morning of the first perfect day of spring!

But this is merely introductory, and I must hurry on to my real subject, which is a comparative study of storekeeping and fishing. Did you ever notice the points of similarity between the two enterprises?

Both Require Tackle.

In order to catch fish you've got to have tackle. And the same is true of winning customers to your store. Fishing tackle is a big, complex and technical subject; but the writer must assume that a good many readers of the Tradesman are not prepared for, or interested in, any very extended technicalities on the subject of fishing tackle. But all of them understand that an angler must have certain appliances of an elementary nature before he can hope to capture a wise and wily bass or trout. He must have at least a hook, a line and a rod—and he really ought to have a reel on his rod so as to "play" his fish skillfully once the fish is hooked. Most anglers have much more tackle than this. Many of them carry dozens of different kinds and sizes of hooks, an assortment of "flies" or other kinds of lures; and lots of other articles in the equipment line that might be mentioned and described. And everything has its purpose; and I never found an

angler yet who was willing to confess that he had too much tackle. He's always buying more.

Now the storekeeper's tackle is his store furniture and equipment, his furnishings, shelving, counters, display cases, display windows, decorative accessories and the like. These are indispensable to his success as a storekeeper. His stock must be put away in order. It must be arranged so as to be got at easily, quickly and conveniently. It must be so displayed as to look right, to appear attractive, to look neat and clean and inviting. A merchant might conceivably rent a vacant lot and buy a lot of merchandise and pile it about the lot, leaving aisles through the rows of piled-up merchandise, along which people could walk; and he might be there among the "stuff," and have with him a number of salespeople, but that wouldn't be a store. They sell things that way in some localities of Europe, but not in this country. The merchandise out on the lot might be all right, and the prices might be right, but the people would pass by on the other side. It is important that the storekeeper should have a store fully equipped in order to catch customers. This store equipment is to the merchant just what tackle is to the angler. The good angler requires good equipment. And it is surprising what they'll pay for little items of tackle. For instance the writer has a reel for which he paid fifteen dollars, and it was a second-hand reel at that! He's used it fifteen years, however; and it's as good as new, and you couldn't buy it for fifteen dollars to-day, after all those years of use. Good, serviceable, artistic, well-made, well-finished store furniture and equipment is a fine investment.

Both Require Bait.

And both customers and fish require bait. You don't get a fish on an empty hook; you've got to tempt him with something that looks inviting. And so it is with customers. Now store bait is new and attractive merchandise properly displayed. Did you ever see a bass watching a lively minnow on a hook? (You hook your minnow either through the upper lip or through the back just below the dorsal fin.) And there he—a fine, tempting morsel; and old Mr. Bass eyes him hungrily. If he's very hungry, he doesn't eye him long. Suddenly you see as it were a greenish streak through the water, and then you don't see the minnow. He's gone. But the slack is out of your line, and your reel is softly clicking, and old Mr. Bass is headed for the deep water, with the minnow in his mouth, and you know the battle is on.

Storekeepers' bait is of different kinds, just as it is with anglers. For instance there's the bait of staples—not anything especially new in the way of stocks—but ordinary things displayed in ways that are just a bit out of the ordinary. In the grocery line, for example, fine choice specimens of fruit and vegetables displayed so as to look extremely inviting. Steaks, cuts of roasts, dishes of sausage or ground meat attractively garnished with green sprigs, and

fowls faultlessly dressed and arrayed in an appetizing fashion. Or in the dry goods store, there is a fine display of ribbons, dress goods, shirt waists, stockings and what not. And so with hardware, drug sundries, men's and boys' clothing, haberdashery, shoes and shoe findings, leather goods specialties, chinaware, furniture and house furnishings, jewelry, art goods for the home, etc.

Not that the goods are uncommon in the sense of being new in style, finish, design, or material,—but they are uncommon in the manner of their display. They have been so arranged as to look 100 per cent. attractive. Those of them that may not be especially interesting in themselves, have been cleverly made to acquire or borrow an interest by virtue of their environment or arrangement, or because they have been displayed along with something or other that is really interesting.

A good angler puts the bait on his hook most carefully. The idea is to make it look just as good as he possibly can. He wants to make some fish hungry for it. And so it is (or should be with the shopkeeper towards his prospective customers: he wants to lure them, tempt them, make them want to buy.

And then, another kind of bait the storekeeper will use is new and distinctly different merchandise. New designs, new materials, new products etc. One time I was fishing in a Western stream where the water was very clear, and I could see the fish. I tried artificial lures such as "spinners," "flies," rubber frogs and the like; but there was nothing doing. Then I tried live minnows, and the fish refused to "bite." Then I tried craw-fish. Still they wouldn't take hold. Just about that time a big, yellow grasshopper flew straight towards me and lit on my hat. I caught the grasshopper and put him on a hook and cast out in the neighborhood of a bass. Quick as a flash the bass grabbed the grasshopper and made off with him. After landing that fish I laid my rod on the bank and began hunting grasshoppers. I had found a novelty. Storekeepers should be on the outlook for novelties. The leader that leads is a real find. Bait up with the thing that is new, different, stylish and appealing. Staples of your line you must have, of course; but you've got to have novelties from time to time in pretty much all stores to keep 'em coming. Bait up.

Both Require Tact and Patience.

The angler must use tact. Fish are extremely shy. Your shadow on the surface of the water will often cause a whole school of fish to scurry off to deep water. And you may not be able to coax them back—at least not for a long time. And you've got to know when to "strike" your fish; i. e. to tighten up on your line and drive the hook securely into the bony structure of the fish's mouth. And after you've got him hooked, you've got to use tact in landing him. That's what makes fishing an art. The fascination lies in the fact that there are so many uncertainties connected with it. So many surprises in it. And the same is true of storekeeping. If

it weren't for the fact that the unexpected is always happening, if it weren't for the surprises that wait for us around every corner, the merchandise game would grow stale and bore every one of us to distraction.

Customers are people of diverse personalities. No two of them are alike. Therefore we use different methods of approach, and the selling talk is different. And these diverse methods that all of us use are prompted by expediency. At bottom it's tact.

And both anglers and storekeepers must be patient. Sometimes fish "bite" so tardily, so gingerly, so exasperatingly slow. Why? That's a mystery that nobody has been able to clear up. Every condition may be, so far as one may judge, perfectly ideal. The air may be balmy, the sky bright and unclouded, the wind soft and caressing and from the right direction; and the water warm and clear—and still they don't bite. But the Simon pure angler don't give up. He works up the stream (or down the stream, as he prefers); he wades and casts in the likeliest places—in the shadow of submerged rocks, around old logs, snags and brush-piles. He wades and moves about and tries every wile for which he is equipped and with which he is familiar; and although he may not get a strike all morning, he confidently expects one in the early afternoon; and, as the shadows lengthen, he thinks they may begin to feed just before sundown. So he fishes on cheerfully, hopefully, expectantly. Angling is only another name for patience.

And the storekeeper must be patient. They don't all buy, and few of them buy every day. And many of them turn down the things we had expected they especially would like. We miss our guess again and again. Verily the popular call is a hard thing to gauge. And then how some of them hedge and balk and haggle! The storekeeper should learn to be a man of infinite patience, for he surely has need of it.

Both Rejoice at Success.

And both the angler and the storekeeper rejoice when success crowns their efforts. When the angler lands a wily old fish he feels like patting himself on the back. He has accomplished something worth while. The glint of the sunlight on the iridescent scales of the vanquished bully of the locality fills the angler with a sort of pride that cannot find expression in words. And so it is with the storekeeper when he sells a high-priced commodity to some cautious old sinner, and makes his full profit on the sale; or when he sells or lands a big order from one of his best-paying patrons; or when he has broken a day's or a week's or a month's sales-record. That is something to be proud of. That is success.

Frank Fenwick.

When you use good advertising space to tell of the things you do not do, you are getting into dangerous territory. Many things you claim not to do your competitor does, and thus you get the name of knocking him and his store.

News and Gossip From Sagacious Saginaw.

Saginaw, Jan. 29—A delegation from Saginaw will attend the convention at Kalamazoo next month in the hopes of securing the next year's convention of the Retail Grocers and General Merchants' Association for Saginaw. If they are successful, it is planned to hold a pure food show at the same time.

Frank B. Stanton died suddenly at Midland last week. Mr. Stanton was formerly the owner of the Hoosier shoe store, but for the last six years was the senior member of the firm of Stanton & Fleming, grocers.

Lovers of good music should gather on Washington avenue about 6:30 these fine cold mornings. They will be entertained by the snow shovel brigade who render the "anvil chorus" with much expression.

The patrons of Thompson's restaurant were given a scare one day last week when the entire front plate glass window caved in. The accident was caused from the settling of the building. Inside of an hour the manager had in a temporary front with a large banner reading, "Thompson is doing business as usual."

We regret to record the death of genial Charles Withey. Mr. Withey was born in Carrollton and educated in the Saginaw schools. He moved to Midland, where he conducted a fine restaurant for a few years. For the last year or so he had been in ill health and sold out his business in Midland. After rest and recuperation, he opened a fine cafe in Caro, intending to start a chain of restaurants to include Saginaw, Flint, etc. His places of business were not of the ordinary type, but high class in every respect. He brought the city cafe to the small town with service which created the business. Did you ever meet Charles Withey? If you did he was your friend.

The water situation mentioned last week is under investigation. It has been found to contain henzaldehyde, a by-product of carbolic acid which kills the fish and renders it unfit for use. A measure is being drafted to prohibit any city or private plant to dump refuse into the river. Instead, they will have to install private sewerage disposals. Go after them!

Annette Kellerman is diving among alligators every day at the Academy this week. Miss Kellerman says they overfed the animals just before this scene was taken. Whether this is true or the dream of a press agent matters not. It's good, anyway. A wonderful picture of a wonderful woman!

Do you wish you could still send the funny penny valentine? Nothing doing.
J. B. Laughlin.

Two Letters Which He Who Runs May Read.

Boyne City, Jan. 26—Enclosed find check for \$2 for renewal of my subscription to the Tradesman. I know it would have been good business on my part to have taken advantage of your generous offer to renew before Jan. 1 at the old rate, but I knew if I did so every week the Tradesman would look up at me from my desk with its accusing face, saying, "Bill, you're a cheap skate to take me for a dollar when you know I am worth at least three dollars;" and I said, "All right, old yellow face, I'll pay the man who makes you possible what he asks for you, for you are worth many times your cost to me every year." May you live long, Brother Stowe, to edit the best trade paper in Michigan and as good as any in the United States.

W. W. Bailey.

Boyne City, Jan. 29—I received your acknowledgment of my renewal subscription and letter. In reply will say, you are at liberty at any time to print without my written consent any

letter I may write you along those lines. If my little mite is of any value at all to you, I am very glad to contribute that mite. I certainly am willing to boost what I can on the load you are carrying for the merchants of Michigan. Your recent articles exposing the fire insurance hypocrisy are worth many times the price of your paper to those who are carrying fire insurance.

W. W. Bailey.

A Toast to Bread.

Here's to the backbone of civilization—bread. It satisfies when nothing else can satisfy. When the nectar of the gods tastes flat and insipid in the merry quaff, and when the menu with surfeit of viands and victuals fails to please, good, sweet, nutritious wheat bread comes like a ministering angel to put courage and spirit into the hearts of men. Arrayed in no delicious frostings or tempting garnishments, bread wields the scepter in its regal sway. Companion of prince and peasant, at home in cabin and castle, it is, indeed, builder of men and of nations—our daily bread.

Geo. F. Wright.

The Drummer's Prayer.

Our landlord at the head of the table: we hallow thy name. Let thy beefsteak come, let it be properly done, and let it be free from taint. Give us this day some ham and eggs, also fruit in season; forgive us when we kick as we forgive those who kick against us; put us not into unclean and buggy beds, deliver us from dirty towels and cockroaches, and thine be the glory and two dollars a day forever and ever.

Goethals.

A man went down to Panama,
Where many a man had died,
To slit the sliding mountains
And lift the eternal tide;
A man stood up in Panama,
And the mountains stood aside.

The power that wrought the tide and peak
Wrought mightier the seer;
And the One who made the Isthmus
He made the engineer,
And the good God He made Goethals
To cleave the hemisphere.

The reek of fevered ages rose
From poisoned jungle and strand,
Where the crumbling wrecks of failure
Lay sunk in the torrid sand—
Derelicts of old desperate hopes
And venal contraband.

'Till a mind glowed white through the
yellow mist
And purged the poison-mold,
And the wrecks rose up in labor,
And the fever's knell was tolled,
And the keen mind cut the world-divide,
Untarnished by world-gold.

For a poet wrought in Panama
With a continent for his theme,
And he wrote with flood and fire
To forge a planet's dream,
And the derricks rang his dithyrambs
And his stanzas roared in steam.

But the poet's mind it is not his
Alone, but a million men's;
Far visions of lonely dreamers
Meet there as in a lens,
And lightnings, pent by stormy time,
Leap through, with flame intense.

So through our age three giants loom
To vouch man's venturesome soul:
Amundsen on his ice-peak,
And Peary from his pole,
And midway, where the oceans meet,
Goethals—beside his goal.

When old Balboa bent his gaze
He leads the liners through,
And the Horn that tossed Magellan
Bellows a far halloo,
For where the navies never sailed
Steamed Goethals and his crew.

So never more the tropic routes
Need poleward warp and veer,
But on through the Gates of Goethals
The steady keels shall steer,
Where the tribes of man are led toward
peace

By the prophet-engineer.
Percy MacKaye.



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

Barney says—

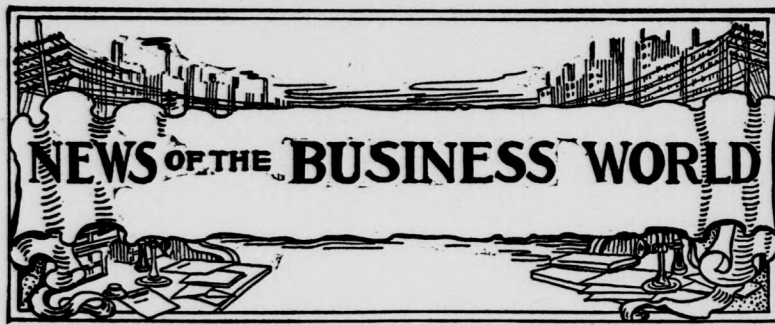
After we had finished taking inventory the other day, I asked that man in the store if he had taken his inventory. When he told me he had not taken one for five years, I told him he was as old-fashioned as I am.

Mr. Manager, I wonder if the retail merchants don't take inventories. If they don't, how can they tell how much money they have made?

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS



Movements of Merchants.

Fitchburg—Hamilton Bros. succeed C. C. Smith in general trade.

Ovid—Mrs. Fred Meehan succeeds Mrs. L. B. High in the millinery business

Carson City—H. G. Sessions is closing out his stock of general merchandise.

Alma—E. J. Hubbard has opened a plumbing shop at 217 West Superior street.

Detroit—The Bowen-Moore Art Co. has changed its name to Moore Art Co.

Bloomington—J. M. Gordon & Son, undertakers at Allegan, have opened a branch here.

Grand Ledge—The Holiday Lumber Co. has increased its capital stock from \$25,000 to \$50,000.

Pinconning—Fire damaged the cold storage plant of Shurlow & Co. to the extent of \$7,000 Jan. 26.

Jackson—Roundtree Bros., formerly of Hanover, have engaged in the meat business on Cooper street.

Cass City—The Farrell & Townsend Co. has changed its name to McGregory Townsend Co.

Muskegon—The Parker Home Furnishing Co. has increased its capitalization from \$6,000 to \$15,000.

Tustin—Albin Westman is closing out his stock of general merchandise and will retire from retail business.

Detroit—The B. C. Sales Co., Inc., has changed its name to the Nu-System Electric Vibrator Co., Inc.

Portland—A. R. Berry has closed out his stock of paints, oils and wall paper and retired from retail business.

Mt. Clemens—The L. F. Wolf Hardware Co. has increased its capital stock from \$30,000 to \$40,000.

Fennville—James Van Blois will open a drug store April 1 in the store building which he purchased last year.

Albion—The Hankow Tea Co., conducting a chain of tea and coffee stores, will open a similar store here about Feb. 15.

Sheridan—J. G. Cutler, dealer in general merchandise, is erecting a brick store building which he will occupy with his stock about July 1.

Corunna—Clutterbuck & Campbell have sold their shoe stock to the Philadelphia Underselling Co., which will ship it to Detroit and close it out.

Orangeville—C. M. Jenson has purchased the general stock of the late D. Klingensmith and will continue the business at the same location.

Manistee—Emil A. Rehm and Eric M. Gray have formed a copartnership and will open a 5, 10, 25 and 50c store in the Kitzinger building about March 1.

Lapeer—E. T. White, dealer in groceries and general merchandise, has sold his grocery stock to Larry & Snyder, who will consolidate it with their own.

Muskegon Heights—Charles H. Boelkins has engaged in the grocery business at 801 Moffet street, under the style of the Muskegon Heights Sanitary Grocery.

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

Concord—A. K. Tucker has sold a half interest in his flour mill and grain business to E. Blinn. The business will be continued under the style of Tucker & Blinn.

Holland—J. F. Schuiling, who conducts a grocery store on the North side of town, is closing out his stock and will remove to a farm he has recently purchased.

Wisner—Bert Cantwell has sold his interest in the stock of general merchandise of Cantwell & Glasner, to his partner, who will continue the business under his own name.

Manistee—Oliver Carlson, proprietor of the Carlson & Co. grocery store, died at his home Jan. 23, as the result of a stroke of apoplexy, which occurred Jan. 20.

Midland—Frank B. Stanton, of Stanton & Flemming, grocers, died at his home Jan. 24, following an illness of but a few hours. Uraemic poisoning was the cause of death.

Albion—Josiah D. Bean, druggist, died at his home Jan. 23, following two strokes of apoplexy. Mr. Bean has conducted a drug store here for the past twenty years.

Ishpeming—Charles and Stephen Simons have formed a copartnership and will conduct a wholesale and retail flour, feed and grain business under the style of Simons Bros.

Bangor—L. J. VanWeiren and R. DeHan, who recently purchased the Webster bakery, have installed a stock of groceries and opened a lunch room in connection with their bakery.

Alma—Otto Sanderhoff has sold his interest in the hardware stock of Sanderhoff & Glass to Edward Hannah and the business will be continued under the style of Glass & Hannah.

Eaton Rapids—John Whitney, of Adrian, has taken possession of the agricultural implement stock of John Paulsen, on a chattel mortgage he holds and has closed the store.

Traverse City—Douglas & Kelley, shoe dealers, have dissolved partnership and the business will be continued by Rowland Douglas, who has taken over the interest of Arthur E. Kellogg.

Ionia—The Columbia Candy Co., conducting a chain of confectionery stores in other cities, has purchased the confectionery stock of Earl Cole and will continue the business under its own name.

Wayne—The Keystone Provision Co. has been organized with an authorized capital stock of \$2,000, of which amount \$1,000 has been subscribed and \$500 paid in in cash.

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

Concord—Charles Lincoln has sold his stock of agricultural implements to his brother, Fred G. Lincoln, who will consolidate it with his stock of hardware and agricultural implements.

Homer—Harry F. Austin, hardware dealer, has sold his tin and plumbing shop to Albert Howard, Jr., of Onsted, who will continue the business at the same location under his own name.

Mesick—McClish & Powell, dealers in general merchandise, have dissolved partnership and the business will be continued by Frank I. McClish, who has taken over the interest of his partner, Clarence Powell.

Jackson—Charles F. Binder, who has conducted a meat market at 112 East Main street for the past thirty-nine years, has sold his stock and fixtures to J. F. Groshell, of Flint, who will take possession Feb. 5.

Howell—Jubb & Rossington, hardware dealers, have dissolved partnership and the business will be continued by Henry Jubb, who has taken over the interest of his partner, Alfred Rossington.

Byron Center—Sierd Andringa, dealer in general merchandise at West Carlisle, has sold a half interest in his stock to his brother, Dick. The business will be continued under the style of Andringa Bros.

Tekonsha—C. M. Upston has sold his grocery and meat stock to W. C. Abel and purchased of him his cigar stock and pool room, continuing the business under the management of his son, Howard Upston.

Nunica—Fire destroyed the store building and hardware stock of Peterson & Easterly, entailing a loss of about \$4,000 on the stock. The building was owned by Emil Hass, who estimates his loss at about \$1,500.

Jackson—The William Jacobson Co. has been organized to carry on a custom tailoring business with an authorized capitalization of \$5,000, of which amount \$2,500 has been subscribed and \$300 paid in in cash.

Saginaw—The National Builders, Inc., has been organized to make and sell building plans and manufacture materials for building, with an authorized capital stock of \$20,000, \$10,000 of which has been paid in in cash.

Kalamazoo—Fred C. Morley has purchased the Dunwell Pharmacy, 737 West Main street, and will continue the business at the same location. Mr. Morley has been clerk for Wm. Day, the Caledonia druggist, for several years.

Detroit—The Watkins & Radcliffe Co. has been organized to conduct a wholesale and retail hardware, plumbing, heating and auto accessory business with an authorized capital stock of \$100,000, of which amount \$85,000 has been subscribed, \$1,764.72 paid in in cash and \$83,235.28 paid in in property.

Reading—J. B. Robinson and son, Dee, have traded their farm, north of town, to A. J. Betts, for his store building and grocery stock and will take possession Feb. 15, continuing the business under the style of J. B. Robinson & Son.

Gladwin—Bert C. Henderson has sold a half interest in his stock of general merchandise to W. J. Millard and the business will be continued under the style of Henderson & Millard. Lines of shoes and groceries will be added to the stock.

Flint—The Brownson Myers, Inc., has been organized to handle art goods, wall paper and kindred lines with an authorized capitalization of \$10,000, all of which has been subscribed, \$576.32 paid in in cash and \$4,943.68 paid in in property.

Hastings—W. R. Jamieson who has been engaged in the bakery business has merged the business into a stock company under the style of the Star Bakery Co. with an authorized capital stock of \$15,000, all of which has been subscribed, \$243.53 paid in in cash and \$14,756.47 paid in in property.

Lansing—The Securities Commission has permitted the Harroun Motor Co. to sell the remaining \$1,000,000 of its treasury stock provided it places the \$4,000,000 stock turned over to the promoters, in escrow to be held until the company pays 6 per cent. on its total stock of \$10,000,000. The company has accepted the proposition.

Manufacturing Matters.

Lansing—The Lansing Wagon Works has changed its name to Lansing Body Co.

Muskegon—The Hume Bennett Lumber Co. has changed its name to Sanger Lumber Co.

Monroe—The Monroe Binder Board Co. has increased its capitalization from \$500,000 to \$1,000,000.

Detroit—The Detroit Valve & Fitting Co. has increased its capital stock from \$500,000 to \$1,500,000.

Romeo—The capitalization of George F. Robertson Co. has been decreased from \$25,000 to \$23,000.

Detroit—The capital stock of the Detroit Brass Works has been increased from \$400,000 to \$500,000.

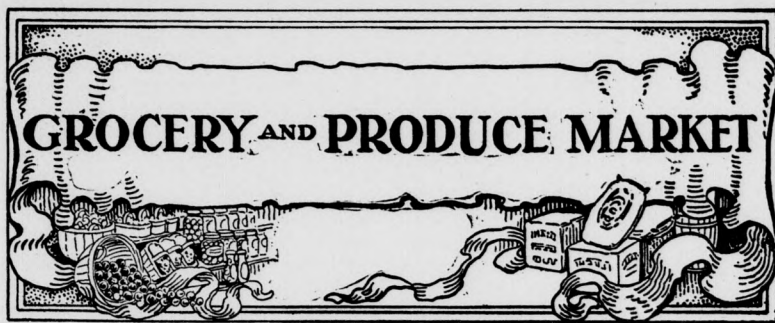
Kalamazoo—The Limousine Top Co. has increased its capital stock from \$30,000 to \$100,000 and will at once begin the erection of a three-story brick addition to its plant.

Decatur—The Michigan Grape Juice Co. has been incorporated with an authorized capitalization of \$40,000, all of which has been subscribed and \$30,000 paid in in property.

Detroit—The Detroit Piston Ring Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$79,400 has been subscribed and paid in in property.

Grand Haven—The Peerless Novelty Co. has engaged in the manufacture of novelties with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed and \$2,500 paid in in cash.

Jackson—The Crandall Electric & Supply Co. has been organized with an authorized capital stock of \$50,000, all of which has been subscribed, \$38,000 paid in in cash and \$12,000 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 firmer, particularly the best grades. Ninety-two score creameries and better are very scarce and show an advance of 2c per pound. This is due to the light receipts and good consumptive demand. Higher prices are looked for during the coming month, as the demand is expected to keep up well and the receipts to continue to be light. Storage holdings of butter are much higher this year than usual. The export at present is limited on account of the lack of transportation facilities. Local dealers hold fancy creamery at 38c and cold storage creamery at 35c. Local dealers pay 30c for No. 1 in jars and 25c for packing stock.

Cabbage—\$7 per 100 lbs.

Carrots—\$1 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—\$5 per bbl. for Early Black from Cape Cod; \$6 per bbl. for late Howes.

Eggs—The market for fresh is steady, with fair receipts. The receipts are gradually increasing, and eggs are 2@4c lower than a week ago. The receipts, however, are cleaning up as fast as they arrive and the market is healthy. Lower prices are looked for in the near future, although much depends upon the weather. Storage eggs are in light supply and good demand. Withdrawals have been very heavy, and this has brought the price of storage eggs to within 2c of the price of fresh during the past week. It looks as if the two grades would rule close together for some time. Local dealers pay 35@36c for fresh, holding at 38c case count and 40c candled. Cold storage candled are held at 36c for April and May, 33c for firsts, 21c 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 Iceberg from California.

Maple Sugar—17c per lb. for pure.

Maple Syrup—\$1.40 per gal. for pure.

Mushrooms—75@80c per lb.

Nuts—Almonds, 18c per lb.; filberts, 16c per lb.; pecans, 15c per lb.; walnuts, 16c for Grenoble, 15½c for Naples; 19c for California in sack lots.

Onions—Home grown \$7.50 per 100 lb. sack for red or yellow. Spanish range as follows: Small crate, \$2.50; ½ crate, \$4.25; large crate, \$7.50.

Oranges—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 a little stronger than a week ago. Country buyers are paying \$1.75@2. Local dealers are selling tubers at \$2.10@2.15.

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.

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

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

Tomatoes—\$2.50 per 10 lb. basket.

Turnips—\$3 per bbl.

The Grocery Market.

Sugar—The market is steady on the basis of 6½c for granulated. Distributors are encouraged to hold off by the fact that prices for refined are 175 points above the quotation for raws, although, of course, this is hardly a fair criterion, since meltings represent a poorer average. The country knows that a radical reduction is only a matter of time and does not care to be caught with unnecessary stocks when the cut materializes. Refiners have no large stocks of raw sugar and do not want much business on their books pending some accumulation of Cubas at lower prices; moreover holding that a boom at this time of the year is customarily the source of subsequent stagnation when activity should rule. One reason for the unwillingness of refiners to foster sales is undoubtedly the bad labor outlook, strikes at the H. & E. and the New York plants threatening to spread. Advances in pay and other concessions have served to further stimulate the demands of the employes, who, with the present scarcity of workers, are in a position to cripple the plants. It is hoped, however, that the

trouble will be short-lived, and in any event the strike would have been more unwelcome in the summer months when meltings are at their height.

Tea—The situation in the tea market is unchanged, there being a firm tone to all kinds, both blacks and greens, with a moderate demand from the local and out-of-town trade for needs. Sentiment is cheerful, since stocks are not large and the consumption keeps up well. During the week black teas have been in the foreground, large sales of Formosas being put through at full prices, so that 17½c is now practically the inside figure. Congous were taken by London for export, this being the first in a year, suggesting that the conditions abroad were also strong. The auctions, in fact, went off higher for India and Ceylons.

Coffee—The market is quiet without quotable change in any grade of Rio or Santos. Buying is from hand to mouth, and the situation is rather heavy, with perhaps a weaker undertone. Milds are quiet and unchanged. Java and Mocha grades are quiet and unchanged.

Canned Fruit—The market continues very dull, but owing to the light offerings prices are firmly maintained.

Canned Vegetables—Future tomatoes have advanced to \$1.20, with sales actually reported at that figure. This is the price agreed upon at Baltimore, although sales have actually been made at \$1.15. No. 10s have been advanced to \$3.70. Spots are selling at \$1.45 f. o. b. Baltimore, and No. 2s at \$1.07½. The demand for future corn continues unabated outside of the big cities. Standard No. 2s have ranged from 87½@95c; Extras from 95c@1; Fancy narrow grain at \$1.05. Notwithstanding these advancing prices city jobbers profess indifference and say they are not buying. Their statement seems to be corroborated in a number of ways, although some brokers declare jobbers are actually buying, but are afraid to say so for fear of putting the market up on themselves. There is very little spot business being done in canned goods, as both jobbers and retailers apparently have enough on hand to keep them supplied for some weeks to come, an aftermath of the heavy buying in the late fall.

Canned Fish—Jobbers so far have not evinced a great deal of interest in future salmon, but there has been considerable interest on the spot, both as regards pink and red Alaska; and about everything has been taken off the market that looked at all cheap in comparison with present values. Japanese crabmeat is in very light supply, with offerings below the expected requirements. Tuna is scarce and firm.

Dried Fruits—The principal feature of the dried fruit situation at present is the railroad congestion. If it were not for that there is a possibility, even a probability in fact, that considerable business could be done. As it is, there is practically no chance of any new business with the Coast for the time being, especially as the spot market is out of line. This comes about by reason of the delayed shipments gradually getting in, but coming on the market at a time when the demand is naturally at a minimum. This has resulted in prunes being offered on the spot at considerable be-

low a parity with the Coast. Sales were more or less active and were put through on a basis equivalent to 5¾@57½c. There are more prunes to come and the same conditions are likely to exist until the situation is cleared up. A feature of the Coast situation is the selling of new pack figs, which has become quite active, notwithstanding the fact that prices are said to be very high. Apricots are largely nominal because of the scarcity of offerings. There is said to be a good demand for apples in all parts of the country. Raisins on the spot are offered a little more freely as delayed deliveries continue to arrive.

Rice—There is some inclination to shade prices now that the arrivals are freer, but no marked concessions are noted. It is pointed out as warranting a cheerful view of the situation that the farmer in the South is not reducing the price of rough rice and the miller, for current needs, must pay the asking figure. Moreover, stress is laid on the comparative cheapness of rice as against other foodstuffs.

Cheese—The cheese market is very firm, due to the extremely light receipts and the fair consumptive demand. Heavy export buying is reported, and the home consumption is also good. Storage holdings are lighter than at this time last year. Weekly export reports show that from 24@24½c is being paid for good marks of full cream cheese.

Salt Fish—Mackerel remains unchanged for the week. Small sizes are still very scarce and firm. Cod, hake and haddock are high, scarce and quiet.

Provisions—Smoked meats are very firm, the general line showing an advance of ½c. Lard is firm at ½c advance owing to the light supply and good demand. The home consumption of pure lard is good and prices may go even higher during the next month or so. Compound lard is ¼c higher owing to the good consumptive demand and the short supply. Barreled pork is firm and unchanged, with a good demand. Dried beef is firm and unchanged, with fair demand and light supply. Canned meats firm and unchanged.

The Norton Co., which engaged in the ladies' ready-to-wear and shoe business at 53-55 Monroe avenue about a year ago, has uttered a trust mortgage on the stock to secure creditors whose claims aggregate \$18,000. John Snitseler is named as trustee. He estimates the assets will amount to about \$13,000. An inventory is now being taken.

The clothing stock which has been conducted under the name of Leonard Benjamins has been acquired by Albert S. Goldstein, of New York, who will continue the business at the same location, corner Monroe avenue and Crescent street, under the style of Benjamins.

Amos Packer & Son, dealers in general merchandise at St. Louis, have added a line of groceries to their stock. It was furnished by the Worden Grocer Company.

The Ide Tea Co. has increased its capitalization from \$2,000 to \$20,000.

UPPER PENINSULA.

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, Jan. 29—We are informed to-day that the steamer, Islander, running between Mackinac Island and St. Ignace sank at her dock at St. Ignace Friday evening while the crew were at supper. They were all able to get off in time, however, but it will cause much inconvenience for those having business at Mackinac Island until other arrangements of transportation are made.

C. B. Cady, formerly of the William Barie Co., at Saginaw, has accepted a similar position with the Leader here, succeeding W. Knapp, who has been with the Leader for the past ten years. Mr. Knapp has made many friends since coming to the Soo who will regret his departure. Mr. Knapp is at present at Kinross, where he is enjoying a much needed rest.

"Self admiration is apt to cause a man to stretch the truth."

A. E. Marriott, the popular manager of the Park Hotel, was a business visitor at Manistique last week. He also called on his old friend, Will Worth, formerly of the Soo.

At a meeting of the Manistique Handle Co., held at Manistique last week, it was decided that it would be necessary for the expansion of the concern. The officers are very optimistic as to the possibilities of substantial growth. This is one of the business industries of Manistique and bids fair to become one of its largest institutions.

Oliver Hart, one of Manistique's prosperous grocers, has added a new auto delivery truck to his grocery equipment to take care of his large increasing business.

"A man isn't necessarily a failure because he has failed."

Ernest O. Coy, formerly buyer for the H. C. Johnson Co., at Johnswood, has accepted a position as manager in the grocery department of the McDougell's, at Munising. Ernest has friends in the Soo who are pleased to note his advancement and wish him every success in his new field.

"An optimist takes a day off when he has toothache."

The stockholders of the Soo Co-Operative Mercantile Association have just closed a very successful year. They were able to pay a dividend of 12 per cent. to the stockholders. Much credit is due to their hustling manager, L. Lefevre, who has brought the business to its present state, now one of the leading groceries of the Soo, and up-to-date in every respect. The large increase in patronage is due to his careful management and efficient service.

A. J. Jean, one of the Soo's leading jewelers, left last week for Chicago to attend the automobile show. He expects to be able to pick a car to his satisfaction.

Thomas Agnew, proprietor of one of the Soo's leading meat markets, returned last week from Toronto. While there he visited Toronto's leading packing houses and was much interested in what he saw. He states that it is well worth any man's time to go through the packing houses. He was accompanied by Mrs. Agnew.

Fred Shaw, manager for the Gamble-Robinson Produce Co., left last week, accompanied by Mrs. Shaw, for a month's trip to Florida, Cuba and the Isle of Pines. Mr. Shaw realized a few years ago that he could take nothing with him and believes in enjoying life while its worth living.

Mr. and Mrs. A. E. Reynolds left last week for Florida, where they will spend the winter.

At a meeting of the Upper Hay Lake Grange last week Arthur G. Bailey was elected purchasing agent for the organization. No better selection could have been made, as Mr. Bailey has had much experience in this line, having for a number of years been engaged in the drug business and also business manager for the

Soo Co-Operative and at present one of Chippewa's prosperous farmers.

At a meeting of the stockholders of the Moher Meat & Provision Co. last week, Hugh Murche was elected Vice-President and General Manager to succeed L. J. LaBelle, who was obliged to retire on account of his business interests on Drummond Island. Mr. Murche has for some time past been in charge of the East side market for the company, but in the future he will manage the meat department of the main market. John Hotton has taken a position with the company as meat cutter.

The meeting of the Cloverland Dairyman's Association, which will be held at the Soo Feb. 20, promises to be the most interesting sessions ever held by the Association. Many prominent men will be in attendance. Although the official programme has not as yet been issued, it is understood that Prof. A. C. Anderson, head of the agricultural interests at the Agricultural College, and others will deliver lectures. Cloverland is being recognized as one of the best in the State and has a promising future. The sessions will also be free to the public and all farmers are invited to attend to learn the practical methods of handling farm work and crops.

J. S. Scott, a well known lumberman at Drummond Island, reports the snow so deep since the last snow storm that travel is almost impossible on the ice at present.

W. H. Lewis, one of Detour's leading merchants, was a Detroit visitor this week. He was accompanied by Mrs. Lewis.

John F. Goetz, one of Detour's prosperous lumberman, was a business visitor here last week.

"Misery loves company but not any more than real happiness."

William G. Tapert.

Live Thoughts From a Live Merchant.

Bloomington, Jan. 29—I notice in your issue of Jan. 24 an article entitled, "Why not tax luxuries in place of necessities to make up the deficit in the U. S. Treasury?"

With this I heartily agree with you, but let me ask, isn't our State doing a similar thing in overtaxing the poor and letting those with millions go without taxation, both in farm mortgages and building and loan associations?

I believe the mortgage tax law and those covering the building and loan organizations are radically wrong.

I also admire the stand you have taken in opposing such unjust legislation or at least unjust in my estimation.

I do not believe there is one person who is carrying fire insurance who does not realize that legislation concerning insurance companies has killed competition and placed in their hands the full control of rates and rate maintenance.

Our State recommends and encourages competition in all other lines of trade. Why not in insurance?

We go so far as to make articles in our prisons which sell in competition with other legitimate lines of trade at a much lower price than they can be made by the manufacturers who are obliged to pay good wages to their laborers to produce them, while our prisons have their labor given to them, machinery and buildings furnished by the State and no taxes to pay. Do you believe, conscientiously, this is a business principle on which our State should be handled? A little investigation of the above statements might reveal many items of interest to your readers later on. E. J. Merrifield.

If you seek for good business ideas among casual acquaintances, you may be surprised to find out what good ideas people sometimes have about a business they have never engaged in.

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

Grand Rapids, Jan. 20—A special meeting in the matter of D. W. Connine & Sons, of Wexford, has been held. The trustee's first report and account was filed and accepted, showing a total receipt of \$14,533.01, total disbursements of \$266.24 and a balance on hand of \$14,266.77. Preferred claims aggregating about \$8,000 were ordered paid. These claims were for goods purchased by Walter H. Brooks, trader of the trust mortgage, prior to the estate going into bankruptcy. A dividend of 5 per cent. was declared and ordered paid.

Jan. 21—A special meeting of Bethiah Williams, Big Rapids, was held. The trustee filed his first report and account, showing total receipts of \$2,518.62, disbursements \$121.87 and a balance on hand of \$2,396.75. A dividend of 15 per cent. was declared and ordered paid.

Jan. 27—In the matter of Jacob Tangenberg, bankrupt, a final meeting of creditors was held and the trustee's final report and account was filed and approved, showing total receipts of \$1,513.17 and disbursements \$1,203.50, and a balance on hand of \$489.67. Final dividend list made giving a dividend of 15 per cent. The estate will be immediately closed.

Jan. 29—A special meeting of the creditors of The Grand Rapids Tailoring Co., was held. Preferred claims were ordered paid, but it is uncertain whether or not a dividend will be paid to general creditors.

In the matter of Verne Riley, a first meeting of creditors will be held Jan. 30.

In the matter of Casnovia Dehydrating Co., a special meeting of the creditors will be held on Feb. 3 for hearing on the sale of the assets and a dividend may be declared.

Jan. 30—Marsh H. Sorrick, Grand Rapids, has filed his petition in bankruptcy. Adjudication has been made and the matter referred to Referee Corwin. The schedules of the bankrupt reveal the fact that there are no assets in the estate not claimed as exempt by the bankrupt. Liabilities amount to \$30,599.35, distributed as follows:

Frank T. Hulswit, Grand Rapids	\$8,375.00
Paul Steketeer, Grand Rapids	3,000.00
Mrs. E. W. Winsor, Grand Rapids	1,000.00
Mrs. Marinda Wilmot, Grd. Rapids	500.00
Clark E. Gleason, Grand Rapids	300.00
Henry Idema, Grand Rapids	275.00
Grand Rapids National City Bank	165.00
Citizens Savings Bank of Owosso	50.00
William H. White, Boyne City	3,427.00
M. Friedman, Grand Rapids	500.00
Ravelle A. Burson, Grand Rapids	296.00
Frank J. Cook, Grand Rapids	663.00
Harry K. Dean, Grand Rapids	456.00
Charles E. Payne, Grand Rapids	100.00
W. F. C. Doornink, Grand Rapids	80.65
Adrian Dooge, Grand Rapids	177.65
C. O. Smedley, Grand Rapids	100.00
Kate Johnson, Grand Rapids	1,500.00
Henry W. Griffins, Grand Rapids	320.00
Dennis Murray, Grand Rapids	500.00
John D. Case, Grand Rapids	1,072.00
Charles Winchester, Grand Rapids	550.00
Mrs. Ida Winchester, Grand Rapids	200.00
Louis Barth, Grand Rapids	300.00
Union Benevolent Association	68.75
Dr. M. C. Sinclair, Grand Rapids	80.75
Dr. W. G. Young, Grand Rapids	125.00
Dr. B. R. Corbus, Grand Rapids	15.00
Dr. S. Porter Tuttle, Grand Rapids	20.00
W. H. Twaites, Grand Rapids	75.00
Berton A. Spring, Grand Rapids	102.00
Houseman & Jones, Grand Rapids	12.50
Fritz Jehle, Grand Rapids	20.00

LaVerne Turner, teamster, Grand Rapids, has filed his petition in bankruptcy, adjudication has been made and the matter referred to Referee Benn M. Corwin. The schedules of the bankrupt show liabilities amounting to \$1,171.10 and assets of \$153.25, nearly all of which is claimed as exempt by the bankrupt. The following is a list of the creditors.

Secured Creditors.	
Herrick Piano Co., Grand Rapids	\$175.00
Heyman Company, Grand Rapids	40.00
Unsecured Creditors.	
A. B. Wilmink, Grand Rapids	\$ 21.54
Ferris Coffee House, Grand Rapids	4.05
Peoples' Supply Co., Grand Rapids	20.00
Mrs. F. H. Emery, Grand Rapids	12.75
L. Van Heulen, Grand Rapids	26.28
Swift Co., Grand Rapids	3.50
Onderdonk Printing Co., Grand Rapids	17.60
Peter Herrema, Grand Rapids	26.49
H. Turner, Grand Rapids	222.19
H. Hanson, Grand Rapids	48.19
U. G. King, Grand Rapids	35.00
M. Piowaty & Sons, Grand Rapids	10.21
R. Van Raalte, Grand Rapids	2.49
F. Van der Meer, Grand Rapids	19.48
Peterson Coal Co., Grand Rapids	16.68
Carl Orwant, Grand Rapids	12.69
Consumers Ice Co., Grand Rapids	14.64
Eugene Boise, Grand Rapids	20.00
Citizens Telephone Co., Grand Rapids	5.00
Boylard Creamery, Grand Rapids	5.22
S. J. Holmes, Grand Rapids	9.25
G. Vanden Berg, Grand Rapids	14.31
G. R. Gas Light Co., Grand Rapids	79.00
Bertsch Market, Grand Rapids	1.37
Gillingham & Smith, Grand Rapids	3.40
National Cash Register Co., Grand Rapids	145.00
A. Vander Zest, Grand Rapids	1.39

S. H. La Barge, Grand Rapids	3.25
Mrs. M. Bedford, Grand Rapids	40.00
Detroit Life Company, Detroit	22.27
U. S. Laundry, Grand Rapids	6.67
American Laundry, Grand Rapids	1.50
Mrs. Rickie, Grand Rapids	18.05
Wm. Harris, Grand Rapids	3.70
Hally Green, Grand Rapids	8.17
Mrs. Swartz, Grand Rapids	3.25
Ruth Boyce, Cadillac	3.50

Honks From Auto City Council.

Lansing, Jan. 29—A few of our members have hinted that the liberal patronage given the Hotel Day, at Midland, is worthy of more individual towels than is supplied.

E. H. Simpkins (Perry Barker Candy Co.) submitted to an operation for the removal of his appendix last Wednesday and is now well on the road to recovery.

A prominent member of our Council, who recently found it necessary to take the 5 a. m. train out of Cheboygan, missed his teeth as the train was ready to pull out and prevailed upon the conductor to hold the train while he returned to the hotel for the missing parts of his equipment. This shows in another way the advantages of being a U. C. T. Ordinarily, conductors would not be so accommodating, especially when in good weather the traveler in question drives Schuest Co. car No. 7, instead of paying railroad fare.

Occasionally we hear from the old war horse of our Council, and veteran traveler, M. L. Moody, although it is seldom we see him. Our latest report is to the effect that whenever his customers send in an order by mail he calls on them and succeeds in getting them to double the order. In other words, there is nothing gained in trying to get the start of a live wire.

In times past we have through these columns complimented members of our Council for efficient work in the order. We have missed several whose work has been worthy of mention and at this time we feel constrained to say that our Council is, indeed, fortunate in having on its membership roll such men as Burr J. Warner and D. J. Dailey. Both have been active and efficient in the committee work of preparing our new home and in securing new applications for membership.

A very pleasant and profitable evening was enjoyed by the members of our Council, their wives and invited friends, at the box social which was held in the annex of the Prudden auditorium last Saturday night. Everything was carried out in detail, as scheduled by committeeman F. H. Hastings, who, being faithful to the last, washed the dishes while the rest dined.

We are indebted to L. L. Colton (Schuest Co.) for the information which is responsible for a greater portion of this letter. If every member of our Council was as apt in gathering news as he, and as accommodating in spilling an ear full now and then, we could write a full page and not half try.

Don't forget the Council meeting next Saturday night. It will probably be the last before we move into our new home at the corner of Michigan avenue and Grand street.

H. D. Bullen.

The great weapons against bacteria is cleanliness. The mastery over premature death lies to a great measure in our own hands. Clean persons, clean cities, clean workshops, clean stores, and clean lives are the makers of public health. The United States Public Health Service and other sanitary bodies of this country are gradually bringing these facts home to the general public. In this way cleanliness is becoming more general, and the span of life in America is gradually being lengthened. All of which is largely due to the microscope.

HACKETT

Distinctively Different

THE strongest proof that Grand Rapids business men want a Big Motor Car Industry in this city is certainly evinced by the large number who have purchased Hackett Motor Stock during this past week. That Grand Rapids men are willing to co-operate to the utmost of their resources in the upbuilding of such a Company, when it rests on a solid foundation, and is backed by clean, honest, conservative business men of ability, is surely verified by the personal message from hundreds in Grand Rapids offering us their help and support in this undertaking.

EXECUTIVE MANAGEMENT

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*of Johnston Bros. Ship Builders
 Ferrysburg*

Vice President
FRED M. GUY
*Formerly of Guy Carriage and Body
 Works, Toronto*

Treasurer
J. L. DORNBOS
*Cashier Peoples Savings Bank,
 Grand Haven*

Secretary
F. B. BOTHWELL
*Formerly with Briscoe Motor
 Corporation*

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FRED M. GUY
*Formerly Superintendent Disco
 Company*

General Superintendent
ROY C. FLICK
*Assistant Superintendent for Six Years
 with the Buick Motorcar Co.*

Purchasing Agent
BURTON HINCKLEY
*Formerly of the Briscoe Motor
 Corporation*

Grand Rapids is one of the prominent ideal manufacturing cities of America—made so by our large number of skilled workmen, who are home owners—clean, ideal citizens—our excellent transportation facilities afforded by steam and electric railways centering in Grand Rapids—our healthful climate and general favorable conditions conducive to the upbuilding of the great commonwealth.

Consulting Engineer
MORGAN J. HAMMERS
*Former President and General Manager
 Abbott Detroit Motorcar Co.*

Grand Rapids has more than eight hundred factories and shops producing annually over fifty millions of manufactured goods of varied lines. About fifty of these concerns are interested in Export trade.

Write or Phone us. We have something interesting to tell you about Hackett doings

MICHIGAN MOTOR SECURITIES COMPANY

532-536 MICHIGAN TRUST BUILDING
 GRAND RAPIDS - - - MICHIGAN

MICHIGAN TRADESMAN

(Unlike any other paper.)

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Entered at the Grand Rapids Postoffice as Second Class Matter.

E. A. STOWE, Editor.

January 31, 1917

PANACEA FOR THE CANCER.

Three-fourths of the fire insurance policies written by board companies on retail mercantile risks in Michigan are invalid!

This is a broad statement to make, but the Tradesman is in a position to verify it by actual proof. During the past two months it has received thousands of policies from its subscribers, all of which have been gone over carefully with a view of detecting errors and omissions.

In all cases, of course, the standard form of policy provides that additional insurance without permission endorsed on the policy or attached thereto renders the policy invalid.

In about half the cases no such permission appears, either on the policy or on the riders attached to the policy. This omission renders the policy absolutely void, so far as its legal status is concerned.

In the other half there is a provision for other "concurrent" insurance when the policies on the risk are not concurrent. This word concurrent is introduced and retained on the rider solely to embarrass the policy holder in the event of his ever having to use the policy as proof of his claim for compensation in the event of fire and to enable the adjuster to secure a lower basis of settlement than would be the case if the policy had been written honestly in the first place.

Here comes the strangest admission the Tradesman has been compelled to make during the thirty-four years it has undertaken to serve its subscribers by warning them of pitfalls and subterfuges to deceive and swindle them: The insurance companies in ninety-nine cases out of a hundred absolutely forbid their local agents to amend the fictitious policies so as to make them legal. Having deliberately perpetuated a fraud on the public they are supposed to serve, and been caught with the goods, they sit back in their chairs and forbid their local representatives to so correct the policies as to make them conform to the law; in other words, they perpetrate a fraud, refuse to make restitution and arbitrarily insist that they will continue to do business along fraudulent lines, defying the law, ignoring decent business principles, intimidating their agents, swindling the public and ridiculing those who seek to bring order out of chaos

by substituting valid and honorable methods for invalid and dishonorable practices!

Is there a remedy? If so, what is it? The Tradesman will undertake to present the remedy to its readers in its next issue. It is a drastic method—one the Tradesman has hesitated to espouse for many years—but in view of the illegal, domineering and utterly unexplainable attitude of the board insurance companies, it is the only panacea for the cancerous growth which has fastened itself on the mercantile interests of the State.

An unexpected development of the situation is the utter helplessness of the local agents to stem the tide of fraud and deception precipitated by the insurance managers. These men, as a rule, stand well in the community. They are reputable men who, in their private capacities and acting in their own behalf, would scorn to do a dishonorable act, yet so thoroughly subservient are they to the companies which employ them that they do the most servile acts and are forced to submit to the most degrading practices in order to retain their agencies. No more humiliating spectacle has ever been presented to the American people than the manner in which the local insurance agents of Michigan have been clubbed into submission by the powers that be.

No features of the Revenue bill that has been adopted by the Democratic House caucus will be subjected to keener criticism than those which provide for new bond issues. And this is as it should be. Any increase of the National debt to provide for current expenditure in time of peace should be regarded as utterly out of the question. But those who wish to be not merely virtuous in intent, but just and accurate in their judgments, must be careful not to put into this forbidden category every borrowing. The distinction is clear in the case of the purchase-money for the Danish West India Islands, and it applies also, although perhaps not quite so plainly, in the matter of the establishment of great industrial plants by the Government. This everybody sees, but apparently there is some disposition to overlook the distinction in the case of the issue of short-term Treasury notes, or certificates of indebtedness. It is true that this, too, may be illegitimate, and the matter should be closely scrutinized; but on the face of things, the authorization of such issue, beyond the limit hitherto permitted, is designed solely to bridge over an interval between the decreeing of new taxes and their collection. The law has long permitted \$200,000,000 of such notes, so that it is only \$100,000,000 that is added in the naming of \$300,000,000 as the limit in the present bill. But to say this is by no means to belittle the importance of subjecting this whole aspect of the bill to the most searching examination.

The Standard Oil Company has long made it a rule to discharge any employee who writes a discourteous letter to a customer of the corporation, past, present or prospective. If such a rule were to be adopted by the fire insurance companies of this country, there would be several hundred vacancies to-morrow morning at the general managers' desks.

IS A MELON A MELON?

Is there such a thing as a "melon?" Does it exist? Is it a true fruit? A stockholder who writes to the Wall Street Journal, probably with the Bethlehem Steel stock dividend in mind, objects to calling stock dividends or distributions "melons." The stockholder is no richer after them than before them. "Do you not think that investors, and indeed the public at large, should be made fully acquainted with the meaning of stock dividends and their usual results?" "You do not increase the size of the apple by cutting it into four parts or into any number of parts." "Nothing, in fact, is a dividend other than cash."

A stock certificate merely represents the control of a certain fraction of a corporation. Double the number of certificates, give each holder twice as many, and the proportion of the assets which one holder controls is no greater than it was before. He is no richer. He has been hoodwinked. Nothing could enrich him but an increase in the earnings of the corporation. But the complaining stockholder might have carried his argument further. Does a cash dividend merit the title of a "melon?" It does not add to the wealth of the stockholder. A certain fraction of the assets belong to him, and they are worth the same whether they are in the company's treasury or in his own pocketbook. In the case of a prosperous corporation which does not pay dividends, the stockholder does not lose the amount of his dividend each year. If his company is honestly and efficiently conducted, the earnings are put back into the property, and the amount of the "unpaid dividend" is theoretically added to the selling price of the stock. This is what happened, and more than happened, in the case of Bethlehem Steel, which earned 27 per cent. on its common stock in 1913, and 33 per cent. in 1914, and did not pay a dividend.

Yet the fact is, that a cash dividend, and sometimes even a stock dividend, does increase the value of a shareholder's stock. If he is a poor shareholder this is especially the case. He depends on his dividends. He must have the income. And because there are so many shareholders of this type—who are not satisfied with the mere equity and assets behind their stock, but who must have an income—the income widens the market for the stock, and thereby increases its price, so that the original holders are actually enriched by a cash dividend. The same is true in many cases of stock dividends: they also widen the market for a stock. But the amount of the stock dividend declared is largely meaningless. A 20 per cent. stock dividend may add several points to the price of the old stock of one company, while a 200 per cent. stock dividend may detract several points from the old stock of another.

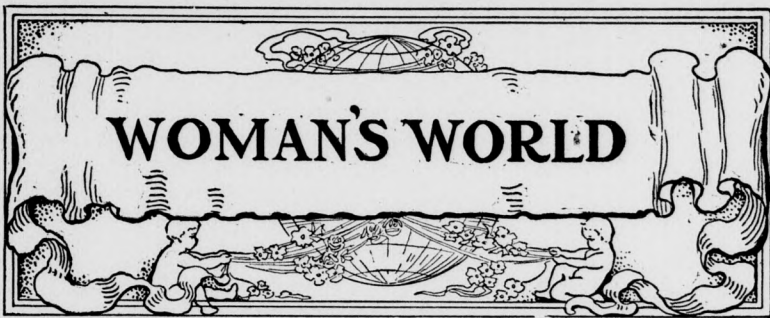
AN AUSPICIOUS OUTLOOK.

The programme prepared for the annual convention of the Retail Grocers and General Merchants' Association, to be held at Kalamazoo next month, is the most complete and comprehensive

preliminary preparation ever undertaken by the officers of that organization. Such effort in advance of the convention indicates a determination on the part of President Lake and Secretary Bothwell to make the meeting worth while. It demonstrates that the officers propose that the Kalamazoo convention shall be something more than a mere playspell; that business is to take precedence over entertainment and enjoyment; that the organization shall take rank with such remarkably efficient associations as the Michigan Retail Hardware Association and the old Michigan Business Men's Association, which accomplished so much for the retail merchants of Michigan thirty years ago. One reason why these organizations were able to accomplish such good work was that they secured good secretaries and re-elected them from year to year, so that they were able to execute the commands of the executive board promptly and effectively. Secretary Scott, who has now served the hardware organization more than a dozen years, is the greatest asset the hardware trade of Michigan has, because he has become so thoroughly familiar with the work in hand that he can do it better and cheaper than any other man who could possibly be named to succeed him. The same is possibly true of Secretary Bothwell. He is the first real secretary the organization has ever had—the first man who has given the duties of the office more than superficial attention. To supplant him with some mediocre man solely to meet locality requirements would be to take a step backward and plunge the organization back into the mire of uncertainty and unaccomplishment in which it so long wallowed.

If ever a renewed submarine campaign seemed in the highest degree unlikely, that time is now. Germany is anxious for peace; she is seeking our friendship; it is difficult to estimate how much our friendship may mean to her, not only in helping to bring about peace, but perhaps in helping to make the terms of it less severe. There is, of course, the theory that if and when Germany realizes she is beaten, her pride will not allow her to acknowledge it; and her statesmen will purposely plunge the country into war with us, so that they can turn to their people and to her enemies with the assertion that Germany cannot fight the whole world. This theory hardly deserves serious consideration. For if Germany were to do this she would acknowledge her condition; she would have no basis for bargaining; she would have to accept the terms offered to her; the terms would be more severe than they could otherwise possibly be. All this is not to deny that Germany may not launch another submarine campaign, or that some blundering submarine commander may not get his country into trouble. But assuredly, from the standpoint of the logic of it, there seems less likelihood of a submarine campaign than there has been at any time since the war began.

The most expensive advertising is not that which costs the most money, but that which wastes the most money by producing the least results.



Occupation a Needful Provision For Advanced Years.

Written for the Tradesman.

"I'm sure I can't see why mother is so discontented and is all the time talking of the days when she was keeping her own house," said Mrs. Edwin Adamson, speaking of her mother-in-law. "I can't imagine how Ned and I could do any more for her than we are doing. We have given her as good a room as there is in the house and furnished it all new. She can have it just as warm as she likes simply by turning on the steam, or she can sit in the living room any time when she prefers.

"I keep a maid and never ask mother to lift her hand. Not a care! Not a thing to do! If I could have as easy a time as she has, I should be perfectly happy. But mother is anything but happy. It's so unreasonable of her to feel as she does, and she's so unappreciative of our kindness! While it was pleasant last fall she seemed to enjoy riding in the machine, and Ned made it a point to take her out every day when he possibly could. But of course in cold weather we can't go motoring, and mother just sort of mopes.

"She spoke of piecing some quilts, but I don't care for patch-work quilts. There isn't much mending to do at our house, and I don't care to set mother at what little there is, for I know she wouldn't do it to suit me. I made up my mind at the start that it was best not to let mother begin helping about the house, for she and I don't do things at all alike, and she is too old to change her ways.

"I don't know what we can do to make her better satisfied. Ned is so anxious to take the best kind of care of his mother. We are perfectly willing to provide for her liberally, and she could be as free from all work and worry as a kitten. But she's too stubborn, and—if I must say it—too contrary to enjoy the ease and comfort we are trying to give her." Mrs. Adamson's face wore a martyred look, and she sighed the righteous sigh of the person who is making great sacrifices which are not being received with proper gratitude.

Now when are sane, intelligent people going to stop such foolishness as assuming that you can make a bright, capable, energetic elderly lady happy by keeping her in idleness? To the man or the woman in the stress of active life, overburdened with labor and responsibility, it often seems that to be free from it all would be a heavenly rest that could not be too long continued. But after a few weeks, or at most a few months, of recreation, the normal human being again wants some regular work. Suit-

able occupation is a need almost as elemental as food and drink.

Mr. Adamson's mother has been a great worker. While her children were growing up, her hands were more than full, and the days always were too short to accomplish what she wanted to do. Her husband died in middle life. The two oldest sons married. Another son and the only daughter died. But even after her household was thus reduced, she still had Rodney, her youngest boy.

They two lived on together for many years—happy, happy years they seem to her now as she looks back. With her cooking and washing and ironing and sweeping and cleaning, the care of her son's wardrobe and her own, and her flower garden in spring and summer and fall, time never hung heavy on her hands. She was queen in her own little realm and did things in her own way—there was no one to criticize or even to offer a suggestion of change. Moreover she fondly imagined that no one else could look out for the comfort of her favorite son so well as she.

Then last fall, at the age of 37, Rodney married. Of course he had a perfect right to marry, the same as any other man, yet the result to his mother has been little short of tragic. His wife is an only child, so her father and mother must live with her. Altogether it was thought best that his mother should go to Edwin's.

But Edwin and his wife have failed to provide her with anything to do. They do not realize that such a woman as "mother," only 68 years old and accustomed to a life of useful activity, can not be contented sitting hour after hour in a rocking-chair, no matter, how luxurious the chair may be. With some work which she felt to be important and in which she could take an interest, "mother" would be happy. In idleness she is wretched.

Financial provision for old age rightly is considered a prime duty. Some congenial occupation suited to one's powers is just as essential to happiness and well-being. It is a question every one in middle life may well pause and ask—What am I going to do when I get old?

Many men and women engaged in business or professional work must give place to those who are younger, before they themselves feel incapacitated in the least. By the removal or the marriage or the death of one or more of her family, the woman who is a homemaker may be thrown out of her job when her abilities are at their height. For every one of such there should be something far better than becoming an idler and a misfit in some other woman's household.

Those who must, for one reason or

another, give up their customary occupations, possess a vast amount of potential energy. How this can best be engaged and utilized is a problem that has not as yet been well worked out. It is a problem not only for the individual but one which may well engage the attention of philanthropists and economists.

Some elderly people, mostly women, turn to church and club work. But these activities do not appeal to all, nor do they supply the lack of those who need to be earning. Statistics show that an appalling proportion of persons 65 or over are "dependent on relatives, friends, or charity." There is no doubt that many of these could be self-supporting if only they had some work they could do. Hard, heavy labor will not answer, nor too strenuous mental exertion. Rather short hours in some of the lighter industries is what is needed.

One old gentlemen whom I know, very close to 70, a few months ago purchased a loom, and is making a business of weaving the rag rugs now so popular. A woman past 80 lately sent to him sixty-five pounds of rag filling which she had sewed with her own hands. For some of the "hit and miss" she had joined together pieces of cloth only two and one half inches long. This woman's son is a banker

and all the family prefer that "Grandmother" do no work, but she pleads for the rag sewing to take up her time during the long evenings.

A great-grandmother who is one of our neighbors is so skillful with scissors and needle, keeps so well posted as to what is new and chic in wearing apparel, and has such a knack of imparting style to a garment, that her sewing is in great demand among her grand-daughters, who are fashionable young ladies. These examples are merely suggestive. Other elderly persons may be equal to greater undertakings.

For the person of advanced years, the ideal occupation is not something that is taken up merely for the sake of keeping busy, and looked upon by those who are younger with a tolerance that often is an ill-concealed concession to dotage. The playing of numberless games of checkers, the reading with little interest of many books and papers, the making of endless yards of tatting—all done to kill time—these are better than utter idleness, but not to be compared with the game that is entered into with a hearty zest, the reading or study in which one is genuinely absorbed, the work that by others is regarded, and by the worker felt to be, a real factor in human welfare and happiness.

Quillo.



Cooperation that Really Cooperates

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

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

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

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

NATIONAL BISCUIT COMPANY



Bankruptcy Proceedings in South-western Michigan.

St. Joseph, Jan. 22—In the matter of Adolph Speyer, bankrupt, Kalamazoo, an order was entered calling the final meeting of creditors at the referee's office Feb. 5 for the purpose of passing upon the trustee's final report and account, the payment of administration expenses and the declaration and payment of a final dividend. Creditors were directed to show cause why a certificate should not be made by the referee recommending the bankrupt's discharge.

In the matter of Mrs. J. B. Neuman, Dor, bankrupt, the receiver's sale of the assets of the bankrupt estate to Michael F. Powers for \$972.50 was approved by the district judge. The trustee, Walter H. Brooks filed a bond in the amount fixed by the creditors, whereupon the same was approved by the referee.

Jan. 23—In the matter of the Whitcomb Hotel & Mineral Baths, a corporation, bankrupt, St. Joseph, the trustee filed his final report and account, showing total receipts of \$7,696.20 and disbursements of \$5,627.90, leaving a balance on hand of \$2,068.30, with request that the final meeting of creditors be called. The referee thereupon entered an order calling the final meeting of creditors at his office on Feb. 8, for the purpose of passing upon the trustee's final report and account, the payment of administration expenses and the declaration and payment of a final dividend. Creditors were directed to show cause why a certificate should not be made by the referee recommending the bankrupt's discharge.

Jan. 24—Henry Kephart, Phillip Kephart and Henry Kephart & Son, a co-partnership, engaged in the retail drug business at Berrien Springs, filed a voluntary petition and were adjudged bankrupt and the matter was referred to Referee Banyon, who was also appointed receiver. The referee entered an order appointing Victor Wager, of Berrien Springs, custodian. The following are scheduled as creditors:

Michigan City Candy Co., Michigan City	\$ 33.00
Kohn Kranz, Chicago	45.00
National Grocer Co., South Bend	35.00
Paris Candy Works, Niles	19.60
Wolverine News Co., Detroit	17.00
J. B. Weber, South Bend	11.00
Jennings Mfg. Co., Grand Rapids	19.00
H. Van Eenenaam & Bro., Zeeland	68.00
Quality Drug Stores Co., Kalamazoo	3.72
E. Lawrence & Co., Chicago	8.00
Sieber Oil Co., St. Joseph	3.10
Johnson & Johnson, New Brunswick, N. J.	52.38
Pensin Svrin Co., Monticello, Ill.	12.80
Pratt Food Co., Philadelphia	43.80
DeVillbiss Mfg. Co., Toledo	6.44
Metal Specialty Mfg. Co., Chicago	12.50
F. C. DeWitt & Co., Chicago	64.00
Buckeye Incubator Co., Springfield, Ohio	28.00
Fisher Bros. Paper Co., Ft. Wayne	10.00
American Druggists Syndicate, Long Island, N. Y.	27.82
Brown & Bigelow, St. Paul	10.00
M. L. Barret & Co., Chicago	14.85
Hochschild, Keltner Co., Chicago	17.25
Cohn Bros. Cigar Co., Chicago	2.00
Brist Mfg. Co., Topeka	25.00
Clarence Hirschon & Co., Chicago	13.80
Norwich Pharmacal Co., Chicago	13.84
D. C. Heath & Co., Chicago	11.33
Best & Russell Co., Chicago	22.42
Liquid Carbonic Co., Chicago	13.54
Claus Sheer Co., Fremont, Ohio	13.96
Frederick Stearns & Co., Detroit	31.49
Sanford Mfg. Co., Chicago	19.63
Wevers, Milwaukee	20.70
Twin City Tent & Awning Co., Benton Harbor	29.65
A. G. Morse Co., Chicago	13.35
Jaeger Mfg. Co., Chicago	9.85
Berdan & Co., Toledo	54.00
Atlas Oil Co., Cleveland	10.28
Waukesha Springs Water Co., Waukesha	9.98
Eaton, Crane & Pike Co., Pittsfield, Mass.	65.72
Elwood Myers Co., Springfield, Ohio	24.82
Merchants Publishing Co., Kalamazoo	4.00
Tampa Cuba Cigar Co., Tampa	24.17
Wm. Shakespeare, Jr., Co., Kalamazoo	48.05
McCourt Label Cabinet Co., Bradford, Pa.	16.60
Huyler's, Chicago	24.84
Thaddeus Davis Co., New York	35.89
South Bend Wholesale Grocer Co., South Bend	39.84
Outcall Advertising Co., Chicago	64.00
Harry W. Watson Co., Flint	26.00
Hanselman Candy Co., Kalamazoo	16.80
Johnson Paper & Supply Co., Kalamazoo	31.00
DePree Chemical Co., Chicago	50.81
Wm. R. Warner Co., Philadelphia	59.64
Simon Cigar Co., Wabash	18.00
M. Henoch Co., La Porte	188.58
Jacobson, Peterson, Peltz & Kaufner, South Bend	105.54
Dr. Hess & Clark, Ashland, Ohio	30.00
Central City Chem. Co., Chicago	24.00
F. S. Kline, South Bend	13.21
Dr. Lape Veterinary Co., Adrian	12.00
The Manning Adv. Service, St. Louis, Mo.	24.00
G. Aldrich & Son, Benton Harbor	14.20
W. T. Parks, Benton Harbor	14.50
Druggists Circular, New York	5.83
National Druggist, St. Louis	130.00
Michigan Tradesman, Grand Rapids	3.00

Nyal Co., Detroit	11.35
California Good Health Co., Louisville	96.00
Avalon Farms Co., Chicago	3.65
Piper Ice Cream Co., Kalamazoo	17.00
H. Van Eenenaam & Bros., Zeeland	3.95
City Bottling Works, Niles	2.59
Herrick Bros. Co., Toledo	21.25
American Spectacle Co., New York	5.25
S. Pfeiffer Mfg. Co., St. Louis	18.15
E. B. Rupel, South Bend	4.00
Salyx Co., Cleveland	39.00
Valentine & Co., Chicago	6.00
C. J. Tagliabue Mfg. Co., Brooklyn	44.03
Frank W. Kerr Co., Detroit	11.45
Snyder & Humphrey, South Bend	28.00
LaKurba Cigar Co., Chicago	3.60
Laughlin Fruit Refining Co., Los Angeles	22.27
Monroe Drug Co., Quincy, Ill.	7.60
Orator T. Woodward, LeRoy, N. Y.	19.25
Prussian Remedy Co., St. Paul	7.50
Goshen Churn & Ladder Co., Goshen	8.00
Germo Mfg. Co., St. Louis	8.00
Chattanooga Mfg. Co., St. Louis	10.80
G. E. Conkey Co., Cleveland	10.10
F. H. Brown & Co., South Haven	11.50
Buffalo Specialty Co., Buffalo	19.17
Diamond Ink Co., Milwaukee	3.11
Zenner Disinfectant Co., Detroit	43.46
Abbott Laboratories Co., Chicago	61.85
Parke, Davis & Co., Detroit	8.00
National Cigar Stands Co., N. Y.	328.55
P. G. Powell Co., Chicago	7.00
Kidd, Dater & Price Co., Benton Harbor	1.85
Keyless Auto Clock Co., N. Y.	11.28
Moore & Evans, Chicago	3.75
Chamberlain Medicine Co., Des Moines	12.20
Clean Sweep Co., Battle Creek	8.40
Standard Oil Co., South Bend	14.07
Hollister Drug Co., Madison, Wis.	17.00
James Vernon Co., Detroit	150.00
Davies, South Bend	163.67
C. R. Sparks & Co., Berrien Springs	43.55
M. R. Castner, Berrien Springs	31.00
Hendleman Stores, Berrien Springs	10.00
Castner & Hein, Berrien Springs	31.80
V. S. Wager, Berrien Springs	121.64
Berrien County Journal, Eau Claire	30.00
George E. Correll, Niles	1,500.00
B. H. Lahey, South Bend	500.00
F. N. Bonnine, Niles	93.00
Ellen R. Kephart, Berrien Springs	673.00
Phillip Rush Kephart, Berrien Springs	15.00
Lillian Martin Kephart, Berrien Springs	39.00
Chicago Daily News, Chicago	525.00
Ella R. Kephart, Berrien Springs	4.00
T. L. Wilkinson, St. Joseph	404.53
Mrs. James Morrow, St. Joseph	245.00
James Marrow, St. Joseph	100.00
Wm. H. Sylvester, Berrien Springs	20.00
Dr. Warren A. Smith, Berrien Springs	33.84
Ind. and Mich. Electric Co., Berrien Springs	300.00
D. R. Patterson, Chicago	29.98
	100.00
	\$8,112.61

Debts Having Priority.	
Village of Berrien Springs, taxes	\$363.19
Secured Creditors.	
Berrien Springs State Bank	\$6,028.84
Blenda A. Seaburg, Benton Harbor	2,120.00
Kidd, Dater & Price Co., Benton Harbor	2,120.00
Dr. D. Jaynes & Son, Philadelphia	19.00
Dr. Miles Medicine Co.	10.00
German Distemper Co.	4.00
	\$10,310.84
Assets.	
Real Estate	\$10,000.00
Stock of goods	3,000.00
Accounts receivable	194.02
	\$13,194.02

Jan. 25—In the matter of Herbert O. Brant, doing business as the Brant Motorcycle Co., of Benton Harbor, the trustee filed his final report and account showing total receipts of \$36.16 and no disbursements with request that the final meeting of creditors be called for the purpose of closing the estate. An order was thereupon entered by the referee calling the final meeting of creditors at his office on February 9, for the purpose of passing upon the trustee's final report and account, the declaration and payment of a first and final dividend and the payment of administration expenses. Creditors were directed to show cause why a certificate should not be made recommending the discharge of the bankrupt.

Jan. 26—In the matter of John Crowley and the Wogoman City Bakery, bankrupt, Dowagiac, the inventory and report of appraisers was filed, showing assets of the appraised value of \$614.82, whereupon the trustee was directed to sell the same, including the bankrupt's exemptions.

In the matter of Maurice L. Pratt, garage and livery, Otsego, bankrupt, the trustee filed his first report and account, showing assets of the estimated value of \$504.12, including the exemptions of the bankrupt. The trustee filed his report of exempted bankrupt, allowing the bankrupt property of the appraised value of \$470.12. The inventory and report of appraisers shows property of the appraised value of \$267.01, exclusive of the bankrupt's household exemptions.

Jan. 27—In the matter of Maurice L. Jones, bankrupt, Benton Harbor, the adjourned first meeting of creditors was

held at the referee's office, the bankrupt's proposed offer of composition was considered and the matter further adjourned for one week.

Chronic Kicker Flat on His Back.

Mears, Jan. 30—I have been laid up with lumbago for ten days and that took all the funny feeling and crazy dope out of my system. I have had the grip, headache, corns and toothache all at one time, but that does not hold a candle to a crick in the back. Gee, I could lick my grandmother to-day, but will not describe my feelings, as it would cause too much joy among the traveling fraternity. After yesterday's lunch, while trying to settle into a comfortable position in a chair, I let a flowery damn escape my ruby lips. My better half said, "Look here, old man, I have heard enough cuss words. Every damn this afternoon will cost you a dollar." So I had to let up a little and as I crawled into bed at 6 p. m. I had only run a score of \$167 in the five hours. I put a mustard plaster on my mouth, instead of my back, and think I saved the price of a new automobile, so maybe I will take in the auto show.

Chronic Kicker. Later—Dr. was just here and made the discovery that I haven't lumbago. Just wrenched my back last week, trying to throw the bull.

TREES.

I think that I shall never see A poem lovely as a tree—

A tree whose hungry mouth is pressed Against the earth's sweet flowing breast—

A tree that looks at God all day And lifts her leafy arms to pray—

A tree that may in summer wear A nest of robins in her hair—

Upon whose bosom snow has lain, Who intimately lives with the rain.

Poems are made by fools like me, But only God can make a tree. Joyce Kilmer. August, 1913.



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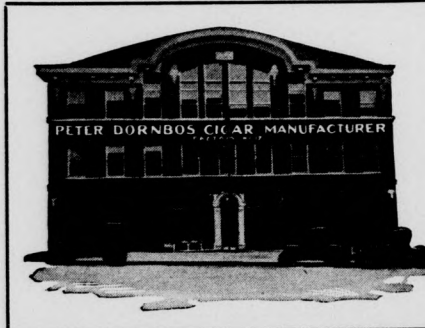
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Comprehensive Programme Prepared For Kalamazoo Convention.

Cadillac, Jan. 29—The officers of the Retail Grocers and General Merchants' Association of Michigan are glad to be able to offer this year one of the best programmes in the history of the Association and they extend to you a hearty invitation to attend the convention and partake of the benefits to be derived from closer relations with your fellow merchants as well as the pointers we may all receive from a discussion of the every day problems every retailer has in his business.

The Kalamazoo Retail Merchants' Association, is going to the limit in the endeavor to make your visit at this time one of pleasure as well as profit and it assures us that ample accommodations are obtainable for both yourself and ladies with a sumptuous banquet and theater party.

An Unusually Instructive Programme. Tuesday, Feb. 20.

9 a. m.—Reception of delegates, registration and presentation of badges.

1:15 p. m.—Meeting called to order by N. Sanford, President Kalamazoo Association.

Invocation—Rev. F. W. Hatch. Address of Welcome—Mayor J. B. Balch.

Response—President John A. Lake. 2 p. m.—Roll call of State officers and chairmen of committees.

Report of State President—John A. Lake.

Report of State Secretary—J. M. Bothwell.

Report of State Treasurer—C. W. Grobe.

Appointment of Committees. Chairmen of Committees.

Credentials—M. J. Maloney, Detroit. Resolutions—Leonard Seager, Cadillac

Ways and Means—F. D. Avery, Tecumseh.

Order of Business—L. D. Hobbs, Battle Creek.

Auditing—V. J. Tatham, Saginaw. Legislative Committee—John Affeldt, Jr., Lansing.

By-Laws—William McMorris, Bay City.

Insurance Committee—M. J. Primeau, Bay City.

Press Committee—W. L. Wood, Kalamazoo.

3 p. m.—Reports of all local secretaries.

4 p. m.—Visit to State Asylum. Visit to paper mills.

7 p. m.—Visit to pure food show at Armory.

Wednesday, Feb. 21.

8:30 a. m.—Convention called to order. Report of Credentials Committee. Report of Rules and Order Committee.

9 a. m.—Careful Buying—W. J. Cusick, Detroit.

Credits—W. M. Milham, Kalamazoo. Problems of Small Town Merchants—E. W. Jones, Cass City.

Making a Meat Market Pay—John Affeldt, Jr., Lansing.

Secretary Chamber of Commerce—O. B. Towne, Kalamazoo.

11 a. m.—Question box—C. J. Christensen, Saginaw.

1 p. m.—Convention called to order. Question box (continued).

2 p. m.—Overhead Expense—Geo. P. Wiggington, Kalamazoo.

Overhead Expense vs. Profits (Blackboard Demonstration)—J. M. Bothwell, Cadillac.

Advertising. Making Fancy Groceries Pay—L. John Witters, Grand Rapids.

Relation of the Wholesaler to the Retailer—M. R. Carrier, Lansing.

7:30 p. m.—Visit pure food show.

Thursday, Feb. 22.

8:30 a. m.—Convention called to order. Roll call of committee chairmen.

Report of Ways and Means Committee. Report of Auditing Committee.

Report of Committee on By-Laws. Report of Committee on Resolutions.

New business.

Unfinished business.

10 a. m.—Insurance—E. A. Stowe, Editor Michigan Tradesman, Grand Rapids.

Insurance—J. B. Balch, Mayor of Kalamazoo.

Report of Insurance Committee—J. M. Primeau.

1 p. m.—Convention called to order. High Cost of Living—Sol Westerfeld, Chicago.

Our Pure Food Department—Fred L. Woodworth, Lansing.

2:30 p. m.—Election of officers. Selection of place for next convention.

5 p. m.—Banquet at K. P. Hall. A Greater Michigan—John C. Ketchum, Master State Grange.

The Twentieth Century Business Man—Lee M. Hutchins, Grand Rapids.

Our Association—John A. Lake, Petoskey.

7:30 p. m.—Visit pure food show.

9 p. m.—Theater party. J. M. Bothwell, Sec'y.

Exhausts From the Motor City.

Muskegon, Jan. 29—The last meeting of Muskegon Council was a very interesting and successful one, both from the number in attendance and in the matter of discussion. William Fortier was added to our number in the regulation manner and promises to be a very enthusiastic and regular member.

We missed E. P. Monroe from our last meeting. We know he had a good excuse or he would have been there. We note that he improved his time while stalled in the snow and sent in a neat contribution to the Tradesman. We can plainly see who is going to be the official scribe for Muskegon Council next year.

Frank Spyke, of the Hume Grocer Co., had the honor and distinction of selling two stocks of groceries in one week—Charles A. Boelkens, Muskegon Heights, and Matuz Bros., also Muskegon Heights. E. C. Welton contributed the third one in the week by selling Charles Bertrand, 229 West Western avenue.

The Goodrich Transportation Co. has been forced to more than double the capacity of its freight sheds at its Muskegon dock. It is reported that it will have four boats on the Chicago-Muskegon route as soon as the regular season opens.

E. C. Welton was called to Brunswick on account of the death of his mother, who passed away early Friday morning. Ernie has the sincere sympathy of all his friends in his loss.

Bert Waalkes, of the Walker Candy Co., and the writer were calling on the trade at West Olive and Agnew a short time ago and were forced to wait nearly three hours at the latter place for the P. M. train. The depot accommodations consist of a part of a box car without a stove and the necessity of flagging the train. It was one of those nice cold nights and Bert was due at a swell dinner party at 7 p. m. Can you imagine the line of dope he handed out? For once we were glad that we can understand only one language. He says the next time it happens Bert Waalkes.

Peter Rose entertained a number of the employes of the Walker Candy Co. at his home Friday evening. Herman Anderson reported a very enjoyable time and an excellent dinner. He ate his own and what was intended for Bert Waalkes, so should be in a position to judge.

To those who patronize the T., S. & M., we wish to announce that arrangements have been made to have the train thoroughly heated before leaving time. This will be a great relief, as it has been customary to wear overcoat and furs the first fifty miles.

It is time to begin our campaign for A. W. Stevenson for Grand Sentinel. We are sure to show a substantial gain in membership this year, which will help to give this Council representation in the Grand body. Let's begin now and land Steve at the next convention. J. E. Lyon.

Sidelights on Celery City and Environs.

Kalamazoo, Jan. 29—Simmons & Kingsley, of Urbandale, have sold out to Zaback & Bracey Bros. Glenn Bracey, one of the partners, has been clerking in the store for a number of years.

Mac Aullife Bros. grocers of Albion, have received a settlement from the insurance companies on their recent fire.

Stockholders of the Kalamazoo Brewing Co., at a meeting held Monday, voted to sell the property and liquidate. The company was forced out of business when Kalamazoo went dry two years ago and the plant has remained idle since that date. There are no debts and the sale is authorized merely to close up the affairs of the concern.

The Limousine Top Co. has increased its capital stock from \$30,000 to \$100,000 and will immediately proceed to extend the facilities of its plant to care for its very rapidly growing business. The erection of a three-story brick building will begin at once. The structure will provide 7,550 additional square feet of floor. The new structure will join the present plant immediately to the north, the offices being on the north frontage. This will give the second and third floor clear for manufacturing purposes.

Kalamazoo has been given the week of Aug. 6 to 11 for the grand circuit races. This is considered one of the best weeks in the year for racing and, as Kalamazoo is considered one of the live cities by the grand circuit stewards, we were honored.

The Kalamazoo Railway Supply Co. has completed the most successful year in its history, with the outlook for the next twelve months even more flattering. The annual meeting resulted in a re-election of the entire board of directors and officers.

Glenn B. Smith, general dealer at Galien, who has been afflicted with a

severe attack of rheumatism, is again able to be about his store.

E. R. Van Houten, grocer and meat dealer at Adamsville, has sued the Grand Trunk Railway for \$10,000 for injuries received last summer by being hit by a locomotive at Edwardsburg.

Harold Lowman, son of C. K. Lowman, general dealer at Edwardsburg, is passing the cigars and wearing that happy smile that every newly married man is entitled to wear.

W. S. Cook.

The Eye of the Law.

First Officer—Did you get that fellow's number?

Second Officer—No; he was going too fast.

First Officer—I say, that was a fine looking girl in the car.

Second Officer—Wasn't she?

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GRAND RAPIDS, MICH.



Kill the Geese Which Lay Golden Eggs.

There are so many questions of vital importance and interest to the people now up for consideration, it is somewhat difficult for busy bankers and other business men to keep in touch with the rapid developments. It is here publications like the Michigan Tradesman are of valuable assistance in selecting and discussing from time to time subjects of immediate and important interest. One of these is the proposal of Congress to further strangle business in the raising of revenue. It is no less than a proposition to levy a tax of 8 per cent. on profits above 8 per cent. This is penalizing enterprise, efficiency and capital with a vengeance, or, to put it as the United States Chamber of Commerce does, "The present plan appears to be to impose a tax of 8 per cent. upon net profits in excess of 8 per cent. of the capital invested, and to make this an excise tax upon the right to do business as a corporation or partnership, thus bringing it within the decisions of the Supreme Court regarding such excise taxes. However (note the exception), if a concern derives its profits from agricultural pursuits or professional services, it will be exempt. There will also be an exemption for concerns whose profits are not more than \$5,000 a year. The capital upon which the 8 per cent. of profits to be exempt is to be computed, is to be defined as the aggregate of the money actually paid in, the value of property owned and surplus and individual profits used in the business."

Under the terms of this bill a Chicago grain firm operating a corner in corn (wheat, oats, potatoes, eggs or other agricultural products), could with impunity make the consumers pay outrageously high prices, clean up 150 or 500 per cent. net profit on his or their deal and be perfectly immune from any taxation on his excessive profits. On the other hand, an industrial enterprise which made 20 per cent. on the capital invested, distributing 7 per cent. in dividends on preferred stock, 4 per cent. on common stock and placing 9 per cent. aside to provide against a possible industrial re-adjustment after the war or for extensions and improvements, would either have to cut its return to stockholders or place only 1 per cent. aside. The question is also raised: Just what shall be the "investment" to be taxed, money or stock? There are many varieties in the relation of capitalization to either asset value or earning power. If stock and dividend rates are to be ignored, how is the existing volume

of real capital investment to be determined?

A law of this kind would again release the reservoir of "bureau interpretations" and flood the country with rulings, as in the case of the income tax law; which rulings have been a nightmare to business interests.

Excessive taxation, fool legislation and restrictions have nearly wrecked the entire railroad system of the country and now the politicians at Washington aspire to kill all the geese that are laying the golden eggs of American prosperity. Is it not high time for business men to wake up? Bankers should do their duty and exert their influence to kill such disastrous legislation unless they desire to see bank accounts diminish like a 10 cent cake of ice under a summer sun.

In the same category, once again comes the proposed amendments to the Federal Reserve law. The more they are studied the more dangerous they appear. If these become law there will be a concentration of power in the hands of a few, such as has never before been known in the history of this country. In these amendments there are several vital matters involved besides those touched upon in last week's Michigan Tradesman. In fact, step by step the whole character of the Federal Reserve law is being changed each step being a further blow at the independence of the individual National bank. A number of these changes were made in the interpretation and administration of the law, while the proposed amendments remove the elements of safety and caution retained by Congress in the final framing of the original statute. The Reserve Board apparently has in mind the regulation of the gold current, so it will not become a dangerous element of inflation. The plan of concentration of gold in the Federal Reserve Bank, however, creates this very element of danger, through forming the basis of issuing larger and still larger amounts of Federal Reserve notes. Added to this is the proposition to concentrate in the custody of the Board nearly all the reserves of member banks. Thus still further broadens the basis for note issues.

Take one proposed amendment, the right to issue notes against gold deposits and still count these deposits as reserves, for instance. There are at present outstanding \$275,000,000 reserve notes against deposits of gold. This gold which is held for the retirement of notes, is not the property of the Federal Reserve banks by a long shot. If this should be counted as reserve—gold in possession of reserve banks themselves—60 per

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cent. of the amount or \$165,000,000 could be legally used as a basis for new notes issued. With this \$165,000,000 gold—now in retirement—released to the use of the Reserve banks for immediate use, it would have at once the gold reserve against more than \$400,000,000 more notes secured by commercial paper purchased in the open market.

Then, again, the amendments if enacted, would compel bank reserve cities to carry 10 per cent. of their 15 per cent. reserves with the Reserve bank, instead of 6 per cent., and the country member banks would be compelled to carry 7 per cent. of their 12 per cent. reserves with the Federal Reserve bank, instead of 5 per cent., as at present. Could anything be more despotic in its tendency than the power thus bestowed upon the Federal Reserve Board? This is only a brief outline of the objectionable features of proposed National financial legislation, by the Wilson administration, but it would seem it should be sufficient to arouse the bankers of Michigan to the necessity of prompt and effective action. Paul Leake.

Drying Out Rich Lands.

In these days of short crops and high prices for farm products it is interesting to read that very high authorities calculate the area of swamp lands in the United States, which can be drained and made available for agriculture at not less than 75,000,000 acres. Once dried out, these lands would need no more expensive cultivation, as a rule, than other farms, and their average productiveness would doubtless be excellent. Swampy lands in many cases are exceedingly rich and lack nothing but relief from excessive water.

To value rightly the importance of such drainage work it is only necessary to know that the swamps which can be made fit for crops contain twice as many acres as are now devoted to cotton and if used for corn they would add 72 per cent. to the acreage now required for that foremost of American cereals. It is beyond dispute that really adequate and comprehensive improvement of lands subject to inundation or excessive moisture might add at least 10 per cent. to the volume of six or seven of the most important crops grown in the United States.

Here is work worthy of the best powers of the National Government and the states. It will pay richly in the long run and it is needed more and more as the population of the country increases and its open spaces are filled up.—Cleveland Leader.

Keeping Up With Father.

It was a Pike county woman who indited a note to the teacher concerning the punishment of her young hopeful. The note ran thus:

"Dear Miss—: You rite me about whippin' Sammy. I hereby give you permission to beat him up any time it is necessary to learn his lesson. He is just like his father—you have to learn him with a club. Pound nolege into him. I want him to get it and don't pay no attention what his father says—I'll handle him."

Speak Up, Girls!

A distinguished forum fighter recently propounded a question which seems to us of the greatest psychological interest—namely, why does a girl shut her eyes when a fellow kisses her?

Having but the most meager experience in such matters, we were constrained in the pursuit of knowledge to seek information from others. A suffraget, who we supposed knew everything and would be quite disinterested, seemed to be somewhat vexed at our polite enquiry, and replied:

"I'm sure I have not the slightest idea, unless the girl is ashamed of being such a silly fool as to kiss the brute."

From a young wife came this curious answer:

"She is thinking, 'Oh Lord, how I have been cheated!'"

Pursuing the investigation further among a number of young women who presumably knew something of the subject, we got such answers as these:

"If you have ever seen a male 'mug' at close range—or ever looked in a mirror—you ought to understand why she shuts her eyes."

"Perhaps for the same reason that men like to be blindfolded before they are shot or have to face any other horrible ordeal."

But one sweet young thing, made up of loveliness alone, answered the question with melting eye and a rapt expression:

"Ah, it's because she is drugged, intoxicated by the sweetness and joy of it."

Puzzled by this diversity of female opinion, we appealed to a somewhat shockingly gay old blade of our acquaintance as to why girls shut their eyes.

"Answer is—they don't," he replied.

Some one who claims to know and have accurate statistics, says that last year \$300,000,000 was paid for ice cream in this country. This is an increase of 33,000,000 gallons in consumption over the year before. Of the total amount consumed New York City used 34,000,000 gallons. It is not said whether the aggregate expenditure quoted is at wholesale or retail prices, but the figures are big enough from any point of view. There are a great many liquids and solids taken internally that are more dangerous and damaging than ice cream, and perhaps as the use of intoxicating beverages declines, the popularity of this dessert will increase.

An Indiana judge declares that a man not only has a right to lie down in the saloon where he becomes intoxicated, but that it is his duty to do so instead of going some place else. He believes the saloon which furnishes the liquor should care for the man who is intoxicated and that the man should not be turned out to be arrested and become a public expense. If this opinion is sustained and could prevail all over the United States saloon keepers would be more careful about the condition of their patrons when they leave their places.

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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.


Our Rate the Lowest Our Service the Best

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

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

Veit Manufacturing Co.
 Manufacturer of
Bank, Library, Office and Public Building Furniture
Cabinet Work, High Grade Trim, Store Furniture
Bronze Work, Marble & Tile
 Holland, Michigan

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

TWIN INFAMIES.

Why Trading Stamps and Coupons Should Be Abolished.

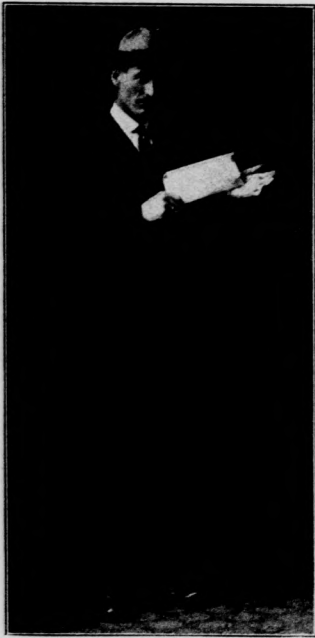
Cadillac, Jan. 29.—With reference to the great amount of work being done by some of the manufacturers in their endeavor to be allowed the privilege of using coupons in their products, I would like to outline the matter as it now appears to me.

First, let me say that, after talking with several representatives of manufacturers who are interested in the use of coupons and who wish the privilege, on being asked the question:

"Is there any difference in the principle involved in giving trading stamps and coupons?" Without exception, the answer has been, "No."

Legislation should only be resorted to in order to uphold right principles with everybody and not with a few.

Coupons are placed in products by the manufacturers as a means of advertising their goods, they using a part of their advertising appropriation in this manner, instead of through the newspapers, magazines or bill



J. M. Bothwell

boards where the total appropriation is used up in the wages to certain mechanics.

Manufacturers give coupons as an inducement to the consumer to buy their products.

Trading stamps are used by the retailer as a means of advertising their store, using a part of their advertising appropriation in this manner instead of through newspapers, bill boards, etc., where the total appropriation is used up in wages to certain mechanics.

Retailers give trading stamps as an inducement to the consumer to buy at their stores.

Objective point the same—"to get the consumer."

Difference: Manufacturers' coupons prove profitable, because "something for nothing" appeals to consumers and the manufacturers' profits are so long they have an advertising appropriation that can be used in legitimate methods of publicity or in premium giving, as seems best.

Retailers' trading stamps prove unprofitable, because "something for nothing" appeals to consumer and the retailers' profits are so short they do not have an advertising appropriation; and trading stamps, when given, are paid for out of profits until used up; then out of capital.

Trading stamps and coupons are simply an inducement to get the consumers' trade and although honorable manufacturers do not cheapen their product in order to enable them to

meet the expense of giving coupons, yet there are so many products sold through premium and coupon inducements, without consideration for the merit of the goods, that it would seem as if every manufacturer producing goods of merit would endeavor to avoid being classed with coupon givers.

Rebating is not permitted by railroad companies.

Rebating is not permitted by insurance companies.

Then why permit manufacturers to rebate as an inducement for the consumer to ride with them?

The various states cannot legislate in interstate commerce, but the agents of "direct to the consumer premium giving concerns" operating through agents in the various states, are subject to the laws of that particular state, so that the only coupon giving that could be practiced would be such as might be done through the mails.

There is a remedy for every evil and sometimes it is necessary that an evil exists for a time in order that the remedy may be brought into use.

The remedy in this case would prove so valuable that not only would the manufacturers profit greatly, but the jobbers, retailer and consumer would also profit.

If the money now expended in premium giving was used in reminding the consumer that his duty lies in patronizing the merchants in his own particular locality, results might not be immediate, but the influence would bring about a full realization to every one that the development of his own particular locality is more to be desired than the development of the locality where the coupons emanate from.

Every householder is loyal to his own family and his own business and who would dare to say he would be otherwise than loyal to his own community if actual facts were given him in a proper spirit?? Such a method is much more to be desired than appealing to his cupidity by offering something of a more or less intrinsic value.

J. M. Bothwell.

Chain Store Kroger Invades Detroit.

The Kroger Grocery and Baking Co. extended its field of activity to Detroit through a deal closed recently by B. H. Kroger, President of the company, for a chain of retail grocery stores located in the Michigan metropolis. Sixteen grocery stores of Schneider Brothers were taken over in the deal, together with the wholesale grocery business of the Wayne Company. The transaction involves about \$200,000. Edward Weweler, who has been a district superintendent in Cincinnati, for Kroger, has been named superintendent of the Detroit stores, and will have full charge of the business there. The stores will be operated as Kroger stores.

The entry into Detroit is to be followed by an extensive development of the business there. It is planned to open new stores from time to time to the number of eighty.

Secretary W. H. Albers, of the Kroger Co., was in Detroit last week attending to the details of the transfer of the stores. A corps of expert store-men trained in the Kroger system has been transferred to Detroit to introduce the Kroger methods into the new chain.

Kroger now has stores in Cincinnati, several cities in Ohio, in Kentucky and in St. Louis. He has ninety stores in St. Louis alone and about 250 in all.

The under dog would prefer more assistance and less advice.



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

Annual Meeting of Cadillac Merchants' Association.

Cadillac, Jan. 29—The annual meeting of the Cadillac Merchants' Association, which was held last Friday evening was fully attended by all members of the Association as well as many of the merchants who are not members.

The first thing on the programme was a banquet at Metheany's Cafe, after which the meeting was called to order at the Chamber of Commerce rooms by President Thompson. After the usual reports, State President J. A. Lake, of Petoskey, addressed the meeting on matters of vital importance to every retailer, showing in a clear and vivid manner the important place the retailer occupies in the commercial world, strongly urging the advisability and necessity of at all times giving the best service possible and, as a return for the service rendered, insist on a legitimate profit. He further outlined the proposed insurance under the State Association and closed with the wish that all the merchants of Michigan show the spirit of co-operation so plainly apparent among the merchants of Cadillac.

P. F. Powers, President of the Cadillac Chamber of Commerce, was the next speaker, making a very earnest plea that all little differences might be overlooked and that the spirit of harmony and good will which has done so much to keep Cadillac in the front rank of the "big little cities" of the State should continue to such a degree that our community would be so desirable that it would be recognized not only as a great manufacturing center but as an ideal place in which to live.

State Secretary J. M. Bothwell gave a short talk on the work being done throughout the State, clearly illustrating the great amount of work necessary in order that the retailer may occupy the position to which he rightly belongs as the logical and rightful distributor of all classes of products, for notwithstanding the fact that many influences are at work that are blaming the retailer for the high cost of living, the fact remains that of all classes composing the middlemen, it can truthfully be said that there are none who add so little to the cost of goods sold as does the retail grocer. His percentage of profit is less than almost any other line of business. He closed his remarks with a plea that every member present should make an effort to attend the convention to be held at Kalamazoo Feb. 20, 21 and 22, where full reports would be given as well as plans made for the future betterment of the retail trade generally.

The trading stamp and manufacturers' coupon matter was then taken up and, after a thorough discussion in which every body present took part, motion was made and supported that the Association go on record as being unalterably opposed to trading stamps and coupons of any kind or class being used under any condition. Motion was unanimously carried.

Cadillac Association will be represented at the State convention by ten or more delegates.

Election of officers resulted as follows:

President—Henry Boersma.
Vice-President—E. Gus Johnson.
Treasurer—Andrew Lindstrom.
Secretary—Leonard Burritt.
Credit Secretary—J. M. Bothwell.

Activities in Michigan Cities.

Written for the Tradesman.

The Traverse City Chamber of Commerce accomplished much during its initial year and closes accounts with money in its treasury and all debts paid.

The South Haven Board of Trade has raised its membership fee for

business firms to \$25 a year, retaining the \$3 rate for other members.

Bangor has taken over the rest room which has been conducted there for some years by the W. C. T. U. and will continue same for free use of the public.

Hancock will continue its garden contests this summer and its efforts toward a "city beautiful." An experienced leader will be employed.

Hart will hold its mid-winter fair Feb. 15-17. Hart is a good shipping point, the record for 1916 showing 1,624 cars, billed out, including 582 cars of potatoes.

Pontiac club women are conducting a rummage sale that has "pep" in it, also, the unusual purpose back of it of raising \$1,000 as the foundation of a scholarship fund to help needy students through the local high school.

Jitney service is being maintained all winter between Otsego and Plainwell.

Hillsdale is taking a fresh industrial start. Low power rates have been authorized by the Board of Public Works as an inducement in securing factories. Almond Griffen.

A special meeting of the stockholders of the Standard Oil Company of Indiana has been called for March 1, at which the question of increasing the stock from \$30,000,000 to \$100,000,000 will be considered. It comes from pretty authoritative sources that the increase will be in the form of a 233½ per cent. stock dividend. Five years ago the company paid a 2900 per cent. stock dividend, the capital stock then being \$1,000,000. In anticipation of the proposed distribution, the stock has sold up from \$45 bid last Friday to 910 yesterday. The company is also planning to engage in the production and transportation of oil. At present it is a refining and selling company.

At their annual meeting on March 1, the stockholders of the Standard Oil Company of Indiana will vote on an increase in the capital stock from \$30,000,000 to \$100,000,000. The company also plans, it is understood, to enter the production and transportation end of the oil business. It is now a refining and sales company. At the March meeting the stockholders will vote on an amendment to the company's charter enabling it to acquire lands for the production of oil and to build pipe lines and tank steamers. No announcement has been made as to how the new stock, if authorized, will be distributed.

Most people who say but little talk too much.

We Specialize In Automobile Industrial Public Utility SECURITIES

THURMAN-GEISTERT & CO.
formerly ALLEN G. THURMAN & CO.
Michigan Trust Bldg. & G. R. Savings Bank Bldg.
Grand Rapids, Michigan
Citz. 4480 Bell M. 4900-01

What's the Use?

A merchant who pays 33⅓ per cent. more for his merchandise to some wholesaler because he was friendly to the salesman or to the house when he could buy the same or better goods at that much less price from any other jobber would be committing commercial suicide in a short time.

Yet thousands upon thousands of retailers are doing that very same thing when buying fire insurance protection on their stock of merchandise, their store building or home and actually throwing away money needlessly and without any compensating benefit for these excessive payments.

It costs the stockholding dividend-paying companies, according to authoritative records, 41½ per cent. for commission to agents and sub-agents, office expenses, etc., and as these agents are paid in commissions they are only interested in getting the insurance regardless of the nature of the risk. This fact accounts for their high losses and high rates.

We are organized under the laws of Michigan and our officers and directors include the best merchants, bankers and business men of Fremont.

We write mercantile risks and store buildings occupied by our policy holders at 25 per cent. less than the board rate established by the Michigan Inspection Bureau.

If you are interested in saving one-third of your expenditure for fire insurance, write us for particulars.

Michigan Bankers & Merchants' Mutual Fire Insurance Co.

Fremont, Michigan

Officers

President—Milo A. White, Fremont.

Vice-President—J. A. Gerber, Fremont.

Secretary-Treasurer—Wm. N. Senf, Fremont.

G-E-M Spells Opportunity

Why not share in the large profits that are bound to be made by the light delivery car industry in the next few years?

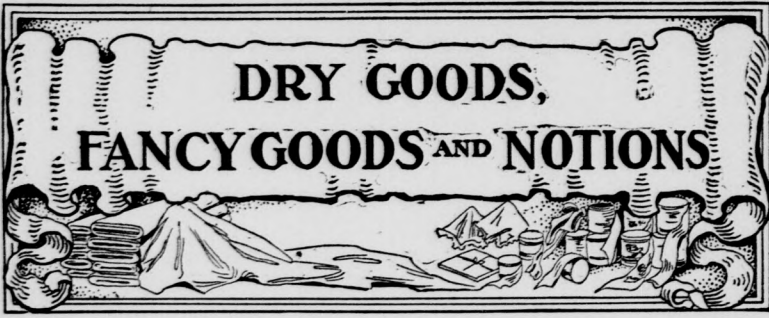
The Gem Motor Car Corporation gives you this chance to get in on a good, clean proposition that will be managed in a clean way, and is sure to succeed.

The allotment set aside at \$7.50 per share was considerably oversubscribed. This stock is now selling at \$10.00 per share and it is worth that because cars are NOW being built and orders for cars are NOW coming in.

Write for particulars concerning organization and stock.

DEUEL & SAWALL, INC.

405-6-7 MURRAY BLDG. GRAND RAPIDS, MICH.



Jobbers Want Buyers to Sign Order Sheets.

In a letter to its members, the Jobbers' Association of Knit Goods Buyers, Philadelphia, say: "Owing to the unusual conditions in the business, the following suggestions have been made in connection with the work of the Knit Goods Department:

"This season many of the manufacturers are calling on our members to sign the orders which they are placing, and it is felt but proper that the same action should be requested of the retail trade.

"It is suggested that for the coming season knit goods departments in taking orders should endeavor to have similar stimulations on their order sheets and that customers should be asked to sign the orders. This will make the customer appreciate the fact that he is entering into a contract which he cannot cancel without consent or return goods not wanted, and will cause him to be more conservative in making purchases, and he will thus better appreciate prevailing conditions.

"Another suggestion is that order blanks contain either in printing or by means of a rubber stamp, phrases such as the following:

"If the production of the mill producing the goods specified on this order shall be curtailed by strikes, lockouts, fires or any unavoidable contingencies, deliveries shall only be demanded proportionate to the production.

"The buyer of the merchandise specified on this order, accepts these conditions from the seller and enters the order on an equal basis.

"If the buyer fails to pay for any delivery under any contract, the seller, according to the terms thereof, shall have the option to cancel any or all contracts and to suspend all future deliveries until all payments in arrears have been made.

"If this copy of order is not correct, as placed, we must be notified at once, as no countermand will be accepted without our written permission."

Who To Blame For Returns.

The subject of returns seems to be, of late, very interesting to the storekeeper of every size and position in the trade. How to check the evil is a problem, and it begins to look that one of two things must be done: eliminate the customer or the store. How about blaming the merchants who have carried this nuisance to the present point by actually suggesting that such favors could be had for the consumer? The buying public have been spoiled, and, while they may

buy more for a time at the store allowing unheard of liberties, you never can count on the continued trade of spoiled customers. How often women, while buying, are told, "Take it home, and, if you do not like it, you can send it back." Such a contingency should not be suggested to her. She, the consumer, will think of enough to ask without any prompting.

Customers have learned to accept the universal rule that no sanitary or toilet goods can be returned, which proves that if there is perfect unison between the merchants, they can make and enforce any rules made. This is supposing that the storekeepers will pull together. "In union there is strength," enforcement of rules and success. One cannot believe the imposition forced upon retailers unless placed where all sides of the question could be viewed. Both customers and retailers are to blame that this subject has become the cancer eating into the trade that it has. The retailer can stop it; the customer will not unless forced to by co-operation between the retailers. Many favors were started to gain trade when competition was keen; they have gradually increased in number and grown beyond all reasonable proportions. Charge customers are worse, as they can turn their little trick before the bill is presented.

If all prominent retailers have the courage to begin the reform, the smaller ones will soon follow. Unity, patience, firmness, fairness and a mine of "moral suasion" are needed, and a year will show the cure. It is squarely up to the retailer; he suffers, and he must furnish the cure; but make the foundation stone "Unity," and stick to it, for the customer to gain her wish will be very clever, persuasive and stickative.

The Sport Tendency.

The glamour of sport clothes has the hallmark on many of the new fabrics, the hats, trimmings and designs. Fabrics especially intended for sport have inspired beautiful shades, weaves and designs in silk, wool, cotton, mohair and many combinations. Such garbing means more business as sport clothes form an extra outfit in the wardrobe. As goods are woven with such costumes in view, it gives us a series of wonderful weaves that, in silk, are the most alluring of the very fascinating fabrics now to be had. Stripes, figures and plain goods are sold under the name of "sport" and the idea has proven an outlet for some of the surplus energy of manufacturers, and given retailers a good subject for advertising and display.

The sport fad influences other de-

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

CORL, KNOTT & CO., Ltd.
Corner Commerce Ave. and Island St.
Grand Rapids, Mich.

Eagle Cordonnet



P. F. C. Crochet Cotton
The best made, for all purposes

Ask Your Jobber

WM. D. BATT

HIDES, WOOL, FURS AND TALLOW

28-30 LOUIS ST. GRAND RAPIDS MICHIGAN



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

Grand Rapids Store Fixture Co., Inc.
The Place, 7 Ionia Ave., N. W.

BUY AND SELL
Used Store and Office Fixtures

Are Your Net Profits Satisfactory?

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

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

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

Butler Brothers

Exclusive Wholesalers of General Merchandise

New York Chicago
St. Louis Minneapolis
Dallas

Don't waste time dusting the shirt boxes on your shelves

A Good Time To Buy Is Now



Put in a stock of

HALLMARK SHIRTS

and your sales will do your dusting for you. Don't miss a chance to go over the new HALLMARK lines—the best values you've ever had to retail at

\$1.00, \$1.50 and up

HALL, HARTWELL & CO.

Troy, N. Y.

Note—Slidewell Collars are selling faster and faster

OUR SALESMEN ARE SHOWING SAMPLES

GRAND RAPIDS DRY GOODS CO.

20-22 Commerce Ave.

Exclusively Wholesale

Grand Rapids, Michigan

partments at a retailers besides fabrics as waists, shoes, hosiery, gloves, sweaters, ready-made apparel, hats, separate coats, etc., are all of this interesting class. There is even sport jewelry and stationery, parasols and umbrellas. With it all there is no sign of a decline of the interest because it keeps the wearers young. There is a jaunty air about sport styles that makes the wearer feel young, act young and look young, and when a style of dress has this effect and all of the fabrics are handsome, what woman is going to discard such styles? They are not only popular, but are patronized by the exclusive trade as well, so that all classes of retailers can sell the fabrics and apparel. The idea brings business to many departments and is well worth developing, for "There is money in it."

How To Become Efficient.

1. Ask your superior for a clear, comprehensive out-line of the work he expects you to do and how he wants it done.
 2. Ask him further to suggest possible expansion of your activities along lines of value to him and calculated to increase your value to the concern.
 3. Lay out a written schedule of your expected and possible activities and record daily each completed performance, each omission, and, in your opinion, what percentage of efficiency you attained in any attempt to do a thing in which you did not wholly succeed.
 4. Strive daily to improve your performance, and to broaden your abilities and their application, crediting yourself with all sure progress and debiting yourself with all failures or partial failures.
 5. Make a monthly summary of your efficiency for your own study and comparison with past and future months.
 6. If the record fails to improve as a whole or in detail, go to your superior and ask his advice on how to overcome the obstacles that seem to block your progress.
- The system here suggested is an automatic one based on the principle that every earnest man is the best judge of his own efficiency.
- He knows when he is tardy.
- He knows when he is on time, yet wastes time before getting into action.
- He knows when his mental or physical motor is running and consuming energy without being in gear.
- This system makes every man his own handicapper and his own undodgeable censor.
- The suggestion that appeal for advice be made to his superior is based on the fact that any intelligent employer thinks far more of the earnest striver for success who recognizes his own shortcomings and sincerely seeks help than the vain-glorious braggart who assures himself and everyone else he is a world-beater in his line.
- Try this system for six months and prepare for a surprise in the shape of promotion and increased pay.

George Frank Lord.

Long Life Health Hints.

1. Don't overeat. Too much food clogs the intestines, generates poisons which the body finds difficult if not impossible to throw off, and in general has the same effect on the vitality as banking a furnace would have on a fire.
2. Don't drink booze, drink pure water instead. Alcohol lowers the mental efficiency, poisons the nerves, impairs the body resistance to infectious diseases and tends to degenerate the arteries. This indictment of alcohol is amply substantiated by scientific researches.
3. Sleep with window open. The lungs throw off carbonic acid gas, which is poisonous. This gas must be allowed to escape from the bedroom or it will be breathed in again, and thus the body will be poisoned over and over again by its own waste products. Moreover, the lungs need the oxygen which is found only in fresh air.
4. Bathe every day, regulating the temperature of the water by the effect which the bath has upon you. Bathing keeps the skin healthy, reduces the number of germs on the body surface, acts as a tonic to the nerves which keep the blood in circulation throughout the skin. The skin circulation is the chief agent for regulating the body temperature.
5. Always wash your hands before eating. The hands pick up millions of germs between meals and these will surely get on the food unless they are washed off before you sit down to the table.

6. Keep your mouth in good condition. Poor teeth not only prevent you from chewing your food properly, but also promote a foul germ-laden condition of the mouth which will infect all food and thus tell seriously on the general health.

7. Take a walk every day. Rust attacks unused machinery and sends it to the scrap heap long before its time.

8. Don't worry over things you can't help, and see that you don't have to worry over things that you could have helped. Worry brings on neurasthenia, indigestion and poor nutrition.

9. Leave patent medicines alone. Go to a reliable doctor instead. No man can prescribe a uniform treatment for every given disease or person any more than a tailor can cut a suit of clothes that will fit everybody.

Your stomach is the most important organ in "the department of the interior." It generates the motive power for the human machinery. Therefore, it requires the best of care and regular attention—food of the best and meals regular. To get best results the stomach's burden must be made easy, thoroughly masticating the food, teeth must be sound, mouth free from defects, liver and bowels kept in working order. Oxygen, hydrogen, exercise and rest must be supplied in proper proportions. Follow this and you have a well balanced ration for happiness, efficiency, health and longevity.

Michigan Shoe Dealers' Mutual Fire Insurance Co.

George Bode, Secretary
Fremont, Mich.

Organized in 1912 and conducted along conservative lines approved by business men. No unpaid claims. All losses settled promptly by our own adjuster. Every policy holder receives a square deal. Policies on shoe stocks written at 75 per cent. of the board rate, with an additional discount of 5 per cent. if premium is paid within 30 days. Correspondence solicited.

Muslin Underwear

GOOD VALUES

Corset Covers	\$2.25 up to \$ 7.50 per dozen
Skirts	6.00 up to 18.00 per dozen
Gowns	4.50 up to 9.00 per dozen
Drawers	2.25 up to 4.50 per dozen
Misses' Drawers	1.00 up to 2.25 per dozen

We will be pleased to send samples.

Paul Steketee & Sons

Wholesale Dry Goods

Grand Rapids, Michigan

Citizens Long Distance Service



Reaches more people in cities tributary to Grand Rapids than can be reached through any other telephone medium.

USE CITIZENS SERVICE

Citizens Telephone Company

Yearly Invoice Record

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

Tradesman Company
Grand Rapids



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

Unusual Conditions Confronting the Shoe Industry.

Written for the Tradesman.

The shoe industry of this country is just face to face with the most serious and vexatious problem that has confronted it within the memory of men now living: namely, a diminishing supply of shoe materials coupled with an increasing demand for footwear.

The great war is responsible in part, but only in part. Prices have advanced so appreciably, and so frequently, it looks suspiciously as if the big packers (who are also big tanners of leather) had arbitrarily advanced prices to profit by a unique situation. Of course the claim has been repeatedly put forth through an active press bureau that the production of cattle has not kept pace with the increase of population; that the vast herds that used to graze on the prairie lands of the West and Southwest have become decimated; that these lands are no longer available for grazing purposes, being now cut up into small farms, town lots and all that sort of thing. But over against the rising price of leather, is the anomalous fact that beef to-day is actually selling for less than it did twelve months ago when leather was not so high by half. The breezy little newspaper articles seem to overlook this significant fact.

Everybody Panicky.

My own conviction is that the development of this critical and distressing situation is largely due to plain panic. The newspapers were flooded with calamity-talk. High cost of this, that and the other thing was featured strong; and predictions of panicky folk were quoted under glaring headlines. And a tense, nervous situation was developed. It was not so much the result of natural and inevitable conditions; it was deliberately developed.

It was obviously to the interest of big tanners to create the impression that leather was moving fast, that the price-tendency was strongly upwards, that the visible supply of green hides was dwindling away, and that everybody that required leather—especially shoe manufacturers—had better not let any grass grow under their feet in getting into the market.

Owing to the soaring of prices in practically everything else, it seemed natural to expect that leather should advance also; so leather-users began to buy heavily. Heavy buying encouraged price-raising; and the

very fact of enhancing prices encouraged plunging. And everybody got to doing it. Restraint was thrown to the wind. Tanners asked prices that were simply preposterous—and shoe manufacturers paid the price without murmuring. Thus it came about that there were sometimes two advances in a single day.

Shoe manufacturers, of course, had to revise their quotations to meet new conditions. And a new line of talk was taken up by the newspapers. Leather was going higher, therefore shoes must cost more. Some items said shoes would be retailing, in a few months, at fifteen or twenty dollars the pair. One shoe manufacturer was quoted as saying that they would sell as high as thirty dollars per pair.

So the nervous feeling was passed on to retail shoe dealers. And some of them immediately bought their heads off. The market was stampeded. Advance contracts, some of them six, eight, ten and twelve months ahead, were placed with shoe manufacturers. Prices were changed from week to week, or from day to day.

Time to Call a Halt.

The time has come to call a halt. The plain fact of the business is, shoe dealers cannot buy shoes at the present leather market and pass them on to the consumer at a profit. This situation has developed in certain lines of shoes. And the retail shoe dealer owes it to himself to face the facts fairly and squarely.

There are a few customers who have been paying from eight to twelve dollars for their shoes (men customers, I mean) for years, and there are a still larger per cent. of women in every community who are not averse to paying from six, eight or ten to fifteen dollars the pair for stylish boots for afternoon or special wear purposes; but that is far from saying that the average consumer of shoes is going to pay anything like that for his or her shoes. He isn't going to do it; and she isn't going to do it; and that for the perfectly good and eminently adequate reason, they can't afford it—they haven't got the money.

The shoe manufacturer who allowed himself to be quoted by the newspaper guy to the effect that shoes would advance to thirty dollars a pair, ought to be ashamed of himself for making any such unqualified statement. It is both true and untrue—and is therefore highly misleading. Some shoes are already thirty dollars a pair—even forty or fifty; special footwear creations like stage shoes or shoes to match a certain dress material in color and finish. But the bulk of shoes—average every-day,

Quality is Paramount

The memory of quality remains after price is forgotten.

The real service built into R K L shoes not only makes more profits for you but binds your old customers closer to you and makes staunch friends of new patrons.



Rindge, Kalmbach, Logie Company
 Grand Rapids, Mich.

PRESTIGE
 in your Men's Shoe Department means
 a whole lot to your business.

Bertsch Shoes for Men

carry with them that **PRESTIGE** that will bring customers to your store.

If the **HEAD** of the house is a satisfied customer you are pretty sure to get the business of the rest of the family.

Men in every walk of life know and believe in the **BERTSCH SHOE**.

The **STYLE** and **SERVICE GIVING QUALITIES** of the **BERTSCH SHOE** have made permanent friends for the line:

You should **RECOMMEND** and **SELL** the **BERTSCH SHOE** to your trade because it **WILL** give **BETTER SERVICE** and **BETTER SATISFACTION** than any other similar line offered you today.

It will add much to the **PRESTIGE** of your store.

THEY WEAR LIKE IRON

HEROLD-BERTSCH SHOE CO.
 Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

work-a-day shoes bought and worn by the rank and file—will not retail at thirty dollars a pair, nor twenty, nor fifteen, nor ten. They have advanced in price, to be sure; but there is a common-sense limit beyond which common-sense people (and the masses are long on common-sense) will not pass. Whenever this point is reached (and the writer hereof is strongly of the opinion that we have already reached that point), a sudden, positive and peremptory halt will be called. It is as if the people should say, Thus far, gentlemen, and no farther.

Conservative Buying.

For this reason, the National Shoe Retailers, at their recent convention in Cincinnati, passed a resolution advising retail shoe dealers and general storekeepers carrying shoes along with other merchandise, to exercise extreme caution in buying. Don't buy your head off from now on, as some of us have been doing in the past; but sell your present stocks; cut out the long six-to-twelve months contracts, and when you do buy, let it be a sixty or thirty day proposition.

Of course the stock must be brightened up from time to time by new and fresh lines,—especially is this true in women's footwear. We've got to have the bait to keep 'em coming; but this merchandise is not marked and handled as we do the staple lines. It is naturally precarious, and should be marked accordingly.

And here is a peculiar phase of a most unusual situation: namely, staple shoes, which have hitherto been the safest and sanest of all the stocks, now give the retail shoe dealer no little anxiety. And that for this reason: he must have them, but if he buys them in too large quantities, he may presently be caught with a large stock of staple shoes bought at top prices, which he cannot pass on to the customer. Just for the reason that shoes are staples, they possess no special style-merits to commend them; and, by and by, when the stampede is over—and it is possible it may blow over much sooner than we think—somebody is scheduled to hit the skids good and hard.

This is certainly the time for every retail shoe dealer to analyze his stocks. And he ought to clean up as he goes. Hitherto we have had on occasions a perfect nightmare of a time trying to get rid of odds and ends. This should be the golden harvest for such stocks. Come clean on 'em. Turn 'em into money while the high price talk is in the atmosphere. Liberate this money and put it into the free-flowing channels of your business.

And, whatever you do, keep a level head. A reaction is bound to come. It may be somewhat delayed, and come gradually, or it may come suddenly. No one can tell. But it is coming. The traffic has had all that it will stand. When the American public gets fed up on this high-price stuff, they are going to practice economy. Cid McKay.

Ambition is the thing that boosts a man up the ladder.

Over Five Hundred Policy Holders.

The fifth annual meeting of the Michigan Shoe Dealers Mutual Fire Insurance Company was held at the Hotel Statler, Detroit, Jan. 24. The report of the Secretary showed the company to be in good financial condition. Dec. 30 it had 552 policies in force, amounting to \$1,353,525. The company had \$5,000 in certificates of deposit and additional cash resources of \$2,305.87. During the year it paid \$9,049.61 in losses. The company writes risks at 75 per cent. of the board rate.

The following directors were elected:

Edward Stocker, Detroit; H. P. Woodworth, Lansing; A. V. Frederick, Traverse City; Jacob Martin, Monroe; John Muffley, Kalamazoo; George Bode, Fremont.

Election of officers resulted as follows:

President—Albert Murray, Charlotte.

Vice-President—John Muffley, Kalamazoo.

Secretary-Treasurer—George Bode, Fremont.

One Day's Sales.

On December 23—the Saturday before Christmas Monday—the F. W. Woolworth Company's sales were \$1,629,714, the largest of any day in its history. This demonstrates the progress being made with the do-your-Christmas-shopping-early idea. The company's sales showed an increase of 30 per cent. over those a year ago. Three-quarters of this increase was made in the company's old stores. The increase meant, of course, not that people went to the five-and-ten-cent stores who otherwise shopped at the department stores (as the department-store earnings will prove), but that people who usually bought at the five-and-ten-cent stores bought more there.

To Make Boycotts Illegal.

The San Francisco Chamber of Commerce has introduced two measures in the Legislature. One makes the use of the boycott a misdemeanor. The other creates a board that investigates industrial disputes and prohibits strikes until after a board of mediation has investigated and brought employers and employes together for discussion of their differences, the last being a replica of the Canadian act on that subject.

If there is no commercial club or chamber of commerce in your town, it is probably because, like you, every man is waiting for somebody else to take the lead.

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



Do you like good shoes?

The answer is

"Of Course I Do"



310 Black C wide
330 Dark Tan C wide

Give us your attention then. In this "ad" we show and describe two really FINE shoes.

Clean Gun Metal CALF Stock.

Oak Sole Leather Soles.

Solid Leather Heels.

Sole Leather Counters.

Smooth and even, like peas in a pod.

Intended for fine trade—for those who like and demand DRESSY FINE goods.

The Dark Tan (shade just right) is a dream.

Both are \$5.25 per pair

Worth it, every cent — We guarantee you satisfaction.

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

Rouge Rex Shoes



Your prosperity and the quality of the merchandise you sell go hand in hand. Shade the quality, and you lessen your chance for a successful year. Stock your work shoe department with Rouge Rex Shoes and you sell them at a good profit, and your customers will remain friends.

The wearing quality is there. It stands the test of service. It clinches the good will of your customers.

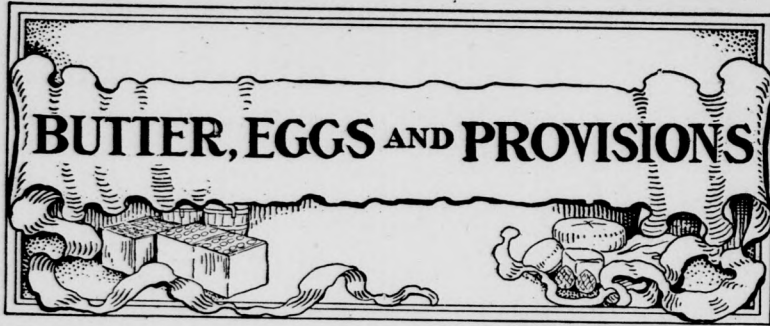
Ask us to have salesman call. You ought to see the line before you buy another work shoe.

HIRTH-KRAUSE COMPANY

Hide to Shoe

Tanners and Shoe Manufacturers

Grand Rapids, 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.

Other Factors of High Prices of Eggs.

Written for the Tradesman.

The interesting and instructing article in the Tradesman of Jan. 17, page 6, relative to the high price of dairy products ending with an interrogation, leaves something to be said from the poultryman's point of view.

First, the present winter has been much more severe than the two preceding ones, this severity extending to the farthest Southern states, naturally lessening greatly the amount of eggs produced in that section.

This severe weather came a month earlier than usual in Central and Northern states, greatly curtailing the usual winter production of eggs. If the flocks of poultrymen, with the same care as usual, were so affected by weather conditions as to fall to one-half or one-third the ordinary production in December and January, quite likely the average farm flocks dropped to next to nothing, the farmers themselves using the few gathered and marketing none.

Again, we believe that far more laying hens, or hens that should have been laying and yielding a good profit to their keepers, were marketed during the spring and early summer of 1916 than ever before. Meat dealers offered tempting prices, few male birds were left to be marketed; therefore the hens were sacrificed at the beginning and all during the egg harvest of the year.

Other winters, with plenty of grain on hand, growing cockerels were kept well into winter, and brought more money per fowl, although possibly less real profit than the broiler or roaster sold earlier. This year, with farmers buying Western corn instead of having corn to sell, the cockerels were not allowed to "eat their heads off" before being marketed.

Another noticeable feature was that the markets were not over-stocked at the holiday season. The following week meat dealers were enquiring for more fowls and prices began to rise.

Again, we noticed that dealers asked for hens when broilers and young fowls were most plenty. Why? Because the demand is for larger size for the table; and perhaps, people are learning that the flesh of the hen is richer, more satisfying than that of the young bird.

There are enough wealthy people

and people getting big wages in the cities to take all the fresh eggs offered, even at double the price of other winters. The same class of working people who, other winters, balked at paying 30 to 35 cents per dozen or bought as few as three at a time, take the full dozen this winter at 40 to 50 cents.

The article referred to closes with the question: "What are we going to do about it?" Well, the Tradesman can be depended on to help a whole lot; and so, through its columns, we would urge every country merchant, village grocer and dealer who buys eggs direct from farmers to warn the latter not to be tempted by meat dealers to sacrifice laying hens. The three months when hens lay nearly one-half the yearly supply will soon be here. During those months hens will not cost the farmer one-half as much to feed as during winter; the profit of keeping the hen the whole year is then to be reaped from the sale of eggs; and in June or July she will bring almost as much at the market as in early spring. If grain can be bought to feed the hens it will pay well to keep them.

And then farmers should try to raise more chickens for market the coming season. Can they do it? If the women folk must more and more work in the field to save hiring high-priced labor instead of caring for poultry as much as formerly; if they think to buy day-old incubator chicks and find the supply can not equal the demand; or think to buy pullets in the fall when many want them and there are few to sell; or if they neglect the setting hen, the incubator and the newly hatched broods for automobile rides, then the supply of poultry and eggs will not increase at the desired rate.

Perhaps the farmer's automobile helps more than it hinders. It surely might do so. Butter, eggs, milk and other perishable products may be marketed in better condition and with far less time detracted from farm work, or at more distant markets where better prices may be had.

One thing more. Although weather conditions temporarily influence the egg output, taking the whole year, one year with another, the average is about the same. Given the number of hens kept each month, the particular breed, and knowing that they were properly cared for, an experienced poultryman should be able to tell within 10 per cent. how much such a flock had produced or would produce in a year.

The statement that "no man living can discover just when the hens are going to lay," is no doubt based on

GOLD BOND
 PACKED IN CASES
BROOMS
 Manuf'd by
AMSTERDAM BROOM CO.
 AMSTERDAM, N. Y.
GOLD BOND

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

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

Made only by
FOOTE & JENKS
 Jackson, Mich.

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 Price Current

Rea & Witzig

PRODUCE COMMISSION MERCHANTS

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

Established 1873

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

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

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

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

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.

observation of the variable supply reaching the great Central markets and not on an intimate knowledge of the hen. It is the human element which is undependable, not the hen. The egg crop in Michigan is surer than wheat, potatoes, fruit and vegetables. Equally well cared for the hen is as dependable as the cow, and fully as profitable to her keeper. The growing of young chickens, however, seems more hazardous than formerly; diseases seem more numerous and mortality greater; every flock allowed access to the highway must pay an annual toll of victims to passing automobiles; even the eggs for hatching must be treated with germicides to ensure hatching and prevent infant mortality.

The higher prices received for eggs this winter correspond only to the higher cost of grain. They do not in any wise compensate the poultryman for the lessened amount of eggs produced. Thirty-five cents a dozen with feed costing only two-thirds as much and the quantity of eggs more than double, as in January, 1916, is preferable to 50 cents a dozen this year. And so with all farm products. From nothing up to half a crop, even at double the price, does not bring farmers as much as in years when crops are large and prices lower. Almost everything they buy is higher priced also.

High prices may benefit a fortunate few, while the majority suffer loss.
E. E. Whitney.

Stocks of Potatoes Smaller Than the Average.

Supplies of potatoes on hand Jan. 1, 1917, for market in nineteen important Northern potato-growing states are estimated by the Bureau of Crop Estimates of the U. S. Department of Agriculture to be about 44 per cent. smaller than a year ago, 65 per cent. smaller than two years ago, and 54 per cent. smaller than the average holdings on Jan. 1 of the preceding five years.

If, for the purpose of comparison, the estimates in percentages of marketable stocks of potatoes on hand Jan. 1 be applied to the estimates of total production, it shows, in the nineteen states included (which produced 61 per cent. of the total 1916 crop, and 66 per cent. of the 1915 crop), a total of 59,938,000 bushels on Jan. 1, 1917, compared with 106,225,000 a year ago, 169,554,000 two years ago and 129,941,000 bushels the average holdings of the preceding five years on Jan. 1. These figures indicate a scant supply of old potatoes during the spring months.

The advantage of the satisfied customer is not only that he comes back, but that he does not come back alone. He brings somebody else with him.

Incidents of Chronic Kicker's Visit to the City.

Mears, Jan. 29.—I took one of my spasmodic trips to Grand Rapids over Sunday last. That is, it gave everyone on whom I called either a spasm or a fit. I must have had a hunted or hungry look on my face, as so many asked me out for lunch. Maybe they took that method of getting me out of their offices. Let's see, I believe it was the editor of this valuable paper who had the honor of first inviting me out to lunch. I gracefully declined, as I had had that experience some two years ago and have not fully recovered from the feed to this day. Invite No. 2 was from Mr. Sears, of the Grand Rapids Dry Goods Co. Declined for reasons. Next Perry Barker, of National Grocer Co. fame. Declined, because I have lunched with Perry so often it is no novelty any more. But why enumerate and prolong your agony, dear reader. Will add, though, that Richard Prendergast, of Wordens, would have asked me if he had thought of it, and I feel sure that Mr. Packard, of the National Biscuit Co., would have willingly asked me to lunch, also, had he been positive I would refuse. That is where he missed the chance of being a good fellow without a chance of having to make good. Well, I went to lunch with Glen Finch. You see I have sponged so often on Glen, it has become a habit with me. Sure we went to the Pantlind. Wasn't it on Glen? I only eat at the one armed restaurants when I am paying the bill. Grand Rapids is the same steady old city, but that ain't saying too much for it among the Michigan boom towns. The only changes among the business houses I noticed was that Mr. Sears had transferred from the cracked cracker department to office boy at the Grand Rapids Dry Goods Co. I am sure of this, as he himself told me that was his position there. As he told me the truth once three years ago, I will take his word now. He is a bum office boy at that, as I called at 11 a. m. and his office wasn't swept very clean. Well, he may improve, as he is young yet. Say, he also told me that when he was with the National Biscuit Co. last August during the extreme hot weather, on the second floor—well, that's another story and, fortunately, my space is limited. So ask Mr. Sears. Chronic Kicker.

You may be able to hire an unpopular clerk at a low salary, and he may prove to be the most expensive man you have.

Hartnett Flower Shop

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



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.

McCray Sanitary Refrigerators

will increase your sales and your profits by keeping your perishable goods fresh and salable at all times. Write today for Catalog and "Easy Payment Plan."
No. 70 for Grocers—No. 92 for Residences—No. 62 for Meat Markets—No. 51 for Hotels and Institutions.
McCray Refrigerator Company
744 Lake Street
Kendallville, Indiana
Agencies in all Principal Cities

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

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

Dear Grandma, We had Jello for supper and it was so good and mama says it is good for us too.

Expert Testimony!

Millions of kiddies in this great land might write the same thing to-night—and no better evidence of the real worth and popularity of Jell-O could be asked. For back of these kiddies who "just love" Jell-O are millions of mothers who are constantly seeking what is best for their children, and back of these mothers stand the most famous cooks and diet scientists in the nation.

They Know Jell-O is Pure and Good

And every woman who has to keep her home running right knows what a blessing it is to have at hand a PERFECT DESSERT—not only for the children—but for every sort of company and occasion, from the simplest to the most formal.

Jell-O is put up in seven pure flavors: Raspberry, Strawberry, Lemon, Chocolate, Orange, Peach and Cherry.

The flavors are pure fruit flavors, and the full strength of the flavors is preserved by the air-tight waxed paper "Safety Bags" inclosing Jell-O inside the cartons.

In all the world is no dime's worth like a package of Jell-O.

THE GENESEE PURE FOOD COMPANY
Le Roy, N. Y., and Bridgeburg, Ontario

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



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.

The Hardware Dealer's Programme For February.

Written for the Tradesman.

Toward the end of every month, the far-sighted hardware dealer lays careful plans for the month that is ahead. Understanding the importance of being well prepared, he sits down and calculates how best he can work for the advancement of his business; and determine in general what measures he will adopt for securing the best returns.

From the standpoint of the hardware trade, February is usually a dull month. For this reason definite plans and a clear-cut purpose to accomplish results are all the more necessary.

January is generally recognized as the month for the annual stock-taking. If, however, it has not yet been completed, it should by all means be finished as early in February as possible. It is important that the inventory be finished before preparations are begun for the spring trade. No merchant can afford, therefore, to leave his stock-taking any later than the second week in February. After that time, stock-taking operations would seriously hamper the regular business of the store.

In most stores, stock-taking is held in January in order to leave February open for special sales. The after-inventory sale has become popular with many hardware dealers. It affords an opportunity to turn over at some slight sacrifice such broken lines and odd lots as, in the opinion of the proprietor, it is eminently desirable to convert into cash. With a good many stores the mid-winter stock-taking sale is a feature which the public has come to look forward to much as it looks forward to Christmas, Easter or any of the fixed or movable holidays.

Unlike groceries, which must be promptly turned over, hardware lines are not perishable; with the result that odds and ends are often allowed to accumulate. Such goods on the shelves eat deeply into profits, for the capital tied up in them is not working, and idle capital costs money. Hence, it pays at regular intervals to have a thorough clean up. Left-over goods are bound to depreciate; they are apt to become out of date and unsalable. The shrewd hardware dealer turns them into cash, at a sacrifice usually much less than it

would cost to carry them over another year.

But the mid-winter special sale should be more than an opportunity to clean up these odds and ends. The odds and ends, featured at attractive prices, are with the wide-awake merchant merely the bait to attract people to his store. Staple, salable lines can be pushed at regular prices while the sale is on, and good business can be done in these lines. It is a mistake to think that every article in stock must be marked down.

It is better to cut deeply on a few feature lines that you want to clear out, and, leaving these to sell themselves, to simultaneously push for all you are worth the goods which carry a full margin of profit.

While you are at it, if you have a sale, make it a big feature. Advertise it aggressively. Play up the sale feature in your window displays. Play up the price savings on such lines as you feature. Make your sale a big advertisement for your store. Circularize it, particularly among country customers. If you have time, telephone rural and town folks about it. The extra effort you put into doing the thing well will more than pay for itself.

Some stores hold their mid-winter sales the latter part of January, so that February or at least the last three weeks of February, will be comparatively open, and, unless some special effort is put forward, they are comparatively dull and profitless.

Here is a chance to follow up the special sale by demonstrations. There are lots of hardware lines that are helped out by effective demonstration, and the work can be done by members of the regular staff. It has been so done in a good many stores. In February the average hardware staff is not so rushed that time cannot be given to this work; and the training in practical demonstration adds anywhere from 20 to 50 per cent. to the selling abilities of the clerk.

A good feature in any store would be a demonstration week. This could be advertised for a week beforehand, and customers and prospects should be sent formal invitations, either by circular letters or in regular invitation form.

The demonstration, to be effective, should include a variety of lines. Electrical devices lend themselves readily to demonstration. So, too, can floor finishes. Both are seasonable. Vacuum cleaners and carpet sweepers can also be shown; in most hardware stores these articles are now staples. Then, too, various tools can be demonstrated to good advantage. Kitchen range demonstrations and

exterior paint demonstrations are not yet entirely seasonable; but they will have good advertising value in the way of preparing for the spring campaign.

Aluminum cooking utensils can also be demonstrated, and this demon-

PAPER BALING PRESS only used a month first class make. Will ship on approval. **\$10**

75 lb. drums Sweeping Compound **\$1**

VANDERVOORT HARDWARE CO.
LANSING, MICH

TAKING INVENTORY

Ask about our way

BARLOW BROS. Grand Rapids, Mich.

Bell Phone 860 Citiz. Phone 2713

Lynch Bros.

Special Sale Conductors

Expert Advertising—Expert Merchandising

28 So. Ionia Ave. Grand Rapids, Mich.

Johnson Paint Company

"Quality" Paint Manufacturers

The Prompt Shippers

Get Our Dealers Proposition

BIG RAPIDS, MICHIGAN

ELI CROSS

Grower of Flowers

And Potted Plants

WHOLESALE AND RETAIL

150 Monroe Ave. Grand Rapids

Sand Lime Brick

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

Brick is Everlasting

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

AGRICULTURAL LIME BUILDING LIME

Write for Prices

A. B. Knowlson Co.

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

Signs of the Times Are Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.

We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.

Bell M 797 Citizens 4261

Foster, Stevens & Co. Wholesale Hardware

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

SPECIAL MACHINERY

We have excellent facilities for building special machinery to blue prints and specifications. Engineering advice and assistance in perfecting details is a part of the service we render if needed. Confidential handling of designs for patent or involving trade secrets.

Experimental machines that have become the foundation of some of Grand Rapids' greatest industries were built in our shops. We cordially invite correspondence or conference regarding special work or quantity production.

Adolph Leitelt Iron Works

213 Erie Street

Grand Rapids, Michigan

stration should result in lots of immediate sales. Indeed, the granite ware and kitchen utensil side of the store can be made to do a very active trade in February. One store in a town of 20,000 or less population has a record of \$500 in sales in two days, through featuring these attractive lines.

As an alternative to a demonstration week, or as a follow-up, efforts may be made to hustle up some business by outside canvassing. In February the demands on the average hardware merchant are not such as to keep him rigidly confined to the store. Building prospects are generally pretty well known by this time, especially in small towns, and it is not difficult for the hardware dealer to get a line on prospective building. This done, he can call upon owners or builders and make a bid for orders for builders' hardware. In the factories, too, some orders can undoubtedly be uncovered for tools, belting and paint. If time permits and facilities are available, a day or two in the country among farm customers should develop some business in wire fencing, cream separators and general hardware lines.

February is a good month also to go after back accounts. A strong onslaught upon unpaid bills will prevent trouble and losses later on. Many consumers who find the spring upon them and their bills at the hardware store still unpaid have an ungrateful fashion of taking their spring orders elsewhere. Any experienced hardware dealer will testify to this; it is one of the strange perversities of human nature.

On the other hand, the man who has been induced, by hook or by crook, to clean up that old account at your store, is doubtless feeling more kindly toward you when spring once more rolls round. This is more human perversity, doubtless, but it is also a truism.

In any event, the hardware dealer can get more benefit from the actual cash than from the unpaid account. The accounts on his books earn him nothing, not even gratitude; the cash saves him a lot and enables him to buy to better advantage. It will pay, therefore, in February to gently but firmly round up the slow pay customers and induce them to settle.

In February, finally, plans can be laid for the spring campaign. It is a good time to get out last year's prospect lists and revise them. If heretofore you have not made use of prospect lists, compile them this month. Paint prospects, stove and range prospects, can all be listed. If you do any canvassing, try to get in touch personally with some of these people and secure advance orders for future delivery. The early bird gets the worm; and the hardware dealer who gets after people a little ahead of competitors usually has the inside track in the race for their patronage.

Spring buying of course demands attention; and spring advertising can be planned ahead. Many dealers now map out in outline their entire year's advertising campaign early in January; and at the commencement of each month fill in the outlines and,

in some cases, prepare the "copy" and sketch the window displays for the entire month. Preparedness here, as elsewhere, is a profitable thing; it saves a lot of unnecessary and harassing work later in the season when time is at a premium, and every available minute is needed for actual selling. William Edward Park.

Bomlets From Bay City.

Bay City, Jan. 29—B. C. Henderson, Gladwin, who has been engaged in the general merchandise business for several years, has sold an interest in his business to W. J. Millard, who until recently has been county drain commissioner and is well known throughout the country. The style of the new firm will be Henderson & Millard.

The Wright-Carson Co., whose stock of general merchandise was destroyed by fire Jan. 1, has again engaged in business and is located in the Snyder building, on Main street, one of the best locations in Gladwin.

W. H. Black, Gladwin, has sold his restaurant and ice cream business to Stanley Conway, who has been in his employ.

William Hilliker, West Branch, has sold his restaurant and livery business to Claud Haddix, of Bentley, who possession Jan. 24.

The Cheboygan Paper Mills, at Cheboygan, now being operated by the Union Bag & Paper Co., is making substantial improvements to its plant, designed to decrease the cost of production, as well as increase the output of the plant. This is one of the most important industries of the city and the improvements, when completed, will add to the prosperity of the community.

James Hoy, Winegars, has sold his stock of general merchandise to A. E. Hull, who has taken possession.

Flint is to have more light on the subject and will install boulevard lights, the system including 142 posts, each having 600 candle power lamps.

Peacock Bros., of Chase, have sold their stock of groceries and dry goods to John D. Green, who has taken possession.

At a banquet and business meeting held by forty local doctors, Ray C. Dawson, superintendent of the water works department, read a paper on the proposed new water works system for Bay City. He favors a filtration plant and he estimates a modern up-to-date system will cost \$800,000 to \$1,000,000. With a good water supply in use, he estimates more than \$70,000 annually can be saved the public in doctor bills and drinking water bills.

N. Katzen, dry goods merchant at Mio, recently purchased a piece of land near the site of the new dam on the Manistee River, near Wellston, and is erecting a store building which he will stock with a general line of merchandise. Mr. Katzen expects the building to be ready for occupancy by Feb. 15. The Mio business will be discontinued.

Anna B. Cross, of the firm of U. Cross & Co., Maple Ridge, who has for several months been filling a vacancy in the office, has received the appointment of postmaster. The appointment is very satisfactory to the patrons of the office.

The new Michigan Central passenger and freight depot at Salzburg is completed and is now open to the public. It is modern and up-to-date and fills a long felt want in that section of the city. It should have been built years ago.

Frank B. Stanton, of Stanton & Fleming, retail grocers, Midland, died Wednesday, after an illness of a few hours from uraemic poisoning. Mr. Stanton had been engaged in business since 1894.

One hundred and nine thousand two hundred and twenty egg yolks owned by the Cornwell Co., of Saginaw, were frozen in transit between

Saginaw and Detroit. The local inspector of the State Dairy and Food Department poured oil of tar over the yolks, denaturing them and rendering them useless except in the tanning of leather. They were valued at \$3,066.

Although there are several soft coal mines in full operation from one to five miles from Bay City, there is a scarcity of coal in the city and the situation is becoming acute. The operators advanced the price \$1 a ton this week and the retail coal dealers are asking \$7.25 per ton, an advance of \$2.75 per ton since the last of November. We are told to expect further advances in price soon.

The Salzburg Hardware Co. has changed hands and is now owned by John Rutz, who purchased the interest of Adam Stoudacher.

William Weupper, of the Buehl & Weupper Clothing Co., has sold his interest in the company to Otto Born.

The cold storage plant at Pinconning, owned by Ross Shurlow, burned Thursday night, resulting in a loss of \$7,000, with \$4,000 insurance. A large quantity of poultry, veal and eggs were destroyed.

W. T. Ballamy.

The Apple and the Onion.

During the preparedness parade in New York, Col. Charles H. Sherill, organizer of the demonstration, said on the reviewing stand:

"A nation may be let alone through a feeling of respect—not through a feeling of hatred and horror.

"America in her preparedness programme will follow the apple rather than the onion deal.

"An apple a day," said a man, 'will keep the doctor away.'

"Why stop there?" growled another man of militarist views.

"An onion a day will keep everybody away."

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.



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.

Use Half as Much

Champion Motor Oil

as of other Oil

GRAND RAPIDS OIL CO.

UNILATERITE MASTIC FLOOR COVERING can be applied to any floor—wood or concrete—old or new. The surface is quiet, waterproof, acid and alkali proof and absolutely sanitary. Fine for stores, offices, dairies. Ask for sample.

Frank L. Dykema Co. 201 Shepard Bldg. Grand Rapids, Michigan



"The End of Fire Waste"

COMPLETE APPROVED

Automatic Sprinkler Systems

Installed by

Phoenix Sprinkler & Heating Co.

Grand Rapids, Mich
115 Campau Ave.

Estimates Free Detroit, Mich
909 Hammond Bldg.

Automobile Robes

\$2.35, \$3.00, \$3.75, \$4.25, \$5.25, \$5.75, \$6.00, \$6.50, \$7.00, \$7.25, \$7.50, \$8.00, \$8.50, \$9.00, \$10.00, \$11.00, \$12.00, \$20.00, \$25.00, \$30.00.

Over forty different patterns to select from. Also steamer rugs of the Chase quality which are standard as a yard measure. Scotch clan patterns from \$6 to \$12; large size 60x80 inches.

Sherwood Hall Co., Ltd.

30-32 Ionia Ave.

Grand Rapids, Michigan

EVEREADY FLASHLIGHTS

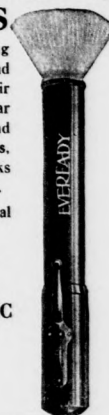
are made in 75 styles, among which your customers are bound to find some that just meet their needs. Vest pocket lights, tubular pocket lights, house lamps, hand search-lights, fountain pen lights, guest candles and flashlight clocks are just a few of the many kinds.

The EVEREADY Line is a real profit maker.

LET US TELL YOU MORE ABOUT IT

C. J. LITSCHER ELECTRIC COMPANY

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



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



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. 29—It is the intention of the City Council to appropriate \$3,000 for the purpose of financing the local school children for the purpose of having them practice drilling under the jurisdiction of a Government instructor. This will take in all of the school children of the eighth grade, which will mean quite a thing for the city of Chicago, if properly handled.

During the convention of the Electrical Contractors Association at the Hotel Sherman last week, it was forcibly brought before the members that if anyone attempted to increase their business by putting on cut price sales, they would be that much nearer financial ruin, and this was given with all due respect to every line of merchandise.

A new ordinance now before the City Council, if passed, will prohibit any theater, dance hall, or cabaret from playing the Star Spangled Banner or any other National hymn unless it is a selection all by itself. The air will have to be played as an entire and separate composition or a number without embellishment. This ordinance is being fathered by Lloyd Wheaton Post of Veterans of Foreign Wars of the United States. A fine of \$100 is provided for a violation of this ordinance.

One of the bills before the Illinois Legislature at Springfield is causing a great deal of talk from the public at large. This bill, if passed, will prohibit the sale of any intoxicating liquors in the State which carry greater than 10 per cent. of alcohol. This can plainly be seen will be the death blow to whisky or any strong alcoholic drink, leaving the saloons the privilege of selling only beer and light wines.

The final touches of the greatest automobile show Chicago has ever entertained was put on at the Coliseum last Saturday at 12 o'clock. The doors opened promptly at 2 and from the jam waiting to be admitted, the prospects are that it will be one of the greatest patronized shows ever held in Chicago. Anyone hearing the automobile men talk would think that the entire output of the factories that they represent would be sold during this show; not only are the cars exhibited at the Coliseum, but every hotel in the loop has one of some individual make on exhibition. The hotels are feeling the effects of the show, as everyone is sold out to capacity.

Tunis Johnson, factory manager of the G. J. Johnson Cigar Co., of Grand Rapids, left Chicago Sunday noon with his wife for an extended trip

throughout the South, going first to New Orleans, from there through Texas, from there into Cuba, to look over the tobacco conditions, and make purchases for the coming year's requirements. On his return trip Mr. Johnson and wife will sail by way of New York, visiting Washington during the inauguration of President Wilson, returning home about the middle of March.

Northwestern Council pulled off last Saturday evening, one of the most original stunts anyone would wish to see. L. T. Roundtree, chairman of the Entertainment Committee, gathered together unbeknown to about one-third of the members a picture of themselves when they were kids, having these pictures made into moving picture slides, and after the meeting was adjourned, each one of these pictures was shown on a canvass and the members of the Council were given prizes, according to the number of correct answers that were written on a card during the time the picture was being shown as to who the picture represented. Out of the twenty pictures, there were only six correct answers. This stirred up a whole lot of enthusiasm and filled the Council chamber. In addition to this, they initiated the following members: B. T. Reilly, Atchison Graphic Co.; George D. Bills, Jr., Phez-Logansberry Grocery Supplies Co.; C. K. Morris, Chicago Box & Label Co.; Harry Wambelstamm, Chicago Box & Label Co.; P. F. Weiland, M. Fisher Sons & Co., Wallens, N. Y.; J. D. Foley, American Exchange Cigar Co., New York, and Alfred Eskhans, wholesale meats. It is the intention of the Council at their next meeting to pull off what is known as the white elephant stunt, each member bringing something to the Council that he can afford to give away, putting same into a grab bag, and each member paying a small fee of 25 cents for the privilege of taking something out of the grab bag. The councilors are quite enthused over it.

Northwestern Council has given the writer the information that they have every Friday at the Stock Exchange restaurant, at the corner of La Salle and Washington street, what is known as a "get together" lunch, and they extend a cordial invitation to every U. C. T. man when in Chicago on a Friday to meet with them. This has turned out to be a very popular dinner, giving the members a chance to get acquainted other than in Council chamber.

One of the attractions now in Chicago in an advertising way is a brand new delivery car owned by one of Chicago's popular jobbers, carrying a Dutch Master cigar picture in oil painting.

Various articles in the dry goods line are offered by Chicago and other Western houses through catalogues at prices much below a parity with those quoted by the New York dealers. This is regarded as an expression of opinion that the war is nearing its end. Marshall Field & Co. some weeks ago made offerings of many classes of goods well below the market. Such incidents as these often precede a break in prices. They give expression to the views of astute men as to the future.

The Ryan Car Co. will build a plant for the manufacture of steel cars in

Hegewisch to cost between \$300,000 and \$400,000, to give employment to between 400 and 500 men. The company now has a large plant, but it is devoted to the manufacture of both wood and steel cars, but the new plant will be devoted entirely to the production of steel cars. This practically doubles the capacity of the works of the company. The company has purchased practically fifty acres at the Northeast corner of Avenue O and One Hundred and Thirty-eighth street. The plant of the company will be located upon this tract. The plans of the company have not been definitely determined but it is thought work will begin in the spring.

Sears, Roebuck & Co. for the fiscal year 1916 showed gross sales of \$146,838,510, and after deducting returns, allowances, discounts, etc., the net sales aggregated \$137,200,803, which compares with \$106,228,421 the previous year, an increase of \$30,972,382. The dividends on investments amounted to \$221,105, compared with \$153,734 the previous year. This made the gross income \$137,421,908, compared with \$106,182,155 the year before. The net profits for the year, after all charges for operation, administration, repairs, depreciation and other reserves for the year just closed, were \$16,488,286, compared with \$11,100,389 for 1915. This is an increase of \$5,388,232, or more than was paid out and set aside for dividends on the preferred and the common stock and for the employees' saving and profit sharing fund in the year just closed. In other words, the surplus for the year 1916 was larger than the net profits for 1915. This financial showing is a remarkable one, representing as it does a strictly merchandising concern and not one engaged in an export or munition business. Many corporations manufacturing and selling supplies to the European countries just now are reporting enormous sales and profits, but Sears, Roebuck & Co. have made this showing out of a strictly domestic cash merchandising business.

Charles W. Reattoir.

It is better to do some of to-morrow's tasks to-day than to leave any of to-day's to be done on to-morrow's time.

The Hotel Geib

Eaton Rapids, Mich.

L. F. GEIB, Propr.

AMERICAN PLAN

Artesian Water Steam Heat

\$2 Per Day

Sample Room in Connection

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

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.



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

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.

The Park-American Hotel

KALAMAZOO

Will reserve rooms for

Grocers' Convention, February 19 to 24

European Plan \$1 Up

With Private Bath \$1.50 Up

ERNEST McLEAN, Manager

Manufacturing Matters.

Hillsdale—The Alco Foundry & Machine Co. has engaged in business with an authorized capital stock of \$25,000, of which amount \$20,000 has been subscribed and \$10,000 paid in in property.

Detroit—The Felt Products Co. has engaged in the manufacture of felt products and similar compositions with an authorized capital stock of \$6,000, all of which has been subscribed and \$4,000 paid in in cash.

Bay City—The Greenwald Auto Co. has been organized with an authorized capital stock of \$20,000, of which amount \$10,000 has been subscribed, \$2,146.02 paid in in cash and \$4,843.98 paid in in property.

Buchanan—This city has been offered the manufacturing plant of the Campbell Transmission Co., a \$250,000 Chicago concern. The community has been asked to take one-half of the capital stock in the company.

Flint—The Flint Merrill System Building Co. has been incorporated with an authorized capital of \$125,000 common and \$100,000 preferred, of which amounts \$150,000 has been subscribed and paid in in property.

Detroit—The F. Millard Company, Inc., has engaged in the manufacture of musical instruments with an authorized capital stock of \$20,000, of which amount \$16,640 has been subscribed, \$3,000 paid in in cash and \$13,640 paid in in property.

Wayland—The A. D. Hughes Co. has engaged in the manufacture of flour mill machinery, remodeling mills and selling mill and new and used machinery with an authorized capital stock of \$50,000, of which amount \$40,000 has been subscribed, \$300 paid in in cash and \$39,700 paid in in property.

Ludington—The Haskell Manufacturing Co. has engaged in the manufacture of canoes, boats and accessories with an authorized capitalization of \$80,000 common and \$20,000 preferred, of which amounts \$60,000 has been subscribed, \$10,000 paid in in cash and \$50,000 paid in in property.

Detroit—Negotiations have been closed by which the Magic Wax Co., now in Pontiac, takes a lease for ten years of the five-story brick store building at 29-33 West Woodbridge street. The company manufactures dyes and colors and is moving to Detroit to obtain larger quarters and better shipping facilities.

Detroit—Creditors of the Briggs-Detroit Co., which failed early in March, 1914, will receive about 26 per cent. of their claims, according to a report filed by the Detroit Trust Company, trustee. The total of allowed claims was \$482,287 and total realized assets were \$142,482. Preferred creditors have been paid \$36,359; taxes amounted to \$5,177; labor claims, \$2,461, and dividends paid unsecured creditors amounted to \$77,287. The trustees still retains a balance of \$12,227.

Detroit—Stockholders of the Detroit Valve & Fittings Co. and those of the Detroit Brass Works are to meet Feb. 10 to take action on recommendations by the directors of each that the two corporations be merged. It is proposed to increase the author-

ized capital stock of the Detroit Valve & Fittings Co. from \$500,000 to \$1,500,000 and distribute a 30 per cent. dividend in stock to the stockholders, and to increase the authorized capital of the Detroit Brass Works from \$400,000 to \$500,000, giving the shareholders a 10 per cent. dividend in stock. In the case of the latter company, the increase in capital will be merely a detail of simplifying the merger.

Lively Notes From a Lively City.

Owosso, Jan. 29—The complimentary smoker tendered to the members of the Owosso Improvement Association by the Owosso traveling men last Friday evening at the armory was attended by about fifty men and proved beneficial to both guests and hosts. No particular subject was discussed, the gathering, which was informal, being mostly in the nature of a social affair. The men spent the evening in conversation, J. D. Royce acted as master of ceremonies and made a talk of welcome that was a gem. A spirit of co-operation that cannot but be helpful to both organizations and to the city was manifested by all and it was suggested that the events be continued at intervals.

Rol. P. Bigelow and wife start for Florida next Monday for a trip of several months. Mr. Bigelow, who has been blessed with a robust constitution, has been on the downhill side for several months and has concluded that a few weeks of outside rustling may prove beneficial, physically.

H. G. Sessions, of Carson City, one of the oldest merchants of the village, will discontinue the general merchandise business and is closing out his stock.

Henry W. Fishell, who has been in business for several years at Vickeryville, and closed out his stock of groceries last fall, and moved on a farm near the village, was buried last week, after a short illness from pneumonia. Uncle Henry will be long remembered by the traveling men who made this part of the State for his many eccentricities and was one of the most genial men we ever met. He always had a glad hand for commercial travelers. The many pleasant visits we have enjoyed in his place of business will remain long in our memory.

I. C. DeHart, proprietor of a meat market and grocery store at Vickeryville, who has been on the sick list several weeks, is again able to be at his place of business.

Anyone who thinks he has a disposition to enjoy shoveling snow should take a ford car and attempt to make a trip in some parts of Michigan. The writer dug a path four feet deep, eight feet wide and a mile and a quarter long last Monday afternoon, broke two snow shovels and got home in time for supper without a lame back. (selah). Honest Grocerymen.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Jan. 31—Creamery butter, extras, 40@41c; first 37@38c; common, 34@36c; dairy, common to choice 28@33c; poor to common, all kinds, 25@28c.

Beans—Medium, \$7.00, pea, \$7.00, Red Kidney, \$7.25@7.50; White Kidney, \$7.25@7.50; Marrow, \$7.50@7.75. Cheese—No. 1 new, 21½@22c; choice, 21c; old 22c.

Eggs—Choice, new laid, 42c; fancy hennery, 43@45c; storage candled, 39@40c.

Poultry (live)—Fowls, 19@23c, springs, 19@22c; old cox, 14@15c; ducks, 20@22c; geese, 17@18c; turks, 25@28c.

Dressed Poultry—Turks, per lb., 25@32c; ducks, 18@24c; geese, 16@19c, chicks, 20@25c; fowl, 18@23c.

Potatoes—\$2.10@2.20 per bu.

Rea & Witzig.

Sometimes an easy-going person is hard to get started.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 29—The change in the management of the Arlington Hotel, at Coldwater, is very gratifying to the traveling men. The new proprietor, Grant Eaton, is a member of Coldwater Council and has been identified with the order for many years. Mr. Eaton knows what the traveling men want and are entitled to and, when contemplated changes have been made, Coldwater will have a hotel good enough to be proud of. Every room is fitted with iron or brass beds, good, clean, comfortable mattresses and running hot and cold water. Mrs. Eaton has charge of the culinary end of the business, which is sufficient to satisfy those who are familiar with Grant's make-up. The boys need not give Coldwater the cold shoulder any longer because they have a hotel now and a hotel landlord.

Harry Baker, who has covered Eastern Michigan about a quarter of a century for the Michigan Drug Co., has transferred himself to Peter Van Schaack & Sons, of Chicago. Mr. Baker was the first President of the Michigan Pharmaceutical Travelers' Association.

My attention has been called to the fact that too many Michigan retail merchants, in ordering goods of specialty salesmen, stipulate that they be shipped through houses in other states. I was in Grand Haven the other day and was told by a specialty salesman that nearly every merchant there requested him to ship his goods through Chicago houses. He expostulated with them and undertook to show them that every time they did this they were building up Illinois, whereas every time they ordered goods shipped through Michigan jobbers they were building up Michigan. They all saw the point and changed their instructions, but I think this is something Michigan merchants should carefully consider and look out for. There is no reason why the retail dealers in Michigan should pay tribute to the wholesale dealers of other states when they can get equally as good service at home and leave what little profit there is in the transaction in the hands of Michigan houses.

Arthur Gregory, Secretary of the Judson Grocer Company, owned a dog. It was an Airdale dog. Arthur had no particular use for the dog, so he gave him to his firm friend, Sierd Andringa, general dealer at Carlisle. Sierd took the dog home with much joy and satisfaction because he had never had so fine a dog before. He took the dog in the house to show

him off to the family, forgetting that there was a family cat. No sooner did the dog spy the cat than the latter made a bee line for a lace curtain. In the melee the dog overturned the lamp, the lace curtain was torn to shreds and the merchant's wife fainted on the spot. Sierd insists that the dog is worth \$100 to him; that he would not part with him for twice that much, but from now on there will be separate apartments for the dog and the cat.

John D. Martin's step-son Lloyd M. Cogswell, of Co. M, is ill with scarlet fever at Fort Wayne, Detroit. John is going to Detroit this week to see that the boy has the best possible care.

Heading Off Credit Business.

Rockland, Jan. 29—I am opposed to the granting of credit. The following are some of my reasons for my stand on the question:

A book account represents money lent without interest or security.

Book accounts don't pay bills or buy new goods.

"I will pay to-morrow" means next week, next month, next year, or never.

Cash in hand is worth two on the book.

With cash in hand you can restock your shelves and discount your bills.

With book accounts you are off your trolley, and in the soup.

The more business you do at less than a living profit the worse you are off.

The more you trust out, the more you have to charge your cash customers.

Cash sales refill your shelves. Book accounts empty them and curtail your business.

Cash sales take less capital, less book-keeping, and make more profit.

You can afford to do a cash business if you don't do half as much.

Your book accounts are cash invested that is not earning you a living.

I hand out cards with the fore-going printed on them to would-be customers who are desirous of getting their names on my books.

F. Hibbard.

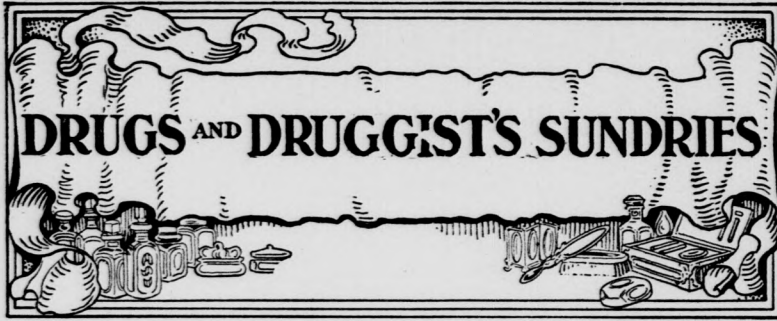
The Stiles Construction Co., located at Eastern avenue and the Pere Marquette tracks, has changed its name to the Togan Stiles Co.

Poverty enables a man to save a lot of money—by not having it to spend.

Automobile Insurance Is Popular among the People of Michigan

The Citizens' Mutual Automobile Insurance Company, of Howell, closed the second fiscal year with 15,337 members. The Company paid 102 claims for liability, 36 claims for fire, and 38 claims for theft during the year 1916; the Company was able to meet these claims promptly.

On account of the damage by theft, stock companies have increased the rate on the low priced cars from \$2.75 per hundred to \$4.00 per hundred. The Citizens' Mutual is following the plan of all successful mutual companies in making an advanced assessment of 25c per H. P.; this will cover members who joined before October 3rd, 1916. This will enable the Company to have a sufficient fund to meet the claims promptly as they occur. When the members of a mutual company pay their assessments promptly, it cuts the expense and all obtain the benefit. The people of the State have saved several thousand dollars by carrying their fire, cyclone and automobile insurance on the mutual plan. They are able to do this because they have become educated in paying their assessments promptly upon receiving notice.



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. Stekettee, 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.

Why Applicants Fail to Pass the Board Examinations.

Why do men find it difficult to pass examinations of the State Board of Pharmacy? It seems that almost every one gives a different reason. However, let us see what kind of answers the candidates give in the examinations, and we shall then be in a better position to judge the real reason.

The following answers were all given in examinations in Materia Medica before the New Jersey State Board of Pharmacy during the last year:

A Rubefacient "acts on worms."
 Cannabis Indica "comes from Canada."

"E-a-r-t-a-t-e-s the nose" is the way one candidate describes the action of a drug.

Musk comes from the "Perpetual Follicles."

Musk "is a insect."
 Musk "is Sumbul."

The official title of Alum is "Alumini."

Refrigerant was defined as "preventing from getting rancid." Example: "Benzoin would be a refrigerant in Benzoinated Lard."

"Citric Acid is mined."
 "The seed of the plant is used in making Gossypium Purificatum."

"Suprenal Glands" is the way one candidate writes Suprarenal Glands.
 "Troches are intended as receptacles for medicine."

"The physical difference between Paraffin and Spermacti is that Paraffin is purer."

The official title of Diphtheria Antitoxin is "Mamalia."

"A chemical heart tonic is stomach pump and emetic."

"Digestive ferments are those substances that give off gas in the stomach, as Castor Oil."

"Two classes of plant principles used in medicine are cotyledons and dicotyledons. Example, bar-pith and wood."

"The chief constituent of Oil of Gaultheria is resin, starch and sugar."

"An Anthelmintic is an agent that recovers from consciousness."

The following is the wonderful effort of one candidate:

"Gum Benzoin contains Myrosin. Becomes active when heated, then it can be used as a glue."

"Rhus Glabra grows in South America and tropical countries."

"Hydrastis grows in South America and tropical countries."

"Acacia grows in the United States."

These last three were not given by one candidate only, but by many in the same examination.

"A Cholagogue is an agent used in cases of kidney disease to act as a filtering medium when the kidneys do not."

One candidate gives the correct definition, but gives as an example, Resin Cerate.

"Diaphoretic, a drug capable of retarding flog from bronchial tubes; example, Matricaria."

The official name of nutmeg is "Mysteria."

Another says this drug is "odorless and tasteless."

"Honey—the official name is Mail—the source is bee combs."

"Honey—the official name is Ovis Orris deposited by the bee."

"Honey is Mel Scrofula."

"The scientific name of the source of honey is Glucose."

"Digitalis should be kept in tight sealed bottles because it picks up moisture from the air and it might deliquesce and become hardened."

"Digitalis should be made fresh often as the older it gets the stronger it is."

"Cod Liver Oil is the oil taken from the bladder of the Codfish."

"Cod Liver Oil is obtained from the bladder of the fish."

"The official title of Cod Liver Oil is Oleum Origanum."

"Couch Grass has a 'vacum inside.'"

"Terebinthina Canadensis is a rhizome and root; the habitat is Europe."

"Spanish fly is Diama."

"Infusion of Wild Cherry should be made with hot water so as to liberate all traces of Carbon Dioxide and to prevent the liberation of HCn."

Another candidate guesses, "it should be made with cold water to prevent from decolorizing."

"A Febrifuge destroys worms."

"A Febrifuge is a substance which chases away."

"An Antiparasitic checks up perspiration."

"An Antiparasitic prevents paralysis."

"An Antiparasitic is a drug that will reduce fever."

"An Antiparasitic is a drug relieving or preventing spasms of fits."

"The source of Cantharides is Mosche Cantharidu."

"A vesicant is 'a mild cathartic as Compound Licorice Powder.'"

"A vesicant is 'a drug that will serve as a vehicle.'"

"A vesicant is 'a drug that will enlarge a vessel to increase blood pressure, as Struchnine.'"

"Tragacanth is Dandelion."

"Senna is a folio."

"The source of Wax is Abies Melliferous."

"Wax is Cetaceum obtained from Spermacti gotten from the bone of the whale."

A wonderful display of knowledge on the part of one candidate follows:

"Amygdalin in the presence of Sulphuric Acid—Alcohol and Ether produces an aldehyde, acetone and H C N;" and he gave an equation, balanced on paper, to prove it.

Here is a candidate that surely does not need his own prescription. In answer to a question concerning the proper base for an Ichthyol Ointment, he answers: "I would recommend a 20 per cent. ointment for all ordinary purposes where reducing information is desired."

Where the candidate got the following is a mystery: Two classes of plant principles are Mamalia and Insecta. A substance belonging to Mamalia is Lard from the Sheep and the botanical name is Ovis Aries.

"Acacia is used in Brown Mixture

to keep the mixture in suspense."

Here is a candidate who has a vivid impression:

"Asafetida—odor like a skunk, taste awful."

Aqua Rosae is obtained from the "pedestil of the Rose—chiefly."

Tinctura Ferri Chloridi—"taste very dry."

"Flour of Sulphur is grouing roll sulphur," is about all one candidate knew about the description of sulphur.

Another says: "Sulphur has k-n-o-w odor."

Prunum—"dose 25 of them—good help for the bowels."

Another describes prunes as "a liquid, dark red in color."

George M. Beringer.

Some New Drug Outfits.

Henry Morris will shortly open a new drug stock on Michigan avenue, Lansing. The stock, fixtures and soda fountain will be furnished by the Hazeltine & Perkins Drug Co.

John Bachelder has remodeled his drug store at Morley, purchasing new fixtures and a new soda fountain of the Hazeltine & Perkins Drug Co.

Francis B. Estes, the Mendon druggist, has completed a new brick building, in which he has installed a new drug stock, fixtures and soda fountain purchased from the Hazeltine & Perkins Drug Co.

Erastus Yeomans, who has been engaged in the drug business at Ionia for fifty years, has sold his stock to Jeffries & Lauster, who have put in new fixtures furnished by the Hazeltine & Perkins Drug Co.

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

An Alarm Bell For Chemists.

In chemical laboratories, where various liquids are treated by slow processes, the receiving bottles often overflow, thereby wasting material and incurring a risk of damage, if the liquid is of a destructive nature. An attachment for bottles that will cause an alarm bell to ring can be installed cheaply.

The device consists of an electric contact made to close by the pressure of a float which rises in a tube as the level of the liquid nears the top of the bottle. A long tube, thrust through a rubber cork into the solution, contain a drawn-glass tip, from the ends of which platinum wires protrude. At the upper ends they are connected to batteries and a bell. At the lower end they are bent into any desired shape, so that the circuit is closed when the float rises.

The float consists of a sealed-off glass tube containing a drop of mercury to prevent it from being too buoyant. The float can be tipped with metal, so that an electrical connection is formed between the wires when the tip touches them; or it may consist merely of the sealed-off tube, which, in rising, presses the wires together. The lower end of the tube containing the float curved inwards, so that the float will not drop cut when the device is removed.—Popular Science Monthly.

Winter Goods Need Pushing.

Now that we are in the real winter season, we wonder whether druggists are doing all in their power to move winter goods. It appears to us from

the look of a lot of drug stores that we have visited lately that there is a little slackness in moving the winter line. On many a druggist's counter is standing about the same line of goods that were displayed there in the summer and fall. Talcum powder, sachets, violet ammonia, hay fever remedies, and other things that sell heavily in hot weather ought to give place now to cough cures and lozenges, horehound drops, licorice, hot-water bags, rough-weather stuff, and so on. Do not fail to make your displays timely and show that you are aboard the band wagon.

A Disinfection Process.

The process is patented by the Schweizerisches Serum und Impfstitut, of Bern, Switzerland, and consists of the following: 300 grammes each of anhydrous copper sulphate, potassium chlorate, in fine powder, and pulverized iron are placed in a suitable container, and covered with one liter each of water and formalin. The action of the water upon the copper sulphate, resulting in its hydration, generates sufficient heat to decompose the potassium chlorate, and the added heat thus produced is sufficient to vaporize the formalin. The liberated oxygen combines with the iron. Manganese dioxide may be added to the other substances.

Heystek & Canfield Co.

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

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@ 80	Muriatic .. 2 1/2@ 3	Nitric .. 7 1/2@ 10	Oxalic .. 65@ 75	Sulphuric .. 2 1/2@ 3	Tartaric .. 82@ 85	Mustard, true, oz. @ 2 00	Mustard, artifil 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. I. .. 13 50@ 13 75	Sassafras, true 1 25@ 1 45	Sassafras, artifl' 50@ 60	Spearmint .. 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	Ipecac .. @ 75	Iron, clo. .. @ 60	Kino .. @ 80	Myrrh .. @ 1 05	Nux Vomica .. @ 70	Opium .. @ 3 50	Opium, Camph. .. @ 90	Opium, Deodor'd .. @ 2 75	Rhubarb .. @ 70																																																																																																																																																																																																																																								
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	Prickley Ash .. @ 30	Barks	Cassia (ordinary) 25@ 30	Cassia (Saigon) 90@ 1 00	Elm (powd. 35c) 30@ 35	Sassafras (pow. 35c) @ 30	Soap Cut (powd.) 35c .. 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	Asafoetida, Powd. Pure .. 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, 1/4 s 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	Cassaia .. 2 50@ 2 70	Castor .. 1 75@ 1 88	Cedar Leaf .. 1 25@ 1 40	Citronella .. 90@ 1 20	Cloves .. 1 85@ 2 00	Cocconut .. 20@ 25	Cod Liver .. 4 75@ 5 00	Cotton Seed .. 1 35@ 1 45	Croton .. 1 50@ 1 80	Cupbebs .. 4 50@ 4 75	Eigeron .. 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	Alkanet .. 1 25@ 1 30	Blood, powdered 20@ 25	Calamus .. 50@ 55	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@ 30	Orris, powdered 30@ 35	Poke, powdered 20@ 25	Rhubarb .. 75@ 100	Rhubarb, powd. 75@ 100	Rosinweed, powd. 25@ 30	Sarsaparilla, Hond. ground .. 75@ 80	Sarsaparilla Mexican ground .. 30@ 35	Squills .. 35@ 40	Squills, powdered 45@ 65	Tumeric, powd. .. 13@ 20	Valerian, powd. .. @ 1 00	Seeds	Anise .. 30@ 35	Anise, powdered @ 25	Bird, 1s .. @ 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 .. @ 80	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	Asafoetida .. @ 1 35	Belladonna .. @ 1 65	Benzoin .. @ 1 00	Benzoin Compo'd .. @ 1 00	Buchu .. @ 1 50	Cantharadies .. @ 1 80	Capsicum .. @ 90	Cardamon .. @ 1 50	Cardamon, Comp. .. @ 2 00	Catechu .. @ 60	Cinchona .. @ 1 05	Colchicum .. @ 75	Cubebs .. @ 1 20	Digitalis .. @ 80	Gentian .. @ 75	Ginger .. @ 95	Guaiac .. @ 1 05	Guaiac, Ammon. .. @ 80	Iodine .. @ 2 00	Iodine, Colorless .. @ 2 00	Lead, red dry .. 10 @ 10 1/2	Lead, white dry 10 @ 10 1/2	Lead, white oil 10 @ 10 1/2	Ochre, yellow bbl. 1 @ 1 1/4	Ochre, yellow less 2 @ 5	Putty .. 2 1/2@ 5	Red Venet'n bbl. 1 1/4@ 4	Red Venet'n less 1 1/4@ 5	Vermillion, Amer. 25@ 30	Whiting, bbl. .. @ 1 1/4	Whiting .. 2 @ 5	L. H. P. Prep'd 1 60@ 1 70	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 .. @ 7	Chloroform .. 75@ 82	Chloral Hydrate 1 92@ 2 13	Cocaine .. 5 40@ 5 80	Cocoa Butter .. 60@ 70	Corks, list, less 70% .. @ 2	Copperas, bbls. .. @ 4	Copperas, less .. 2 1/2@ 7	Copperas, powd. .. 4@ 10	Corrosive Sublm. 1 75@ 1 80	Cream Tartar .. 50@ 55	Cuttibone .. 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 20@ 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%	Glassware, less 70%	Glauber Salts bbl. @ 1 1/4	Glauber Salts less 2@ 5	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 88@ 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 12@ 15	Soap, white castile case .. @ 8 50	Soap, white castile less, per bar .. @ 90	Soda Ash .. 4 1/2@ 10	Soda Bicarbonate 2 1/2@ 6	Soda, Sal .. 1 1/4@ 5	Spirits Camphor .. @ 75	Sulphur roll .. 2 1/2@ 6	Sulphur Subl. .. 3@ 7	Tamarinds .. 15@ 20	Tartar Emetic .. @ 80	Turpentine Ven. 50@ 53	Vanilla Haz. pure 1 00@ 1 50	Witch Hazel .. 65@ 1 00	Zinc Sulphate .. 10@ 15

Smashed to Flinders

That is what happens to all the globules of Butter Fat in PIPER'S DELICIOUS ICE CREAM.

The minute particles of fat in ordinary ice cream are exceedingly troublesome individuals. They often form about the paddles of the ice cream freezer as chunks of butter. Then they have an absurd tendency to rise to the top during shipment, especially when ice cream is poorly packed. This leaves at the bottom an insipid mixture of skim milk, sugar and water crystals.

So PIPER breaks their backs. Into our big new homogenizer go those little butter fat globules, and a pressure of 2000 pounds to the square inch literally smashes them to smithereens.

Cream so treated becomes the same all through. It cannot rise to the top of a mixture; it cannot be skimmed or separated; it cannot longer be churned into butter. That is why PIPER'S is always so beautifully even all through—it can't be anything else.

Furthermore, this wonderful smashing process makes the cream smoother, richer and thicker; that's why PIPER'S — the One Best Ice Cream—is becoming each year so increasingly popular.

We have a specially attractive agency proposition to offer the best dealer in each town—better get busy and write us first.



Claude G Piper

Wholesale Distributor

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

Both Phones 2388

GROCERY PRICE CURRENT

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

Table with columns: ADVANCED, DECLINED, Flour. Lists various food items like Bear Food, Minn. Wheat Meal, Mustard Sardines, Lima Beans, Jelly, Canary Seed, Caraway Seed, Poppy Seed, Ground Cloves, Granger Twist Plug, Horse Shoe Plug, Picnic Twist Plug, Star Plug, Galvanized Pails, Galvanized Tubs, Big Master Soap.

Index to Markets

By Columns

Index to Markets table listing various goods and their corresponding column numbers (A through W).

Main market index table with columns 1 and 2, listing items like Ammonia, Axle Grease, Baked Beans, Bluing, Breakfast Food, Brooms, Butter Color, Canned Goods, Catsup, Cheese, Chewing Gum, Chocolate, Clothes Lines, Cocoa, Coconut, Coffee, Confections, Crackers, Cream Tartar, Dried Fruits, Evaporated Milk, Farinaceous Goods, Fishing Tackle, Flavoring Extracts, Flour and Feed, Fruit Jars, Gelatine, Grain Bags, Herbs, Hides and Pelts, Horse Radish, Honey, Jelly, Jelly Glasses, Macaroni, Mapleine, Meats, Canned, Mince Meat, Molasses, Mustard, Nuts, Olives, Peanut Butter, Petroleum Products, Pickles, Pipes, Playing Cards, Potash, Provisions, Rice, Rolled Oats, Salad Dressing, Saleratus, Sal Soda, Salt, Salt Fish, Seeds, Shoe Blacking, Snuff, Soda, Spices, Starch, Syrups, Table Sauces, Tea, Tobacco, Twine, Vinegar, Wicking, Woodenware, Wrapping Paper, Yeast Cake.

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Table 3: CHEWING GUM, Adams Black Gum, 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, Zeno, Smith Bros. Gum, Wrigleys 5 box lots, O. K. Gum, CHOCOLATE, Walter Baker & Co., Germain's Sweet, Premium, Caracas, Walter M. Lowney Co., Premium, 1/4s, Premium, 1/2s, CLOTHES LINE, No. 40 Twisted Cotton, No. 50 Twisted Cotton, No. 60 Twisted Cotton, No. 80 Twisted Cotton, No. 50 Braided Cotton, No. 60 Braided Cotton, No. 80 Braided Cotton, No. 50 Sash Cord, No. 60 Sash Cord, No. 72 Jute, No. 60 Sisal, Galvanized Wire, No. 20, each 100ft. long, No. 19, each 100ft. long, COCOA, Baker's, Cleveland, Colonial, 1/4s, Colonial, 1/2s, Epps, Hershey's, 1/4s, Hershey's, 1/2s, Huyler, Lowney, 1/4s, Lowney, 1/2s, Lowney, 3/4s, Lowney, 5 lb. cans, Van Houten, 1/4s, Van Houten, 1/2s, Van Houten, 1s, Wan-Eta, Webb, Wilber, 1/4s, Wilber, 1/2s, COCOANUT, Dunham's, 1/4s, 5 lb. case, 1/2s, 5 lb. case, 3/4s, 15 lb. case, 1s, 15 lb. case, 1 1/2s, 15 lb. case, Scalloped Gems, Bulk, barrels, Baker's Brazil Shredded, 70 5c pkgs., per case, 36 10c pkgs., per case, 16 10c and 33 5c pkgs., per case, Bakers Canned, doz., COFFEES ROASTED, Rio, Common, Fair, Choice, Fancy, Peaberry, Santos, Common, Fair, Choice, Fancy, Peaberry, Maracalbo, Choice, Mexican, Choice, Fancy, Guatemala, Fair, Fancy, Java, Private Growth, Mandling, Aukola, Mocha, Short Bean, Long Bean, H. L. O. G., Bogota, Fair, Fancy, Exchange Market, Steady, Spot Market, Strong, Package, New York Basis, Arbuckle, 20 50.

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Table 4: McLaughlin's XXXX, McLaughlin's XXXX package coffee, McLaughlin's XXXX roasters only, McLaughlin's XXXX roasters direct to W. F. McLaughlin & Co., Chicago, Extracts, Holland, 1/2 gross, bxs., Felix, 1/2 gross, 1 15, Hummel's foil, 1/2 gro., 85, Hummel's tin, 1/2 gro., 1 43, CONFECTIONERY, Stick Candy, Pails, Horehound, Standard, Standard, small, Twist, small, Cases, Jumbo, Jumbo, small, Big Stick, Boston Sugar Stick, Mixed Candy, Broken, Cut Loaf, French Cream, Grocers, Kindergarten, Leader, Monarch, Novelty, Paris Creams, Premio Creams, Royal, Special, Valley Creams, X L O, Specialties, Auto Kisses (baskets), Bonnie Butter Bites, Butter Cream Corn, Caramel Bon Bons, Caramel Dice, Caramel Croquettes, Coconut Waffles, Coffy Toffy, National Mints 7 lb tin, Empire Fudge, Fudge, Walnut, Fudge, Filbert, Fudge, Choco. Peanut, Fudge, Honey Moon, Fudge, White Center, Fudge, Cherry, Fudge, Coconut, Iced Maroons, Iced Gems, Iced Orange Jellies, Italian Bon Bons, Jelly Mello, AA Licorice Drops, 5 lb. box, Lozenges, Pep, Lozenges, Pink, Manhus, Molasses Kisses, 10 lb. box, Nut Butter Puffs, Star Patties, Asst, Molasses Coco Balls, 30 lb., Chocolates, Assorted Choc., Amazon Caramels, Champion, Choc. Chips, Eureka, Climax, Eclipse, Assorted, Ideal Chocolates, Klondike Chocolates, Nabobs, Nibble Sticks, Nut Wafers, Ooro Choc Caramels, Peanut Clusters, Quintette, Regina, Star Chocolates, Superior Choc. (light), Pop Corn Goods, Without prizes, Cracker Jack with coupon, Oh My 100s, Cracker Jack, with Prize, Hurrah, 100s, Hurrah, 50s, Hurrah, 24s, Balloon Corn, 50s, Cough Drops, Putnam Menthol, Smith Bros., NUTS—Whole, Almonds, Tarragona, Almonds, California, soft shell Drake, Brazils, Filberts, Cal. No. 1 S. S., Walnuts, Naples 16 1/2, Walnuts, Grenoble, Table nuts, fancy 13 1/4, Pecans, Large, Pecans, Ex. Large, Shelled, No. 1 Spanish Shelled, Peanuts, Ex. Lg. Va. Shelled, Peanuts, 11 1/2, Pecan Halves, Walnut Halves, Filbert Meats, Almonds, Jordan Almonds.

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Table 5: Peanuts, Fancy H P Suns, Raw, Roasted, H. P. Jumbo, Raw, Roasted, CRACKERS, National Biscuit Company Brands, In-er-Seal Trade Mark Package Goods, Baronet Biscuit, Cameo Biscuit, Cheese Sandwich, Chocolate Wafers, Fig Newton, Five O'Clock Tea, Ginger Snaps NBC, Graham Crackers, Lemon Snaps, Oysterettes, Peanut Sandwich, Pretzeenos, Royal Toast, Social Tea Biscuit, Saltine Biscuit, Saratoga Flakes, Soda Crackers, NBC, Soda Crackers, Prem., Tokens, Unedda Biscuit, Unedda Jinjer Wayfer, Vanilla Wafers, Water Thin Biscuit, Zu Zu Ginger Snaps, Zwieback, Other Package Goods, Barnum's Animals, Soda Crackers NBC, Bulk Goods, Cans and boxes, Animals, Atlantics, Asstd., Avena Fruit Cakes, Arrowroot Biscuit, Bonnie Doon Cookies, Bouquet Wafers, Brighton, Canto Cakes, Cartwheels, Plain, Cartwheels, Iced, Cecelia Biscuit, Cheese Tid Bits, Chocolate Bar (cans), Chocolate Drops, Circle Cookies, Coconut Taffy Bar, Coconut Macaroons, Choc. Honey Fingers, Coffee Cakes, Iced, Copia Cakes, Cracknels, Crumpets, Cream Fingers, Crystal Jumbles, Dinner Pail Mixed, Extra Wine Biscuit, Fig Newtons, Fireside Peanut Jumb, Fluted Coconut Bar, Frosted Creams, Frosted Raisin Sqs., Fruited Ovals, Fruited Ovals, Iced, Full Moon, Ginger Drops, Graham Crackers, Ginger Snaps Round, Golden Rod Sandwich, Hippodrome Bar, Honey Block Cakes, Honey Cakes, NBC, Iced, Honey Fingers, Asst., Household Cooks, Iced, Imperials, Jubilee Mixed, Kaiser Jumbles, Iced, Lady Fingers, Sponge, Leap Year Jumbles, Lemon Biscuit Square, Lemon Cakes, Lemon Gems, Lemon Wafers, Lemon Thin, Lorna Doone, Luxury Biscuit, Macaroni Jumbles, Mandalay, Mary Ann, Marshmallow, Pecans, Molasses Fruit Cookies, Iced, Oatmeal Crackers, Orange Gems, Penny Assorted, Picnic Mixed, Pineapple Cakes, Priscilla Cake, Raisin Cookies, Raisin Gems, Royal Toast, Reverser Asstd., Rittenhouse Biscuit, Snaparoons, Social Tea Biscuit, Spiced Jumbles, Iced, Spiced Wafers, Spiced Marshmallow, Sugar Crimp, Superba, Tokens.

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Trilby Creams 18
Vanilla Wafers 25
Butter
N B C, Square 10
N B C, Round 10
Soda
N B C Soda Crackers 10
Premium Sodas 12
Saratoga Flakes 16
Oyster
Dandy, Oysters 10
N B C Oysters Square 10
Specialties
Nabisco (10 cent tins) 1 00
Nabisco (No. 204 Tin) 2 00
Lorna Doone 1 00
Anola 1 00
Anola (202 Tin) 1 40
Lotus, Small Tins 1 00
Lotus, Small Cans 1 65
Lotus, Large Cans 3 25
Above quotations of National Biscuit Co., subject to change without notice.
CREAM TARTAR
Barrels or Drums 50
Square Cans 54
Boxes 51
Fancy Caddies 59
DRIED FRUITS
Apples
Evaporated Choice blk @8 1/2
Evaporated Fancy blk @9 1/2
Apricots
California 15@17
Corsican 18
Currants
Imported, 1 lb. pkg. 19
Imported, bulk 18 1/2
Peaches
Muirs—Choice, 25lb. 8
Muirs—Fancy, 25 lb. 8 1/2
Fancy, Peeled, 25 lb. 12
Peel
Lemon, American 15
Orange, American 16
Raisins
Cluster, 20 cartons ..
Loose Muscatels, 4 Cr. 9
Loose Muscatels, 3 Cr. 8 3/4
L. M. Seeded, 1lb 10 1/4 @10 1/2
California Prunes
90-100 25 lb. boxes .. @ 8
80-90 25 lb. boxes .. @ 8 3/4
70-80 25 lb. boxes .. @ 9 1/2
60-70 25 lb. boxes .. @10
50-60 25 lb. boxes .. @10 1/2
40-50 25 lb. boxes .. @11
EVAPORATED MILK
Red Band Brand
Baby 4 65
Tall 3 90
FARINACEOUS GOODS
Beans
California Limas 09 1/2
Med. Hand Picked 7 50
Brown Holland
Farina
25 1 lb. packages 1 95
Bulk, per 100 lb. 6 75
Original Holland Rusk
Packed 12 rolls to container
3 containers (40) rolls 3 80
Hominy
Pearl, 100 lb. sack 3 25
Maccaroni and Vermicelli
Domestic, 1 lb. box 75
Imported, 25 lb. box ...
Pearl Barley
Chester 5 00
Portage 7 00
Peas
Green, Wisconsin, bu. 6 00
Split, lb 9 1/2
Sago
East India 9
German, sacks 9
German, broken pkg.
Tapioca
Flake, 100 lb. sacks .. 9
Pearl, 100 lb. sacks .. 9
Pearl, 36 pkgs. 2 60
Minute, 10 oz., 3 doz. 3 60
FISHING TACKLE
3/4 to 1 in. 6
1 1/4 to 2 in. 7
1 1/2 to 2 in. 9
2 in. 11
2 1/2 in. 15
3 in. 20
Cotton Lines
No. 1, 10 feet 5
No. 2, 15 feet 7
No. 3, 15 feet 9
No. 4, 15 feet 10
No. 5, 15 feet 11
No. 6, 15 feet 12
No. 7, 15 feet 15
No. 8, 15 feet 18
No. 9, 15 feet 20
Linen Lines
Small 20
Medium 25
Large 34
Poles
Bamboo, 14 ft., per doz. 55
Bamboo, 16 ft., per doz. 60
Bamboo, 18 ft., per doz. 80

7

FLAVORING EXTRACTS
Jennings D C Brand
Pure Vanilla
No. 1, 1/8 oz. 90
No. 2, 1/4 oz. 1 25
No. 4, 2 1/2 oz. 2 25
No. 3, 2 1/4 oz. Taper 2 00
2 oz. Flat 2 00
Terpeness
Pure Lemon
No. 1, 1/8 oz. Panel .. 75
No. 2, 1/4 oz. Panel 1 13
No. 4, 2 1/2 oz. Panel 2 00
No. 3, 2 1/4 oz. Taper 1 75
2 oz. Flat 1 75
FLOUR AND FEED
Grand Rapids Grain & Milling Co.
Winter Wheat
Purity Patent 9 00
Fancy Spring 10 25
Wizard Graham 8 80
Wizard, Gran. Meal 6 00
Wizard Buckw't cwt. 6 00
Rye 8 55
Valley City Milling Co.
Lily White 9 60
Light Loaf 9 20
Graham 3 90
Granena Health 4 00
Gran. Meal 3 20
Bolted Meal 3 10
Watson-Higgins Milling Co.
New Perfection 9 50
Tip Top Flour 9 00
Golden Sheaf Flour .. 8 60
Marshalls Best Flour 9 25
Watertown Wisconsin
Rye 7 60
Worden Grocer Co.
Quaker, paper 9 50
Quaker, cloth 9 50
Kansas Hard Wheat
Worden Grocer Co.
American Eagle, 1/8s 9 84
American Eagle, 1/4s 9 70
American Eagle, 1/2s 9 60
Spring Wheat
Judson Grocer Co.
Ceresota, 1/8s 11 00
Ceresota, 1/4s 10 90
Ceresota, 1/2s 10 80
Worden Grocer Co.
Wingold, 1/8s cloth .. 10 20
Wingold, 1/4s cloth .. 10 15
Wingold, 1/2s cloth .. 10 00
Meal
Bolted 5 80
Golden Granulated .. 6 00
Wheat
Red 1 68
White 1 63
Oats
Michigan carlots 60
Less than carlots 65
Corn
Carlots 1 05
Less than carlots 1 10
Hay
Carlots 1 12
Less than carlots 1 15
Feed
Street Car Feed 43 00
No. 1 Corn & Oat Fd 43 00
Cracked Corn 43 00
Coarse Corn Meal .. 43 00
FRUIT JARS
Mason, pts., per gro. 4 90
Mason, qts., per gro. 5 25
Mason, 1/2 gal. per gro. 7 60
Mason, can tops, gro. 2 25
GELATINE
Cox's, 1 doz. large .. 1 45
Cox's, 1 doz. small .. 90
Knox's Sparkling, doz. 1 75
Knox's Sparkling, gr. 20 50
Knox's Acidu'd doz. .. 1 85
Minute, 2 qts., doz. .. 1 25
Minute, 2 qts., 3 doz. 3 75
Nelson's 1 50
Oxford 75
Plymouth Rock, Phos. 1 25
Plymouth Rock, Plain 1 20
GRAIN BAGS
Broad Gauge, 12 oz. .. 21
Climax, 14 oz. 23
Stark, A, 16 oz. 26
HERBS
Sage 15
Hops 15
Laurel Leaves 15
Senna Leaves 25
HIDES AND PELTS
Hides
Green, No. 1 18
Green, No. 2 17
Cured, No. 1 20
Cured, No. 2 19
Calfskin, green, No. 1 28
Calfskin, green, No. 2 26 1/2
Calfskin, cured, No. 1 30
Calfskin, cured, No. 2 28 1/2
Pelts
Old Wool 60@1 25
Lambs 60@1 50
Shearlings 50@1 00
Tallow
No. 1 @ 6
No. 2 @ 5
Wool
Unwashed, med. ... @35
Unwashed, fine ... @30
HONEY
A. G. Woodman's Brand.
7 oz., per doz. 90
20 oz., per doz. 2 25

8

HORSE RADISH
Per doz. 90
JELLY
5lb. pails, per doz. .. 3 00
15lb. pails, per pail ... 78
30lb. pails, per pail .. 1 45
Jell-O
3 doz.
Assorted Case 2 70
Lemon (Straight) 2 70
Orange (Straight) 2 70
Raspberry (Straight) 2 70
Strawberry (Straight) 2 70
Cherry (Straight) 2 70
Chocolate (Straight) 2 70
Peach (Straight) 2 70
Jell-O Ice Cream Powder.
3 doz.
Assorted Case 2 70
Chocolate (Straight) 2 70
Vanilla (Straight) 2 70
Strawberry (Straight) 2 70
Lemon (Straight) 2 70
Unflavored (Straight) 2 70
Jiffy-Jell
Straight or Assorted
Per doz. 1 15
Per case, per 4 doz. .. 4 60
Seven Flavors: Raspberry, Strawberry, Cherry, Lemon, Orange, Lime, Pineapple.
JELLY GLASSES
1/2 pt. in bbls., per doz. 19
3/4 pt. in bbls., per doz. 19
8 oz. capped in bbls. .. per doz. 20
MAPLEINE
2 oz. bottles, per doz. 3 00
1 oz. bottles, per doz. 1 75
15 oz. bottles, per dz. 18 00
32 oz. bottles, per dz. 30 00
MINCE MEAT
Per case 2 85
MOLASSES
New Orleans
Fancy Open Kettle ... 45
Choice 38
Good 32
Stock 27
Half barrels 2c extra
Red Hen, No. 2 1/2 2 60
Red Hen, No. 5 2 50
Red Hen, No. 10 2 40
MUSTARD
1/2 lb. 6 lb. box 16
OLIVES
Bulk, 1 gal. kegs 1 10@1 20
Bulk, 2 gal. kegs 1 05@1 15
Bulk, 5 gal. kegs 1 00@1 10
Stuffed, 5 oz. 95
Stuffed, 8 oz. 1 40
Stuffed, 14 oz. 2 35
Pitted (not stuffed)
Manzanilla, 8 oz. 2 25
Lunch, 10 oz. 95
Lunch, 16 oz. 1 40
Oz. Queen, Mammoth, 19 4 50
Queen, Mammoth, 28 5 75
Oz. Olive Chow, 2 doz. cs. per doz. 2 25
PETROLEUM PRODUCTS
Iron Barrels
Perfection 8
Red Crown Gasoline .. 19.5
Gas Machine Gasoline 32.9
V M & P Naptha 19.
Capitol Cylinder 31.9
Atlantic Red Engine .. 18.4
Winter Black 9.2
Polarine 35.9
PICKLES
Medium
Barrels, 1,200 count .. 9 25
Half bbls., 600 count 5 25
5 gallon kegs 2 20
Small
Barrels 10 50
Half barrels 6 25
5 gallon kegs 2 50
Gherkins
Barrels 14 00
Half barrels 6 75
5 gallon kegs 2 75
Sweet Small
Barrels 21 00
Half barrels 11 50
5 gallon kegs 4 20
PIPES
Clay, No. 216, per box
Clay, T. D. full count 80
Cob 90
PLAYING CARDS
No. 90, Steamboat 85
No. 15, Rival assorted 1 50
No. 20, Rover, enam'd 1 75
No. 572, Special 2 00
No. 98 Golf, Satin fin. 2 25
No. 808, Bicycle 2 25
No. 832, Tour'n't whist 2 50
POTASH
Babbitt's, 2 doz. 1 90
PROVISIONS
Braised Pork
Clear Back 28 00@30 00
Short Cut Clr 27 00@28 00
Bean 28 00@29 00
Brisket, Clear 30 00@31 00
Pig
Clear Family 26 00
Dry Salt Meats
S P Bellies 14 1/2 @15
Lard
Pure in tierces 17 @18
Compound Lard 16 @17
80 lb. tubs advance 1/4
60 lb. tubs advance 1/4
50 lb. tubs advance 1/4

9

20 lb. pails advance 3/4
10 lb. pails advance 1/2
5 lb. pails advance 1
3 lb. pails advance 1
Smoked Meats
Hams, 14-16 lb. 19 @19 1/2
Hams, 16-18 lb. 18 @18 1/2
Hams, 18-20 lb. 17 @18
Ham, dried beef
sets 29 @30
California Hams 14 1/2 @15
Picnic Boiled
Hams 19 1/2 @20
Boiled Hams 28 1/2 @29
Minced Ham 14 1/2 @15
Bacon 20 @ 25
Sausages
Bologna 12 @12 1/2
Liver 9 1/2 @10
Frankfort 13 @12
Pork 11 @12
Veal 11
Tongue 11
Headcheese 10
Beef
Boneless 20 00@20 50
Rump, new 24 50@25 00
Pig's Feet
1/4 bbls. 1 25
3/4 bbls., 40 lbs. 2 50
3/4 bbls. 4 25
1 bbl. 8 50
Tripe
Kits, 15 lbs. 90
1/4 bbls., 40 lbs. 1 60
3/4 bbls., 80 lbs. 3 00
Casings
Hogs, per lb. 35
Beef, rounds, set .. 19 @20
Beef, middles, set .. 45 @55
Sheep 1 15 @1 35
Uncolored Butterine
Solid Dairy 18 1/2 @24
Country Rolls 19 @ 25
Canned Meats
Corned Beef, 2 lb. .. 4 50
Corned Beef, 1 lb. .. 2 75
Roast Beef, 2 lb. 4 50
Roast Beef, 1 lb. 2 75
Potted Meat, Ham
Flavor, 1/4s 50
Potted Meat, Ham
Flavor, 1/2s 92 1/2
Devised Meat, Ham
Flavor, 1/4s 50
Devised Meat, Ham
Flavor, 1/2s 92 1/2
Potted Tongue, 1/4s .. 50
Potted Tongue, 1/2s .. 92 1/2
RICE
Fancy 7 @7 1/2
Japan Style 5 @5 1/4
Broken 3 1/2 @4
ROLLED OATS
Rolled Avenna, bbls. 7 50
Steel Cut, 100 lb. sks. 3 80
Monarch, bbls. 7 25
Monarch, 90 lb. sks. .. 3 55
Quaker, 18 Regular .. 1 50
Quaker, 20 Family .. 4 75
SALAD DRESSING
Columbia, 1/2 pint 2 25
Columbia, 1 pint 4 00
Durkee's, large, 1 doz. 4 20
Durkee's, small, 2 doz. 5 00
Snider's, large, 1 doz. 2 40
Snider's, small, 2 doz. 1 45
SALERATUS
Packed 60 lbs. in box.
Arm and Hammer .. 3 00
Wyandotte, 100 lbs. s 3 00
SAL SODA
Granulated, bbls. 1 40
Granulated, 100 lbs. cs. 1 50
Granulated, 36 pkgs. .. 1 40
SALT
Common Grades
100 3 lb. sacks 3 15
70 4 lb. sacks 3 05
60 5 lb. sacks 3 05
28 10 lb. sacks 2 90
56 lb. sacks 48
28 lb. sacks 24
Warsaw
56 lb. sacks 26
28 lb. dairy in drill bags 20
Solar Rock
56 lb. sacks 33
Common
Granulated, Fine 1 35
Medium, Fine 1 50
SALT FISH
Cod
Large, whole @ 9 1/2
Small, whole @ 9
Strips or bricks 11 1/2 @15
Pollock @ 6
Holland Herring
Standards, bbls. 13 50
Y. M., bbls. 15 00
Standard, kegs 85
Y. M. kegs 96
Herring
Med. Fat Split, 200 lbs 8 00
Laborador Split 200 lb 10 00
Norway 4 K, 200 lbs. 16 50
Special, 8 lb. pails .. 70
Sealed, in boxes 16
Boned, 10 lb. boxes .. 15
Trout
No. 1, 100 lbs. 7 50
No. 1, 40 lbs. 2 25
No. 1, 10 lbs. 90
No. 1, 2 lbs. 75

10

Mackerel
Mess, 100 lbs. 16 50
Mess, 40 lbs. 7 00
Mess, 10 lbs. 1 85
Mess, 8 lbs. 1 56
No. 1, 100 lbs. 15 50
No. 1, 40 lbs. 6 70
No. 1, 10 lbs. 1 75
Lake Herring
100 lbs. 4 00
40 lbs. 2 35
10 lbs. 58
8 lbs. 54
SEEDS
Anise 18
Canary, Smyrna 7 1/2
Caraway 60
Cardomon, Malabar 1 20
Celery 45
Hemp, Russian 7 1/2
Mixed Bird 9
Mustard, white 20
Poppy 55
Rape 10
SHOE BLACKING
Handy Box, large 3 dz. 3 50
Handy Box, small .. 1 25
Bixby's Royal Polish .. 85
Miller's Crown Polish 85
SNUFF
Scotch, in bladders .. 37
Maccaboy, in jars 35
French Rapple in jars .. 43
SODA
Boxes 5 1/2
Kegs, English 4 1/2
SPICES
Whole Spices
Allspice, Jamaica .. 9 @10
Allspice, lg. Garden @11
Cassia, Zanzibar @24
Cassia, Canton @15
Cassia, 5c pkg. doz. @35
Ginger African @ 9 1/2
Ginger, Cochin @14 1/2
Mace, Penang @90
Mixed, No. 1 @17
Mixed, No. 2 @16
Mixed, 5c pkgs. dz. @45
Nutmegs, 70-80 @35
Nutmegs, 105-110 .. @30
Pepper, Black @20
Pepper, White @28
Pepper, Cayenne @22
Paprika, Hungarian
Pure Ground in Bulk
Allspice, Jamaica .. @12
Cloves, Zanzibar .. @30
Cassia, Canton @26
Devised Meat, Ham
Flavor, 1/4s @18
Mace, Penang @1 00
Nutmegs @30
Pepper, Black @25
Pepper, White @32
Pepper, Cayenne @25
Paprika, Hungarian @45
STARCH
Corn
Kingsford, 40 lbs. .. 7 3/4
Muzzy, 48 1lb. pkgs. 6
Kingsford
Silver Gloss, 40 lb. .. 7 3/4
Gloss
Argo, 24 5c pkgs. 90
Silver Gloss, 16 3lbs. .. 7
Silver Gloss, 12 6lbs. .. 8 3/4
Muzzy
48 1lb. packages 6
16 3lb. packages 5 3/4
12 6lb. packages 7 1/4
50lb. boxes 4 1/4
SYRUPS
Corn
Barrels 40
Half barrels 42
Blue Karo, No. 1 1/2,
2 doz. 2 15
Blue Karo, No. 2, 2 dz. 2 50
Blue Karo, No. 2 1/2, 2
doz. 2 80
Blue Karo, No. 5, 1 dz. 2 95
Blue Karo, No. 10, 1/2
doz. 2 80
Red Karo, No. 1 1/2, 2
doz. 2 30
Red Karo, No. 2, 2 dz. 2 70
Red Karo, No. 2 1/2 2dz. 3 40
Red Karo, No. 5, 1 dz. 3 30
Red Karo, No. 10 1/2
doz. 3 10
Pure Cane
Fair 16
Good 20
Choice 25
Folger's Grape Punch
Quarts, doz. case 6 00
TABLE SAUCES
Halford, large 3 75
Halford, small 2 26
TEA
Uncolored Japan
Medium 20 @25
Choice 28 @33
Fancy 36 @45
Basket-fired Med'm 28 @30
Basket-fired Choice 35 @37
Basket-fired Fancy 38 @45
No. 1 Nibs 30 @32
Siftings, bulk 9 @10
Siftings, 1 lb. pkgs. 12 @14
Gunpowder
Moyune, Medium 28 @33
Moyune, Choice 35 @40
Moyune, Fancy 50 @60
Ping Suey, Medium 25 @30
Ping Suey, Choice 35 @40
Ping Suey, Fancy 45 @50
Young Hyson
Choice 28 @30
Fancy 45 @56
Scrap
All Red, 5c 5 76
Am. Union Scrap 5 40
Bag Pipe, 5c 5 88
Cutlas, 2 1/2 oz. 26
Globe Scrap, 2 oz. 30
Happy Thought, 2 oz. 30
Honey Comb Scrap, 5c 5 76
Honest Scrap, 5c 1 55
Mail Pouch, 4 doz. 5c 2 00
Old Songs, 5c 5 76
Old Times, 1/4 gro. .. 5 50
Polar Bear, 5c, 1/4 gro. 5 76
Red Band, 5c, 1/4 gro. 6 00
Red Man Scrap, 5c .. 1 42
Scrapple, 5c pkgs. 48
Sure Shot, 5c, 1/4 gro. 5 76
Yankee Girl Scrap, 2oz. 6 00
Pan Handle Scrap 1/4r 6 00
Peachey Scrap, 5c ... 5 76

11

Oolong
Formosa, Medium .. 25 @28
Formosa, Choice .. 32 @35
Formosa, Fancy 50 @60
English Breakfast
Congou, Medium 25 @30
Congou, Choice 30 @35
Congou, Fancy 40 @60
Congou, Ex. Fancy 60 @80
Ceylon
Pekoe, Medium 28 @30
Dr. Pekoe, Choice 30 @35
Flowery O. P. Fancy 40 @50
TOBACCO
Fine Cut
Blot 1 45
Bugle, 16 oz. 3 84
Bugle, 10c 11 00
Dan Patch, 8 and 16 oz. 36
Dan Patch, 4 oz. 11 52
Dan Patch, 2 oz. 5 76
Fast Mail, 16 oz. 7 80
Hiawatha, 16 oz. 60
Hiawatha, 5c 5 76
May Flower, 16 oz. .. 9 36
No Limit, 8 oz. 3 72
No Limit, 16 oz. 1 86
Petoskey Chief, 7 oz. 4 00
Petoskey Chief, 14 oz. 4 00
Peach and Honey, 5c 5 76
Red Bell, 16 oz. 3 96
Red Bell, 8 foil 1 98
Sterling, L & D, 5c .. 5 76
Sweet Cuba, canister 9 16
Sweet Cuba, 5c 5 76
Sweet Cuba, 10c 9 50
Sweet Cuba, 1 lb. tin 4 50
Sweet Cuba, 1/2 lb. foil 2 25
Sweet Burley, 5c L&D 5 76
Sweet Burley, 8 oz. ... 2 45
Sweet Burley, 16 oz. 4 90
Sweet Mist, 1/2 gro. .. 5 76
Sweet Mist, 8 oz. ... 11 10
Telegram, 5c 5 76
Tiger, 5c 6 00
Tiger, 25c cans 2 40
Uncle Daniel, 1 lb. .. 60
Uncle Daniel, 1 oz. .. 5 23
Plug
Am. Navy, 16 oz. 32
Apple, 10 lb. butt 41
Drummond Nat. Leaf, 2
and 5 lb. 60
Drummond Nat. Leaf,
per doz. 96
Battle Ax 32
Bracer, 6 and 12 lb. .. 30
Big Four, 6 and 16 lb. 32
Boot Jack, 2 lb. 90
Boot Jack, per doz. .. 96
Bullion, 16 oz. 46
Climax Golden Twins 49
Climax, 14 1/2 oz. 44
Climax, 7 oz. 47
Climax, 5c tins 6 00
Day's Work, 7 & 14 lb. 38
Creme de Menthe, lb. 65
Derby, 5 lb. boxes 28
5 Bros., 4 lb. 66
Four Roses, 10c 90
Gilt Edges, 2 lb. 50
Gold Rope, 6 and 12 lb. 58
Gold Rope, 4 and 8 lb. 58
G. O. P., 12 and 24 lb. 40
Granger Twist, 6 lb. .. 47
G. T. W., 10 and 21 lb. 36
Horse Shoe, 6 and 12 lb. 44
Honey Dip Twist, 5
and 10 lb. 46
Jolly Tar, 5 and 8 lb. 40
J. T., 5 1/4 and 11 lb. 40
Kentucky Navy, 12 lb. 32
Keystone Twist, 6 lb. 45
Kismet, 6 lb. 48
Maple Dip, 16 oz. 32
Merry Widow, 12 lb. 32
Nobby Spun Roll 6 & 3 58
Parrot, 12 lb. 32
Patterson's Nat. Leaf 98
Peachey, 6, 12 & 24 lb. 43
Picnic Twist, 5 lb. 46
Piper Heidsieck, 4 & 7 lb 69
Piper Heidsieck, per dz. 96
Polo, 3 doz., per doz. 48
Red Cross 31
Scrapple, 2 and 4 doz. 48
Sherry Cobbler, 8 oz. 33
Spear Head, 12 oz. ... 44
Spear Head, 14 1/2 oz. 44
Sq. Deal, 7, 14 & 28 lb. 30
Star, 6, 12 and 24 lb. 44
Standard Navy, 7 1/2, 15
and 30 lb. 34
Ten Penny, 6 and 12 lb. 35
Town Talk, 14 oz. 33
Yankee Girl, 12 & 24 lb. 33

SPECIAL PRICE CURRENT

15

16

17

12

13

14

Table with columns for items and prices. Includes sections for Smoking, CIGARS, TWINE, and VINEGAR.

Table with columns for items and prices. Includes sections for CIGARS, TWINE, and VINEGAR.

Table with columns for items and prices. Includes sections for WOODENWARE, Wire End, Churns, Clothes Pins, Egg Crates and Fillers, Mop Sticks, Pails, Toothpicks, Traps, and Tubs.

Table with columns for items and prices. Includes sections for Window Cleaners, Wood Bowls, WRAPPING PAPER, and YEAST CAKE.

AXLE GREASE advertisement featuring an image of a MICA AXLE GREASE can and descriptive text.

Table with columns for items and prices. Includes sections for BAKING POWDER and SALT.

ROYAL SOAP advertisement featuring an image of a ROYAL SOAP can and descriptive text.

Table with columns for items and prices. Includes section for FITZPATRICK BROTHERS' SOAP CHIPS.

The Only Five Cent Cleanser

KITCHEN KLENZER advertisement featuring an image of a KITCHEN KLENZER can and descriptive text.

White House Coffee advertisement featuring an image of a White House Coffee can and descriptive text.

White House, 1 lb. White House, 2 lb. Excelsior, Blend, 1 lb.

MORTON'S SALT advertisement featuring an image of a Morton's Salt can and descriptive text.

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

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

SEND FOR SAMPLES

80 Can Cases\$3.00 Per Case 40 Can Cases\$1.60 Per Case

SHOWS A PROFIT OF 40%

Handled by All Jobbers

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

Climax, 100 oval cakes 3 50 Gloss, 100 cakes, 5c sz 3 60 Big Master, 100 blocks 4 00

Proctor & Gamble Co. Lenox 3 50 Ivory, 6 oz. 4 15

Tradesman Company Black Hawk, one box 3 25 Black Hawk, five bxs 3 10

Scouring Sapolio, gross lots .. 9 50 Sapolio, half gro. lots 4 85

Soap Compounds Johnson's Fine, 48 2 3 25 Johnson's XXX 100 5c 4 00

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 size3 75 60 pkgs., 5c size2 40

Naphtha 60 pkgs., 5c size2 40 100 pkgs., 5c size3 75

Queen Anne 60 5c packages 2 40 24 packages 3 75

Oak Leaf 24 packages 3 75 100 5c packages 3 75

BBLs. 210 lbs. 250 lbs. 225 lbs. 300 lbs.

WRITE FOR PRICES

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

Economic Coupon Books

They save time and expense. They prevent disputes. They put credit transactions on cash basis. Free samples on application. TRADESMAN COMPANY, Grand Rapids, Mich.

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.

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

Let Us Conduct Your Sales

Any kind of a sale you want. An ordinary sale will only sell your staples and leaders, but, your stickers will remain. For dates and terms address the most reliable concern in the business—UNITED SALES CO., 6 E. Main St., Battle Creek, Mich.

Free For Six Months—My special offer to introduce my magazine, "Investing for Profit." It is worth \$10 a copy to any one who has not acquired sufficient money to provide necessities and comforts for self and loved ones. It shows how to become richer quickly and honestly. "Investing for Profit" is the only progressive financial journal and has the largest circulation in America. It shows how \$100 grows to \$2,200; write now and I'll send it six months free. H. L. Barber, 433-28 W. Jackson Blvd., Chicago. 800

Detroit Real Estate—We want a representative in your city to sell our subdivision properties, located on car line on Grand River Ave., all high-class improvements and restrictions; quick home-building proposition; splendid opportunity for salesman; large profits for lot-buyer. Clemons, Knight, Menard & Paul, 725 Farewell Bldg., Detroit, Michigan. 801

For Sale—An electrical contracting, fixture and supply business. Located in territory that promises much building for the coming year. For full particulars write, The Electric Shop, Northville, Michigan. 802

For Exchange—Want merchandise and buildings, clear, for fine farm, 1,040 acres, 300 acres in wheat, 200 acres plowed for corn; fine, large buildings. Good drainage. The finest farm in the country. Price \$125 per acre. Andie Terril, Box 197, Springfield, Illinois. 803

For Sale—A well established dry goods ladies' and men's furnishings, carpets, linoleums, and store fixtures. This is a grand opportunity for some one that is looking for a good location. Business of \$50,000 a year or better. Reason for selling has other urging business. Store located in the best factory district and most populated in the city of Detroit. Size of store 24 x 80, rent \$55 per month with heat furnished. Address No. 810, care Michigan Tradesman. 810

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

Exchange—Good 1/2 section land, well improved, price very low. Want merchandise about \$5,000 to \$6,000. Owner not able to see to farm. Address O. H. Edwards, Clarksburg, Missouri. 811

Wanted Two Methodists—A good country business assured and ready as soon as a new elevator can be built in a small town in Michigan. Worth investigating. An established meat business now vacant. Waits a good man. If some good Methodist would like a chance at either of these write A. Riley Crittenden, Howell, Michigan, right away quick. 813

Bakery and Delicatessen—Splendid business; \$10,000 year; wife's health reason. Box 308, Battle Creek, Michigan. 814

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.

\$10 to \$20 DAILY MADE by using our portable automatic soda fountain. Big sodas for a nickel that don't cost a cent. Price \$20. Sold on easy payments. \$5 with order, \$5 on delivery, balance \$2.50 monthly payments. Grant Manufacturing Co., Pittsburgh, Pennsylvania. Established twenty years. 804

Splendid Western New York farm for sale or exchange for shoe store or general merchandise stock. Hal Zimmer, Albion, New York. 805

For Sale—One two-drawer National Cash Register, one Strubler computing scale, one Cary safe, all in good condition. Address Merrill Mercantile Co., Merrill, Wisconsin. 806

Sacrifice Sale—Of a money making drug store in a live manufacturing town near Detroit. \$2,500 will let you in. Address No. 808, care Tradesman. 808

Wanted To Exchange—160-acre stock farm in Marshall county, Minnesota, for good stock of merchandise. New house and barns, tools, horses and sheep. Good productive soil free from stones. Grasses grow luxuriantly here. Ideal for stock raising. Fast developing country eight and four and a half miles from railroad towns. Address No. 815, care Michigan Tradesman. 815

For Sale—A complete stock of up-to-date dry goods store fixtures at a bargain. Address No. 816, care Michigan Tradesman. 816

For Sale—Fully equipped creamery in desirable location. Address Mancelona Creamery Co., Mancelona, Mich. 817

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

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

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 Davis 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

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. 846

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

WANTED—Stocks of Merchandise, Shoes, Clothing and Dry Goods. Write or wire.

UNITED SALES CO.

6 East Main Street
BATTLE CREEK, MICHIGAN

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

Business Opportunity—Excellent location in small town, near Cedar Rapids, Iowa, for good general store, combined with postoffice, telephone exchange and possibly new bank. Address Bolton & Co., Cedar Rapids, Iowa. 812

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

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—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

Merchants Please Take Notice! We have clients of grocery stocks, general stocks, dry goods stocks, hardware stocks, drug stocks. We have on our list also a few good farms to exchange for such stocks. Also city property. If you wish to sell or exchange your business write us. G. R. Business Exchange, 540 Houseman Bldg., Grand Rapids, Mich. 859

Auctioneers make \$10 to \$50 per day. How would you like to be one of them. Write to-day. Big free catalogue. Missouri Auction School. Largest in the world. Kansas City, Missouri. 624

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

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

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

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



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,
1669 Adams Express Building, CHICAGO, ILL.

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

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

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

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

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

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—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

CLASS COMPANIES.

When Mutual Fire Insurance Is the Most Successful.

One of the strong organizations in this country is the National Association of Mutual Insurance Companies, which has been in existence several years and has done much to inculcate right methods and uniformity of service and action among mutual companies of all classes. The Tradesman recently appealed to the Secretary of this organization for information regarding the organization of a series of mutual insurance companies in this State covering the different classes of merchants doing business in Michigan. Mr. Cooper's reply, which was very complete and comprehensive, is reproduced herewith, as follows:

Crawfordsville, Ind., Jan. 30.—Replying further to your query of recent date will say that there are a number of things necessary for the successful organization and conduct of a mutual fire insurance company.

1. We believe that the most successful mutuals confine their business to a particular class.

2. The people who own that particular class of business should be the ones to form the company and operate it.

3. The management must be economical and scrupulously honest.

4. The spirit of co-operation or mutuality should be the predominate spirit in the whole organization.

5. It is absolutely necessary to have cash. Losses will occur and must be paid.

6. The false notion that little or no money is required to run a mutual insurance company should never have a place in your organization.

The successful mutual insurance company is the company which has confined its business to a particular class. You are, no doubt, familiar with the great success of the Retail Hardware Dealers' Mutual Fire Insurance Company and other hardware organizations. You are, perhaps, familiar with the success of the elevator and mill mutuals, as well as with the large factory mutuals of the East. The success of the farm mutuals has been made possible because of the fact that they confine themselves to the particular class. Every member of the company is familiar with the hazards that are in the company and constantly guard against these hazards. By so doing such companies have been able to save the people oftentimes in excess of one half.

The most successful mutuals have likewise been formed by the state or National organizations of that particular class of people. Again, the companies referred to above are good examples. The National Grain Dealers' Mutual Fire Insurance Company, which was organized by the National Grain Dealers' Association, is one of the most successful insurance companies in the country. They have a low loss ratio and have been the means of saving their people not only on the rates, but also have aided them to very greatly reduce the fires. If you have a good organization to start out with, your success is practically assured.

Such an organization makes for economy and such people are usually honest with each other. In the organization of a class mutual such as you would want, you would already have a good organization with which to begin. In starting your new company you would have practically no organization expense, as it could be cared for by the old organization.

The people in your organization have, no doubt, been working together for many years and are, no doubt, imbued with the spirit of mutuality. This being the case it should be an

easy matter for them to co-operate in the payment of losses through a mutual insurance company. No doubt they would feel like offering any assistance possible to a suffering member, even though they had no mutual company. Whatever money is spent for losses they know full well that it is to reimburse some deserving person in a like business and a person who would be glad to likewise assist them.

A very important consideration in the organization of a mutual insurance company is that of cash. Losses and expenses can not be paid with wind, nor should the person who goes around and secures the first applications be expected to devote his time, unless, of course, each member of the organization is equally willing to secure a like number of applications. The premium should be paid in cash and should be the regular stock company rate. It might include the merchant's dwelling and his automobile, his household goods and such personal property as well as his mercantile establishment. A certain portion of this cash premium should be set aside in years of light loss to provide for years when there might be a larger number of losses. A regular reinsurance reserve should be maintained. The cash assets of the company should be increased every year.

In a short time your company should be able to return cash dividends to the policy holders at the end of each year. These dividends, we think, should be conserved until the company is well established. The great cause of failure in any class of companies has been the lack of cash with which to meet its obligations. No mutual insurance company which is honestly and economically managed by a class of people for the protection of their own property should ever fail if common sense and good judgment are exercised. In fact, such companies always have the preferred risks and if they charge the stock company rate there should never be a year, after once started, that they could not pay a good substantial dividend to their policy holders, in addition to materially increasing their cash assets.

Inspection and selection are the handmaids of success in a mutual insurance company. It is hard sometimes to turn down an application. We want volume, but what we must secure is quality rather than quantity. A competent inspector is, therefore, as necessary as a competent secretary. Such an inspector could for a while be general utility man, inspect, solicit and adjust. Such a man will put up a class of business and secure such a good class of members that you will have the cream of the business which will give you a burning rate far below the average. Hence you would have no difficulty building up a company the equal of any now operating.

Under separate cover we are mailing you a copy of the minutes of our meeting held at Columbus, Ohio, in which you will find the uniform bill as recommended by our Association and the insurance commissioners. In this bill are certain specifications and requirements recommended for mutual companies.

I shall be pleased to be of service to you whenever possible and trust you may be able to organize a series of most successful mutual insurance companies for the use and benefit of the retail merchants of Michigan.

Harry P. Cooper, Sec'y.

HELP WANTED.

Wanted—Cordwood choppers, \$1.45 per cord for cutting chemical wood. Highest prices paid for piecework, cutting logs, posts, poles, ties, pulpwood, etc. General woods work. Mill men of all kinds. Steady work the year round. I. Stephenson Co., Trustees, Wells, Delta county, Michigan. 809

Wanted—At once, engineer for small electric light and water works plant. Must be sober and reliable. Address Box 42, Lake City, Michigan. 807

Shrewd Investors Will Grasp This Opportunity to Invest Their Money

— IN —

Universal Car Equipment Co. Stock

AT ITS PAR VALUE OF \$10.00 PER SHARE

Incorporated Under the Laws of the State of Michigan

CAPITALIZATION \$100,000.00 (ALL COMMON)

Good profit-earning, moderately capitalized companies always represent the best and safest investments. In 1916 this company paid a large dividend, and yet its officers were compelled to refuse orders which would have more than doubled the dividends declared had their plant been able to handle the volume of business received.

RIGHT NOW, on orders already booked for Universal Car Equipment, to be delivered in 1917, there are estimated

DIVIDENDS IN SIGHT TOTALLING OVER

32 Per Cent

The proceeds from the sale of our limited allotment of stock will go immediately into greater factory expansion, so necessary in keeping pace with the ever increasing flood of orders.

It doesn't pay to wait too long while a good thing is passing—it may get by.

STOCK IN THE UNIVERSAL CAR EQUIPMENT COMPANY PRESENTS AN UNUSUALLY GOOD INVESTMENT OPPORTUNITY FOR SEVERAL REASONS:

1. A small capitalization (only \$100,000) insures large dividends.
2. The steady growth of the company's business.
3. Demand for their product has always exceeded the supply.
4. It is one of Detroit's successful automobile industries.
5. The company has efficient management, which means progressive ideas.
6. The company paid dividends in 1916.
7. The company is assured good dividends now for 1917.

We don't ask you to invest today and investigate tomorrow, but we do advise you to investigate today—at once!! The rest will take care of itself.

Orders received so far this year are sufficient to pay a dividend of 32 per cent. with the profits therefrom. This issue is very limited and meeting with general approval and going fast, and the right is reserved to reject any subscription in case of over subscription. Orders last week totaled over 350 outfits of Universal equipment.

Act promptly. Use the coupon or wire or phone your reservation at our expense.

HAYNES & HUFFMAN

INVESTMENT BANKERS

750 Penobscot Bldg.

Detroit, Michigan

Telephone Cherry 2901

RESERVATION COUPON

Don't stop to write a letter. Fill in and mail this NOW.

Date

HAYNES & HUFFMAN,
750 Penobscot Bldg., Detroit.

Gentlemen:—

With the distinct understanding that I am incurring not the slightest obligation whatsoever, you may furnish me complete information regarding stock in The Universal Car Equipment Co.

Name

Full Address

T.